

EXISTING POLICIES, LAWS, PROGRAMS AND SERVICES THAT IMPACT GIRLS AND WOMEN IN NIGERIA

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Analysis include laws and policies that protect the rights of girls and women, specifically around education, economic opportunities, gender-based violence and sexual and reproductive health, and also the laws and policies that serve as opportunities or barriers for women and girls.

LAWS

Law: Nigerian Constitution

Level: National

Date of Enactment: 1999

Brief Description:

The Constitution of Nigeria is the highest law of the Federal Republic of Nigeria. Section 17 provides for the State social Order founded on principle of freedom, equality and justice, section 15 sub-section 2 specifically prohibit discrimination on the grounds of place of origin, sex, religion, status, ethnic or linguistic association or ties and section 42 abrogate some of the discriminatory practices in Nigeria.

Impacts on Girls and Women:

The use of masculine language implies that women are not full citizens in their own right and Section 318 of the Constitution which talk on the implementation has no provision addressing this issue. The Nigeria Constitution limits (in some parts) the equal participation and opportunities of women, for example, Section26:2 confer transfer of citizenship on Nigeria men, but not on Nigerian women. Section 26 of the constitution provides that the president may confer Nigerian citizenship on any woman who is or who has been married to a citizen of Nigerian. Under this provision, the president is not empowered to confer Nigerian citizenship on any man who is or has been married to a citizen of Nigeria. Thus women cannot transfer their Nigerian citizenship to their spouses. Here the foreign spouse

of a Nigerian woman can only acquire citizenship by naturalization, which is a much longer process (at least 15 years). Whereas a foreign spouse married to a Nigerian man, becomes a citizen by mere registration. The injustice in such discriminatory practice was manifested in the deportation of Dr. Patrick Wilmot, a Jamaican, from Nigeria by the Ibrahim Babangida military regime notwithstanding that the wife of the radical don is an indigene of Sokoto state in Nigeria.

Law: Child Rights Act (CRA)

Level: National/ State

Date of Enactment: 2003

Brief Description:

In 2003, Nigeria adopted the child Rights Act to domesticate the Convention on the Rights of the Child. Although this law was passed at the Federal level, it is only effective if State Assemblies also start it. The Children's Rights Act 2003 (CRA) was created to serve as a legal documentation and protection of children rights and responsibilities in Nigeria. The law has three primary purposes: to incorporate the rights of the Convention on the Rights of the Child (CRC) and the African Charter into the national law, to provide the responsibilities of government agencies associated with the law and to integrate children-focused legislation into one comprehensive law. It also acts as legislation against human trafficking since it forbids children from being separated from parents against their will, except where it is in the best interests of the child.

Impacts on Girls and Women:

Out of 36 states in Nigeria, only 24 states as at December 2016 have been able to sign the CRA into their state law. For most of the states that have signed it into their state laws, they have not been able to domesticate these laws in accordance with the provisions of the act. Some states have not been able to sign this law into their state laws and have given reasons why. The following are some of the challenges most states are facing with ratifying the CRA; culture, religion and custom of various tribes, as Nigeria is a multi-ethnic country. For some states, they do not accept the definition of a child as they believe a child should be married off before the age of 18 or as soon as they attain puberty in girls. Some states that have ratified it have reduced the minimum age of a child to 16 and to some, the age

that best suits them- this is one of the reasons why child marriage is common and on the high increase in northern part of the country.

Law: Trafficking in (prohibition), Enforcement and Administration Act, 2015 (Act No. 4 of 2015)

Level: National

Date of Enactment: First 2003, Amended in 2015 {26th Day of March, 2015}

Brief Description:

This Acts repeals the Trafficking in persons (Prohibition) Law Enforcement and Administration Act, 2003 {as Amended by Trafficking in persons (Prohibition) Law Enforcement and Administration Act, 2015} and enacted the Trafficking in persons (Prohibition), Enforcement and Administration Act 2015 in providing measures against trafficking and other related matters. It also provide an effective and comprehensive legal and institutional framework for the prohibition, prevention, detection, and punishment of human trafficking and related offences in Nigeria.

Impacts on Girls and Women:

The Act institute policies to eliminate and punish human trafficking, especially women and children, establishing the necessary institutional mechanisms for the protection and support of trafficking persons. It aims to promote human dignity , protect the people from any threat of violence and exploitation, and mitigate pressures for involuntary migration and servitude of persons, not only to support trafficked persons but more importantly, to ensure their recovery, rehabilitation and reintegration into the mainstream of society.

Law: penal Code/ Criminal Code

Level: Southern and Northern Nigeria

Date of Enactment: 1st day of June, 1916; 1959 came into effect in 1960

Brief Description:

There are three variants of criminal codes in Nigeria, and they are the criminal code operational in Southern part, the sharia, penal Code operational in about 12 states in the northern part of Nigeria and the penal code which is operational in the non-Muslim

majority states in the North. These laws are where most (not all) of the criminal laws are, it contains provisions on what actions constitute a crime, and what the penalties are for committing the crimes. It contains crimes like murder, rape, armed robbery, fraud, witchcraft (section 210 of the criminal code make witchcraft a crime in Nigeria) and much more. Some crimes have their own specific laws because of the importance or technical nature; however, most of the laws are either the Criminal Code or the penal Code. The reason why there are two different laws is because the Criminal Code is for most of the States in Southern Nigeria, and the penal Code is for most of the states in Northern Nigeria. There are certain key differences in the law which reflect the cultural differences between the Northern and Southern Nigeria.

Impacts on Girls and Women:

Violence against vulnerable persons, including women, is prevalent in Nigeria. In addition to Physical, sexual and emotional abuse, many women in Nigeria experience female genital mutilation/circumcision, forceful ejection from home, and other harmful traditional practices stemming from long-held cultural beliefs. Section 55 of the penal code (applicable in Northern Nigeria) legalizes corrective beating of a child, pupil, servant or wife as long as this does not cause grievous bodily harm. This law has negative impact on women and girls in Nigeria.

Under the Sharia penal Code, a husband cannot be guilty of marital rape (section 127 of the Zamfara Harmonized Sharia Code). Furthermore, under Islamic law, a husband may be liable for injury caused or occasioned by forced sex with his wife, but he can never be liable for rape so long as there is a valid subsisting marriage between them. Evidence shows that women who accuse men of rape are subject to judgment of their character and there is no recognition of marital rape, thus there is limited protection for women in Nigeria. Here, the victims (who are mostly women) have to rely on the provisions in the Criminal Code on common assaults in cases of marital rape occasioned by the activities of their husbands.

Law: the prohibition against Domestic violence Law No 15, 2007 of Lagos state

Level: state (Lagos)

Date of Enactment: 18th May 2017

Brief Description:

The prohibition Against Domestic Violence Law of Lagos, state law No 15, 2007, first of its kind, was enacted as a response to the rising incidents of violence against women in Lagos state. The state of the legal system prior to the enactment of the Law was generally unfavorable to women who suffered beatings and abuse from their partners. The Criminal and penal Codes provide for punishment for assault but most women would not consider taking their partners before the Law Courts. The enforcement agencies, such as the police, were not interested in pursuing cases of a domestic nature when there were more serious crimes such as robbery to deal with. The Law prohibiting domestic violence is a mechanism to correct the inadequacies of the legal system by ensuring that victims of domestic violence are protected, the strict compliance of police officers in apprehending suspects, providing alternative orders such as interim protection orders and expanding the definition of the Laws that constitute domestic violence.

Under this law, acts of domestic violence are prohibited in Lagos state. A court may grant interim protection orders, monetary and other reliefs as well as final orders in addition to criminal prosecution.

Impacts on Girls and Women:

It is a comprehensive law which women and girls can rely on, it prohibit physical abuse, sexual abuse, exploitation including but not limited to rape, incest and sexual assault, starvation, emotional, verbal and psychological abuse, economic abuse, denial of basic education, intimidation, harassment, stalking, hazardous attack including acid bath with offensive or poisonous substance, damage to property, entry into the complainants among others.

Considering the different interpretation (economic abuse, domestic relationship, etc) and the fact that the law applies in domestic relationships where the relationship between the complainant and the respondent (the accused) is one of the following: married couples (

whether married by statute, customary law or religion; currently or previously co-habiting unmarried couples; romantic **couples; parents or guardians of a child; family members (by blood, adoption or other)**; co-habitants in a master/ servant relationship one can safely say that a good percentage of our population has arguably suffered one form or domestic violence or another. But we are quick to wave it off as an expected part of these domestic relationships, especially when it comes to the emotional, verbal and psychological abuse.

If/when anyone finds themselves in a domestic relationship with a person who engages in any of the described acts that constitute the offence of domestic violence, the law provides that they can apply for a protective order against that person. If the victim is not able to approach the courts or law enforcement on their own or give consent that a representative do so on their behalf because of their mental capacity, physical health, fear or any other reasons that satisfy the court, application for a protective order may be brought on their behalf by any other person including a counselor, health service provider, police, social worker, organizer or teacher who has an interest in the well-being of the victim.

Law: Violence Against persons (prohibition) Act, 2015

Level: National

Date of Enactment: 23rd of May 2015

Brief Description:

The Violence against persons (Prohibition) Act, 2015 was signed into law on the 25th of May 2015 after over ten years in the legislative process. It is an amalgamation of different bills which sought to abolish all obsolete laws relating to matters such as rape, assault etc. It aims to improve upon similar provisions on violence as contained in Nigeria's Criminal and penal Code.

The enactment of the Violence Against Persons (Prohibition) (VAAP) Act which proposes wide-ranging provisions of many aspects of violence, including violence against women, is therefore a pivotal event with the potential, arguably, to transform the landscape of violence against women in Nigeria. It is an amalgamation of different bills, which sought to abolish all obsolete laws relating to matters such as rape and assault, and enact laws on hitherto neglected areas such as domestic violence.

The enactment in 2015 of the VAPP Act can be said to be a measure in line with Nigeria's international obligations under CEDAW and the protocol to the African Charter. VAPPA punishes not only direct acts of spousal violence, but also acts of coercive by deprivation, isolation and emotional abuse.

Impacts on Girls and Women:

The Act among other things prohibits female circumcision/ female Genital Mutilation (FGM), forceful ejection from home and harmful widowhood practices. It also prohibits abandonment of spouses, children and other dependents without sustenance, battery and other harmful traditional practices.

Victims of domestic violence may obtain protection orders. Amongst its innovative and progressive features is the criminalization of matters previously not explicitly recognized as offences under Nigeria law. These include harmful traditional practices, female genital mutilation, emotional abuse, abandonment, and attack with harmful substance. The definition of rape is now inclusive and gender-neutral and the Act also creates a Sexual Offenders Register.

Currently, the applicability of the VAPP Act outside the FCT is a matter of legal debate. Whether it needs to be passed in all the 36 States of the Federation is unclear. However, 13 States have enacted legislation. Also, other related federal legislation continues to gain traction. Plateau state has joined Imo, Ekiti, Kogi and Anambra and became the fifth state to pass the Gender and Equal Opportunities Act which seeks to eliminate all forms of discrimination against women in education, employment, indigene ship and other spheres of life. In it lie the efforts to localize the 35 percent affirmative action practice implemented federal level.

Part 14 of the Act makes provision for the establishment of a special trust fund for the victims. The fund is to provide all form of needed assistance to victims of violence in terms of legal fees, shelter, rehabilitation etc. Although, the Act is limited in its applicability to the FCT and subject to the jurisdiction of the FCT Courts, leaving states to domesticate the

Act in their respective states; it is however, superior to any relative enactment such as the penal code, criminal code and criminal procedure codes in its application and enforcement.

Law: Labour Act (Cap L1 LFN 2004) (Cap. 198) (1974 No. 21)

Level: National

Date of Enactment: 2004

Brief Description:

The labour act is the primary legislation in Nigeria which deals with the relationship between an employer and its employees. It contains quite a number of provisions which govern this relationship, and also all the regulatory processes applicable for employers. Some important provisions in the Labour Act are provisions that employees must have a written contract and are entitled to payment of wages, provisions against forced labour, and issues like maternity leave.

Impacts on Girls and Women:

The Labour Act provides that in any establishment, a pregnant female employee is entitled to 6 weeks leave before her expected delivery date and another 6 weeks after delivery making a total of 12 weeks statutory leave. The Act also provides that any female employee that has worked with the establishment for a period of at least 6 months before proceeding on maternity leave is entitled to at least 50% of the salary she ought to have earned if she had been present at work.

The law also provides that any employee that is nursing a child is to be allowed 30 minutes twice a day during her working hours for the purpose of nursing her child. Where a woman is unable to resume work after her maternity leave because of conditions arising from her delivery, her employee cannot terminate her employment.

Although the attempts of the Labour Act to protect female employees from discrimination are laudable, its provisions are, however, limited in scope especially with respect to workers in the private sector whose employment are usually predicated on the contracts they enter into with their employers. Parties to a contract are bound by the provisions of the contract and where a female job seeker enters an employment contract with a

company which provides that she is not entitled to maternity leave, the courts would uphold such contract because it was freely entered into by the job seeker.

Nigeria is a signatory to the Convention on Maternity Protection, an international labour Organization treaty. This treaty makes provision for employment security for pregnant and nursing mothers as it prohibits dismissal during pregnancy. It also makes provision for a guaranteed period of 16 weeks for maternity leave and also for female employees to return to the salary and posts they occupied before delivery. The convention has, however, not been domesticated by our National Assembly. Consequently, the treaty and its provisions are not applicable to Nigerian workers.

By virtue of section 34(1) of the labour Act, men who are employed in the public service in Nigeria are permitted to be accompanied to their place by such members of his family not exceeding two wives and some of his children as are under the age of sixteen years as he wishes to take with him. Also there are some civil service rules in Nigeria that also accentuate discrimination of women. For example, Rule 03303 of both Kano and Kaduna states Civil Service Rules provide that Any woman civil servant, married or unmarried who is about to undertake a course of training of not more than six months duration shall be called upon to enter into an agreement to refund the whole or part of the cost of the course in the event of her course being interrupted on ground of pregnancy.

Law: Land Use Act

Level: National/State

Date of Enactment: 1978

Brief Description:

The Land Use Act is the primary Law in Nigeria that deals with the ownership and transfer of ownership in land. The law is quite unique in the sense that it is more important than a regular law. Before this law can be amended or repealed there is a protracted process, in fact it can only be amended using the same procedure as would be followed in amending the Constitution. One of the important provisions in the Land Use Act is that all the land is owned by the Government-that is why when you want to buy/sell land you need "Governors" consent.

Impacts on Girls and Women:

Generally, in Nigeria today, a person's right to land ownership can either be statutory or customary by virtue of the coming to force of the Land Use Act of 1978. However, where those concerned lives in Urban Areas like Lagos, Abuja, and Port-Harcourt for instance, they usually tend to have free access to hold land for their personal use, be it residential, commercial or even Industrial purposes. Any citizen in such areas be it female or male , can make an offer or rent or purchase parcels of land from the relevant and appropriate channel, body or institution without being hindered, depending largely on the weight of such persons purse.

On the other hand however, women generally have no right and privilege to free access to land as compared to their male counterparts in the rural areas-whether she is wife or a daughter; and or whether she can afford to buy it or not. This is because land is communally owned within the rural areas of Nigeria, and strictly guided and retained within the communal family in other to maintain the family patriarchal line. In certain cases and instances where communities decides to part with parcel(s) of land by way of transfer of interest in same or any other means, they usually prefer to transfer same to a man as women are usually viewed and seen as an inferior being to whom minimal ruling, ownership and leadership title should be accorded at all times.

Law: Universal Basic Education (UBE) Act

Level: National/ State

Date of Enactment: 2004

Brief Description:

Universal Basic Education in Nigeria was initiated by the 1999 Constitution, which establishes six years of free primary schooling and three years of free junior secondary schooling on the basis of non-discrimination. The Nigeria Government recognizes basic education as the foundation for economic and social development.

UBE stalled for five years because of the absence of enabling legislation but in 2004 the Universal Basic Education Act reaffirmed the government commitment to providing nine

years free and compulsory primary and junior secondary schooling for all children aged 6-15 years. In addition to nine years formal schooling, the Act stipulates adult literacy and non-formal education, skills acquisition programmes and the education of special groups including nomads and migrants, street children, and children with disabilities. All 36 States and the Federal Capital Territory (FCT) have domesticated the UBE Act.

Impacts on women and Girls:

The Universal Basic Education (UBE) Programme integrates Quranic education schools into the mainstream of formal primary education. Many Muslim parents view Quranic schooling as essential for children's moral development. In Northern Nigeria, Islamic, Tsangaya and Quranic educational institutions complement public secular provision and account for up to four-fifths of all schools in some states. It is estimated that over 9 million boys and girls attend Quranic schools either as their only school experience or in addition to secular schooling.

Islamiyya schools combine Quranic and secular education, including mathematics, science and English, into a state-approved curriculum. Around two-thirds of Islamiyya pupils are girls and as such these schools have been a major vehicle for girls' education in Northern states.

Law: Gender and Equal Opportunities (GOE) Bill 2016

Level: National

Date of Enactment: Under consideration at the National Assembly

Brief Description:

The Senate (highest legislative body) in Nigeria currently debating a bill titled Gender and Equal Opportunities Bill. The GOE bill failed to pass the second reading in the senate on 15 March 2016. This was largely due to the objections by some male members of the senate to the enactment of the bill. The bill was sponsored by Senator Biodun Olujimi (a female senator). However, a new bill was introduced on 15th June 2016 (by Senator Olujimi) to reflect the some of the concerns of the senators. The bill recently passed the second reading stage.

Although the GEO Bill is concerned mainly with gender equality, it covers age and disability discrimination as well (section 5). The GEO contains provisions dealing with prohibition of discrimination, adoption of temporal measures to eliminate discrimination in political and public life, prohibition of violence against women, establishment of an Equal Opportunities Commission and the enforcement of the National Gender policy amongst other innovative feature.

Impacts on women and Girls:

The GEO bill seeks to give effect to certain provisions of the 1999 Constitution (as amended) such as Chapters II and IV which deal with Fundamental Objectives and Directive principles of State policy and the Fundamental Human Rights.

If eventually passed by the National Assembly, the Bill will also give effect to the United Nations Convention on the Elimination of all forms of Discrimination against Women (CEDAW) and the protocol to the African Chapter on the rights of women in Africa amongst others.

Law: Labour Amendment Bill 2016

Level: National

Date of Enactment: Under consideration at the National Assembly

Brief Description:

This bill is sponsored by Senate Oluremi Tinubu (a female senator in Nigeria). The bill seeks review of legislation including the Labour Act 2004 which contains clauses militating against the ability of women to find and engage in honest work.

Some of the offending provisions of the Labour Act which the proposed bill seek to delete include:

- Section 55 which prohibits women from engaging in night work;
- Section 56 which stipulates that “no woman shall be employed on underground work in any time”
- Section 57 that empowers the minister of labour to “make regulations prohibiting or

restricting, subject to conditions as may be specified in the regulations, the employment of women in any particular type or types of industrial or other undertaking or in any process or work carried on by such undertakings; and

- Subsection (2) of section 58 which provides that any person who employs a woman in contravention of section 55 (1) or section (1) shall be guilty of an offence and on conviction shall be liable to a fine not exceeding N100 or to imprisonment for a term not exceeding one month or both.

This Bill is awaiting Committee Report.

Impacts on Women and Girls:

The bill if pass into law will provide equal opportunity for men and women in workplace.

Other Laws and Provisions That Affects Women and Girls in Nigeria

Police Act

By virtue of Section 127 of the police Act, married women are prevented from seeking enlistment in the Nigeria police Force. Under section 127, when an unmarried police woman is pregnant, she would be discharge from the police force. She can only be re-instated on the approval of the inspector general of police. Under Regulation 124 of the police Act, a woman police officer who is interested in getting married must initially apply in writing to the commissioner of police for approval.

Airforce Act

The use of “airmen” in the Air force Act, wherein “airmen” is used to refer to both female and male officers, is discriminatory.

NDLEA Act

The Nigeria Drug Law Enforcement Agency (NDLEA) Act also accentuates the discrimination of women in some of its regulations. Under Article 5(1) of the NDLEA Order, 2002, “All female applicants shall be unmarried at the point of entry, and shall upon enlistment remain unmarried for a period not less than two years.” Furthermore apply in writing to

the Chairman / Chief Executive, asking for permission, stating details of the intended husband.”

Article 5(2) provide, “All unmarried female members of staff that wish to marry shall

Marriage Act

The virtue of Section 18 of the Marriage Act the written consent of the father of either party to an intended marriage is required if he or she is under 21 years of age. It is only if the father is dead or of unsound mind or absent from Nigeria that the written consent of the mother may be required. This provision is discriminatory, and the mother’s consent is sought only if the father is dead or where he is of unsound mind.

Request for Nigerian Passports by Nigerian Women

Although the Immigration Act does not provide for discrimination, married women applying for Nigerian passports are required to submit the written consent of their husband. “A person whose mother is a Nigerian but whose father is a foreigner is not entitled to a Nigerian passport”.

Cross River State: Girl Child Marriage and Female Circumcision (prohibition) Law (2000)

Ebonyi State: Abolition of Harmful Traditional Practices against Women and Children (2000)

Edo State: Female Genital Mutilation (FGM) Prohibition Law (2000)

Enugu State: The Prohibition of Infringement of a Widow’s and Widower’s Fundamental Rights Law (2001)

Imo State: The Widow’s (Prohibition) Law No. 12, Laws of Imo State of Nigeria (2003)

Rivers State: Dehumanizing and Harmful Traditional Practices Law (2003)

Anambra State: The Malpractices against Widows and Widowers (prohibition) Law of Anambra State (2005)

Ekiti State: The Gender –Based Violation (prohibition) Law, 2011

POLICIES

National Gender policy 2006

Nigeria's National Gender Policy aims at achieving the empowerment of women and gender equality. The National Gender Policy replaces the previous National Policy on women which believe would help to eliminate all barriers facing women and girls in our society. The policy is aligned with relevant regional and international protocols and instruments such as the Beijing platform for Action (BPFA), New Partnership for African Development (NEPAD) AU Solemn Declaration for Gender Equality, African protocols on people's Rights and the Rights of Women (APRRW), the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), International Conference on Population Development Plan of Action (ICPD PoA), NEEDS/SEEDS, and a wide range of sectors.

The policy seeks to equip stakeholder with strategic skills for engineering the levels of social change required for achieving the desired empowerment of all citizens. For effective implementation of this policy a National Gender Strategic Framework (NGSF) was developed which online explicitly implementation, monitoring and evaluation guidelines for achieving measurable targets and enhancing accountability to gender equality and women's empowerment in Nigeria.

The National Gender Policy was designed empower, enhance cooperation and support of men, increase the participation of women in politics and the economy, defend and advance women's right, fight against stereotyping in work places among others. The policy took into cognizance the twelve areas of concern of the Beijing Declaration and platform for Action, CEDAW, NEEDS, and SEEDS as well as NEPAD.

However, there are so many constraints that hinder the implementation of this National Gender Policy in Nigeria: culture features prominently, patriarchy follows as well as absence of legal instruments to drive actions. Also the lack of political will and low awareness of people in political issues are contribute as well as inadequate number of gender advocacy groups and the few existing ones do not practice what they preach. The negative portrayals of females by the media are a worrying concern.

Jigawa State Gender Policy

Date: 4th of July 2013

The Jigawa State Gender Policy sets out how gender policies are to be mainstreamed in Jigawa State. The policy has been developed for a local context from National Gender Policy.

The policy outlines how the state, development partners, civil society and the private sector should integrate gender into their programme activities, with the goal of socioeconomic progress and sustainable development.

The domestication of the National Gender Policy in Jigawa State passed through rigorous processes and involved wide stakeholder participation and Consultations. The process marked a departure from the usual approach of adopting pieces of international or national policies, some of which are not of context or at Variance with realities of the state. In drafting the state gender policy, the needs and realities of the State, the Islamic value system and cherished cultural norms of the people of Jigawa State were taken into consideration.

The objectives of the policy include establishing a framework for gender responsiveness; applying gender mainstreaming tools and approaches; adopting the principles of global and regional gender frameworks; and encouraging women's participation and gender equity.

Universal Service Provision (USP)

The global concept of telecoms universal access and universal service is based on the principle of inclusion. The World Summit on information society (WSIS) in the Declaration of Principles (December 2003) recognized that; ...universal, ubiquitous, equitable and affordable access to ICT infrastructure and services, constitutes one of the challenges of the Information Society and should be an objective of all stakeholders involved in building it.

It, therefore, became imperative for governments to promote policies that "... enable universal service obligations to be met in areas where traditional market conditions fail to

work. In disadvantaged areas, the establishment of ICT public access points in places such as post offices, schools, libraries and archives, can provide effective means for ensuring universal access to the infrastructure and services of the Information Society.”

Nigeria’s buy –in and response to this global concern was demonstrated by the establishment of the Universal Service Provision Fund (USPF) by the Federal Government of Nigeria to facilitate the achievement of national policy goals for universal access and universal service to information and communication technologies (ICT) in rural, un-served and under-served areas in Nigeria. The fund is being managed to facilitate the widest possible access to affordable telecommunications service for greater social equity and inclusion for the people of Nigeria.

The **Nigerian communications Act (NCA) No 19 of 2003**, part IV established the Universal Service Provision (USP) and mandated the Board to supervise and provide broad policy directions for the management of the USP Fund. Section 118 of the Act established the USP Secretariat and States that it shall reside in the Nigerian Communications Commission (NCC) and shall be responsible for the day-to-day administration of the Universal Service Provision. Pursuant to this mandate, the USP Fund started operation in August 2006 and has embarked on various projects to realize its objectives.

The fund, known as Universal Service and Access Funds (USAFs) –communal public funds dedicated to expanding internet connectivity- to enabling women access and use the internet, is statutorily domiciled at the Communications agency of nations.

Impacts on Women and Girls

Government has not done enough to utilize the fund and connect women, girls and other offline populations to internet and provide access to information. At the just concluded 62nd UN Commission on the Status of Women, a report on how this fund was not utilized by governments of several nations was made available by the Web Foundation, Alliance for Affordable Internet and United Nations Women.

At least half of the USAFs can be spent to lift women and other underprivileged to become IT compliant and in the process deepen knowledge economy not only in Nigeria but across

the world. The use of the facility by Nigerian Communication Commission (NCC) seems not to be driving the needed effects as gender access internet and related technology space still remain weak. Only late last year, the fund was put to use during a seminar in Cross Rivers where provided ICT training infrastructure that is near moribund was use to train some women and under-served in ICT developments. Since this year, there has not been any clear use of the fund to do what it was created for in Nigeria.

PROGRAMS

Programs: The Green Alternative

Level: National

Date of Enactment: February 2017

Brief Description:

The Federal Governments Agriculture Promotion Policy, The Green Alternative is a policy programme within the Economic and Growth (2017-2020) which builds on the gains made by the Agricultural Transformation Agenda. It aims is to work with key stakeholders to build an agribusiness economy that can deliver sustained prosperity by meeting domestic food security goals, generating exports, and supporting sustainable income and job growth. It will achieve these objectives by focusing on the three areas:

1. Enhancing productivity by improving access to land, information, knowledge, and inputs, soil fertility, production management, storage, processing, marketing and trade.
2. Crowding in private sector investment by offering access to finance and developing agribusiness investment.
3. Realigning the Federal Ministry of Agriculture and Rural Development to include institutional setting and roles, youth and women, infrastructure, climate smart agriculture, research and innovation, food, consumption and nutrition security.

Impacts on Women and Girls

Ministry of Women Affairs is one of the Key ministries to implement vital strategies and key activities and if being carried out according to the plan, women will benefit immensely by

having access to land, facilities and finance and support national growth and development. Through the Government Enterprise and Empowerment programme (GEEP) and Women Empowerment Fund, women have access to micro-loans. Under Strategy for education program, the ERGP prioritize education for girls and infrastructure development. The plan will maintain Conditional Cash Transfer Programme to reach 1 million of the poorest and most vulnerable households, especially through mothers as captured in the Social Register.

Programs: Girls in ICT Training

Level: National

Date of Enactment: 2013-2014, 2017

Brief Description:

The program is to empower women and girls to embrace ICTs to actualize their potentials and contributing to the economy development of Nigeria through various specific technology initiatives. this program was established by the federal ministry of communication technology in partnership with HUAWEI technologies (training partner). while the youth alliance on ICT for development (youth Aids), a program of Africa centre for citizen orientati9on mobilized more than 1000 girls and women for the technical training both Lagos and Abuja.

Impact on Women and Girls:

The project bridges the yawning gap between male and female folks in the IT industry in Nigeria and primed first of its kind in the West African IT sector. The program empower red over 1000 girls in ICT and telecommunication skills and some of the beneficiaries were given scholarships to continue their training overseas and some become HUAWEI Technologies employees.

INITIATIVES

Market Moni

The Government Enterprise and Empowerment Programme (GEEP) is one of the social intervention programmes of the Federal Government of Nigeria (FGN), executed by the Bank of Industry. Through GEEP'S Market-Moni product, the FGN is promoting financial inclusion and access to credit for 1.6 million market traders, artisans, cooperatives, youth and farmers.

Market-Moni is a microcredit loan, easy to access up to 100,000.00 and repayable over six months. Market-Moni is a Government Enterprise and Empowerment Programme (GEEP) created to provide financial aid for the under-banked and unbanked. This objective is being achieved by providing easy and quick loans at no interest rate besides a five per cent (5%) administrative fee. The program offers loans from 10,000 to 100,000 within 6-month loan period to members of an accredited market association, cooperative or trade group who have valid BVNs and whose business locations can be verified.

Impacts on Women and Girls:

According to Market-Moni Secretariat, over 24,000 beneficiaries have accessed Market-Moni, but this claim needs to be investigated and evaluation to ascertain the total number of women who have accessed this facility since inception.

Information about this initiative on Bank of Industry website is not detailed and process not transparent.

Program: Universal Service Provision Fund

The Universal Service Provision Fund (USPF) was established by the Federal Government of Nigeria to facilitate the achievement of national policy goals for universal access and universal service to information and communication technologies (ICTs) in rural, un-served and under-served areas in Nigeria.

The USPF's programmes consist of a group of related projects managed in a coordinated way and are focused on realizing outcomes, benefits and achievements related to the key objectives of providing universal access and service to underserved and unserved groups and communities across the country.

The concept of providing universal service and access is underpinned by the following principles:

Availability: the same level of telecoms service is available for all users in their place of work or residence, at all times and without geographical discrimination.

Affordability: the price of the service should not be a factor that limits service access for all users.

Accessibility: all telephone subscribers should be treated in a non-discriminatory manner with respect to the price, service and quality of the service, without distinction or discrimination. At its inception in 2006, the USPF developed a 5-year Strategic Management Plan (SMP) covering 2007-2011 which focus area was expansion of ICT services in unserved/under-served areas and groups across the country.

In 2012, following the expiration of the first SMP, the Board and Management of the USPF developed a new 5-year SMP (2013-2017) which leveraged on the experiences and lessons over the past years. The programmes of the Fund were designed and streamlined to focus on two broad areas Access and Connectivity. Specific corresponding projects were also designed to be implemented under the programmes.

Access Programme

Projects under the Access Programme are implemented through grants and are designed to create demand and promote usage of ICTs in unserved and underserved communities and groups. The projects involve the provision of end-user devices to complement the telecommunication infrastructure that are deployed under the Connectivity Programme.

TIKC Tertiary Institutions Knowledge Centers

Tertiary Institutions Knowledge Center (TIKC) is one of the initiatives of the Universal Service Provision Fund aimed at facilitating broadband connectivity through deployment of optic fibercable and installation of ICT devices and peripherals in some selected tertiary institution. Each beneficiary institution receives 100 computers, ICT furniture, 2 printers with network facilities and firewalls with broadband internet connectivity.

E-Health Project

In the recent past, the USPF carried out a study to identify how ICT could be harnessed to facilitate better health care delivery system in Nigeria, with the long term aim of delivering service to the underserved and un-served communities and groups.

As an outcome of the study, an e-health intervention was designed to support health care institutions with ICT facility to enable them manage health records electronically. The package includes the deployment of computers and accessories, provision of internet connectivity, deployment of e-health software, extensive training of users and other health personnel, and the provision other supporting services to the beneficiary health institutions.

IRC-Information Resource Centers

The IRC Project is an intervention by the USPF to create ICT-driven knowledge management that will adequately responds to the changing demands of users. Through the project, the USPF establishes digital libraries in the existing public libraries to enable sharing of information and other resources as well as connect and share resources with libraries outside the country.

SKC-School Knowledge Centers

The USPF designed the SKC project to promote the demand and adoption of ICT in public schools in order to create 21st century skills. Each of the schools is provided with computers, printers, solar power system, bandwidth and educational software/content.

E-Accessibility Project

This is the USPF's response to the promotion of access for persons with disabilities to new information and communications technologies and systems in line with the UN Convention on the Rights of Persons with Disabilities, as well as the aim of ITU's member states to achieve global inclusive ICT. This project is implemented through the deployment of assistive technologies to relevant institutions to address the peculiar needs of the target beneficiaries.

CRC- Community Resource Centers

The USPF, in partnership with local entrepreneurs and community-based organizations, facilitates the establishment of Community Resource Centers (CRC). The aim is to extend voice, internet and ICT training and other e-services to un-served communities on shared basis.

RUBI Rural Broadband Initiative

Through the RUBI project, the USPF provides subsidies to operators for the deployment of network to support the establishment of core delivery mechanisms for broadband services in the rural/semi-urban areas of Nigeria.

The pilot wireless mobile broadband hotspots have been completed. This project is providing both wired and wireless internet at high speed in the rural areas at wholesale, and at the same timeserving as catalyst for the uptake of other broadband-dependent projects in those locations such as e-library, e-health, e-government, etc. The objective of RUBI is to deliver broadband services in the rural/semi-urban underserved and unserved areas.

Impacts on Women and Girls: Universal Service Provision Fund and Program has achieved little or nothing and has also widened the ICT skill gap between young men and women instead of closing the gap. Every day that these funds remain unused is another day women and girls are sidelined in the digital revolution. Utilizing this fund can bring six million women online; provide digital skills to 16 million women and girls. The failure to utilize the funds risks widening global inequality and undermining global development. We can't reduce global inequality without closing the digital divide and online gender gap.

EXISTING INTERNATIONAL/GLOBAL COMMITMENTS AND PROGRAMS INITIATIVES (LIKE THOSE BY THE UNITED NATIONS OR THE WORLD BANK) CURRENTLY BEING IMPLEMENTED IN NIGERIA BY MULTI-LATERAL, THE FEDERAL, STATE GOVERNMENTS, NGOS AND LOCAL NETWORKS THAT FOCUS ON PROVIDING OR IMPROVING GENDER EQUITY

#HeforShe Campaign

Created by UN Women, the United Nations entity for gender equality and the empowerment of women, the HeForShe solidarity movement for gender equality provides a systematic approach and targeted platform where a global audience can engage and become change agents for the achievement of gender equality in our lifetime.

International Telecommunication Union (ITU) Universal Access and Universal Service

Given the importance placed on ICTs in social and economic development globally, governments recognize the acute risks of allowing the current narrowband divide to grow into a broadband divide. ICTs are used locally and internationally for more than just business and personal purposes, but for the delivery of a wide range of social services as well. Those without access risk being further marginalized in the information society. The Nigerian Communication Commission (NCC) is saddled with responsibility of administering this fund but the fund is sitting idle and un-utilized.

Alliance for Affordable Internet (A4AI) Coalition

Alliance for Affordable Internet (A4AI) is a coalition of private sector, public sector, and civil society organizations who have come together to advance the shared aim of affordable access to both mobile and fixed-line Internet in developing countries, most especially for women and girls. It is a program of Web Foundation, USA.

Sustainable Development Goals National Coordination

The Office of the Senior Special Assistant to the President on Sustainable Development Goals is saddled with responsibilities of coordinating the United Nations Sustainable Development Goals (SDGs) 2030 and the African Union 2063 which include goal 5 - Achieving gender equality and empower all women and girls.

LESSONS LEARNT ABOUT THE REALITY OF GIRLS AND WOMEN IN NIGERIA

Correctional and local-level statistics and data as related to the following topics:

- Harmful Cultural Practices (specifically, early marriage, girls initiation camps, female genital mutilation)
- Employment (employment rates, poverty and migration)
- Sexual and reproductive health (rates of teenage pregnancy, abortion, HIV/ AIDS and other STIs)
- Education (literacy rates, education and retention at primary and secondary level)
- Gender-based violence (family and domestic violence, rape, the effects of armed conflict, if applicable)
- Other information relevant to your area of interest and your professional focus

Harmful Cultural Practices (specifically, early marriage, girls initiation camps, female genital mutilation)

Early Marriage

In Nigeria, 43% of girls are married off before their 18th birthday. 17% are married before they turn 15. The prevalence of child marriage varies widely from one region to another, with figures as high as 76% in the North West region and as low as 10% in the South East. While data shows a 9% decline in the prevalence of child marriage since 2003, action is needed to prevent thousands of girls from being married in the coming years. Nigeria is ranked 11" in the early marriage global ranking.

Source: <https://www.girlsnotbrides.org/child-marriage/nigeria>

Female Genital Mutilation

Female genital mutilation/cutting (%) 2002-2012*, prevalence, women	a	27
Female genital mutilation/cutting (%) 2002-2012*, prevalence, daughters	b	13.8
Female genital mutilation/cutting (%) 2002-2012*, attitudes, support for the practice	c	21.2

Also see attached FGMC_NGA document

Sources: DHS, MICS, National Social Protection Monitoring Survey, Population and Health Survey, SHHS and Welfare Monitoring Survey, 1997-2013
<https://www.unicef.org/infobycountry/nigeria statistics.html#117>

Employment (employment rates, poverty and migration)

Employment rates

Nigeria Employment Rate 2014-2018

Employment Rate in Nigeria decreased to 81.20 percent in the third quarter of 2017 from 83.80 percent in the second quarter of 2017. Employment Rate in Nigeria averaged 87.89 percent from 2014 until 2017, reaching an all time high of 93.60 percent in the fourth quarter of 2014 and are cord low of 81.20 percent in the third quarter of 2017.

Source: World Bank

Poverty

Population below international poverty line of US\$1.25 per day (%) 2007-2011	54.4
Poverty rate**	48.4%

Source: **World Bank

Migration Rate

-0.2 migrant(s)/1,000 population (2017 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html>

Sexual and reproductive health (rates of teenage pregnancy, abortion, HIV/ AIDS and other STIs)

Teenage pregnancy

26.7% among teenagers (women aged below 20 years)

Source: National Population Commission (Nigeria). Nigeria Demographic and Health Survey 2003

Abortion

Teenagers 54.8%

Women who had never married 61.7%

Married women 45.4%

Nulliparous women 74.3%

Women with more than three childbirths 40.4%

Women without education 38.6%

Women with university education 71.1%

Women of low socio-economic status 40.7%

Women of high socio-economic class 69.3%

Source: National Population Commission (Nigeria). Nigeria Demographic and Health Survey 2003

HIV/ AIDS and other STIs

Adult HIV prevalence (%) 2012	3.1
People of all ages living with HIV (thousands) 2012, estimate	3400
People of all ages living with HIV (thousands) 2012, low	3100
People of all ages living with HIV (thousands) 2012. high	3800
Women living with HIV (thousands) 2012	1700
Children living with HIV (thousands) 2012	430
Prevention among young people (aged 15-24), HIV prevalence among young people (%) 2012,	1.0
Prevention among young people (aged 15-24), HIV prevalence among young people (%) 2012,	
male	0.7

Prevention among young people (aged 15-24), HIV prevalence among young people (%) 2012, female. 1.3

Prevention among young people (aged 15-24), Comprehensive knowledge of HIV (9%) 2008-2012*,

male -

Prevention among young people (aged 15-24), Comprehensive knowledge of HIV (%) 2008-2012*,

female 22.5

Prevention among young people (aged 15-24), Condom use among young people with multiple

partners (%) 2008-2012*, male -

Prevention among young people (aged 15-24), Condom use among young people with multiple

partners (6) 2008-2012*, female 46.6

Contraceptive prevalence (%) 2008-2012* 17.5

Source: https://www.unicef.org/infobycountry/nigeria_statistics.html#117

Main Data Sources:

Adult prevalence rate - Joint United Nations Programme on HIV/AIDS (UNAIDS), Report on the Global H/V/AIDS Epidemic, 2002.

Estimated number of people living with HIV/AIDS UNAIDS, Report on the Global HIV/AIDS Epidemic, 2002.

HIV prevalence among pregnant women- Country sentinel surveillance reports (1997-2003), and US Census Bureau, HIV/AIDS Surveillance Database, 2003.

Know condom can prevent HIV- Demographic and Health Surveys (DHS), Multiple Indicator Cluster Surveys (MICS), behavioral surveillance surveys (BSS) and Reproductive Health Surveys (RHS)(1997-2002).

Know healthy looking person can have HIV-DHS, BSS, RHS and MICS (1997-2002).

Comprehensive knowledge of HIV-DHS, BSS, RHS and MICS (1997-2002).

Condom use at last high-risk sex-DHS, MICS, BSS and RHS (1997-2002).

Children orphaned by AIDS - UNAIDS, UNICEF and USAID, Children on the Brink 2002.

Orphan school attendance ratio -MICS and DHS (1997-2002).

Education (literacy rates, education and retention at primary and secondary level)

Education

over 5.5 million girls are out-of-school (UNESCO, 2014)

40% women and 28% men have never attended school (NPC, 2009) Nearly two-thirds of women in the North West and North East regions have no education, compared to less than 15% in the South South

The Net Enrolment Rate at primary school level is 56% for girls and 61% for boys (UNESCO, 2014) Drop-out rates are highest at the sixth grade of primary school and higher among girls than boys (NPC, 2009).

Source: British Council Girls' Education in Nigeria: REPORT 2014-Issues, Influencers and Actions National Population Commission, 2011

Youth (15-24 years) literacy rate (%) 2008-2012*, male	75.6
Youth (15-24 years) literacy rate (%) 2008-2012*, female	58
Number per 100 population 2012, mobile phones	67.7
Number per 100 population 2012, Internet users	32.9
Pre-primary school participation, Gross enrolment ratio (%) 2008 -2012*, male	14
Pre-primary school participation, Gross enrolment ratio (%) 2008 -2012*, female	13.8
Primary school participation, Gross enrolment ratio (%) 2008-2012*, male	87.1
Primary school participation, Gross enrolment ratio (%) 2008-2012*, female	79.3
Primary school participation, Net enrolment ratio (%) 2008-2012*, male	60.1
Primary school participation, Net enrolment ratio (%) 2008-2012*, female	54.8
Primary school participation, Net attendance ratio (%) 2008-2012*, male	72
Primary school participation, Net attendance ratio (%) 2008-2012*, female	68

Primary school participation, Survival rate to last primary grade (6), 2008-2012	79.9
Primary school participation, Survival rate to last primary grade (%), 2008-2012	96.5
Secondary school participation, Net enrolment ratio (%) 2008-2012*, male	–
Secondary school participation, Net enrolment ratio (6) 2008-2012", female	–
Secondary school participation, Net attendance ratio (%) 2008-2012*, male	54.2
Secondary school participation, Net attendance ratio (%) 2008-2012*, female	54.3

Source: https://www.unicef.org/infobycountry/nigeria_statistics.html#117

Main data sources

Adult literacy - United Nations Educational, Scientific and Cultural Organization (UNESCO), including the Education for All 2000 Assessment.

Phone and Internet use - International Telecommunications Union, Yearbook of Statistics 1992-2001.

Primary and secondary school enrolment - UNESCO, including the Education for All 2000 Assessment.

Net primary school attendance- Demographic and Health Surveys (DHS) and Multiple indicator Cluster Surveys (MICS).

Reaching grade five - Admin data: UNESCO Institute for Statistics, including the Education for All 2000 Assessment. Survey data: DHS and MICS.

Gender-based violence (family and domestic violence, rape, the effects of armed conflict)

Family and Domestic Violence

Prevalence Data on Different Forms of Violence against Women:

Lifetime physical and /or Sexual Intimate Partner Violence: 16% (1)

physical and/or Sexual Intimate Partner Violence in the last 12 months: 11% (2)

Lifetime Non-Partner Sexual Violence: 2% (3)

Child Marriage: 43% (4)

Female Genital Mutilation/Cutting: 25% (5)

Gender Equality Indexes:

Global Gender Gap Index Rank: 118 (6)

Sources:

<http://evaw-global-database.unwomen.org/en/countries/africa/nigeria?formofviolence=fac5fe4863e4d3882bbd2ebbf29bd60>

- (1) Proportion of ever-partnered women age 15-49 years experiencing intimate partner physical and/or sexual violence at least once in their lifetime. Source: National Population Commission (NPC) {Nigeria} and ICF International, 2014. Nigeria Demographic and Health Survey 2013. Abuja, Nigeria, and Rockville, Maryland, USA: NPC and ICF International.
- (2) Proportion of ever-partnered women age 15-49 years experiencing intimate partner physical and /or sexual violence in the last 12 months. Source: National Population Commission (NPC) [Nigeria] and ICF International, 2014. Nigeria Demographic and Health Survey 2013. Abuja, Nigeria, and Rockville, Maryland, USA: NPC and ICF International.
- (3) Proportion of women age 15-49 years experiencing sexual violence perpetrated by someone other than an intimate partner at least once in their lifetime. Source: National Population Commission (NPC) [Nigeria] and ICF International, 2014. Nigeria Demographic and Health Survey 2013. Abuja, Nigeria, and Rockville, Maryland, USA: NPC and ICF International.
- (4) Percentage of women aged 20 to 24 years who were first married or union before 18. Source: UNICEF global databases 2016, based on DHS, MICS and other nationally representative surveys.
- (5) Percentage of girls and women aged 15 to 49 years who have undergone FGM/C. Source: UNICEF global databases 2016, based on DHS, MICS and other nationally representative surveys.
- (6) The Global Gender Gap Index benchmarks national gender gaps on economic, political, education and health criteria. Source: World Economic Forum, the Global Gender Gap Report 2016.

Other information relevant to your area of interest and your professional focus

Gender Digital Divide

Without real access to technology, there is a limit to how and what women can contribute. Access needs to improve-availability and quality. More women, especially in the rural and informal sector, need to use ICT to get things done in their

lives. The mobile phone is a start, but ICT goes beyond receiving and making calls on the mobile phone. Women must be active ICT Participants-users, professionals, creators, producers and entrepreneurs. To make a difference, women must engage in productive ICT and ICT-driven activities-usage and production.

The scope of ICT has expanded through the phenomenal growth of the Internet, advances in technology and increasing global dependence on ICT. ICT isn't just for ICT professionals. The knowledge revolution demands knowledge professionals, knowledge workers-ICT savvy individuals in Virtually all sectors. ICT makes it possible for information to travel faster and much cheaper. And size of information and distance are no longer barriers.

There is nothing wrong with ICT consumption if used to enhance efficiency and effectiveness. Or if it gives you advantage in terms of creative options. If we don't want to go the way of the dinosaur, we all need to use these knowledge tools to get ahead.

Nigeria government through their various agencies, ministries and commissions invested heavily in ICT infrastructure which is presently moribund. From available statistics, Nigerian Communication Commission (NCC) has over 300 ICT centres in schools and communities, National Information Technology Development Agency (NITDA) has about 252 ICT centres in rural and urban centres while the Office of the Senior Special Assistant to the President on SDGs established about 50 ICT centres in rural communities and schools for the development of women and girls including young farmers and adult citizens. Yet, there is a widen skill gap between women and men in Nigeria.

But the issue has never been that there are no women making a difference in ICT and there are no computers in schools and/or community ICT centre, for the fact these facilities are in schools does not make the school ICT driven, as thousands of students and teachers no little or next to nothing about the use of ICT.

In addition, are there women in sufficient numbers to make a difference in ICT sector? What proportion of women compared to men are active participants in the technology sector? And in which areas do they predominate? where are the majority of women in the ICT value chain? What do women do when they are? Are women in ICT realizing their potentials? Do women in ICT benefit fully from the career and entrepreneurial opportunities in ICT?

Of particular interest, are specialist areas which include Software development, Database, Web development, Network infrastructure, Technical support, Telecom engineering, etc. There is high and steady demand for experienced professionals and entrepreneurs in these fields. And these high tech areas tend to be well-respected, very creative, and rewarding, with excellent opportunities for growth.

In this respect, what page are the ICT firms on? How many women work in the specialist areas, and in what proportion compared to men, for Internet Service providers (ISPs), Computer vendors, software providers, ICT support centers, IT training companies, Telecom firms and ICT related organizations?

Even in organizations with heavy information needs that invest heavily in ICT such as government agencies, banks and oil companies, how many women work as ICT specialists and in what proportion compared to men, in such organizations?

The situation in most ICT and ICT-driven firms is that fewer women work as ICT professionals in the specialist areas mentioned. There are also fewer women at the top, i.e. top-level management positions within the ICT sector, as Chief Executive Officers (CEOs) Chief information Officers (CIOs), IT Directors or IT Managers. Not many women can be found in positions where they can influence ICT management and policy.

This and many more widening the skill gap between young men and women in Nigeria.

Other issues around women and ICT

- Women are on average 14% less likely to own a mobile phone than men, which translates into 200 million fewer women than owning mobile phones
- Security and harassment is a key concern and a top coverage and a top barrier to mobile phone ownership and usage for women
- Service delivery issues(network quality and coverage agent or operator trust) and technical literacy and confidence are also key barriers for women
- Cost remains the greatest barrier to owning and using a mobile phone for women, who typically have less financial independence than men
- Social norms can discourage women's access to and use of mobile technology
- Lack of gender disaggregated data and lack of focus on women are systemic barriers that negatively impact access to and use of mobile phones by women.

Universal Service and Access Funds (USAFs)

A majority of African countries have a USAF in place that is collecting funds. 37 African countries (or almost 70%) have a USAF set up, and 62% of these funds are considered 'active'. But, most government are failing to spend the USAF funds collected. In 2016, USAFs across Africa disbursed just 54% of funds collected. Across all 37 USAFs in Africa, unspent funds total an estimated USS408 million- enough to bring 6 million women online, or to provide digital skills training to 16 million women and girls.

Few countries are focused on improving women's internet access and use- despite the worsening digital gender gap. Just three of the 37 countries with USAFs have universal access policies guiding the USAF that explicitly aim to connect women and girls through the fund. Most USAF managers do not yet appreciate the importance of investing in solutions to reduce the gender digital divide. Many assume that investment in any internet access solution will equally benefit both men and women, which is unfortunately not the case.

Information about USAF financing, programming, and disbursement is hard to find. Just 23 countries openly publish details on their USAF activities; even

when they do publish these details, they can be hard to find and hard to understand, leaving citizens little power to hold the USAF to account.