

Country WID Profile
(Nigeria)

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Country WID Profile

(Nigeria)

Table of Contents

Abbreviation	page	
1	Basic Profile	
1-1	Socio-Economic Profile	1
1-2	Health Profile	2
1-3	Education Profile	2
2	General Situation of Women and Government Policy on WID/Gender	
2-1	General Situation of Women in Myanmar	3
2-2	Government Policy on WID/Gender	7
2-3	National Machinery	9
3	Current Situation of Women by Sector	
3-1	Education	11
3-2	Health	14
3-3	Agriculture, Forestry, Fisheries	19
3-4	Economic Activities	25
4	WID/ Gender Projects by other Donors	32
5	WID/Gender Information Sources	
5-1	List of International Organizations and NGOs related to WID/Gender	38
5-2	List of Reports and References related to WID/Gender	40
6	References	42
7	Definition	

List of Abbreviations and Acronyms

ABU	-	Ahmadu Bello University
ADB	-	African Development Bank
ADP	-	Agricultural Development Programme
AIDS	-	Acquired Immune Deficiency Syndrome
BI	-	Bamako Initiative
BLP	-	Better Life Programme
BPA	-	Beijing Platform of Action
CBN	-	Central Bank of Nigeria
CBO	-	Community Based Organisation
CBPP	-	Contagious Bovine Plueropneumonia
CEDPA-		Centre for Development and Population Activities
ECOWAS-		Economic Community of West African States
EU	-	European Union
ECCDE	-	Early Child Care Development Education
DFRRI	-	Director of Food Road & Rural Infrastructure
FAO	-	Food and Agricultural Organisation
FEAP	-	Family Economic Advancement Programme
FGM	-	Female Genital Mutilation
FGN	-	Federal Government of Nigeria
FMANR-		Federal Ministry of Agriculture and Natural Resources
FME	-	Federal Ministry of Education
FMOH	-	Federal Ministry of Health
FMWASD-		Federal Ministry of Women Affairs and Social Development
FMWRD-		Federal Ministry of Water and Rural Development
FOS	-	Federal Office of Statistics
FSP	-	Family Support Programme
GADA	-	Gender and Development Action
GDP	-	Gross Domestic Product
GRDP	-	Grazing Reserve Development Programme
HEB	-	Health Education Branch
HSD	-	Hospital Service Department
HTD		Harmful Traditional Practices
IDC	-	Industrial Development Centre
IRRRG	-	International Reproductive Rights Research Group

IFAD	-	International Fund for Agriculture Development
ITTA	-	International Institute for Tropical Agriculture
JICA	-	Japan International Co-operation Agency
MCH	-	Maternal/Child Health
NACB	-	Nigerian Agricultural Cooperative Bank
NACCIMA-		Nigerian Association of Chambers of Commerce Industry, Mines and Agriculture
NAERLS		National Agricultural Extension & Liaison Services
NBP	-	National Borehole Project
NBTC	-	National Board of Technical Commission
NCE	-	National Certificate in Education
NCCE	-	National Commission of Colleges of Education
NCNE	-	National Commission of Nomadic Education
NCWD	-	National Commission of Women Development
NERDC-		National Education Research & Development Council
NERFUND-		National Economic Reconstruction Fund
NGO	-	Non-Governmental Organisation
NIDB	-	Nigeria Industrial Development Bank
NIHORT-		National Horticultural Research Fund
NLS	-	National Livestock Service
NPA	-	National Plan of Action
NPC	-	National Planning Commission
NPEC	-	National Primary Education
NPI	-	National Programme on Immunization
NRCI	-	National Root Crop Institute
NSPQ	-	National Seeds and Plant Quarantine
NSS	-	National Seed Service
NUC	-	National University Commission
PARC	-	Pan African Rinderpest Campaign
PBN	-	Peoples Bank of Nigeria
PPA	-	Participatory Poverty Alleviation
P.T.F	-	Petroleum Trust Fund
RAIDS	-	Rural Agro-Industrial Development Scheme
RBDA	-	River Basin Development Authority
RVF	-	Rectum Vesico Fistula
STD	-	Sexuality Transmitted Diseases

SME	-	Small-Medium Enterprise
SSE	-	Small-Scale Enterprise
TBA	-	Tradition Birth Attendant
UBES	-	Universal Basic Education Scheme
UNDP	-	United Nations Development Programme
UNESCO-		United Nations Educational Scientific and Cultural Organisation
UNICEF-		United Nations Children's Fund
USAID	-	United States Agency for International Development
VVF	-	Vesico Vagina Fistula
WID	-	Women In Development
WIN	-	Women In Nigeria
WB	-	World Bank
WHO	-	World Health Organisation

1. Basic Profile

1-1 Socio-Economic Profile

Socio-Economic Profile						Ref.	
Economic Indicators (95)	GNP/Capita	Growth rate of real GDP		Inflation R.*	Gini coefficient*		1
	US\$260	2.36%('98)		8.5%('97)			2,5
Expenditure to public sectors/total ex.(81-90)	Health	Education	Social Welfare	Defense	Others		4
	1.7%	6.1%	0.3%	7.5%	84.5%		
Population()	Total	% of urban population		Population growth rate('90-'95)		2	
	Total	108million	30%('98)		2.83%		3
	Women	54million	na		Urban Pop. Growth R.(95) 4.5%		2
Industry/GDP	Agriculture	Industry		Service	Trade('96)		
	39%	33%		28%	na		5
Proportion of workers	Agriculture(90)	Industry(90)	Service(90)	Aid/GNP(94)		1	
	43%	7%	50%	0.6%		4	
	Women('94)	61%	8.1%	1.9%			
Labour Indicators	labor force/total pop.	Unemployment	Minimum wage	Women/Total*		1	
	64%('95)	54.9%('97)	na	na		2	
	Women	36%('95)	45.1%			3	
Decision-making	Women/Total		Women/Total*				
	Member of parliament	8.3%		Managers	na		6
	Ministries('98)	10.4%		Technicians	na		
	Deputy ministries('98)	2.8%					
Law for Women	Year		Details				
	Marriage Law		na				
	Election Law		na				
Ratification and signature of international law for women	Ratification			Year			
	CEDAW			na			
Policy of WID	year		content				
	Better Life for Rural Women		1987	Mobilization of women in various sectors			
	Family Support Programme		1994	held in local, state and federal level			
Governmental organization of WID							
National Machinery	Federal Ministry of Women Affairs and Social Development						

References

- 1) UNDP(1998)
- 2) Federal Office of Statistics (FOS, 1997)
- 3) National Population Commission (NPC 1991)
- 4) World Development Report 1997
- 5) Central Bank of Nigeria
- 6) Federal Office of Statistics (FOS, 1998)

*Refer to 7. Definitions

1-2 Health Profile

Health Profile					Ref.
Life expectancy('98)	Male/Female	50	Population growth rate	2.83%('91)	1
Expansion of health service	Population /Doctor(94)	4,451	Population/Nurse and Midwife(94)	628	1
Gov. expenditure to health (% of total budget '98)		4.9%			5
Infant mortality rate(per1,000)*			% of the vaccinated	1-year-old	
Total	112 persons('98)		BCG('90-'95)	na	2
Female	na		DPT('90-'95)	75%	1
Under-5 mortality rate(per1,000)*			Polio('90-'95)	84%	
Total	187persons('98)		Measles('90-'95)	82%	
Family planning	Contraceptive rate	6% (89-95)	Total fertility rate*	5.5 (95)	6
Births attendance rate*	31%('96)		Age at first marriage	16.7	2
Maternal anemia rate*	na	% of infants with low birth weight*			
Maternal mortality rate	1000 persons('90)				
Nutrition			Oral rehydration therapy use rate*	86%	1
Iodine deficiency	households consuming iodized salt = 98%		Malnutrition(under 5 years-old)	51% ('96)	1,2
Community health service(-)					
Access to safe water	Urban=58%, Rural=40%	Access to adequate sanitation	Urban=50%, Rural=32%		2
HIV/AIDS	HIV infected	AIDS cases			
Statistics('99)	5.40%	na			7

1-3 Education Profile

Education Profile					Ref.
Education system	Compulsory education (6 year), Primary education (6year)				
Public expenditure on education					5
% of GNP(1998)	10.9%		Female ratio of higher education	13.58%	3
Adult literacy rate('95-'96)	male 62 %, female 39 %		education	%	2
by race			humanities	%	
Primary education('95-'96)	enrollment ratio	completion	social sciences	%	3
Male	86%	68%	natural sciences engineering	%	
Female	75%	71%	medical	%	
<Educational Issues>	Lack of equipment, teaching materials, classrooms, salary of teacher				
Secondary education('93)	enrollment ratio*	completion			2
Male	33%				
Female	28%				
<Educational Issues>	Transition from Jr. to Sr. level, breakdown of laboratory equipment and buildings				
Tertiary education('95)					4
Total	4%				
Female	na				

References

- 1) Federal Ministry of Health ('97)
- 2) UNDP ('98)
- 3) Federal Ministry of Education ('97)
- 4) World Bank ('95)
- 5) CBN Report
- 6) World Development Report 1997
- 7) National AIDS/STD Control Programme, FMOH

*Refer to 7. Definitions

2. General Situation of Women and Government Policy on WID/Gender

2-1 General Situation of Women

General Situation of Women in Nigeria

According to Participatory Poverty Assessment (PPA), half of the rural population was poor and 58% of the population was living below the poverty line in 1985. Ten million people or around 30% of all poor in 1985 were extremely poor.

- In both urban and rural areas, a family spent around two-thirds of household expenditure on food alone, while the poorest households spent up to 90% of their income on food.
- Half of the urban and rural poor are women but certain categories of female-headed household are particularly vulnerable to poverty. Sixty two % of women headed households had no primary education and they usually end up in low-income jobs.
- In Nigeria, there exist a few hundreds of ethno-groups, among which harmful traditional practices affecting women can be observed.

[Geographic/Economic Situation]

Nigeria lies at the Eastern end of the West African Coastline. It has a surface area of 356, 699 square miles with a population of over 100 million people. With the creation of new states, Nigeria now is made up of 36 states and a Federal Capital Territory, Abuja. There are over 250 ethnic groups and ten ethnic groups account for 80% of the total population: the Hausa, Fulani, Yoruba, Ibo etc. The dominant indigenous languages are the Hausa, Yoruba and Ibo, although the official language is English.

Since independence in 1960, Nigeria has passed through difficult political periods and constant political struggle and frequent forceful change of government by the various military dictators. There was however peaceful handing over power by the military to a democratically president in 1999.

Until the discovery of oil in Nigeria, agriculture was the most important sector of the economy, accounting for more than two-thirds of colonial Nigeria's export earning. Following independence and the development of the petroleum industry, agricultural development declined. When the oil boom in the early 1970s brought mixed blessings, the government suddenly had a huge cash flow to invest in infrastructure development and to greatly improve social services. Real wages increased in non-agricultural (mainly urban) sectors. Average per capita income rose sharply.

The oil boom devastated agriculture, which fell from 60% of GDP in the 1960s to 31% by the

early 1980s. Production declined because of inexpensive imports. Heavy demand for construction labor encouraged migration of farm workers to towns and cities. Nigeria, which had been a major agricultural net exporter and largely self-sufficient in food, quickly became a net importer of agricultural commodities. After 1982 when oil prices began to fall, the welfare system in Nigeria fell apart and poverty increased sharply, between 1980 and 1984. The falling oil revenues drastically reduced the Nigerian government capacity to spend. At that time, however, the government saw this as only temporary phenomena and continued borrowing externally with expectation of a return of high oil prices. The result was big and growing foreign debt and deepened economic crises. Due to these prompted economic changes, Structural Adjustment Program (SAP) was introduced including devaluation of exchange rate.

Increasing government deficits from 1992 led to high inflation and it was estimated that 40% of Nigerians were living in poverty.

[Social/Women Problems]

Both rural and urban poor are characterized as living in areas served by bad roads, hence lack access to productive inputs as well as output markets. They have small farms, use traditional inputs and grow mainly food crops for own consumption, but poor households face food insecurities before harvest time. Poor people have minimal linkage to influential people or to urban opportunities. They have limited access to savings and credit.

FOS survey (1995) reported that most of women headed households are either low-income small-scale farmers, fishermen or petty traders. Only a minimal number of them are engaged in professional pursuits. The poverty level of these households is high, sometimes leading to a dependence of the mothers on the children for additional income. These children faced with daily reality of hunger often end up in the street trading and begging. The young girls may even resort to prostitution. The chronic poor do not even have adequate shelter and clothing, doing extensive physical works. Children in poor households cannot afford school uniforms, fees or transport cost. Their children also do such jobs as firewood gathering and sale and load carrying in the markets. Generally the poor households have many members with few jobs.

Although women make up 50% of Nigerians, very few women occupy leadership and decision-making positions. Preparing Nigerian women for political and public life, CEDPA indicated that, there are countless barriers that hinder women's efforts. Women

have less access to crucial resources such as education, skills training, health, cash and credit. Religious and cultural traditions may also act as barriers and create constraints for women.

[Harmful Traditional Practices Affecting Women and Girls]

National Baseline Survey of Positive and Harmful Traditional Practices Affecting Women and Girls in Nigeria was conducted and analyzed in 1998 (FMWASD). It is reported that there are about 250 ethnic-groups and these groups have various beliefs and practices, some of which are harmful to health as follows.

Female Genital Mutilation (F.G.M):

According to WHO, there are currently many forms of female genital mutilation. These practices are physically and psychologically damaging and dehumanizing in their brutality and insensitivity. It was found out that nearly 70% of the cases were done during their baby period. TBAs, native doctors, other established specialist, or some modern practitioners carry out the circumcision.

Harmful Delivery Practices:

Most of these practices such as massaging the womb and eating of local herbs are common in the Northern Zones of the country. The negative consequences of these harmful delivery practices effect between a quarter and one fifth of women in the North during pregnancy and childbirth. These practices in the Southwest are over 10% and Southeast 11.5%. The South-south area recorded about 12.1% while the Middle Belt has 10%. Zonal variations also exist in other HTPs that were surveyed.

Early Marriage and Teenage Pregnancy:

Teenage pregnancy is very apparent. Fertility behavior patterns in the Northwest suggests that girls are exposed earlier in those areas than the Southern Nigeria. The outcome of such early fertility behavior is VVF. These young girls being not fully developed because of poor nutrition and multiple infection in childhood may undergo obstructed, prolonged labor.

Food Taboos:

During pregnancy, childbirth and breast-feeding, women's eating habits are guided by local taboos, which denies for example proteins, carbohydrates and fruits, contributing to anemia, and malnutrition.

Widowhood Practices:

Widows are subjected to dehumanizing conditions, socially and economically deprived. Arrays of rites usually performed by widows are the confinement for up to a year, shaved hair and so on. Women are also denied access to family property. Only 15% of the group studied have control over family property. About 1/3 of the widows and their children are poorly supported. Northern women appear to be better protected than women in the south.

Male Child Preference:

This seems to be justified by patriarchal values. However, all households' heads did not support child preference in schooling; 78.8% called for change.

Wife Battering (Violence Against Woman)

Wife battering is a social problem, affecting about 20% of the sampled households.

Seclusion(Kulle:seclusion in Hausa):

Seclusion is widely practiced in the North, particularly in the rural areas. For example, to require women to obtain permission, to be veiled before going out, to be accompanied by an escort without allowing to go out by themselves under any circumstances. Women's subordination in this manner can be attributed to Islamic view about the potential destructive nature of women's sexuality. Seclusion may also create problems for women to have access to health facilities.

2-2 Government Policy on WID/Gender

Government Policy on WID/Gender

- Two programs namely Better Life for Rural Women and Family Support Programs were launched respectively in 1987 and in 1994 by the former First Lady, which focused on the role of women.

[Better Life for Rural Women (BLP)]

The Geneva Declaration recognised the importance of focusing programmes on rural women and women in general. This was why the Better Life Programme for Rural Women was established in 1987 by the then First Lady. The objective was to mobilise women through co-operation in agriculture, food processing, health, education, art and craft, recreation and other women related welfare concerns. One of the ancillary activities of the programme was the provision of better access to credit facilities, extension services and training of rural women. The programme encouraged the development of cottage industries, fishing, livestock, vegetable farming, education, health and social welfare programmes and women co-operative societies. The mandate is carried out through various functions among which are:

- Organising and co-ordinating entrepreneurship training for women in areas of marketing, packaging, food processing, etc;
- Encouraging the purpose and essence of co-operative societies among women and stimulating in them, creative entrepreneurship in the field of home cottage industries and small-scale industries;
- Promoting and co-ordinating active role for women in trade through export promotion and encouraging their participation in National and International Trade Fairs and exhibitions;
- Sourcing market outlets for women and promoting their trade ventures with a view to enhancing their economic base and self esteem;
- Promoting saving and investments among women;
- Soliciting assistance, loans and credits from financial institutions for co-operatives, etc.

[Family Support Programme (FSP)]

The Family Support Programme (FSP) was established by the former First Lady in 1994 as a direct response to the UN which declared 1994 as the International Year of the Family. The Programme addressed the situation of the Nigerian Women in the context of the family life. The programme's philosophy and focus encapsulates women's strategic role as agents of national development in pursuit of family life. Its delivery approach is through the three tiers of government i.e. Local, State and Federal.

The Family Support Programme is an inter-sectoral government organisation whose operation has been under the following cardinal principles:

- To improve and sustain family cohesion through the promotion of social and economic well-being of the Nigerian family for its maximum contribution to national development;
- To promote policies and programmes that strengthen the observance and protection of human rights and the advancement of social justice and human dignity;
- To promote decent health care delivery by reducing maternal and child mortality and eliminating morbidity through improved health care systems;
- To eradicate negative social and cultural factors affecting women and children;
- To assist families identify economically viable enterprises for income generation and to provide necessary technical and financial support for their implementation;
- To assist rural families improve their agricultural productivity as well as their nutritional status;
- To help members of each family learn more about the psychological dynamics of families as units from which more effective societal organisation and responsibility can emerge;
- To create, arouse and sustain the interest of Government, the Nigerian people, and the international community on the activities of the Family Support Programme (FSP);
- To promote the maintenance of the high moral standards of the nation as well as responsive action against policies and trends both foreign and local that might militate against such standards;
- To promote and improve on the welfare of the most vulnerable and disadvantaged groups in the society, notable women and children, the disabled, destitute and the aged in particular;
- To carry out public enlightenment campaigns aimed at sensitizing the general public on matters of human decency, civic responsibility and concern for the welfare of the disadvantaged.

After the establishment of the Ministry of Women Affairs and Social Development, FSP worked in conjunction with it.

2-3 National Machinery

Federal Ministry of Women Affairs and Social Development

- To address women problems, the Government established the Ministry of Women Affairs and Social Development in 1995. One of the Ministry's mandates is to undertake and coordinate all economic and co-operative activities of Nigeria women which are geared towards their economic development in the country and beyond.
- All states also have Ministries of Women Affairs and Social Development.

[Strategies]

It has mandates as follows:

1. Promote the welfare of women in general;
2. Carry out the objectives of the Family Support Program;
3. Promote full utilisation of women in the development of human resources and bring about their acceptance as full participants in every phase of national development with equal rights and corresponding obligations and stimulate action to improve women's civic, political, cultural, social and economic situation;
4. Promote responsible motherhood & maternal health of women.
5. Promote the welfare of the child and guarantee for the child adequate environment and opportunities for the total development of his personality; encourage the development of his capacity for coping with the challenges of contemporary living and ensure a satisfactory and overall life quality that enable him develop to make maximum contribution towards the development of the nation;
6. Support the work of Non-governmental organisation and play a co-ordinating role between governmental and NGOs;
7. Encourage the sense and essence of co-operative societies and activities among women both in the Urban and Rural Areas and stimulate their creative entrepreneurship in the field of cottage industry and small scale industries;
8. Formulate and propagate moral values within the family unit and in the public generally and establish programmes to inculcate moral education in women and children;
9. Work towards the total elimination of all social and cultural practices that discriminate against, and dehumanize, womanhood;
10. Ensure the effective co-ordination of all the initiative in the public and private sectors aimed at improving the welfare of disabled persons, promote the integration and participation of the disabled in our national life and ensure adequate income security for the disabled through relevant skills development.
11. Promote the sustenance of and strengthen the existing traditional support system for the

elderly and emphasise community support for the elderly.

[Action Plan]

The Ministry's mandate also covered the Beijing Conference in 1995. National Plan of Action (1995 – 2000) was produced by the Ministry after National Workshops and Seminars. The areas of Poverty Alleviation Programme, Micro – Credits System, The Girl Child, Violence against Woman and Peace were adopted. The outcome and topics for the workshops were made into instructional materials that are being used at Junior Secondary Schools (JSS) level in the country.

3. Current Situation of Women by Sector

3-1 Education

Education

- | |
|--|
| <ul style="list-style-type: none">- Nigerians are not receiving good quality and job-related education. In general there is low literacy rate especially among women. Attending primary schools reduces the probability of being poor by 50%, attending secondary by another 20 percent (PPA). The disturbing feature however is the drop in the percentage of female students in primary school from 48.6% in 1994 to 43.0% in 1995 and 39.2% in 1996 (UNICEF).- With the exception of early childhood education, where both the federal and the state governments have only elementary participation mainly in supervisory and guidance roles, the levels or divisions, comprising primary education, secondary education, technical education, teacher education, tertiary education, inspectorate services, education and support services, special education, women education and education bank, have dominant governmental action. |
|--|

[Primary Education]

The Primary education level has enrolments at one time over 16 million pupils. For years this levels has suffered from irregular payment of teachers, dearth of school materials and inadequate suitable classroom accommodation and equipment for use by both students and the staff.

Nigeria has the relatively good gross enrollment rate in primary education, which is better than the neighboring countries including Kenya. Even the net enrollment rate is at the same level as Kenya. About 80% of the 1st grade students continue to study until the 5th grade. This percentage is better than Kenya and South Africa. Enrollment situation in Primary Education in Nigeria is relatively good among LLDC. However, it should be noticed that the gender gap and the regional disparity is very big (JICA Study Report for Basic Information Gathering in Nigeria, 1999).

By decree 96 of 1993 the overall coordinating and funding role of NPEC was restored. This body has been receiving support from World Bank to up-grade the quality and to supply primary textbooks in key subject areas. The Japanese Government has lent assistance to this project by supply quality paper for the publications of new up-graded textbooks.

[Secondary Education]

The area of secondary education is still struggling to execute its own part of the 6.3.3.4 National Policy on Education. The problems include problems of transition from Junior to Senior Secondary Level, the problem of securing balanced teaching force for the Vocational

component of the curriculum and the problem of breakdown of laboratory equipment and dilapidated buildings. The State Governments run most Secondary Schools in the country.

[Tertiary Education]

The universities in particular are be-set with many problems. These include the brain drain issue and the low morals that have affected the poorly remunerated staff. These and the problem of renewal of the infrastructure and the equipment have engaged the attention of Federal and state government. Student's programmes are on the way aimed at controlling cultism and restoring sanity in the system.

[Technical Education]

Both the Federal and State Governments are involved in providing technical education. The Federal government has instituted a policy of spreading centres of excellence in technical education by which has taken over some state colleges. The over all admission policy is 70.30 ratio.

[Teacher Education]

Policy decision had taken to make the NCE the minimum qualification for entry into the teaching profession. In order to ensure maintenance of minimum standards the National Commission for Colleges of Education (NCCE) has been charged with the responsibility of crediting Colleges of Education through regular advisory visits. The Commission also harmonises examinations nation-wide for the award of the NCE Certificate.

[Women Education]

Government has continued in its efforts aimed at reducing inequalities and gender disparities at all levels of the education system. Included among these activities are:

1. a baseline survey on women education in selected states.
2. advocacy and mobilisation workshops for women's education.
3. supporting the establishment of Women Education Centres through out the country.
4. revision of the women education curriculum.

[Girl Child Education]

The growing concern over gender disparity has brought about the recent focus on the development of the girl-child. The definition of the girl-child is ambiguous. But most analysts agree that the age of the girl child could be broadly define as ranging from 0-19 years, although the United Nations Charter on the Rights of the Child puts the ceiling at 18 years.

During this period, the child is expected to undergo various tasks for future preparation into adulthood.

The situation of the girl child as observed today, is surrounded by common prejudices rooted in culture and custom. Many societies apply different and discriminatory set of values and expectations to the girl child. All women organisations are united in their determination to address this problem through education and mobilisation of opinion against negative traditional practices. The government is making special efforts in conjunction with international organisations to improve the education of the girl-child.

[Universal Basic Education Scheme (UBES)]

The Scheme is launched on the 29th of September 1999 at Sokoto State by President Olusegun Obasanjo. From the explanation by the media, the UBES hopes to expand education to include the mass literacy programme. It will also give a second chance to those who miss out on primary education. UBES is supposed to cover even the Junior Secondary Education. It is to be compulsory and functional in nature. There will be a need for UBES to focus on girls and women education and improve the status of WID.

3-2 Health

Health

- Socio-economic problems in Nigeria have made it near impossible for citizenry to take good care of their health needs. They have also rendered government unable to adequately provide health facilities at a level commensurate with the rate of growth of population.
- The doctor to patient ratio is best in Lagos State where 1:1000 and worst in Jigawa State with 1:20,000 people. Even where doctors are available, the reality is that a great proportion of the population cannot afford to consult them. In 1994, the under-five mortality rate was reckoned as high as 147/1000 (UNICEF). This is very high and it is likely that the rate is higher still today. Overall, these high under-five mortality rates are an indication of the country's inability to provide the people with enough nutritious food, immunization services and clean water.

[General Situation]

Maternal death has increased (see Basic Health Data). For each maternal death incur injuries related to pregnancy and childbirth (PON, 1996). Medical records have shown that pregnancy is particularly dangerous to certain groups of people, the very young women, older woman and woman with existing health problems. If all high-risk pregnancies were prevented, maternal mortality could be reduced by up to 25% (UNICEF).

The use of contraceptives and family planning could also reduce maternal mortality and improves women's health by preventing unwanted, high-risk pregnancies, thus reducing the need for abortion to terminate unwanted pregnancies.

The infant mortality rate is also high and only 10 points had been improved during the three decades from 1967 to 1997 (from 205/1,000 birth to 187/1,000 birth),. This is extraordinary small progress comparing with the other LLDC countries. For example, Sub-Sahara countries have attained 34% improvement in infant mortality rate on average (JICA Study Report for Basic Information Gathering in Nigeria, 1999).

Bamako Initiative endorsed by the government in 1988 was fashioned to provide affordable drugs through revolving drugs schedule, supported by ODA. The enthusiasm for the scheme and the support by the local governments has waned because of inadequate funds to support it. At the grassroots level more drugs are available but patronage is low because of high cost of the medication and poor state of existing health facilities. Self-diagnosis and self-medication are the cheapest options for the masses but this exposes them to incorrect diagnosis, wrong dosage and fake drugs. More and more poor are turning to traditional

medicines. Other diseases that need urgent attention are malaria, HIV/AIDS/STDS and guinea worms.

[Government Policy and Budget]

The recommendation of World Health Organization (WHO) national budget for Health is 5%. In the 1995, Health received 5.2% of the national budget but in 1996 Health received just 3.4% of the total budget, (CBN report, 1996, p. 130). P.T.F came to the rescue with a supplementary allocation of N4.7 billion for specific projects – procurement of drugs, vaccines and equipment to execute the National Programme of Immunization (NPI).

The National Health Policy of the Federal Government is sharply focused on the need to provide health care to the undeserved communities through the implementation of the Primary Health care system (PHC) nation-wide. The policy of establishing at least one primary health care facility in each local government area in the country is aimed at improving service coverage, particularly in the rural areas where over 70% of the population reside. It also attempts to improve the accessibility of modern health facilities to the inaccessible areas. This is done in the clear belief that women and children, who are prone to prevailing health problems, would benefit even more.

This policy thrust now fully operational consists of the following components:

The Essential Drugs Policy

This policy is already has tremendous impact on health care delivery system at all levels. The programme is successfully operational. The Petroleum Trust Fund (PTF) had made creditable contribution to the Federal and State health institutions not only in the area of drugs supply, but in the area of physical and infrastructural development as well. The Drug Revolving Fund under Bamako Initiative (B.I) supported by ODA is a major activity under this programme.

Immunization Programme (NPI)

The level of activity since the programme was embarked upon has not enjoyed constant expansion. E.g. there was 80% coverage in 1991, 40% two years later and even went as low as 30%. The country still manifests a high level of preventable diseases such as malaria, guineaworm, tuberculosis etc. But now efforts to attack such diseases through campaigns and other relevant government action have intensified. The National Programme on Immunization (NPI) has been launched nation-wide. It is one of the objectives of the

programme to rapidly expand the level of immunization coverage, of women and children.

Maternal/Child Health Programme

This programme has made significant progress in the distribution of vitamin A supplement to children and adult women in selected LGAs in the existing health zones. Other activities under this programme include the development of curriculum for training the health staff working in the field of maternal and child health. At the moment a number of hospitals distributed across the country have been designated as Baby Friendly Hospitals.

Family Planning + HIV-AIDS

The trend with regard to Family planning shows expansion due to more general acceptability. On HIV-AIDS, reports have shown that the disease has continued to expand. But necessary measures are being taken by government to increase the awareness of the population to the dangers posed. Among steps taken by government to prevent the spread of AIDS is the establishment of AIDS SCREENING CENTRES in all the states in the Federation as well as confirmatory laboratories in four centres.

Guinea Worm Eradication Programme

This programme has been very effective since its introduction years back. A major achievement of the various intervention measures is the high level of health education attained in all endemic areas.

International Co-operation and Collaboration

It is worthy to mention that the Health Sector has clearly demonstrated the crucial importance of the role of international agencies in attacking health issues in developing countries like Nigeria. In this regard the country is incepted to organisations like WORLD BANK (WB), UNICEF, WHO, USAID, UNDP, JICA, GLOBAL 2000 in making these programmes succeed.

[Water and Sanitation]

Majority of Nigerians live in over-crowded, suboptimal housing with no running water. At least 68% of all households fetch their drinking water from outside their homes (UNICEF). Only three out of ten homes have a regular supply of clean water. Many urban and rural households still have to trek long distances in search of water. Water supply is very important to women and yet water projects are not developed with women in mind as they still spend hours on end looking for water for family needs especially in the rural areas.

The absence of good sanitation has a negative impact on the environment, which creates a breeding ground for diseases. Developments stagnant when families are forced to spend their meagre resources on medical bills, and losing precious man hours to incapacitating illness. Lack of public toilets compels many people to defecate in open spaces, sidewalks, farms, and streams, turning such places into veritable breeding grounds for typhoid, cholera and other such diseases. Some households in the country have flush toilets with Lagos State leading, while many households are served by pit latrines.

Water Supply Policy and Programmes

The project, which commenced in May 1992 and was implemented with the assistance of Japan International Co-operation Agency (JICA), has now been completed. The Masterplan is expected to provide a framework for a systematic planning and execution of water resources development program up to the year 2020. And the attainment of these objectives would entail the production of National Water Resource Masterplan providing a longer term-frame work.

It is expected that the Masterplan will identify investment options in irrigation agriculture, urban and rural water supply and sanitation, food management and erosion control, inland water transportation, fisheries development, etc. for the sole objectives of achieving national food security, clean and healthy environment and rural transformation. Secondly, there is need to step up underground water resources survey and data gathering activities with a view to improving the present limited knowledge of water resources and setting up a framework for monitoring and managing the nation's available water resources on a long term basis. The on-going geophysical and hydrological investigation Programmes are aimed at producing a comprehensive hydrological map of Nigeria. The River Basin Development Authorities (RBDAs) are the parastatals being used by the Ministry to execute most of its programmes in various parts of the country.

The provision of safe water supply is vital for health growth in rural areas. A total of 530 boreholes had been completed and commissioned under the first phase of the National Borehole Programme while 17 additional ones were drilled for communities and institutions on demand. Work commenced on another set of 330 boreholes. Also, 115 drought relief boreholes were drilled in the 11 states Under the UNDP/FAO assistance programme, another set of 25 boreholes were drilled. Apart from the borehole scheme, water supply schemes were

provided in various communities. Remarkable progress was made in the procurement of equipment and spares needed for the National Water Rehabilitation Project. This project, which is financed by the World Bank, aims at improving the level of water supply services in selected urban and semi-urban areas all over the country. The draft Report of the National Water Resources Plan has been completed.

In addition to the National Borehole Programme and the DFRRI water supply schemes, rural water supply programmes are also being implemented with assistance from various multilateral agencies. A countrywide water quality-monitoring network had been established to set standards for hygienically safe water supply in the urban and rural areas. To this end, two laboratories were established, while additional regional water quality monitoring laboratories are expected to be set up in four locations.

3-3 Agriculture, Forestry, Fisheries

Agriculture, Forestry, Fisheries

- Although women are actively involved in various sectors of agriculture, in crop production, livestock, fisheries, forestry, and water supply, government has not shown sufficient concern to improve their contribution. They are the peasant farmers, they keep a few livestock at home to sell when they are in need of money not to develop into business. Women involvement in fisheries, are mainly buying, smoking, drying and selling of fish as small time traders.
- Their contribution in forestry is minimal although they are the main users of wood as firewood.

[General Situation]

Agriculture occupies a prominent position in the national economy, contributing about 39% of GDP and employing more than 65% of the population by 1998. It is the main source of food & raw materials supply to the country's teeming population and industries. 90% of Nigeria's agriculture come from peasant farmers who reside in the rural areas. Agriculture represents a veritable vehicle for rural development and alleviating poverty in the society.

Women form more than 50% of the workforce in agriculture, especially, in the rural areas and the benefit very little from it. In a study of women's participation in agricultural production in Northern Nigeria's rural areas, about 90% of the women interviewed in the study had farming as their main occupation (both arable and pastoral). There is an indication that many women on the field worked as laborers and not as farm owners. Farm sizes for women who have farms of their own were about half the sizes of the men's farms.

In addition to farm work, the women farmers were usually involved in fetching water, preparing food for the household as well as fetching firewood, child care, processing and sale of farm products.

The main problems of women studied are lack of storage facilities, lack of processing machines, preferential treatment given to men in the available tractor hiring service, and inadequate access to agricultural inputs and agricultural loans.

[Agricultural Activities]

Agricultural Development Programme

The Agricultural Development Programmes is a focal point for integrated extension services to small scale farmers in the rural areas. In 1995, the government reported that 11.4 million

farming families were served nationally by 6020 extension workers through 386,388 contract farmers. 1.77 metric tonnes of fertiliser and assorted agro-chemicals were used, a large number of pumps were supplied to farmers.

Japanese Assisted National Rice Production Programme

The objective of this programme is to enhance rice cultivation nation-wide by providing assistance to all categories of farmers through the provision of agro-chemicals and encourages continuous training of extension and farmers and modern rice production through the co-operation of ADPS. In 1995, through the Japanese assistance, a total of 80,837 litres of various agro-chemical, 760mt of compound fertilisers and equipment including 100 rice reapers, 185 units of hand sprayers and 5 rice mills were distributed and sold to farmers in 20 ADPs and about 400 medium scale private farmers.

IFAD-Assisted Cassava Multiplication Programme

Under this programme the National Root Crop Research Institute (NRCRI) supplied stock to National Seed Service (NSS) and distributed through ADPs. As well, under the UNDP/Federal Government Assisted Adaptive On-Farm Storage Programme 98 added units of On-Farm Storage Structures were constructed to add to 500 units, by Rural-Agro-Industrial Development Scheme (RAIDS) ABU.

National Seed Service

1441kg of breeder seeds of rice, maize, cotton etc were supplied to various National Research Institutes every year for testing. National Horticultural Research Institute (NIHORT) made efforts to reduce parasitic wasp, other pest on cassava and cassava spider mite incidence.

Plant Quarantine Service

The Plant Quarantine Services existing laboratory glasshouses & other facilities have been rehabilitated by National Seed & Plant Quarantine Project (NSPQ) a World Bank assisted project who provided \$5.16 million since 1995 for a six-year project.

Manpower Development

The four existing Federal Universities of Agriculture carry top well manpower development and research activities in agriculture, while the thirteen colleges of agriculture in the country ensure middle level manpower and extension workers training assisted by World Bank loans.

[Livestock]

Protein, a vital body building element is largely sourced from livestock products. However, despite the bold attempts by various governments to improve livestock production, Nigeria protein consumption still lags behind recommended minimum requirements. The best Nigerian has achieved just about half of animal protein consumption requirement and about 10% of total protein consumption requirement per capita per day. This deficit in animal protein consumption calls for concerted effort at the development of the livestock sub sector.

Livestock sector contribution to the Gross Domestic Product (GDP) has increased from N992.91 million in 1973 – 1974 to N5684 million in 1996 (NPC).

Government Activities in livestock involve these areas:

Contagious Bovine Plueropnunia (CBPP)

This disease is a major thrust of animal Health Service Programme. Support is given to states in the implementation of meat hygiene services.

National Rinderpest Control Programme

This Programme caters for vaccination of animals and vaccines production. It is part of Pan African Rinderpest Campaign (PARC) which started in 1989. Field reports indicated that only 1.4 million heads of cattle have so far been vaccinated against (CBPP).

Grazing Reserve Development Project

The objective of this project is to improve livestock farmers production by small scale producers. About 1,751 Loans totalling N49.33 million were disbursed by the government through the Nigerian Agricultural and Co-operative Bank (NACB) to farmers under this project. 820 families were settled in various reserves under the Grazing Reserve Development Project assisted by funds from International Agencies.

Livestock Production Service

This programme is to improve the quality of livestock animals through its breeding centres. These breeds are then distributed to livestock farmers.

[Forestry]

Strong demand for agricultural land, urban development and forestry products have led to unabated deforestation and decimation of wildlife resources in the country. The Federal government is almost exclusively responsible for forest management in the country. Private

sector participation in modern forestry management is insignificant. Fuel wood remains the largest forestry product, accounting for about 90% of total round wood production in the country. Log production accounts for 7.6%, followed by poles and pulpwood, which account for 2.3% and 0.1% respectively.

Federal Government Programmes

A total of ₦280 million has been allocated to the forestry sub-sector for the 1997 -1999 National Rolling Plan period by the Federal Government. Out of this, ₦98 million will be spent in 1997, representing an increase of 73.3% over the 1996 capital allocation of ₦26.2 million.

To actualise the policies of the Federal Government, the programmes to be implanted during the 1997-1999 Plan period will include Communal Forestry Development, Forest Products Utilisation Project, Timber and Poles Production Project, promotion of Wildlife Multiplication, Arid Zone Afforestation, Indigenous Forest Fruit Tree Development, World Bank Forestry II Project, African Development Bank Forestry Project, World Bank Environmental Management and Development of Long Fibre Pulp.

Communal Forestry Development

Over 1.2 million seedlings were raised and distributed to the public under the programme. Agro-forestry and forest conservation awareness was created in rural communities through training and extension services. The annual national tree planting campaign was carried out, while Young Forester's Clubs in schools and other institutions were established.

Arid Zone Afforestation

This is one of the most conspicuous programmes in the sub-sector. The programme, which is to control desertification and make the arid northern parts of Nigeria habitable, was funded by the European Union (EU) until 1996 when sanctions were imposed on Nigeria. The programme was designed to provide shelterbelts across the northern arid zone of the country as well as rural infrastructure.

[Fisheries]

The contribution of the fisheries sub-sector to the GDP has been declining steadily over the years. It fell from 4.23% in 1973/74 to a dismal low of 1.07% in 1996. In 1980, the fisheries sub-sector suffered a very sharp decline with a growth rate of -48%. The sector has a compound growth rate of -10.3% between 1973/74 and 1996. The sharp contraction in the

relative importance of fisheries in the economy since 1974/74, took place despite the various programme implemented to improve productivity in the sector. Industrial fisheries have a growth rate of 23.1% and 13.20% in 1972-1974 and 1981.

Artisanal Fisheries Development

Activities in this area were geared toward improving fishing technique and creating a conducive environment to carry out fishing business. The project is on going and is been founded by loan package from IFAD and ECOWAS fund. 50 charcoal ovens for fish smoking were built in Akwa Ibom, Cross River and River States. A total credit of ₦160.6 million was disbursed to 1,707 artisanal fishermen in Eight State of the federation for procurement of fishing input. Community Development projects including 4 shallow wells, 6 primary school blocks, 2 town halls, 10 ventilated improved pit latrines, 3 foot-bridges and one health centre were constructed.

Fishery Terminal Services/Industrial Fishery

A new management agent was appointed for the operation of the Igbokoda Fishing Terminal. Total revenue of N792 million was generated from the project, as payment of rent on the terminal and fuel storage share. The loan agreement with AFDB for the construction of the proposed Lagos Fishing Terminal was initiated in June 1995 at Abidjan, Ivory Coast. A total of 537 fishing licences of different categories were issued during the year generating revenue of ₦1.91 million. Twenty Letters of Assurance were issued for permission to import fishing vessels while 60 vessels were assured for licensing.

Aquaculture Development Project

This project has been allocated the sum of ₦10 million in 1997, more than double the 1996 allocation of ₦4.4 million. About 500 fish farmers will benefit from technology transfer and training. 5000 brook stocks will be selected and improved, while fish farmers will be monitored through visits by extension staff to guide them in this high skilled fishing activity.

Fisheries Inspectorate, Equipment Supply and Exploratory Fishing Project

A total of ₦10 million has been earmarked for the project in 1997, compared with the ₦2.7 million allocated in 1996. Under the project, the provisions of the Sea Fisheries Decree will be enforced and inspection of fishing gear will be carried out daily. Surveillance equipment will be procured and campaigns against bad fishing practices will be encouraged upon. 100 officers will be trained in inspectorate activities. Zonal offices and equipment will also be rehabilitated; and

IFAD, ECOWAS and UNDP Assisted Components

They have been allocated a total of ₦14 million as counterpart funds in 1997(₦8 million to the IFAD projects and ₦3 million to the ECOWAS Fund and UNDP assisted components). All together, 10 units of community infrastructure will be constructed, 3000 artisanal fish folks will be trained, while 200 charcoal smoking kilns will be constructed.

3-4 Economic Activities

Economic Activities

- Majority of Nigerian women works in the informal sector as petty traders, subsistence farmers, low – income factory workers and so on. For women to compete favorably with men in the modern society she will have to have education.
- The manufacturing sector in 1995 witnessed the most stable economic climate since the last three years. Factors responsible for this stability were stable macro-economic environment, availability of adequate foreign exchange to the demand of the private sector and stable political environment.

[General Situation]

The studies by the Nigeria National Manpower Board, Survey Report 1984, showed that women are highly under-represented in various areas employment in the country. It, however, revealed that Federal and State Governments employ more women than other employers. Women form only a minute percentage of total the labour force in Nigeria. They are taken in various employment as tokens. Wherever they are taken, they are bounds to find problems.

Women in the Academics, for example, require special training and continuous study to remain and progress within the system. Since the procedures of the University suit only men, women must work really hard to prove her competence. Worse still, women often bear the responsibilities of home and family care as well, so that sleep and leisure are sacrificed (UNESCO, 1991:2). In spite of these difficulties, some Nigerian women have excelled in the academics. The country has so far produced three Vice Chancellors of Universities.

[Industry-Manufacturing Sector]

Policy Objectives

During the 1997-1999 Rolling plan, effort would continue towards removing the constraints identified in the sector so as to bring the sector back to the path of growth. Already the present administration is putting in place measures to stimulate the growth of the sector such as the stability in the exchange rate of the Naira, interest rate and inflation rate and industrialisation through the Family Economic Advancement Programme. In realisation of the need for the private sector to play a leading role in the economy government is determined to put in place arrangements for the lease of its major industrial projects under lease contract arrangements.

Local Sourcing of Industrial Raw Materials Machinery Spare Parts

Experience of the Past-SAP years had shown that the more dependent the manufacturing sector is on imported inputs, the more vulnerable to changes in the supply of foreign exchange. Government shall therefore continue to lay emphasis on the development of local raw materials and other manufacturing inputs through the Raw Materials Research and Development Council and some of our research institutes. In this respect, incentives will continue to be provided to rural industrialisation and promotion of small-scale Industries.

Rural Industrialisation

Government shall continue to encourage rural industrialisation under the Family Economic Advancement Programme. The import of the strategy is that investors in deferent communities would be encouraged to establish small scale industries that would be based mainly on raw materials that abound in their localities or in neighbourhood localities. The targets are cottage industries that will use simple, manually operated machines designed to operate on locally available raw materials.

Promotion of Small-scale Industries

Government shall continue to accord high priority to the development of the small and medium scale industries sub-sector. Efforts will be intensified to establish at least one Industrial Development Centre (IDC) in each State of the Federation. The IDC's are very important agents for the promotion of the small and medium enterprises (SME) sub-sector, providing training and other extension services to the small entrepreneurs. In addition to establishing IDC's, the State and Local Governments would continue to promote industrial production from plantations, which will be pursued vigorously by the Federal Forestry Services. In this regard, fast growing tree species will be developed in the existing research institutes. Other activities to be carried out include the production viable seeds/seedlings and distribution of it to interested individuals at moderate charges as a way of encouraging the involvement of the private sector in the establishment and management of fuel wood plantations.

[Mining Sector]

Nigeria has ample reserve of numerous mineral resources such as crude oil, gas, tin, gold and iron ore. Exploitation of the Nigerian oil resource since 1958 has brought tremendous economic benefits to the country but it has also left in its trail, a catalogue of complex of environmental, political and socio-economic problems. The present and ever continuing ecological devastation of the oil producing areas by multi-national companies has remained a major concern. Of all forms of environmental pollution, oil production activities appear to

be the most devastating. The inability of the oil companies and government to address this issue effectively has underscored the weakness of the present strategy of the resource management and utilization in the country. Gross mismanagement of the industry and the ease of abuse of due environmental protection process have created an ugly situation. The oil industry worldwide has experienced many gas blowouts, spillages and leakages which adversely affected human life, but they have speedy and adequate response capacity to deal with the environmental impact. These same companies in Nigeria are unable to check or prevent the devastating impact of their activities on the environment. While the Nigeria State and the oil companies make huge profits from their operations none is able to seriously address the issue of environmental degradation caused by its impact.

The rent paid on the land by oil companies in the areas is minimal and it neither commensurate with the impact of exploitation on the environment nor with the level of profit made by the government and the oil companies.

Mining and WID

Both in solid minerals and crude oil and gas mining women are completely marginalized. Mining needs heavy financing and long time investment, which exclude women. The damage of the mining areas makes the inhabitants of such areas underdeveloped. They are the poorest in the country. Their women are also worst off than the men and are the poorest of the poor in Nigeria. This is an area that should be looked into urgently.

[Economic Policy]

Government Poverty Alleviation Programmes

Among the various initiatives of Government in tackling the scourge of poverty, they include; National Directorate of Employment (NDE), Nigeria Agriculture Co-operative Bank (NACB), Nigerian Bank for Commerce and Industry (NBCI) and other development banks. However, Government interventions through these institutions, including People's Bank of Nigeria have not made the desired impact such as following up the profile of its loaners.

Micro-Credit for Poverty Alleviation

Micro-credit is targeted at the bottom poor, who are excluded from the formal economic macro sector. Micro-credit is specifically packed to suit the financial needs of the poor because they do not have necessary collateral and are regarded as undeserved of necessary assistance economically. Micro-credit has ancestry in the traditional setting of village associations, unions, age groups and others that are engaged in co-operative activities and

whose members contribute to assist each other in form of loans to start off or expand individual business.

In modern terms, micro-credit is regarded as the ultimate economic vehicle through which the poor, who are usually illiterate, lacks skills, lacks good health condition and decent accommodation could be assisted to overcome poverty. Recipients of Micro-credit therefore need some preparations which should come in form of training, sensitisation and conscientisation before administering credits.

People's Bank is an alleviation institution set up by a Government decree. The decree establishing the Bank limits its operation to cover only the poor who are already engaged in income-generating activities that will enable them open accounts with the Bank. As People's Bank cannot really focus on the vulnerable poor who requires credit to break off from the poverty cycle, NGOs, and community based organisations (CBOs) are very important. This is in line with the Micro-credit Summit of Washington DC., U.S.A. which is focused on 20% bottom poor.

Examples of Government Programmes Through Micro-Credit

1. People's Bank of Nigeria (PBN)

PBN was established on 3rd October, 1986, specifically for the poorest of the poor. It provides small loans to enterprises owned by the poor. A petty trader can, for example, obtain a loan (₦5,000.00 to ₦20,000.00) depending on how large her trade is and how it is performing. The loans require no collateral, nor do they attract interest charges. The beneficiary will only be charged as small proportion of the loan to enable the Bank meet its administrative costs. By December, the Bank had established 278 branches. The Bank has so far disbursed over ₦350 million as loans to over 650,000 people.

(1) Aims and Objectives of the Bank

- Extension of credit facilities to members of the society normally unable to benefit from the conventional Banks;
- Provision of opportunities for self-employment for the vast under utilised manpower resources;
- Complementary Government's efforts in improving the productive base of the economy;
- Including banking habits at the grassroots level and reducing the rural-urban migration;
- Eradication of poverty and provision of succour to the poor;
- Cushioning the painful effects of the Structural Adjustment Programme on the depressed

sectors.

(2) Special Features of PBN Credit Delivery

- The PBN loans are aimed exclusively at the adjust bottom poor, the poorest of the poor;
- The loans are small, quick and easy to obtain, and of short-term duration, just as the poor want them;
- The borrowers are organised into groups of 7-10 members as well as Individuals;
- Each group recommends its members ensuring the borrowers pay back the loans as and when due;
- The period of loans is 52 weeks;
- The repayment of loans is on weekly instalments commencing two weeks after the loan is granted except for agricultural loan which is given 12 weeks moratorium. The two-week grace is to enable the beneficiaries apply the loans to their businesses, and make some and able to begin repayment.

Those who pay their loans fully and according to schedule are entitled to another loan thereafter. The People's Bank has demonstrated to the poor that they matter, the Government cares, given incentive and opportunity, they can, by themselves, raise their standard of living.

(3) Strategic Focus

- Partial commercialisation of urban branches to cover the operation cost/cushion the losses in the rural;
- Development of multi-agency approach to poverty eradication by allowing various agencies to collaborate with People's Bank of Nigeria with a view to educating, reorienting and imparting skills to the rural poor who need more knowledge to be able to benefit more from the Bank's services;
- Exchange of information on formal credit systems available to the poor in Nigeria;
- Facilitating a national informal umbrella organisation/to facilitate information exchange and to promote co-ordination of national savings and credit programmes;
- Enlarging the information base of the poor people's access to agricultural technology and rural development;
- Training and retraining of staff to ensure right orientation and developing adequate programmes;
- Emphasising group schemes to reduce cost of monitoring evaluation and operations.

2. Family Economic Advancement Programme (FEAP)

The FEAP is an investment promotion and poverty alleviation programme for stimulating

appropriate economic activities to raise the productivity and economic power through the establishment of viable resource-based small scale industries that will process or add value to the abundant agricultural and mineral resources. The major objective of the programme is to improve the rate of economic growth and development through higher rate of growth of the GDP, capacity utilisation of the manufacturing sector and employment generation. The projects covered include farming requiring agricultural implements/miniature tractors/storage facilities/preservation facilities and processing of locally available agricultural and mineral resources using appropriate machinery/equipment.

(1) Functions of FEAP

- Provide facility for the procurement of machinery/equipment to set-up and run cottage/small scale industries;
- Encourage the design and manufacture of appropriate plants, machinery and equipment;
- Create employment opportunities at ward levels establishment of enterprises and pilot projects;
- Encourage producers of good and service at wards levels to form co-operative societies;
- Utilise all available local resources for citizen's benefit by improved production, preservation etc;
- Provide an enabling environment for private sector and UN Agencies participation in the Programme.

(2) Scope of FEAP

Provision of Revolving Fund for every ward in the country for 1) procurement of machinery/equipment and 2) working capital. The project shall be funded directly from the consolidated funds of the Federation and industrial projects for implementation at ward levels shall be selected for execution by loan beneficiaries. Depending on the size of the project capital cost, the working capital can be funded by any one or a combination of the following ways: direct funding from the programmes annual budgets; contributions from States, Local Governments and other interested parties; and provision of counterpart funding by the participating banks.

The beneficiaries of this scheme are to access such funds through the selected participating banks of the program. The participating banks shall bear the responsibility of monitoring the projects and recovering the loans, including that received in kind in the form of machinery/equipment.

Target is to generate adequate fund and structures required for the establishment of resource-based small/cottage industries in every ward of the country to be achieved through:

1. Procurement of machinery/equipment produced by indigenous manufacturers for the purpose of establishing the projects by Co-operative Societies;
2. Evolving a pragmatic and most enduring funding arrangement for the scheme; and
3. Ensuring a workable, convenient, efficient loan recovery arrangement.

The budget for 1998 was; Procurement of machinery/equipment N3.33b; Working Capital N2.22b; and Counterparts funding from participating banks N1.00b.

4 . WID/Gender Projects by Other Donor

TITLE	Implementing Agency	Donor	Duration	BUDGET '000 US\$	Content
[GENERAL]					
Women & Children's Health Project	Women & Children Hospital Abuja	F.G.N.	1999		Ensuring Women's and Children's health
Empowering Women and gender equality	MOWASD	UNDP UNICEF	1997 – 2001		Funding projects on Women and gender issues.
National Plan of Action on Beijing Conference	FMOWASD	UNICEF	1997 – 2001		Developing National Action Plan on women
Adolescent – Girl/Maternal and Child Care	UNICEF	UNICEF	1997 – 2001		Implementing and supporting Programmes on women and girls.
The Girl Child	FMWASD/FMOE	UNICEF	1997 – 2001		Empowering the Girl Child
Promoting Youth's and Women's Reproductive Health STDs/HIV/AIDS Prevention	UNICEF	UNICEF	1997 – 2001		Developing Youth's and Women's Health.
Gender Sensitization Workshops and Gender Desk Officer System	All Government Institutions and Parastatals	UNICEF UNDP	1997 – 2001		Development of Gender Equity in all Government Institutions & its Parastatals
Participatory Poverty Assessment Project.	FOS/NPC/ODA	World Bank	1997 – 2001		Developing Criteria for assessing poverty including women's poverty.
Manpower Development	EMWRD NWRI Kaduna	FGN			Some Women Participate
[Economic Activities]					
Poverty Alleviation Programmes through Micro – Credit	P.B.N/NACB	UNDP	1997 – 2001		Empowering Women economically
Supporting poverty Alleviation Programmes through Bank loans	FGN	World Bank Loans	1997 – 2001		Empowering institutions including women Institutions
Micro – Credit Small – Medium Enterprises Fund	FEAP	FGN FSP	1997 – 1999		Economic Empowerment Women to improve the status of women.
Skills Training for Business Enterprises	NDE	FGN	1997		Business training for the unemployed especially the youths including girls.
Lending Money for Small/Medium Scale Entrepreneurs	NERFUND	FNG	1998		For Small/Medium Scale business – Few women obtain loans.
Training Women to identify and run income	NCWD/ The Presidency	FGN	1993		Encouraging women to undertake income

generated activities					generating activities. Gender awareness & empowerment issues.
Financing Heavy industries	NIDB	FGN	1985		Few Women are involved.
Providing of loans for agriculture	NACB	FGN UNDP Revolving Loan WB assisted			Loans to farmers secured by guarantors. Loans to Women to farm secured guarantors
Financing Heavy Industries	NIDB	FGN/Shares			Participation by Women minimal.
Financing Cooperatives	NCB	FGN/Shares			Participation of Women minimal.
[Agriculture]					
(CROP)	EMANR RIADS A.B.U Zaria FUTA Akure		1994 to date	to ₦756. ₦14 million	Participant of Women Minimal
Biotechnology for Control of Pests	EMANR NIHORT	FGN	1995		“
Plant Quarantine	EMANR	FGN/WB	1995	₦8.95 million	“
Accelartion of Cocoa, oil palm, Cotton, Groundnuts & Soya Beans	EMANR NAERLS FACU TEMEU NAKPP	FGN	1995		Some Women Farmers benefit from the programme
Provision of Agrochemicals & Modern Machinery to Farmers of Rice	EMANR ADP	JAPAN Assisted			Some Rice Farmers are beneficiaries
Integrated Extensive Services to small scale farmers - Poverty Alleviation	Agriculture Development Programme	FGN PTF	1995		Modern Machineries are not available for women
Cassava Multiplication Programme	EMANR National Root Research Institute	FGN			Some Women Cassava Farmers benefit
On-Farm Storage Programme	EMANR				
[LIVESTOCK]					
Improve livestock farmers income	EMANR NLS GRDP	FGN	1989 1995	₦49.33 million	Minimal Participation by Women
Provision of Rinderpest Vaccines	EMANR PARC NRCP	FGN		₦25 million	Indirect beneficiaries
Rinderpest Disease Control Vaccines	NRCP/PARC				
Improving livestock Increasing of small scale Producers	NLS	NACB Loans	1995	₦49.33 million	Women are small scale produces

[FISHERIES]					
Modernizing Fishing Industry	EMANR Aquaculture Development Project	IFAD ECOWAS UNDP Assisted	1997-1999	₦78.07 million	Women engage in fish processes and sales.
[FORESTRY]					
Control of Desertification	EMANR Aridzare Afforestation 1	E.U suspended by sanction	1995-1996		
Raising and Distribution of Seedling	FMANS Forestry Afforestation project II	ADB WB	1995 1995		Women are beneficiaries
Forestry Development Project	FMANS	ADB	1995		
[WATER SUPPLY]					
FMWRD National Water Rehabilitation Project Rural Communities	FMWRD NWRP	FGN	1997 1999	₦289 million	No Women's input in development
Rural Water Supply and Sanitation (400 boreholes in LGAs)	FMWRD NRWSS	FGN		₦144 million	Women benefit in the project
Quality Control Data Collection & Analysis Project	FMWRD	FGN UNICEF Assisted	1992-1999	₦55.500million	“
National Water Resources Master plan	FMWRD DFRRI	JICA Assisted	1992		Good For Women if implemented
Processing Boreholes	FMWRD NBP DFRRI	UNDP/ FAO Assisted			“
Dam & Reservoir operations	FMWRD RBR DA	WB UNICEF	1997	₦3,484,498 million	Some Women will benefit in fish Busiensses
[EDUCATION]					
Pre-Primary Education Redressing imbalances in access to pre-primary education.	ECCDE	UNICEF/ FGN	1991 started		Some Female Children involved
Primary Education Provision of qualitative primary education.	NPEC	WB Assisted FGN	1991 Abrogated 1993 Re-established 1995-1999		Less Female Children than Males
Technical Education					
Teacher education Harmonizing standards in Colleges of Education	NCCE	FGN			“
Tertiary Education	NUC	FGN			“
Provision of Hospital Health Services, 14 Teaching Hospitals and	Hospital Service Programme	FGN			Women beneficiaries

Medical centres					
Implementation of national Population Policy-through seven sub-projects	National population project(NPP)Phase 1+2	CEDPA USAID PAFA UNFPA PPFN W/B Assisted	1993 started US\$78.5 million		Women Beneficiaries
Promoting Family Planning Through Health Education	FMOH H.E.B	"	1993-1998		Women beneficiaries
Special Education	Special Education Programme	FGN			Some Females
Women Education Centres (270 for dropped –out of formal Education)	Women Education	FGN			For women
Mass literacy	NCML	FGN UNDP assisted	1995	Counter Part Funds US\$8 million	Some Women Participate
Education Support services					
Curriculum Development and Research Tertiary Education Polytechnic Education Teacher Education Primary Education Informal Education West African Examination Council Nomadic Education	NERDC NUC NBTC NCCE NTI NPEC NPEC WAEC NCNE	FGN			Not women focussed
Man Power Development 4 Universities & 16 Colleges of Education.		Federal Universities of Agric(4) Makurdi, Abeokuta State & Fed. Colleges of Agric.			Some Women graduate in Agriculture
[HEALTH]					
Reduction & Control of childhood Disease	PHC/NPI/DC	UNICEF	1997-2001		Beneficial to urban/rural Women
Maternal & Child Health Family Planing baby friendly Hospital Child Survival HIV/AIDs	MCH/PHC /DC MCH/PHC /DC MCH/PHC /DC National AIDs & STD control National AIDs & STD control	UNICEF UNDP UNFPA ODA PPFN PPFN WHO WHO	1997 -- 2001 1997-2001		Greatly Beneficial to women

Providing better health care services	Health System Fund Project	WB Assisted	1993-1998		Women beneficiaries
Providing Qualitative Drug at Affordable Price	Essential Drug Programme	BI Bamako Initiative/ PTF	1996-1999		Some benefit for women
Reducing Guinea Disease & Provision of safe drinking water for the endemic communities	Guinea-worm Control Programme	UNICEF WHO USAID UNDP JICA	(In Phases) 1994-2001		Women benefit greatly
Integration of Family Planing into Material & Child Health	MCH/PHC /DC	WB Assisted	1993-1998		Service not effective
Four Tertiary & 22 Secondary Centres for Reproductive Health	Hospital Service Dept. (HSD)	WB Assisted			Women focussed
[NGO]					
Life Above Poverty Organization	LAPO		Late 1980s ~(in action) Formally registered as NGO in 1993		Women account for over 99% of total membership For those belonging to bottom 30%(socio-economic status)
Country Women Association of Nigeria	COWAN		1982~		Focus on empowerment and sustaitiable development of the women
Development Exchange Centre, Bauchi	DEC	CUSO PAC, Eze Ford Foundation ICFID Other Canadian agencies	1987~		Improving the standard of living of women in the rural areas of several State Income generation as the main intervention
Champion s of Women Development Foundation Education-Key to Development	COWDEF				Responding to many women issues raised in the Beijing declaration such as poverty, illiteracy and women's absence in policy and decision making
Grassroots health Organisation of Nigeria	GHON	UNDP	1993~		Uplifting the health status of community as well as micro credit financing
Women's Health and Economic Development Association of Nigeria	WHEDA		1988~		Addressing the health and economic problems of the underprivileged women

Community Development Trust Fund	CDTF		1993~		Expanding the productive capabilities and improving the socio-economic status of low income people
Borno Women's League	Borno Women's League		1977~		Women's group
Grassroots Development Association	GRADEV, Ibadan Oyo State		1996~		Improving the living standards of particularly rural based women
Etar-Women and Children Research and Development	E-WACRAD International		1996 registered as NGO		Focus on women and children welfare

5. WID/Gender Information Sources

5-1 List of International Organizations and NGOs related to WID/Gender

[Contracted Consultants]

Professor S.C. Aleyideino

F.A. Bashmir (Mrs)

Centre for Education and Child Development, B2 48, Dange Road, Saradauna Crescent, Kaduna, Kaduna State, Nigeria.

[Interviewed People]

Government	
Alhaji Bello Dansumaila	Executive Director, The Presidency, National Centre for Women Development (NCWD) Central Area, P.M.B. 185, Garki – Abuja, Tel – 09 – 234069, 2340981 Fax – 09-2340607 Telex – 91509 MBNCWD E-Mail – NCWD @Linkserve.com
Miss. E.o. Salako	Supervisor, Day Care Centre, WID Officer (NCWD).
Dr Safiya Muhammad (Mrs)	Director (FSP) (FMWASD) New Federal Secretariat Annex,P.M.B. Abuja. Tel- 09-5237113
Imam, Hamra (Mrs.)	Director, Chief Executive People’s Bank of Nigeria (PBN). Plot 2A, Herbert Macaulay Way, Wuse Zone 6, Abuja, Tel – 09-5238212 – 3 Fax: 09-5238210 E-mail empower@micro.Com .
Ogidian Olusegun	P.B.N
Garba M Bawa	Executive Director Service Nigerian Agricultural and Cooperative Bank Ltd., NACB, HQTRS Yakubu Gowan Way, Kaduna, Tel-062-23535 – 062-235010-17
Dr. N.A. Damachi	Director, Planning, Research and Statistics Department, Plot 1529, Nouakchott Street, Zone 1, Wuse District, P.M.B. 104, Abuja, Tel-09-5238308 – 10, Direct line, 09-5234124
Dr. Abdullahi Aliyu	Director General/Chief Executive Family Economic Advancement Programme (FEAP), Abuja.
Nana Angelina Jaja (Mrs)	Faculty of Education ABU Zaria
Adeyanju T.K. Prof.	National Primary Education Commission (NPEC), Kano, Kaduna. Tel- 062-241366.
Dr. Bunza	Director, Chief Executive, National Teachers’ Institute, P.M.B. 2191, Kaduna, Nigeria.
Justice H.N. Donli (Mrs)	National Secretary, National Association of Women Judges of Nigeria (NAWJ) Tel – 062 – 240722. High Court Kaduna.
NGOs	
Mrs Dorothy Aken Ova	Coordinator, Women’s Health Organisation of Nigeria (WHON), National Secretariat LOFOM House; 21, Mobolaji

	Bank Anthony, Maryland, P.M.B, 21178, Ikeja, Phone: Fax: 01-493-7937, Email: WHON@ifoweb.abs.net
V.T Adidu	Research Assistant, The International Reproductive Rights Research Action Group (IRRRAG) Counseling Centre ABU, Zaria. Tel: 069-551064
Hajiya Mairro Muazu	Research Assistant, The International Reproductive Rights Action Group Faculty of Medicine,(IRRRAG) Department of Community Medicine, ABU Zaria.

5-2 List of Reports and References related to WID/Gender

Title	Writer	Year Published	Where Available
[General]			
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Land Control: A Critical Factor in Gender Stratification Structure.	Afonja Simi	1986	Editor Iris Berger Women & Class N.Y. Holmes & Meier.
Conditions of Women in Nigeria and Policy recommendation to AD 2000.	Women in Nigeria (WIN)	-	WIN. Ahmadu Bello University Zaria.
Female Urban Employment	Zavk-Williams A.B.	1985	Editor Women in Nigeria Zed Press London.
Women Farmers and Traders in Oyo State, Niger - Case Study of Changing Roles.	Spiro Heather	1987	In Geagrophy of Gender in the Third World Hutchinson London.
Female Migrants in Urban Labour Market.	Okejie Christiana, E.E.	1984	Canadian Journal Of African Studies 18. p.457
Women in Rural Areas: A Case Study of S.W. Nigeria.	Adeyemo Remi	1984	Canadian Journal Of African Studies 18. p.563-72
Relative Time Allocation Between Women's Multiple Roles: A Case Study.	Aina Olabisis	1984	Master Thesis Uni. Ife Ile Ife, Nig.
Dependence and Autonomy: The Economic Activities of Secluded Hausa Women in Kano.	Schildkrout, Enid	1983	Female and Male in W. Africa (ed) Christine Oppong. George Allen & Urwin, Lond.
Ambiguous Consequences of Socialisation and Seclusion of HAusa Women.	Callaway, B.J.	1989	in Hyde, K. Improving Women's education in Sub Sahara Africa. PHREE Background Paper 15 World Bank Wash. D.C.
Contemporary Households and Major Socio Economic Transitions in E. Nigeria.	Ekejiuba, Felicia	1984	Workshop Paper on Household. Uni, Cambridge Mass. USA Nov. 1984
The Emergence of Competitive Sex Roles Structure in Yoruba Society.	Afonja, Simi	1985	UNESCO SHS-85/CONF803/17

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Facing the 21st Century: Strategies for Nigerian Women.	FMWA		FMWA
Economic Rights As Human Rights	Hajia Fatima Kwaku	1998	National H. Rights Commission
A New Investment Climate for Business Agriculture Commerce and Industry		March 1999	
Sub-Saharan Agriculture and Women Development	Int. Institute of Trop. Agric.		IITA
Disbursement of Loans under the Family Economic Advancement Programme (FEAP)	F.G.N.		FGN (FEAP)
[Social Development]			
Gender Inequality - Research into Reproductive Health and the Rights of Women.	Jane Osagie and V. Oghide		IRRAG (Nig.) Publication
Reproductive Rights, Women's Perception: A Case of Northern Nigeria.	IRRAG (Nig)		IRRAG
Women in Public life	GADA		GADA
Women on the move	CEDPA		CEDPA
The Girlchild Education: Harmful Traditional Practices and their Effects on Health	Aisha Abbas		Govet. Kaduna State FEAP
The progress of Nigerian Children	UNICEF	1997	UNICEF
Nigerian and the Right of the Child	UNICEF	1995	UNICEFF AND FMWA
Convention on the Elimination of All Forms of Discrimination Against Women.	UNICEF		UNICEF
State of the Worlds Children 1999 - Education	UNICEF	1999	UNICEF
Poverty and Welfare in Nigeria	FOD/NPC		FOS/NPC
Women and Trade Unionism			
Economic Policy Watch	NACCIMA		NACCIMA
Women Politician on the MOVE	GADA		GADA

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