IMO STATE WOMEN'S NEEDS ASSESSMENT

INCLUSIVE POLICY MAKING AND ADVOCACY – CONSOLIDATING GAINS AND EXPANDING IMPACT.



With support from

HEINRICH BÖLL STIFTUNG ABUJA Nigeria

IMO STATE CITIZEN'S NEEDS ASSESSMENT 2026

Assessment of the Socio-Economic, Political, Health, Educational, Security and Safety, and Development Needs of Citizens Across Selected Communities in Imo State, Nigeria

PRODUCED BY
Dorothy Njemanze Foundation (DNF)
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STUDY AREA
Selected Communities Across Six Local Government (Ohaji/Egbema, Nkwerre, Owerri Municipal, Mbaitoli, Ihitte/Uboma, Obowo) Areas in Imo State, Nigeria, Representing the Three Senatorial Zones

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DNF/HBS FEMINIST POLICY MAKING AND ADVOCACY PROJECT

IMO STATE WOMEN'S NEEDS ASSESSMENT REPORT

2026

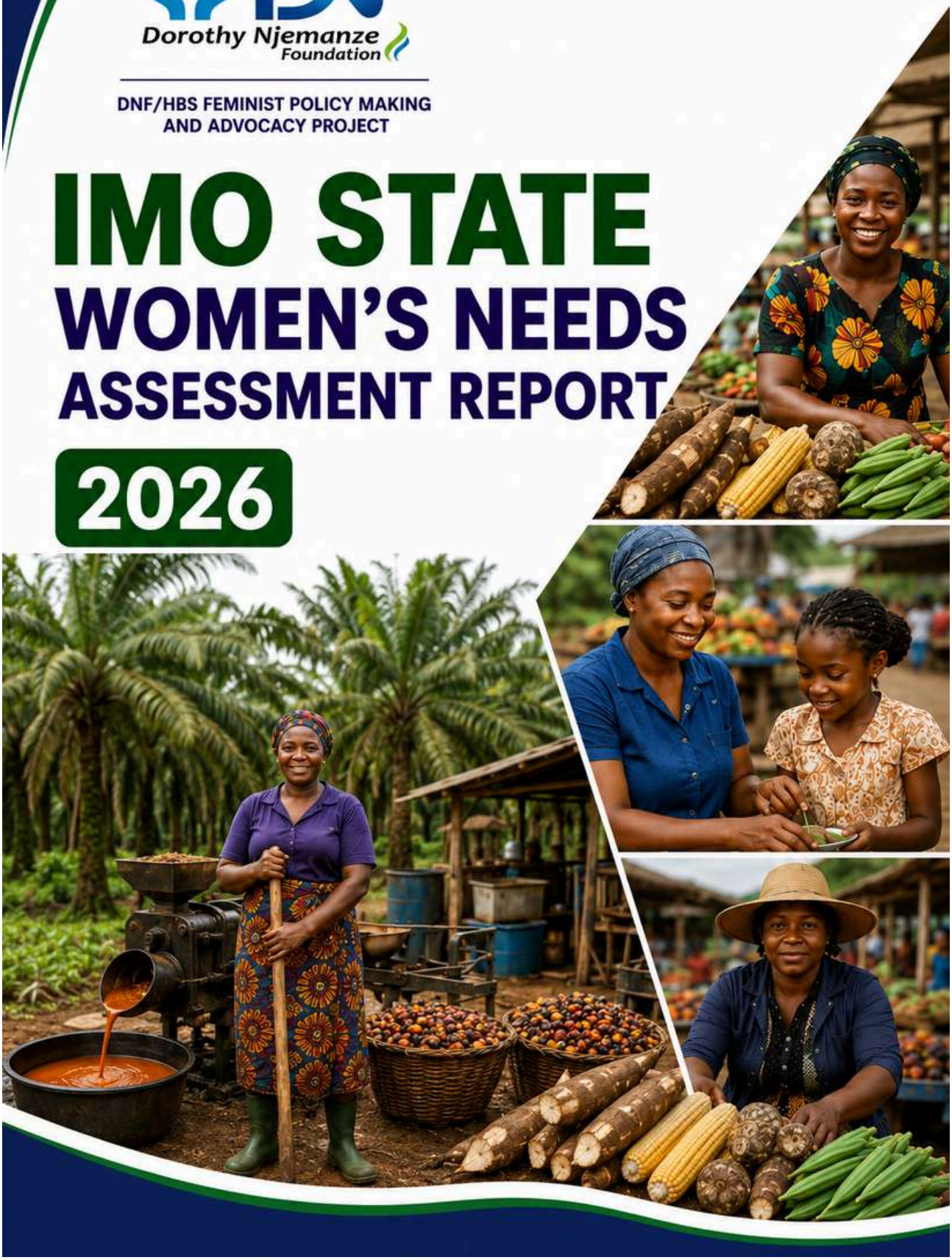


TABLE OF CONTENT

EXECUTIVE SUMMARY.....5

SECTION ONE: INTRODUCTION.....7

- 1.1 Background of the Project.....7
- 1.2 Objectives of the Project.....8
- 1.3 Components of the Project.....8
- 1.3.a. Quantitative Household Survey.....8
- 1.3.b. Key Informant Interviews.....8
- 1.3.c. Focus Group Discussions.....8
- 1.3.d. Stakeholder Validation and Evidence Generation.....8
- 1.4 Research Methodology.....9
- 1.4a. Study Population.....9
- 1.4b. Sampling Technique.....9
- 1.4c. Sample Size.....9
- 1.4d. Data Collection Methods.....9
- 1.4e. Data Collection Tool.....9
- 1.4f. Data Management and Quality Assurance.....10
- 1.4g. Data Analysis.....10
- 1.4h. Ethnical Considerations.....10
- 1.5. Limitations of the Study.....10

SECTION TWO: CONTEXTUAL REALITIES.....12

SECTION THREE: DATA PRESENTATION, ANALYSIS AND INTERPRETATION..... 15

- FINDINGS BY THEMATIC AREA.....19
- HEALTH SECTOR.....19
- EDUCATION AND SKILL ACQUISITION.....26
- AGRICULTURAL & ECONOMIC EMPOWERMENT.....33
- COMMERCE AND TRADE.....36
- WOMEN POLITICAL PARTICIPATION.....42
- WOMEN'S PARTICIPATION IN BUDGET AND FISCAL PLANNING.....46
- SECURITY AND SAFETY OF WOMEN.....47
- KII ANALYSIS.....49
- FGD CONTEXTUAL ANALYSIS.....53
- FGD CONCEPTUAL ANALYSIS.....56

- SECTION FOUR: CONCLUSION.....59
- SECTION FIVE: POLICY RECOMMENDATIONS.....62
- REFERENCES.....66
- DNF AT A GLANCE.....68

EXECUTIVE SUMMARY

The Imo State Women's Needs Assessment Report 2026 was commissioned to document empirical evidence on the lived realities, challenges, priorities, and aspirations of women across the state. The assessment was created to provide policymakers, political parties, and other stakeholders with reliable information that can inform programming, advocacy, and policy interventions aimed at improving the lives of women and girls in the state. Additionally, it will serve as a supporting document for an evidence-based charter of demands for women in Imo State in preparation for the 2027 general elections.

Women remain central to the social, economic, and political development of Imo State. They play critical roles in agriculture, commerce, education, health, family welfare, community development, and peacebuilding. Despite their immense contributions, many women continue to face barriers that limit their ability to participate fully in economic activities, access quality healthcare and education, influence public decision-making, and enjoy equal opportunities. These barriers are often compounded by poverty, social norms, inadequate institutional support, limited access to finance, and discrimination against vulnerable groups, particularly women living with disabilities.

The assessment sought to understand these realities from the perspectives of women themselves. It explored issues relating to economic empowerment, access to education and skills development, healthcare services, political participation, social inclusion, protection from violence, access to justice, and the unique challenges confronting women with disabilities.

The study adopted a mixed-methods approach, combining quantitative and qualitative data collection techniques. A total of 300 women participated in the field survey conducted across six Local Government Areas selected from the three senatorial zones of Imo State. In addition, 90 Key Informant Interviews were conducted with government officials, community leaders, civil society representatives, women's rights advocates, persons with disabilities, and other stakeholders. Three Focus Group Discussions were also held, with ten participants in each group, providing deeper insights into community perceptions and lived experiences.

Findings from the assessment reveal significant gaps in women's access to political and economic opportunities and services. Research indicates that over 60 percent of respondents are traders, artisans, or farmers; however, less than 10 percent have access to loan facilities for their enterprises. A substantial proportion of respondents reported limited participation in skills acquisition programs targeted at women. Access to business financing and credit facilities remains low, preventing many women from expanding existing businesses or establishing new enterprises. Economic vulnerability emerged as one of the most common concerns expressed by respondents across all senatorial zones.

One key factor contributing to women's economic vulnerability is the unequal distribution of land resources, primarily favoring men, supported by cultural practices that prevent women from inheriting land. Only 16.05% of the individuals surveyed reported that they inherited land.
Healthcare emerged as another critical area of concern. Participants identified several challenges, including inadequate healthcare infrastructure, a shortage of qualified health personnel, high medical costs,

and limited access to reproductive and maternal healthcare. Women in rural communities reported facing greater difficulties in accessing quality healthcare services than those in urban areas. The study revealed that over 58% of women in rural communities find it very difficult to access healthcare services at night, as most healthcare facilities do not operate during those hours.

The study further revealed persistent concerns relating to gender-based violence, harassment, intimidation, and exploitation. While many women indicated that they had not personally experienced these challenges, a significant minority reported incidents that demonstrate the continuing need for stronger protection mechanisms, improved reporting systems, and enhanced access to justice. The study also highlighted significant safety concerns for women, especially on farms and during transit. 32.7% of respondents reported feeling unsafe on farms, and 21.6% felt vulnerable during transit.

Particularly concerning were the findings relating to women with disabilities. Respondents and key informants consistently reported experiences of discrimination, exclusion, unemployment, limited educational opportunities, poor access to healthcare services, and inadequate social support. Physical barriers and inaccessible public infrastructure were also identified as major obstacles to inclusion.

The research highlights a significant challenge in Imo State, where there is an impressive literacy rate of 81.5% among women, yet less than 23% possess the necessary skills for employment. This indicates a classic skills mismatch and structural unemployment issue, characterized by high educational attainment but limited opportunities for productive job creation and employability gaps. This situation emphasizes the urgent need for policy changes that focus on practical, market-driven skills and promote growth led by the private sector.

The Key Informant Interviews and Focus Group Discussions reinforced these findings and provided additional context. Participants emphasized the need for security and safety in farms, targeted economic empowerment initiatives for women, improved healthcare delivery, stronger social protection programs, disability-inclusive policies, leadership development opportunities, and greater investment in women's skills acquisition.

The findings point to a clear need for coordinated action by government institutions, development partners, civil society organizations, traditional institutions, and the private sector. Addressing the challenges identified in this assessment requires both immediate interventions and long-term structural reforms.

Based on the evidence generated, the report recommends increased investment in women's economic empowerment and skill acquisition programs, expansion of vocational and entrepreneurial training opportunities, improved access to affordable credit and financial services, strengthening of healthcare systems, promotion of women's leadership and political participation, enhanced protection, security, and safety of women, and stronger implementation of disability-inclusive policies.
The Imo State Women's Needs Assessment Report 2026 provides a valuable evidence base for future programming and policy development. More importantly, it amplifies the voices of women across the state and highlights their priorities, concerns, and aspirations. The findings serve as a call to action for all stakeholders committed to building a more inclusive, equitable, and prosperous society where every woman can achieve her full potential.

SECTION ONE: INTRODUCTION

1.1 Background of the Project

Since its creation on February 3, 1976, women in Imo State have continued to play vital roles in advancing economic growth, strengthening families, sustaining communities, and promoting the state's social development. In Imo State, women contribute significantly to agriculture, commerce, education, healthcare, governance, community development, and peaceful coexistence. Imo consistently ranks among the top in Nigeria for women's literacy. According to a November 21, 2024, report by ThisDay Newspapers, “a survey carried out by StatiSense, a data and policy analysis organization, Imo polled 83.5 per cent of the total number sampled to emerge in first position in literacy rate among women aged between 15 and 24 years”. The state places a strong cultural emphasis on education. One of the enduring social structures that has contributed to the social and cultural stability of many communities is the powerful ‘Association of Daughters of the Land’ (Ụmụada/Ụmụọkpụ or Ụmụgbọtọ). This association includes both married and, in many places, unmarried daughters. Ụmụada act as moral guardians, peacemakers, and enforcers with "final say" in disputes involving women, family, morality, marital issues, and cases where male efforts fail.

The heroic exploits of Imo women in sports and entertainment are well documented. Chioma Ajunwa-Opara, Nigeria’s first individual Olympic gold medalist and the first Black African woman to win Olympic gold in a field event, and Perpetua Ijeoma Nkwocha, a 6-time WAFCON champion and 4-time African Footballer of the Year, are living examples. Imo Grasshoppers International Handball Club is one of Nigeria’s most successful sports brands, with a rich history of domestic and continental dominance.
The efforts, leadership, and resilience of Imo women are essential for the development of both the state and Nigeria as a whole.

Despite these contributions, women in Imo State continue to face systemic challenges that affect their quality of life and limit their opportunities for advancement. Issues such as poverty, unemployment, inadequate access to quality education and healthcare, limited participation in politics, governance, and decision-making, gender-based violence, social discrimination, insecurity, and violent conflicts have continued to affect women across different age groups and social backgrounds.

Data from public sources reveal that, after the 2023 elections, Imo State is one of 15 states without any female members in its current House of Assembly. Among the 10 representatives from Imo State in the Federal House of Representatives, only one is a woman. Additionally, there are no female senators among the three representatives from the state in the 10th assembly.

Certain local governments, such as Obowo, also lack female members of parliament. This situation is particularly notable given the high levels of female literacy and cultural traditions that support women's agency in the state.
It underscores a significant disconnect between women's educational and leadership potential and their actual representation in elective positions.

The situation is often more severe for women living in rural communities and women with disabilities. These groups frequently encounter additional barriers that restrict access to public services, economic opportunities, information, and social support systems. Such barriers contribute to social exclusion and increase vulnerability to poverty and exploitation.

Over the years, governments, development agencies, civil society organizations, and community-based institutions have implemented various programs aimed at improving the welfare of women. While these interventions have produced positive outcomes in some areas, significant gaps remain. Effective interventions require reliable, and context-specific data that accurately reflect the needs, priorities, and experiences of women.

The Imo State Women's Needs Assessment Report 2026 was therefore conceived as an evidence-generation exercise designed to provide a comprehensive understanding of the realities facing women across the state. The assessment sought to identify key challenges, document priority needs, and generate actionable recommendations that can inform future programs, policies, and investments.

The study was guided by the principle that sustainable development can only be achieved when women are empowered, included, and provided with equal opportunities to participate in all aspects of society. By centering women's voices in the research process, this assessment provides concrete evidence that duty holders can use to make informed decisions and improve the lives of women and girls across the state.

1.2 Objectives of the Project

The overall objective of the assessment was to identify and document the priority needs, challenges, and opportunities affecting women across Imo State to inform evidence-based interventions and policy decisions.

The specific objectives were to:

a. Assess the socio-economic conditions of women across selected communities in Imo State.
b. Examine women's access to education, skills acquisition, healthcare, and economic opportunities.
c. Identify barriers to women's participation in governance, leadership, and decision-making processes.
d. Assess the unique challenges affecting women with disabilities.
e. Document community perceptions regarding women's rights, inclusion, and development.
f. Generate practical recommendations for government agencies, development partners, civil society organizations, and other stakeholders.
g. Generate Imo State Women’s Charter of Demands for political and advocacy engagements.

1.3 Components of the Project

The Women's Needs Assessment was implemented through four major components.

1.3.a. Quantitative Household Survey

The household survey provided numerical data on women's experiences, needs, priorities, and access to services across selected communities. The survey generated measurable indicators that enabled comparative analysis across locations and demographic groups.

1.3.b. Key Informant Interviews

The Key Informant Interviews captured expert perspectives from individuals with extensive knowledge of community issues, governance structures, service delivery systems, and women's development challenges.

1.3.c. Focus Group Discussions

The Focus Group Discussions provided a platform for women to share experiences, perceptions, and recommendations in a participatory setting. This component generated deeper insights into issues that may not have been adequately captured through structured questionnaires.

1.3.d. Stakeholder Validation and Evidence Generation

Findings from the assessment were synthesized to produce evidence that can guide advocacy, program design, policy formulation, resource allocation, and strategic planning aimed at improving the welfare of women across Imo State.

1.4 Research Methodology

The study adopted a mixed-methods research design that combined quantitative and qualitative approaches. This design was selected because it enabled the collection of both statistical evidence and detailed contextual information, thereby providing a comprehensive understanding of women's needs across Imo State.

1.4a. Study Population

The target population for the study consisted of women aged 18 years and above residing in selected communities across Imo State. Additional participants included community leaders, government officials, religious leaders, civil society actors, women's rights advocates, and representatives of organizations working on women's issues.

1.4b. Sampling Technique

A multi-stage sampling procedure was adopted for the study.

At the first stage, purposive sampling was used to define the study population, focusing specifically on women aged 18 years and above. This approach ensured that participants possessed the knowledge and lived experiences required to provide meaningful information on issues affecting women in the state.

At the second stage, a stratified sampling approach was employed to ensure equitable representation across the three senatorial zones of Imo State. Fifty survey respondents were selected from six Local Government Areas.

Two Local Government Areas were selected from each senatorial zone. To ensure representation of different settlement patterns, one urban Local Government Area and one rural Local Government Area were selected from each zone. This produced a total of six Local Government Areas across the state, resulting in a balanced geographical distribution of participants.

At the third stage, five communities were randomly selected from each of the six Local Government Areas, resulting in thirty study communities. Random selection helped to minimize selection bias and increase the representativeness of the sample.
Within each selected community, eligible women were identified and recruited for participation in the survey.

1.4c. Sample Size

- **The study engaged a total of 420 participants across different data collection activities.**
- **Three hundred women participated in the quantitative household survey.**
- **Ninety stakeholders participated in Key Informant Interviews.**
- **Three Focus Group Discussions were conducted, with 10 participants per group, for a total of 30 FGD participants.**

1.4d. Data Collection Methods

Three primary data collection methods were employed:

1. Structured questionnaires for the household survey.
2. Key Informant Interviews with relevant stakeholders.
3. Focus Group Discussions with selected groups of women.

The use of multiple data collection methods enabled triangulation of findings and improved the study's validity and reliability.

1.4e. Data Collection Tool

The survey and KII instruments were digitized and implemented using KoboToolbox. Utilizing KoboToolbox improved data quality by reducing data entry errors and enabling real-time monitoring of field activities. Writing materials and recording devices were deployed for Focus Group Discussions.

1.4f. Data Management and Quality Assurance

Several quality assurance measures were implemented during the data collection process. Enumerators received thorough training covering the study objectives, research ethics, questionnaire administration, and the use of KoboToolbox. The questionnaire was pre-tested before field deployment to identify and resolve any ambiguities or technical issues. Additionally, the field supervisor conducted daily reviews of the submitted data to enable timely corrective actions during the data collection phase.

1.4g. Data Analysis

- Quantitative data were cleaned, coded, and analyzed using descriptive statistical techniques. Frequencies, percentages, tables, and comparative analyses were generated to identify trends and patterns.
- Qualitative data obtained through Key Informant Interviews and Focus Group Discussions were analyzed using thematic analysis. Responses were reviewed, coded, categorized, and organized into emerging themes and sub-themes.
- To ensure participant confidentiality while maintaining the traceability of quotations during analysis, all Focus Group Discussion (FGD) participants were assigned unique identification codes. Each code consists of an abbreviation representing the study zone, followed by the participant number within that discussion.
- This coding convention was applied consistently throughout the analysis and presentation of qualitative findings to protect participants' anonymity while enabling readers to identify the source of each quotation.
- The integration of quantitative and qualitative findings provided a comprehensive understanding of women's needs and priorities across Imo State.

1.4h. Ethical Considerations

Participation in the study was voluntary. Informed consent was obtained from all participants before data collection commenced. Participants were informed about the purpose of the study, confidentiality measures, and their right to withdraw at any stage. Personal information was treated with strict confidentiality and used solely for research purposes. The study adhered to established ethical standards for social research involving human participants.

1.5. Limitations of the Study

Every research exercise is conducted within certain practical and methodological constraints, and this assessment was no exception. While considerable effort was made to ensure that the study produced reliable, representative, and actionable findings, several limitations should be acknowledged when interpreting the results.



First, the assessment was conducted within a limited timeframe. Data collection, validation, and analysis were completed within the project implementation schedule, which constrained the opportunity for prolonged engagement with communities. Although this did not compromise the overall quality of the data, a longer field period could have allowed for additional follow-up interviews and deeper exploration of emerging issues.



Second, the study covered six Local Government Areas selected to provide representation across the three senatorial zones of Imo State. While the sampling strategy ensured a balanced mix of rural and urban communities and generated findings that provide valuable insights into the needs of women across the state, the assessment did not include all twenty-seven Local Government Areas. Consequently, local variations that may exist in communities outside the selected areas may not have been fully captured.



Third, some sections of the study relied on respondents' personal experiences, perceptions, and recollections. As with most social research, responses on issues such as access to healthcare, political participation, security, gender-based violence, and public service delivery may have been influenced by individual interpretation or recall bias. Nevertheless, the use of multiple data collection methods, including household surveys, Key Informant Interviews (KIIs), and Focus Group Discussions (FGDs), helped to validate findings through triangulation.



Fourth, the sensitivity of certain topics discussed during the assessment. Questions concerning household decision-making, women's participation in politics, gender-based violence, and discrimination against women with disabilities required respondents to share personal experiences. In some instances, respondents appeared reluctant to discuss these issues openly due to concerns about privacy, cultural norms, or fear of stigma. To minimize this challenge, trained female enumerators conducted interviews where appropriate, confidentiality was assured, and informed consent was obtained before data collection commenced.



Fifth, the assessment also focused exclusively on women aged 18 years and above. As a result, the perspectives of adolescent girls below the age of 18 were outside the scope of this study. Their experiences, particularly regarding education, early marriage, reproductive health, and transition into adulthood, warrant dedicated research and should be considered in future assessments.



Lastly, the cross-sectional nature of the study provides a snapshot of women's needs and priorities at the time the assessment was conducted. The findings, therefore, reflect prevailing conditions during the survey period and may change over time as economic, political, social, and environmental circumstances evolve. Longitudinal studies would provide additional insights into changes in women's welfare and the long-term impact of policy interventions

Despite these limitations, the study employed internationally accepted research methods, a mixed-methods approach, rigorous quality assurance procedures, and multiple sources of evidence to enhance the credibility and reliability of the findings. The convergence of evidence from the household survey, Key Informant Interviews, and Focus Group Discussions provides confidence that the report presents a robust and evidence-based assessment of the priority needs, challenges, and aspirations of women in Imo State. The findings therefore provide a strong foundation for policy formulation, program design, advocacy, and future research aimed at advancing gender equality and women's empowerment across the state.

SECTION TWO: CONTEXTUAL REALITIES

The findings of the 2026 Imo State Women's Needs Assessment reveal a complex web of social, economic, and institutional environments that continues to shape the experiences, opportunities, and aspirations of women across the state. While women play central roles in agriculture, commerce, family welfare, community development, and local governance, many remain constrained by structural inequalities that limit their ability to fully participate in and benefit from development processes.

Across the six Local Government Areas covered by the assessment, respondents consistently described a daily reality characterized by economic uncertainty, limited access to productive resources, inadequate public services, and low participation in decision-making. Although the nature and intensity of these challenges varied between rural and urban communities, the evidence shows that women across the state share many common concerns that cut across geography, age, educational attainment, and occupation.

Economic vulnerability emerged as the most dominant reality confronting women. Most respondents depend on small-scale farming, petty trading, informal businesses, or low-income economic activities that generate modest and often unpredictable earnings. Household incomes are frequently insufficient to meet essential needs, and many women reported struggling to balance business responsibilities with unpaid domestic and caregiving duties. Rising living costs, inflation, and unstable market conditions have further reduced household purchasing power, making it increasingly difficult for women to invest in their businesses, educate their children, or access quality healthcare.

The assessment also highlights persistent barriers to women's economic empowerment. Although many respondents own or operate small businesses, access to affordable finance remains limited. Women repeatedly identified high interest rates, stringent collateral requirements, and complex loan application procedures as major obstacles to expanding their enterprises. Findings from the Key Informant Interviews reinforced this concern, with stakeholders observing that many women possess viable business ideas but lack the financial resources required to transform them into sustainable livelihoods. The demand for soft loans, grants, business development services, and vocational skills training featured prominently throughout the assessment.

Agriculture remains an important source of livelihood for many women, particularly in rural communities. However, women's contribution to agricultural production is constrained by limited access to land, farm inputs, modern technologies, storage facilities, and extension services. Even where women cultivate land, decision-making authority regarding ownership, allocation, and long-term use often remains concentrated within male family members or traditional institutions. These realities continue to reduce women's productivity, limit investment in agriculture, and weaken household food security.

The study further reveals significant disparities in access to education and skills development opportunities.

While younger women have generally attained higher levels of formal education than older generations, participation in vocational training, entrepreneurship programmes, and digital skills initiatives remains low.

Many respondents expressed a strong desire to acquire practical skills capable of improving income generation, including tailoring, agro-processing, ICT, cosmetology, catering, fashion design, and other vocational trades. The increasing importance of digital technologies in commerce and communication also underscores the need to expand digital literacy among women, particularly those operating micro and small enterprises.

Healthcare remains another major concern. Although many respondents rated their general health positively, they identified significant barriers to accessing quality healthcare services. High treatment costs, inadequate health insurance coverage, shortages of essential medicines, long distances to health facilities in rural communities, and insufficient maternal healthcare services continue to limit access to timely and affordable care. Women with disabilities reported additional challenges arising from inaccessible health facilities and limited disability-friendly services.

The assessment also points to continuing gender inequalities in governance and public decision-making. Women's participation in political processes, community leadership, and public budgeting remain low despite increasing public recognition of the importance of inclusive governance. Most respondents indicated that they had never participated in budget consultations, public hearings, or participatory planning processes. Similarly, relatively few women expressed willingness to contest political office, citing financial barriers, fear of political violence, limited party support, and inadequate family encouragement. These findings suggest that meaningful political inclusion requires more than constitutional guarantees; it demands sustained investment in leadership development, civic education, institutional reforms, and safer political environments.

Security concerns vary across communities but remain an important factor influencing women's mobility and participation in economic activities. Respondents from rural communities were significantly more likely to express concerns about their personal safety than those living in urban areas. Women described feeling particularly vulnerable while travelling to farms, markets, and isolated communities, especially during early morning and evening hours. Poor road conditions, limited security presence, and fear of harassment or criminal attacks discourage some women from fully participating in agricultural and commercial activities. In urban areas, concerns shifted towards transportation safety, theft, and gender-based harassment in public spaces.

The assessment further highlights the unique experiences of women with disabilities, who continue to face multiple and overlapping forms of exclusion. Beyond the physical barriers associated with inaccessible public infrastructure, respondents emphasized discrimination in employment, education, healthcare, and community participation.

Many stakeholders observed that disability-inclusive policies exist in principle but are not consistently implemented in practice. This implementation gap contributes to persistent inequalities and limits opportunities for women with disabilities to participate fully in social and economic life.

Another important contextual reality emerging from the assessment relates to information access and communication. The survey demonstrates that women's sources of information differ considerably according to age, educational attainment, and place of residence.

Younger and more educated women increasingly rely on social media and digital platforms, while older women and rural residents continue to depend on radio, religious institutions, community meetings, and interpersonal networks. This diversity has important implications for public awareness campaigns, civic education programmes, and policy communication. Development interventions that rely exclusively on digital platforms risk excluding significant segments of the female population.

The qualitative findings provide additional depth to these statistical patterns. During Focus Group Discussions, participants consistently described women as resilient, resourceful, and deeply committed to the welfare of their families and communities. Despite difficult circumstances, many women continue to demonstrate remarkable entrepreneurial capacity, social leadership, and willingness to contribute to community development. Participants emphasized that women are not merely seeking financial assistance; they are seeking opportunities, fair treatment, access to resources, and an enabling environment that allows them to reach their full potential.

Key Informant Interviews reinforced this perspective. Stakeholders repeatedly identified economic empowerment as the foundation upon which improvements in health, education, political participation, and social protection can be built. They argued that investments in women's livelihoods produce benefits that extend beyond individual households, contributing to broader economic growth, poverty reduction, improved child welfare, and stronger community resilience.

Taken together, these findings reveal that the challenges facing women in Imo State are interconnected rather than isolated. Economic exclusion influences access to healthcare and education. Limited political participation reduces women's influence over public policy and resource allocation. Weak social protection increases vulnerability during periods of economic hardship. Inadequate infrastructure constrains business growth and agricultural productivity. These issues reinforce one another and require integrated responses rather than fragmented interventions.

The contextual realities presented in this assessment, therefore, underscore the importance of adopting a comprehensive, rights-based, and evidence-informed approach to women's empowerment in Imo State. Addressing the needs identified by women requires coordinated action by government institutions, development partners, civil society organizations, traditional institutions, the private sector, and community leaders.

Such collaboration is essential for creating an enabling environment in which women can participate fully in economic development, governance, social life, and decision-making while enjoying equal opportunities, dignity, and security.

SECTION THREE: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Demographic Profiles Of 300 Survey Responders

Fig.1: Age Distribution of Respondents

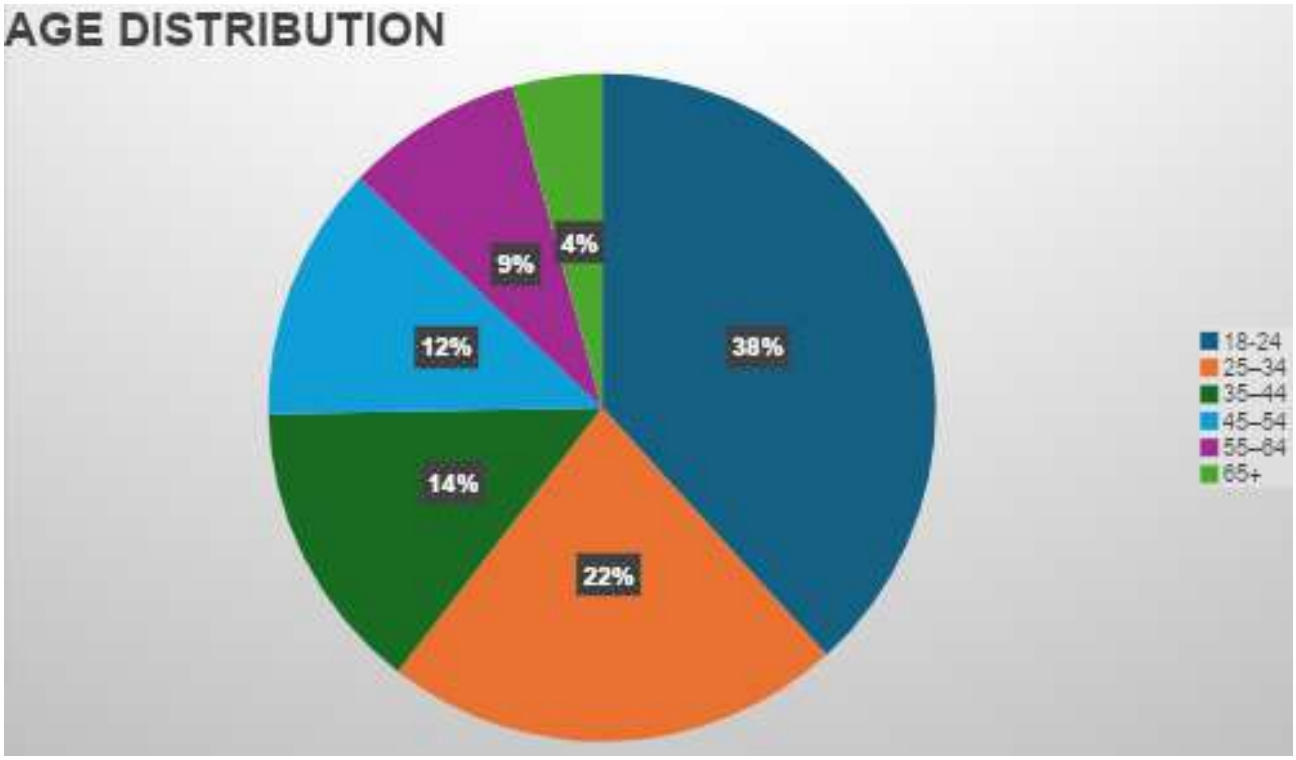


Table 1: Distribution of Respondents by Age Group (N = 300)

Age Group (Years)	Frequency	Percentage (%
18–24	59	19.7
25–34	99	33.0
35-44	61	20.3
45–54	45	15.0
55–64	25	8.3
65 years and above	11	3.7
Total	300	100

Women aged 25–34 years constituted the largest proportion of respondents, followed by those aged 35–44 years. Younger and economically active women therefore formed most participants, providing valuable insights into workforce participation, entrepreneurship, and household livelihoods.

Fig.2: Marital Status of Respondents

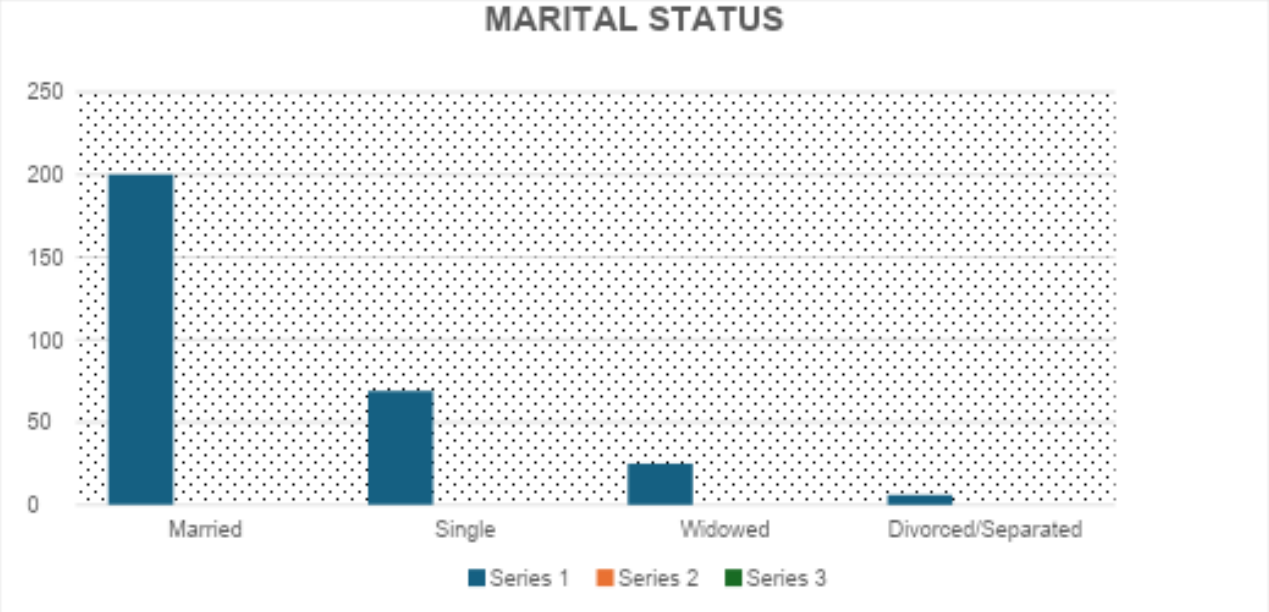


Table 2: Marital Status of Respondents (N = 300)

Marital Status	Frequency (n)	Percentage (%)
Single	65	21.7
Married	181	60.3
Divorced/Separated	18	6.0
Widowed	36	12.0
Total	300	100.0

Married women represented most respondents, accounting for approximately three-fifths of the sample. Widows and divorced women together constituted almost one-fifth of participants, underscoring the importance of targeted social protection and economic empowerment interventions for vulnerable female-headed households.

Fig.3: Highest Educational Attainment

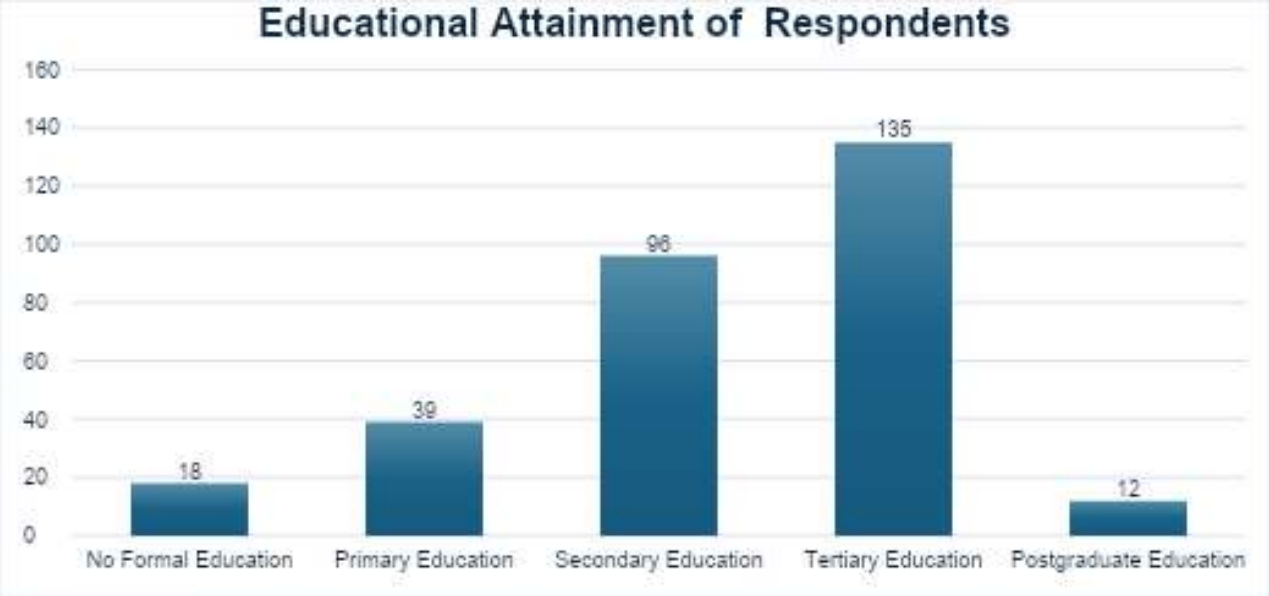


Table 3: Highest Educational Attainment of Respondents (N = 300)

Educational Level	Frequency (n)	Percentage (%)
No Formal Education	18	6.0
Primary Education	39	13.0
Secondary Education	96	32.0
Tertiary Education	135	45.0
Postgraduate Education	12	4.0
Total	300	100.0

Nearly half of all respondents possessed a tertiary education, indicating a relatively educated study population. Nevertheless, approximately one-fifth had only primary education or no formal education, highlighting persistent educational disparities among women across the state.

Fig.4: Primary Source of Livelihood of Respondents

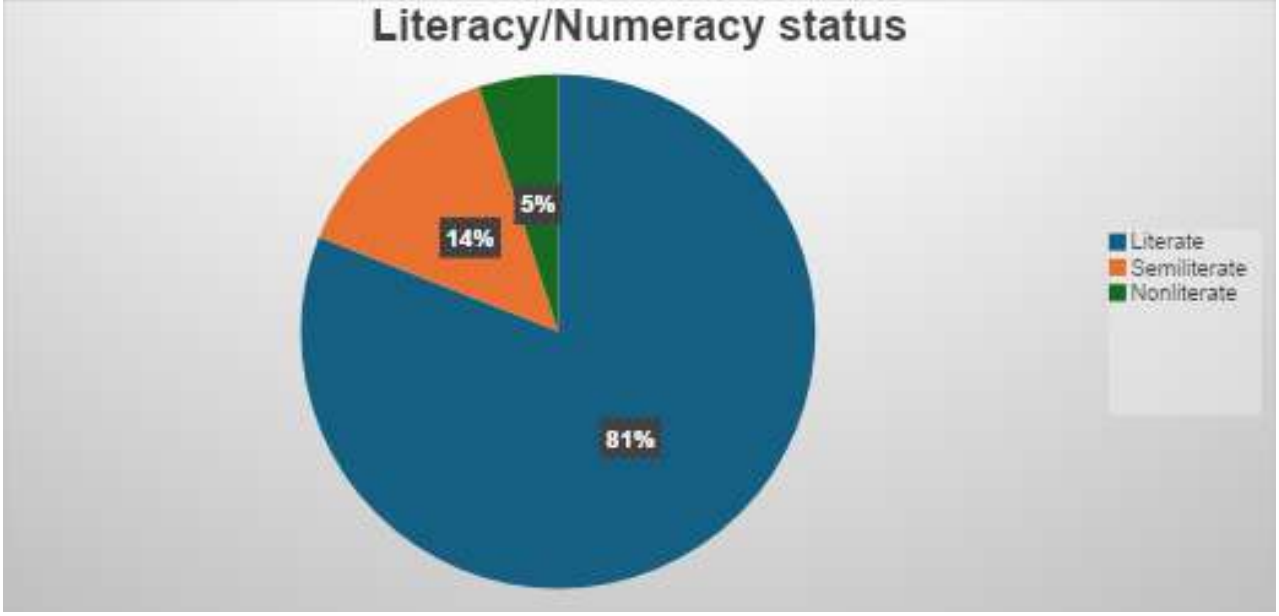


Table 4: Primary Source of Livelihood of Respondents

Primary Occupation	Frequency	Percentage (%)
Petty Trading	118	39.3
Farming	67	22.3
Civil/Public Service	39	13.0
Artisan/Craft Work	32	10.7
Student	21	7.0
Unemployed	15	5.0
Other	8	2.7
Total	300	100.0

Petty trading remains the dominant source of livelihood for women in Imo State, accounting for nearly two-fifths of respondents. Farming is the second most common occupation, highlighting the continued importance of agriculture to women's livelihoods.

The findings demonstrate that women remain heavily concentrated in the informal sector, where earnings are generally low and access to social protection and business support is limited.

Fig.5: Women's Contribution to Household Income

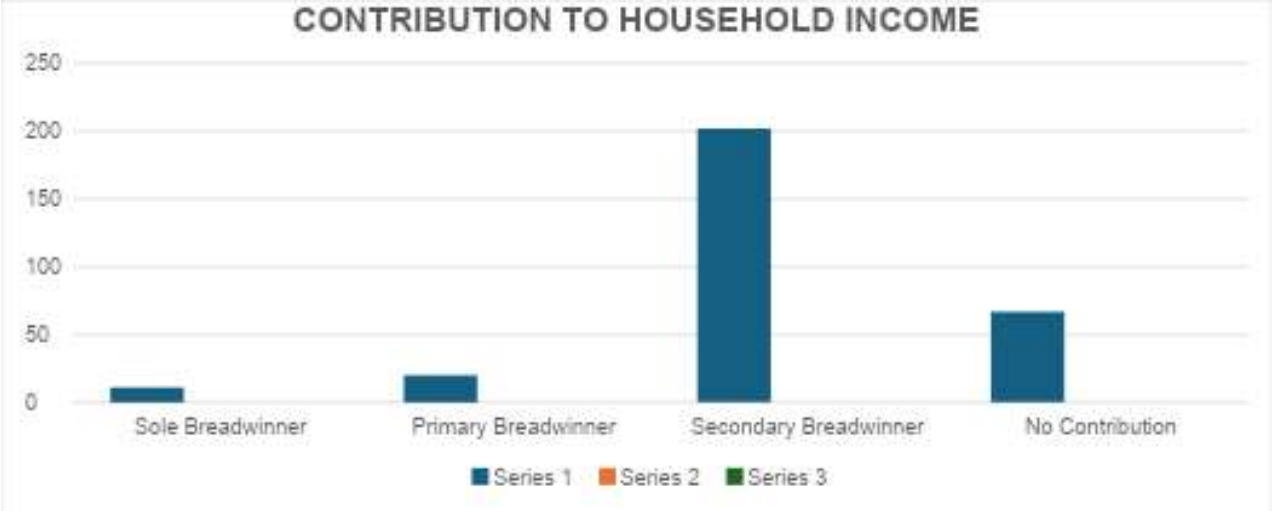


Table 5: Women's Contribution to Household Income

Response	Frequency
Sole breadwinner	11
Primary Breadwinner	20
Secondary Breadwinner	202
No Contribution	67

Key Insight: Women play a crucial role in contributing to household income. Approximately 10% of respondents are either the sole breadwinner or the primary breadwinner, while 67.3% serve as secondary breadwinners. This trend highlights the importance of developing policies and programs aimed at enhancing women's economic opportunities.

FINDINGS BY THEMATIC AREA

HEALTH SECTOR

Fig.6: Respondents' Self-Assessment of Their Overall Health

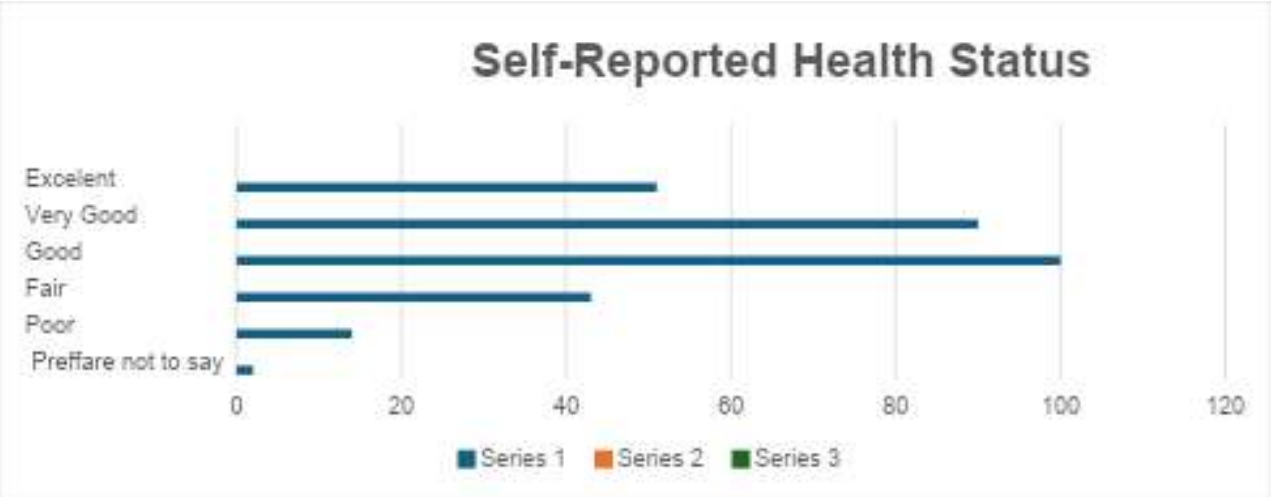


Table 6: Respondents' Self-Assessment of Their Overall Health

Feeling About Health	Frequency
Excellent	51
Very Good	90
Good	100
Fair	43
Poor	14
Prefer not to say	2

The findings indicate that respondents generally perceive their health positively, with 80.3% rating their health as good, very good, or excellent. However, 19.7% of respondents reported their health as fair, poor, or preferred not to disclose their health status.

Fig.7 Respondents' Access to Health Insurance Schemes

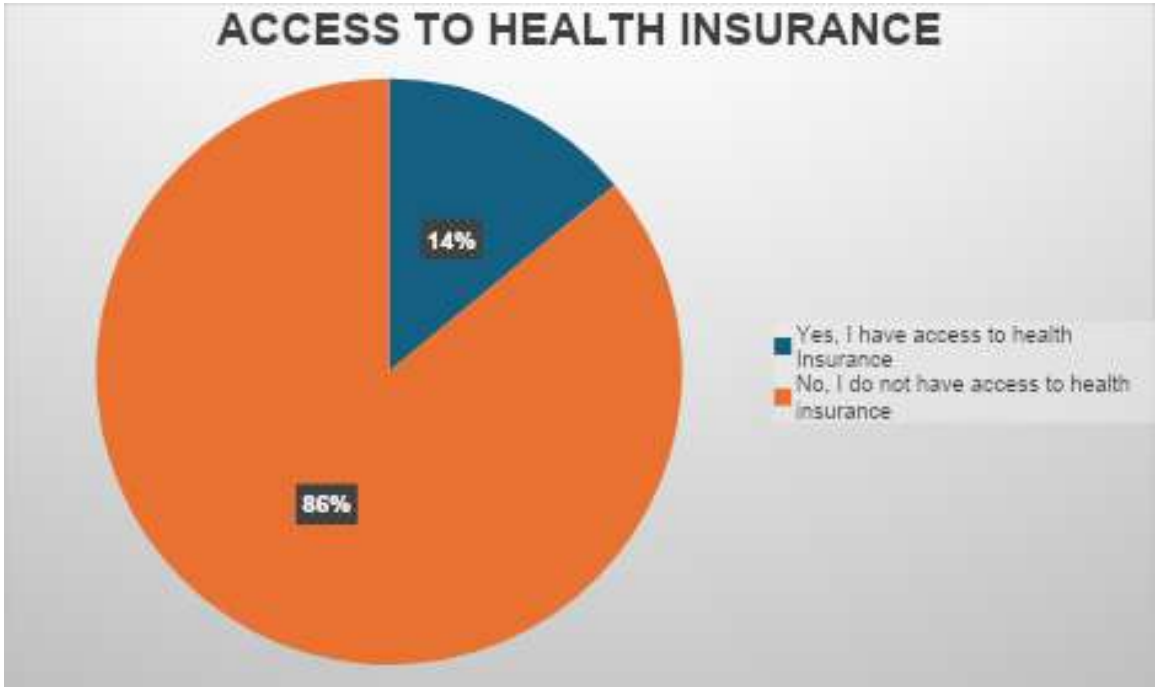


Table 7: Access to Health Insurance

Category	Frequency
Access	42
No Access	258

The findings reveal that only 42 respondents (14.0%) have access to health insurance or a healthcare scheme, while the overwhelming majority (258 respondents; 86.0%) lack any form of health insurance coverage. This indicates that most women remain financially vulnerable to healthcare costs, highlighting the urgent need to expand affordable health insurance coverage and strengthen social protection mechanisms to improve equitable access to healthcare services.

Fig.8: Availability of Well-Equipped Maternal Healthcare Facilities

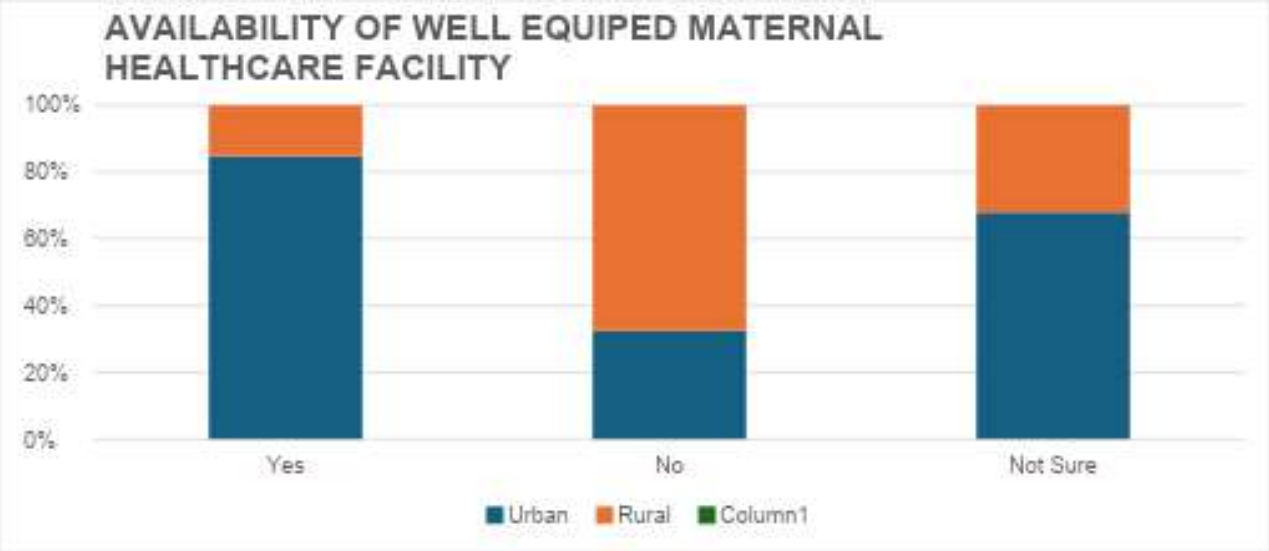


Table 8: Availability of Well-Equipped Maternal Healthcare Facilities by Settlement Type (N = 300)

Response	Urban (n=100)	Rural (n=200)	Total (N=300)
Yes	28 (28.0%)	18 (9.0%)	46 (15.3%)
No	62 (62.0%)	172 (86.0%)	234 (78.0%)
Not Sure	10 (10.0%)	10 (5.0%)	20 (6.7%)
Total	100 (100.0%)	200 (100.0%)	300 (100.0%)

Test	Value
Pearson Chi-square (χ^2)	26.84
Degrees of freedom	2
p-value	<0.001
Interpretation	Statistically significant association

The findings indicate substantial disparities in access to maternal healthcare infrastructure between rural and urban communities. Nearly 86% of rural respondents reported that their communities lack well-equipped maternal healthcare facilities, compared with 62% of urban respondents. This statistically significant difference

highlights persistent geographical inequalities in maternal healthcare infrastructure and underscores the urgent need to prioritize investment in rural primary healthcare facilities.

Fig.9: Major Barriers to Access to Healthcare Services

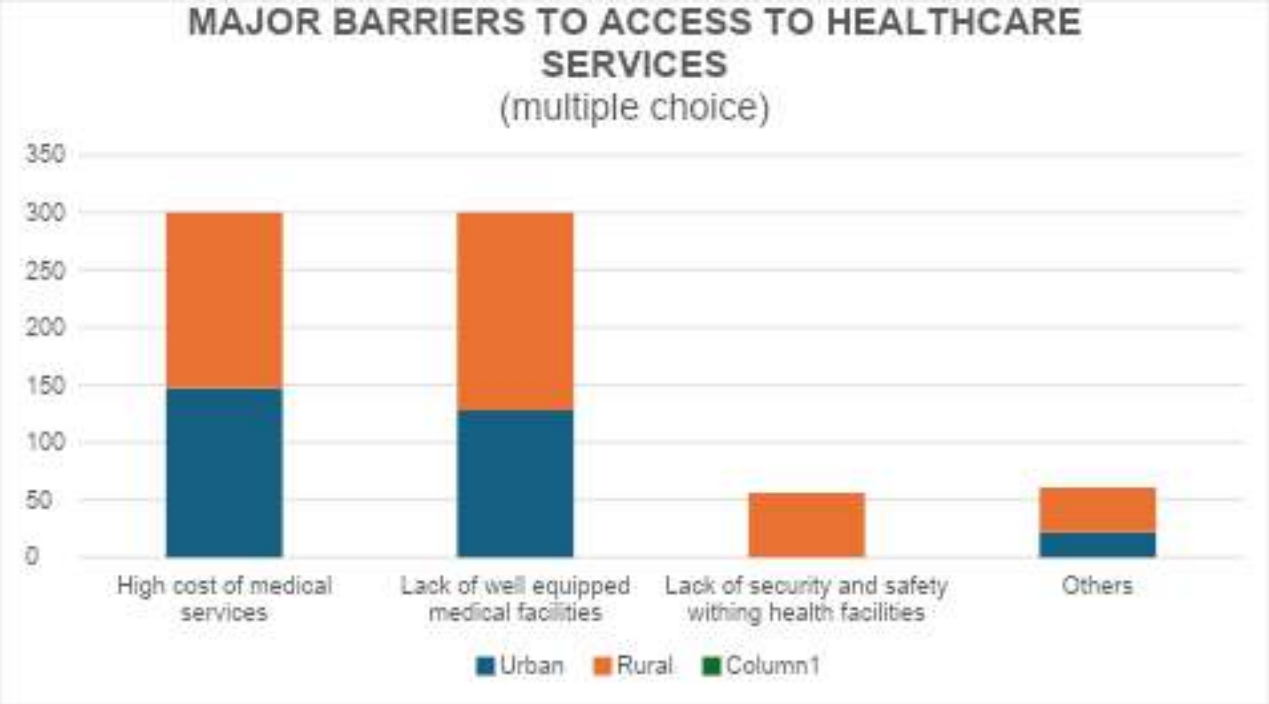


Table 9: Major Barriers to Access to Healthcare Services

Barrier	Frequency	% of Response
High cost of medical services	256	85.3
Lack of well-equipped medical facilities	214	71.3
Lack of security within health facilities	74	24.7
Other barriers	18	6.0

Many respondents reported their health as good; however, this positive perception coexists with significant healthcare barriers. The results demonstrate that financial barriers remain the greatest obstacle to healthcare access, with more than four out of five women identifying the high cost of medical services as a major challenge. Inadequate medical infrastructure emerged as the second most frequently cited constraint, affecting over seven in ten respondents.

Although concerns about security within health facilities were less common, they remain an important issue, particularly in rural communities where insecurity affects nighttime access to healthcare. These findings suggest that improving women's access to healthcare requires both financial protection measures, such as expanded health insurance coverage, and sustained investment in equipping healthcare facilities and strengthening service delivery.

Beyond Perceptions: Why Positive Self-Rated Health Does Not Necessarily Reflect a Healthy Health System

One of the most striking findings from the 2026 Women's Needs Assessment is the contrast between respondents' perception of their health and the broader realities of healthcare access and service delivery in Imo State. While over four-fifths (80.3%) of respondents described their health as good, very good, or excellent, this positive self-assessment should not be interpreted as evidence of a strong or responsive healthcare system.

Although more than four-fifths (80.3%) of respondents rated their overall health as good, very good, or excellent, this positive self-assessment should not be interpreted as evidence of a strong or responsive healthcare system. Self-rated health reflects individuals' perceptions of their current health status and may not fully capture unmet healthcare needs, barriers to accessing quality services, or undiagnosed health conditions. This interpretation is consistent with global evidence. The World Economic Forum (2024) and the McKinsey Health Institute's Closing the Women's Health Gap report (2024) estimate that women spend approximately 25% more of their lives in poor health or living with disability than men, highlighting the disconnect that can exist between perceived health status and the cumulative burden of ill health experienced by women over their lifetimes. Taken together, these findings suggest that favorable self-perceptions of health should be interpreted alongside objective indicators of healthcare access, quality, and health system performance.

The findings from this needs assessment further indicate that, six years after the relaunch of the Imo State Health Insurance Scheme in 2020, only 14% of respondents reported having health insurance coverage. This leaves 86% reliant on direct out-of-pocket payments. This finding aligns with the 2024 international assessments, which estimate that approximately 91% of Nigerians remained uninsured, despite the enactment of the National Health Insurance Authority (NHIA) Act to expand universal health coverage.

According to the WHO and the World Bank (2023) report, "Tracking Universal Health Coverage: 2023 Global Monitoring Report," out-of-pocket payments for health services remain a significant barrier to access, especially for poor and vulnerable populations. This aligns with research findings indicating that financial barriers are the most reported obstacle to healthcare access, affecting 85.3% of respondents. Additionally, 71.3% of respondents cited inadequate medical infrastructure as a challenge, and 24.7% expressed concerns about security within health facilities. These findings highlight that cost and inadequate medical infrastructure are the greatest determinants of healthcare utilization among women in Imo State. Women facing high consultation fees, medication costs, and transportation expenses are more likely to delay treatment, rely on self-medication, or forego healthcare entirely. e likely to delay treatment, rely on self-medication, or forego healthcare entirely. The low enrollment rate has led many women to rely on traditional herbal medicine, quack medical practitioners, and divine intervention for their healthcare needs.

Participant 10 in the Okigwe Focus Group Discussion stated,

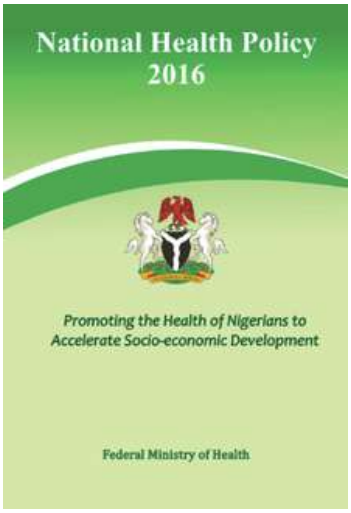
> *"I don't go to the hospital; I use roots and herbs. God has been faithful to my family."*



SOURCE: AI GENERATED

This social audit provides compelling evidence of the structural factors that contribute to this health gap. They reveal four interconnected challenges that continue to undermine women's health outcomes in Imo State: pronounced disparities in maternal healthcare infrastructure between rural and urban communities, high out-of-pocket healthcare expenditures, insufficient capacity within the health system, and a lack of awareness of existing health insurance schemes among women, especially women in rural communities and women with disabilities. Together, these constraints restrict timely access to quality healthcare services, increase women's vulnerability to preventable illness, and reinforce broader patterns of economic and social exclusion, as “women's health is intrinsically linked to gender equality and women's empowerment”. (UN Women. Women's Health.

Government Policies Analysis on Health



The National Health Policy (2016) envisions equitable access to quality healthcare through strengthened primary healthcare systems, improved maternal health services, and reduced disparities between rural and urban populations. Similarly, the National Health Act (2014) established the legal framework for improving primary healthcare delivery, while the Basic Health Care Provision Fund (BHCPF) was created to finance essential health services, improve infrastructure, provide essential medicines, and strengthen service delivery at the primary healthcare level.

Perhaps most significant is the National Health Insurance Authority (NHIA) Act 2022, which replaced the National Health Insurance Scheme and introduced mandatory health insurance with the explicit objective of achieving Universal Health Coverage by 2030. The Act also encourages state-level health insurance agencies to expand coverage for vulnerable populations and informal-sector workers.

In Imo State, one of the most significant reforms in the health sector has been the establishment of the Imo State Health Insurance Agency (IMSHIA) through the Imo State Health Insurance Law of 2018. The Agency adopted a multi-program architecture designed to cover different population groups across the State:

- The Formal Sector Social Health Insurance for civil servants and local government workers,
- The Pension Social Health Insurance Programme for pensioners
- IMOCARE Health Insurance, targeting informal sector workers,
- The Basic Health Care Provision Fund (BHCPF) for vulnerable populations, and
- The Tertiary Institutions Social Health Insurance Programme (TISHIP) for students.

Table 10: Data from Imo State Health Insurance Agency (IMSHIA)

S/N	Program	Target Group(s)	Number Enrolled	Sponsor
1	The Formal Sector Social Health Insurance	Civil Servants (State & L.G.A.)	Male = 14,930Female = 22,393	State Government
2	Pensioners Health Insurance Scheme	Pensioners	Male = 12,135Female = 9,992	State Government
3	Basic Health Care Provision Fund (BHCPF)	Women of childbearing age, children under 5, Senior citizens (65+ years), PWD, and the Poorest of the poor	Total enrolment = 46,165 Data on gender distribution not available as at the time of this report	Federal and State governments
4	The Tertiary Institutions Social Health Insurance Programme (TISHIP)	Students of tertiary institutions	Male = 817Female = 1,735	Self-funded
5	IMOCARE	Anybody who can afford it	Data not available	Self-funded
S/N	Program	Target Group(s)	Number Enrolled	Sponsor

Basic Health Care Provision Fund (BHCPF) and IMOCARE Programme

According to Dr. Patrick Inwuchukwu, the Head, Medical Standard and Quality Assurance, Imo State Health Insurance Agency (IMSHIA), the Basic Health Care Provision Fund (BHCPF) provides financial protection for a range of essential primary healthcare services, particularly for vulnerable populations. The benefit package includes routine immunization, maternal and child healthcare services, and selected surgical interventions, including medically indicated Caesarean sections (CS). The program is designed to reduce financial barriers to accessing essential healthcare and to strengthen maternal and child health outcomes across the State.

In addition to the BHCPF, IMSHIA implements IMOCARE, a contributory health insurance program established to expand health insurance coverage among residents of Imo State. The scheme is self-financed, requiring an annual premium of ₦15,000 per enrollee, and is intended to contribute to the State's goal of extending health insurance coverage to at least 85% of the population.

Under the current enrolment model, registration is undertaken in groups of four individuals, requiring a combined annual premium payment of ₦60,000 (₦15,000 per person). Prospective enrollees are required to provide basic personal information during registration, including their full name, telephone number, National Identification Number (NIN), and residential address.

While the IMOCARE program represents an important policy initiative for expanding financial risk protection and advancing Universal Health Coverage (UHC), its contributory financing model may continue to present affordability challenges for low-income households and other vulnerable groups. The requirement for prospective beneficiaries to enroll as a group of four may unintentionally discourage individual enrollment, especially among vulnerable populations who might struggle to find or coordinate with other eligible participants. This stipulation could hinder the program's goal of achieving inclusive health insurance coverage, particularly for women working in the informal sector, female-headed households, and rural communities. During the KII, Dr. Patrick reported that the Imo State Health Insurance Scheme currently has nine accredited healthcare facilities providing services to enrollees. According to him, the scheme previously had 97 participating hospitals, comprising nine publicly owned

owned facilities. However, following a recent policy change, the 88 privately owned facilities were removed from the scheme, leaving only nine public hospitals.

The remaining facilities are unevenly distributed across the three senatorial zones: two are located in Orlu Senatorial Zone, one in Okigwe Senatorial Zone, and six in Owerri Senatorial Zone, predominantly within the urban area. This distribution raises concerns about geographical equity in access to insured healthcare services, particularly for women living in rural and underserved communities. Dr. Patrick further indicated that the government is working to increase the number of healthcare facilities participating in the scheme.

While these reforms represent significant policy progress, findings from the Imo State Women's Needs Assessment indicate that considerable implementation gaps remain. The study's finding of extremely low health insurance coverage indicates a significant gap between policy formulation and implementation. Despite the establishment of national and state health insurance frameworks, meaningful financial protection remains beyond the reach of many women in Imo State, especially rural women and women with disabilities, who continue to face substantial barriers to accessing affordable healthcare.

International Benchmarks

When assessed against internationally accepted benchmarks, the findings reveal considerable distance between the current situation and global expectations for equitable healthcare systems.

According to the World Health Organization, Universal Health Coverage (UHC) requires that all people have access to the quality health services they need without experiencing financial hardship (WHO, 2025). The finding that only 14% of women surveyed were enrolled in a health insurance scheme highlights a substantial gap between the current level of financial protection and the aspirations of UHC. This suggests that most women in Imo State remain vulnerable to out-of-pocket healthcare costs, with potentially adverse consequences for healthcare utilization, maternal health outcomes, and overall health equity.

Progress towards UHC is measured using two principal SDG indicators:

- **SDG Indicator 3.8.1** — Coverage of essential health services.
- **SDG Indicator 3.8.2** — Financial protection against catastrophic health expenditure.





Both metrics assess how effectively populations access necessary care without experiencing significant financial hardship.

The needs assessment indicates deficiencies across both core dimensions of universal health coverage: financial protection and service access. With only 14% of respondents reporting enrolment in a health insurance scheme, financial-risk protection remains critically limited, leaving the vast majority (86%) dependent on direct out-of-pocket payments to finance healthcare. This level of reliance on out-of-pocket expenditure exposes households to catastrophic health spending and may delay or discourage the timely use of essential health services. While this assessment did not directly measure service coverage, the findings stand in contrast to global progress reported by the World Health Organization, which indicated that the service coverage index for reproductive, maternal, newborn, and child health has remained at approximately 72 index points in recent years. Taken together, these findings suggest that, despite improvements in the global availability and coverage of essential maternal and child health services, substantial gaps in financial protection persist in the State. These findings also suggest significant implications for Imo State's progress toward the 2030 Sustainable Development Agenda, indicating that the State is not on track for several key SDG 3 targets.

Limited health insurance coverage, inadequate healthcare infrastructure, and persistent weaknesses in service delivery underscore the need for integrated policy interventions that simultaneously expand health infrastructure, strengthen the quality and accessibility of essential health services, and increase financial-risk protection through broader health insurance coverage. Addressing these interconnected challenges is critical to accelerating progress towards universal health coverage and ensuring equitable access to quality healthcare, particularly for women and other vulnerable populations.

EDUCATION AND SKILL ACQUISITION

Fig.10: Respondents' Education Completion Rate

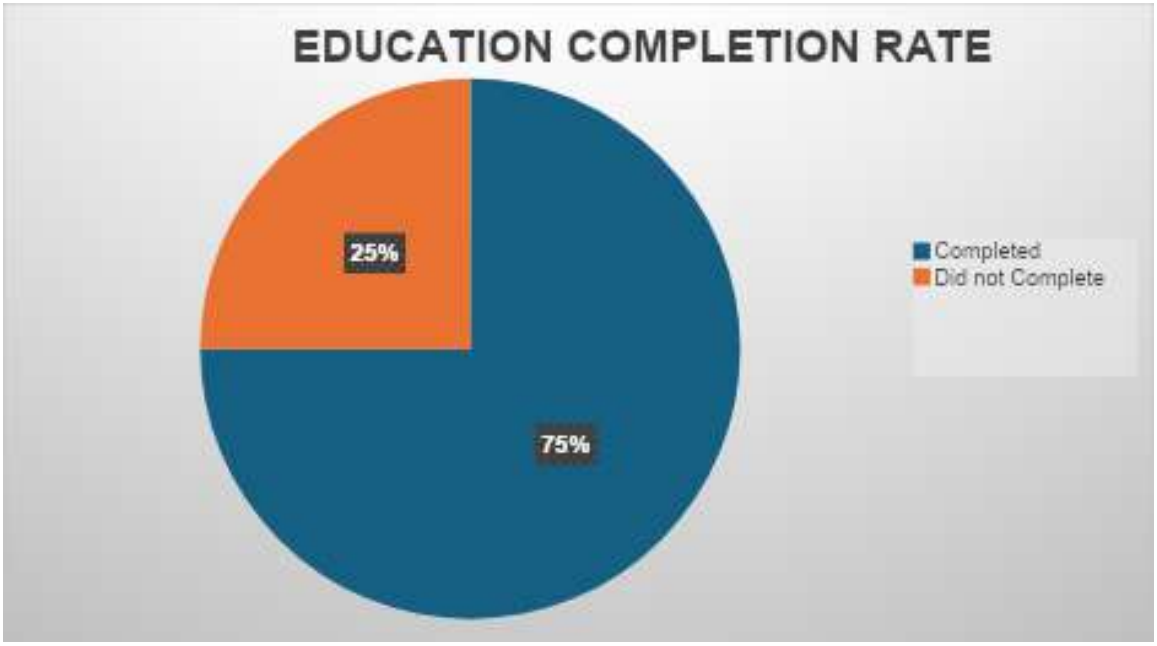


Table 11: Educational Program Completion Status of Respondents

Education Completion	Frequency (n)	Percentage (%)
Completed	225	75
Did not complete	75	25

The findings indicate that 225 respondents (75.0%) completed their educational programs, while 75 respondents (25.0%) did not. Although the completion rate is relatively high, the fact that one in every four women did not complete her education highlights the need for targeted interventions to address barriers such as financial hardship, early pregnancy, and other socioeconomic challenges that contribute to educational discontinuation.

Fig.11: Major Causes of Non-Completion of Educational Program

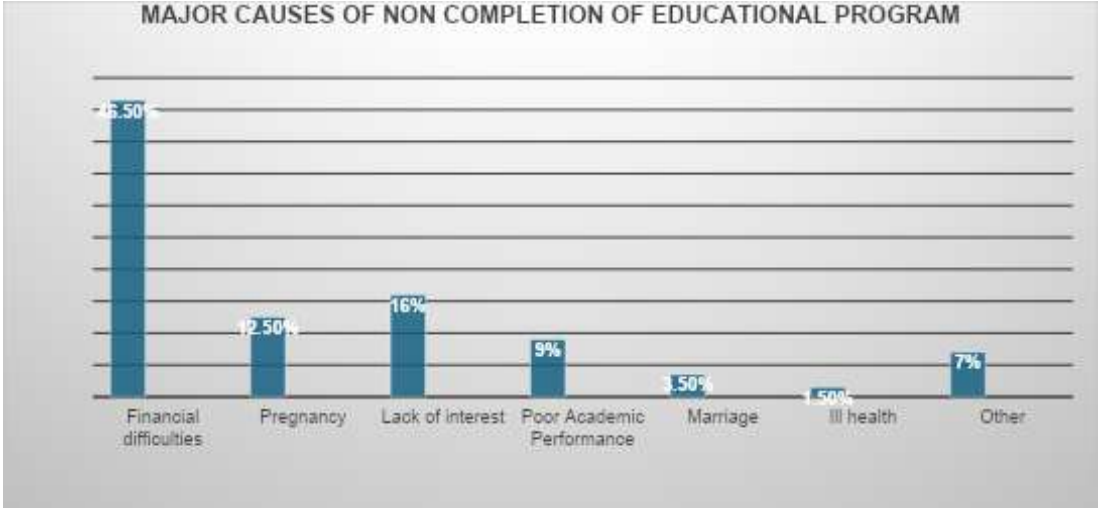


Table 12: Major Causes of Non-Completion of Educational Program

Cause	Frequency (n)	Percentage (%)
Financial Difficulties	140	46.5
Loss of Interest	48	16
Pregnancy	38	12.5
Poor Academic Performance	27	9
Marriage	11	3.5
Ill Health	5	1.5
Others	21	7
Total	290	100

Financial difficulties emerged as the most frequently reported cause of non-completion of educational programs, affecting approximately 140 respondents (46.5%), followed by lack of interest (48 respondents; 16.0%) and pregnancy (38 respondents; 12.5%). These findings underscore the dominant influence of economic hardship on educational attainment, while personal, academic, and social factors also contribute to school discontinuation.

Fig.12: Skills Respondents Consider Most Important to Learn or Improve

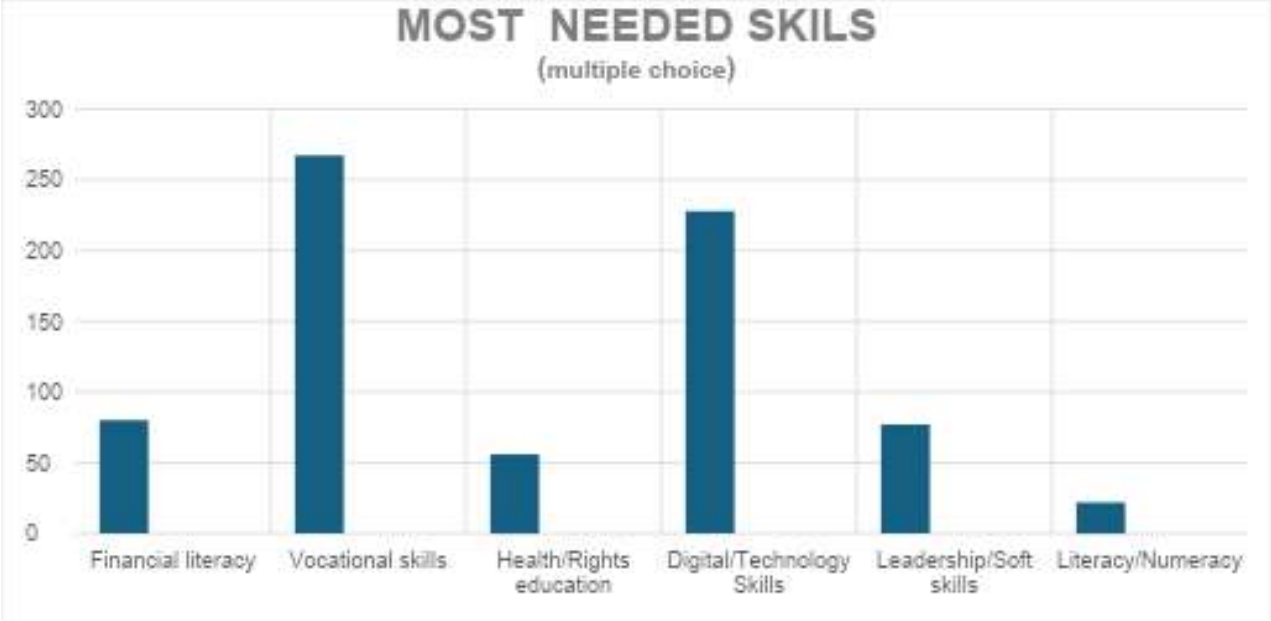


Table 13: Skills Respondents Consider Most Important to Learn or Improve

Skill Area	Frequency (n)	Percentage (%)
Vocational Skills	267	36.5
Digital/Technology	228	31.2
Financial Literacy	80	10.9
Leadership/Soft Skills	77	10.5
Health/Rights Education	56	7.7
Literacy/Numeracy	22	3.0
Total Responses	730	100.0

The findings show that vocational skills (36.5%) and digital/technology (STEM) skills (31.2%) are the most highly prioritized learning needs among respondents, together accounting for nearly 68% of all responses. In contrast, financial literacy (10.9%), leadership/soft skills (10.5%), health/rights education (7.7%), and literacy/numeracy (3.0%) received comparatively fewer responses, suggesting that respondents are primarily seeking practical and technology-driven skills to enhance their employment and livelihood opportunities.

Fig.13: Preferred Education and Training Formats Among Respondents

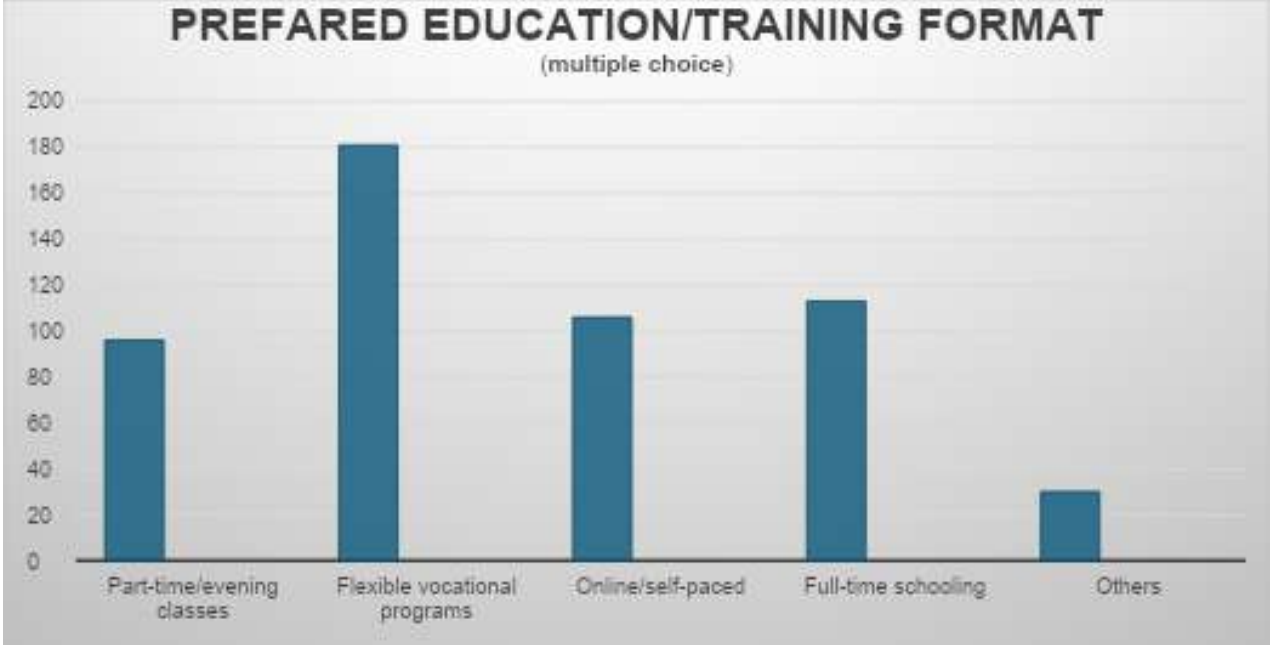


Table 14: Preferred Education and Training Formats Among Respondents

Note: This was a multiple-response question; therefore, respondents were allowed to select more than one option.

Education/Training Format	Frequency (n)	Percentage (%)
Flexible Vocational Programs	181	34.4
Full-Time School	113	21.5
Online/Self-Paced Learning	106	20.2
Part-Time/Evening Classes	96	18.3
Others	30	5.7
Total Responses	526	100

The findings indicate that flexible vocational programs are the most preferred education and training format, accounting for 34.4% of all responses, followed by full-time school (21.5%) and online/self-paced learning (20.2%). The strong preference for flexible and alternative learning formats suggests that respondents value training opportunities that can be balanced with work, family responsibilities, and other commitments, highlighting the need for accessible and adaptable education delivery models.

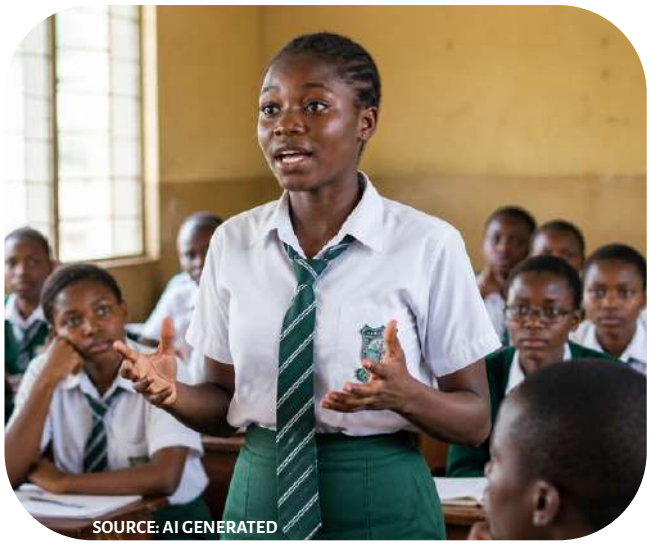
The research findings show an 81% literacy rate among respondents, which aligns with existing evidence that the South-East geopolitical zone, especially Imo State, consistently ranks among the highest literacy rates in Nigeria. According to TheGuardian newspaper publication on December 15, 2025, Imo State is leading the country with a literacy rate of 96.43%. The National Bureau of Statistics (NBS) and the Nigeria Demographic and Health Survey (NDHS 2018) report indicate that 87% of women aged 15–49 in the South-East were literate, compared with the national average of 59% among women of the same age group, reflecting positive results of years of advocacy and campaigns for girl-child education in the region.

The educational profile of respondents in the Imo State Women's Needs Assessment reflects a relatively high level of educational attainment and is broadly consistent with existing evidence on women's education in Nigeria's South-East geopolitical zone. The survey found that 45.0% of respondents had attained tertiary education, while an additional 4.0% had completed postgraduate education, bringing the proportion of respondents with post-secondary education to 49.0%. Furthermore, 32.0% had completed secondary education, whereas 13.0% had primary education as their highest qualification. Only 6.0% of respondents reported having no formal education, indicating that most women surveyed had received at least some level of formal education.

These findings closely align with evidence from the 2018 Nigeria Demographic and Health Survey (NDHS), which shows that 12.4% of women aged 15–49 in the South-East had no formal education, compared with 35.0% nationally (National Population Commission (NPC) and ICF, 2019). The considerably lower proportion of respondents without formal education in this assessment (6.0%) suggests that the women included in the survey are, on average, even more educationally advantaged than the broader female population in the South-East.
The survey also revealed that 49.0% of respondents had attained tertiary or postgraduate education, a proportion substantially higher than the 13.2% of women with higher education reported for the South-East in the NDHS 2018. This difference may reflect the characteristics of the study population rather than a statewide shift in educational attainment. As a social audit targeting adult women who are more likely to engage in community development, civic participation, or organized women's groups, the sample may naturally include a higher proportion of educated women than the general population. Nevertheless, the finding underscores the growing educational advancement of women in Imo State and their increasing capacity to participate in social, economic, and political development.

Overall, the findings reinforce the long-standing recognition of the State as one of Nigeria's most educationally advantaged states. They also suggest that women in the state have made considerable progress in accessing higher education. However, the persistence of a small proportion of women without formal education reminds policymakers that educational inequalities have not been eliminated. Targeted interventions remain necessary to reach women from poor households, rural communities, older age groups, women with disabilities, and other marginalized populations who continue to face barriers to educational access and completion.

From a policy perspective, these findings present both an opportunity and a challenge. While the relatively high educational attainment of women provides a strong foundation for advancing economic empowerment, leadership, and civic engagement, the emphasis should now shift from expanding access to basic education to improving the quality, relevance, and labor-market responsiveness of education. This is particularly important considering the study's finding that many women prioritize vocational and digital skills, signaling that educational success must increasingly be measured not only by years of schooling but also by the acquisition of competencies that enhance employability, entrepreneurship, and lifelong learning.


SOURCE: AI GENERATED

Government Policies Analysis on Women and Girl-Child Education

1. National Policy Framework

Since the return to democratic governance in 1999, successive Nigerian governments have introduced policy reforms aimed at expanding educational access, reducing gender

disparities, and promoting lifelong learning for women and girls. These reforms are anchored in constitutional guarantees, education legislation, gender policies, and international commitments.

a. Universal Basic Education (UBE) Act, 2004

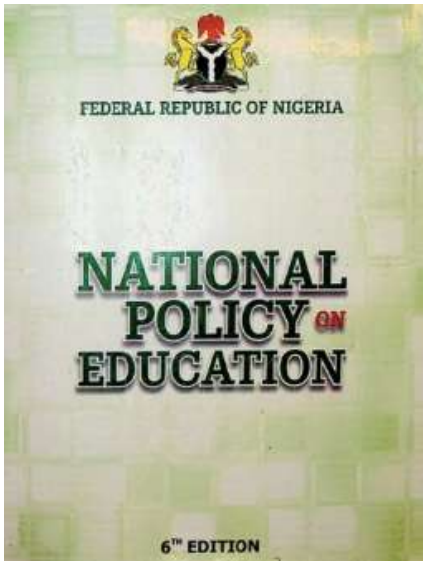
The Universal Basic Education (UBE) Act, 2004 remains Nigeria's principal legislative framework for guaranteeing equitable access to basic education. The Act provides for free, compulsory, and universal basic education for every Nigerian child and places a shared responsibility on governments, parents, and guardians to ensure that children of school age are enrolled in and complete basic education. It also established the Universal Basic Education Commission (UBEC) and State Universal Basic Education Boards (SUBEBs), including the Imo State Universal Basic Education Board (IMSUBEB), to coordinate, finance, and oversee the implementation of basic education programmes across the country.

From a gender perspective, the UBE Act seeks to eliminate financial barriers that disproportionately hinder girls' access to education by abolishing tuition fees at the basic education level and promoting equitable enrolment and retention. However, the findings of this assessment suggest that free tuition alone is insufficient to ensure sustained educational participation and completion among women and girls. Respondents identified a range of indirect costs and socioeconomic constraints—including transportation expenses, the cost of uniforms and learning materials, household poverty, and, in some communities, security-related concerns—as significant barriers to educational continuity. These findings indicate that, while the UBE policy has substantially improved access to basic education, complementary interventions such as targeted financial assistance, school feeding programmes, transportation support, safe learning environments, and social protection measures are necessary to address the non-tuition barriers that continue to undermine educational retention and completion among girls and women.

b. National Policy on Education (2013)

Nigeria's National Policy on Education (6th Edition) emphasizes:

- Equal educational opportunities regardless of gender,
- Inclusive education,
- Lifelong learning,
- Technical and Vocational Education and Training (TVET),
- Science and technology education,
- Adult and non-formal education.



The policy recognizes education as a tool for national development and explicitly encourages increased participation of girls and women at all levels of education.
The findings of this assessment, particularly the strong demand for vocational and digital skills, closely align with the policy's objective of developing a skilled workforce to support national economic development.

c. **National Policy on Gender in Education (2021)**

The National Policy on Gender in Education (2021) represents Nigeria's most comprehensive framework specifically addressing gender disparities within the education sector. It seeks to eliminate all forms of discrimination that prevent girls and women from accessing, completing, and benefiting from quality education.

Key objectives include:

- Increasing girls' enrolment, retention, completion, and transition,
- Eliminating gender-based barriers to education,
- Promoting STEM education among girls,
- Supporting pregnant learners and adolescent mothers, l discontinuation.

- Reducing school-related gender-based violence,
- Strengthening gender-responsive budgeting within the education sector,
- Expanding adult literacy and lifelong learning opportunities for women.

Importantly, the policy recognizes poverty, early marriage, pregnancy, insecurity, disability, harmful cultural practices, and inadequate sanitation facilities as significant barriers to girls' education. These priorities closely mirror the findings of the present assessment, where financial hardship emerged as the leading reason for educational discontinuation.

d) National Gender Policy (2021)

Nigeria's revised National Gender Policy adopts a broader rights-based approach to women's empowerment. Education is identified as one of the principal mechanisms for reducing gender inequality, increasing women's participation in governance, improving economic empowerment, and reducing poverty.

The policy advocates:

- Gender-responsive budgeting,
- Scholarships for girls,
- Increased participation of women in STEM,
- Elimination of discriminatory practices,
- Promotion of adult education and digital literacy.

The emphasis on digital skills corresponds closely with respondents' educational priorities identified in this assessment.



e) National Digital Economy Policy and Strategy (2020–2030)

Recognizing the growing importance of digital competencies, Nigeria adopted the National Digital Economy Policy and Strategy to expand digital inclusion and ICT capacity.

Although not exclusively a gender policy, it identifies digital literacy as essential for:

- Employability,
- Entrepreneurship,
- Innovation,
- Financial inclusion,
- Lifelong learning.

The finding that nearly one-third of respondents prioritize digital and STEM education demonstrates increasing alignment between women's aspirations and national workforce priorities.

f) Adolescent Girls Initiative for Learning and Empowerment (AGILE)

Supported by the World Bank, AGILE represents one of Nigeria's flagship programmes for improving girls' secondary education. The program seeks to:

- Increase girls' enrolment and retention,
- Improve school infrastructure,
- Provide scholarships and financial support,
- Strengthen life skills education,
- Improve school safety.

Although implementation varies across states, AGILE illustrates the Federal Government's increasing focus on addressing barriers affecting adolescent girls' education.

2. Imo State Government Policies and Reforms

- Quality assurance,
- Upgrading school infrastructure,
- Improving teacher enhancing education.

Enhancing educational Unlike some Nigerian states that have enacted standalone

Girl-Child Education Laws or policies, Imo State has largely operationalized national education and gender policies through institutional reforms rather than separate state-specific legislation.

a. Imo State Ministry of Primary and Secondary Education

The Ministry's current strategic priorities include:

- Improving equitable access to education,
- Strengthening governance,
- Reducing out-of-school children.

Although these objectives apply to all children, they directly support girls' educational participation by promoting equitable access and improving learning environments.

b. Imo State Universal Basic Education Board (IMSUBEB)

IMSUBEB implements:

- Universal Basic Education,
- School rehabilitation,
- Teacher recruitment and training,
- Provision of instructional materials,
- Community mobilization,
- School enrolment campaigns.

Through these interventions, the Board contributes to improving educational access for girls, particularly at the primary education level.

c. Skills Acquisition and Youth Empowerment

SkillUp Imo Programme and Women's Skills Development

One of the most significant education and skills development initiatives of Hope Uzodinma's administration is the SkillUp Imo Programme, launched in 2022 under the Ministry of Digital Economy and E-Government as part of the Imo Digital Agenda (IDEA 2022–2026). The programme was established to equip residents, particularly young people, with market-relevant digital and technology skills to enhance employment, entrepreneurship, innovation, and participation in the digital economy.

The findings of this assessment demonstrate a strong alignment between the programme's objectives and the educational aspirations of women in Imo State. Vocational skills (36.5%) and digital/STEM skills (31.2%) emerged as the two most highly prioritised areas of learning, collectively accounting for nearly 68% of respondents' expressed skills-development needs. This indicates a strong demand among women for practical and technology-oriented competencies that can improve their employability, entrepreneurial capacity, and economic independence. Programmes such as SkillUp Imo therefore provide an important policy platform through which these identified needs can be addressed.

However, the assessment also identifies a significant geographical access gap in the delivery of digital skills training. The concentration of training centers in Owerri, the State capital, potentially limits meaningful participation by women living in rural and hard-to-reach communities. For women who must contend with transportation costs, caregiving responsibilities, limited household resources, and other socioeconomic constraints, the distance to training centers may constitute a substantial barrier to participation. Consequently, a programme designed to promote inclusive digital empowerment risks disproportionately benefiting women who are already geographically and economically advantaged.

To maximize the programme's contribution to women's empowerment, the State Government should consider expanding SkillUp Imo beyond the capital through decentralized training centers, community-based digital learning hubs, mobile training programmes, and accessible online or blended learning models. Targeted outreach and affirmative participation measures for rural women, women with disabilities, and women from low-income households would further strengthen the program's gender and social inclusion dimensions.

Expanding women's access to SkillUp Imo would not only respond directly to the skills priorities identified in this assessment but could also contribute to women's economic

empowerment, digital inclusion, entrepreneurship, employability, and participation in the emerging digital economy. The evidence therefore suggests that the principal challenge is not necessarily the absence of relevant government programmes, but ensuring that existing opportunities are accessible, geographically inclusive, gender-responsive, and sufficiently responsive to the needs of women across the State.

AGRICULTURE & ECONOMIC EMPOWERMENT

Fig. 14: Access to Land for Farming or Business Purposes (N = 300)

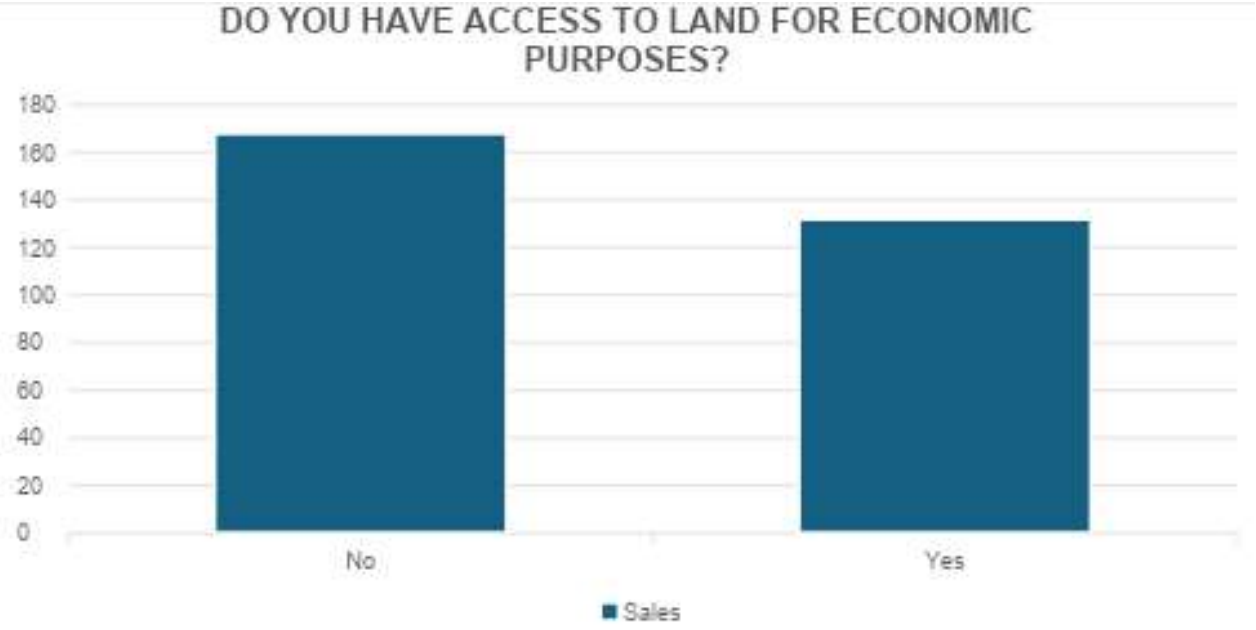


Table 15: Access to Land for Farming or Business Purposes

Response	Frequency	Percentage (%)
Yes	132	44.0
No	168	56.0
Total	300	100.0

More than half of respondents (56.0) reported having no access to land for farming or other productive purposes. Limited access to land remains one of the most significant structural barriers to women's economic empowerment in Imo State, reducing opportunities for commercial agriculture, agribusiness investment, and wealth creation.

Fig.15: Women's Means of Accessing Land

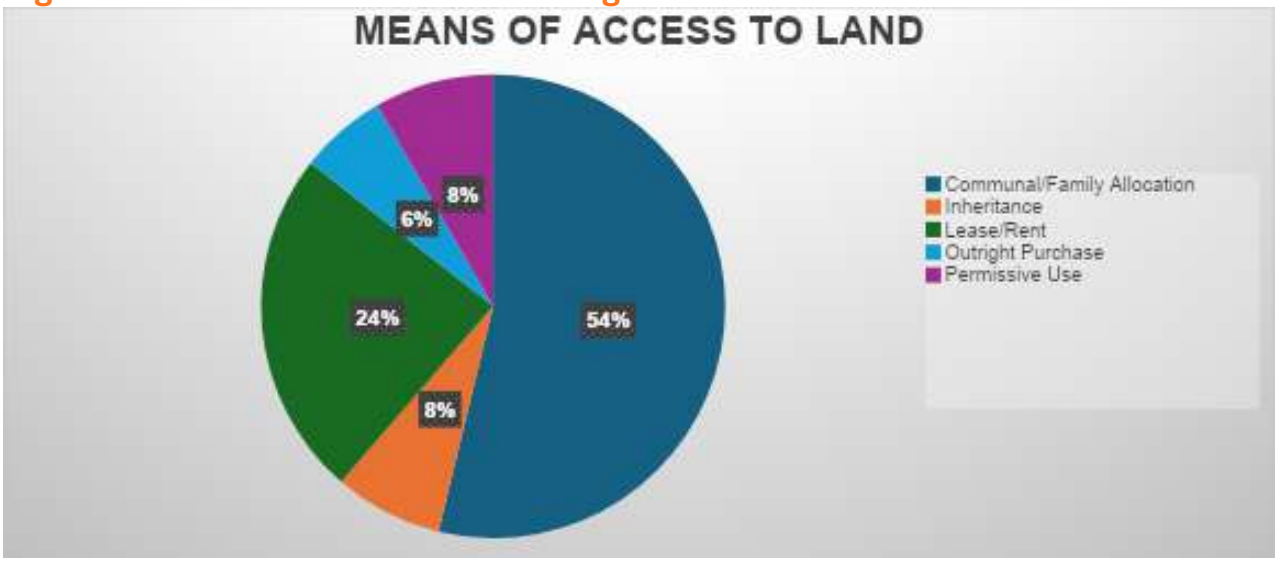


Table16: Access to Land for Farming or Business Purposes

Mean of Access	Frequency	Percentage (%)
Communal/Family Allocation	71	54
Inheritance	10	8
Lease/Rent	32	24
Outright Purchase	8	6
Permissive Use	11	8

The findings show that communal or family allocation is the dominant means through which women access land, accounting for 71 respondents (54%). This suggests that more than half of the women who have access to land rely on customary or family-based arrangements rather than formal ownership mechanisms. Such arrangements may provide temporary or conditional access, which can also be influenced by traditional norms and family dynamics.

Fig.16: Cross-Tabulation Analysis of Vulnerable Groups' Land Accessibility

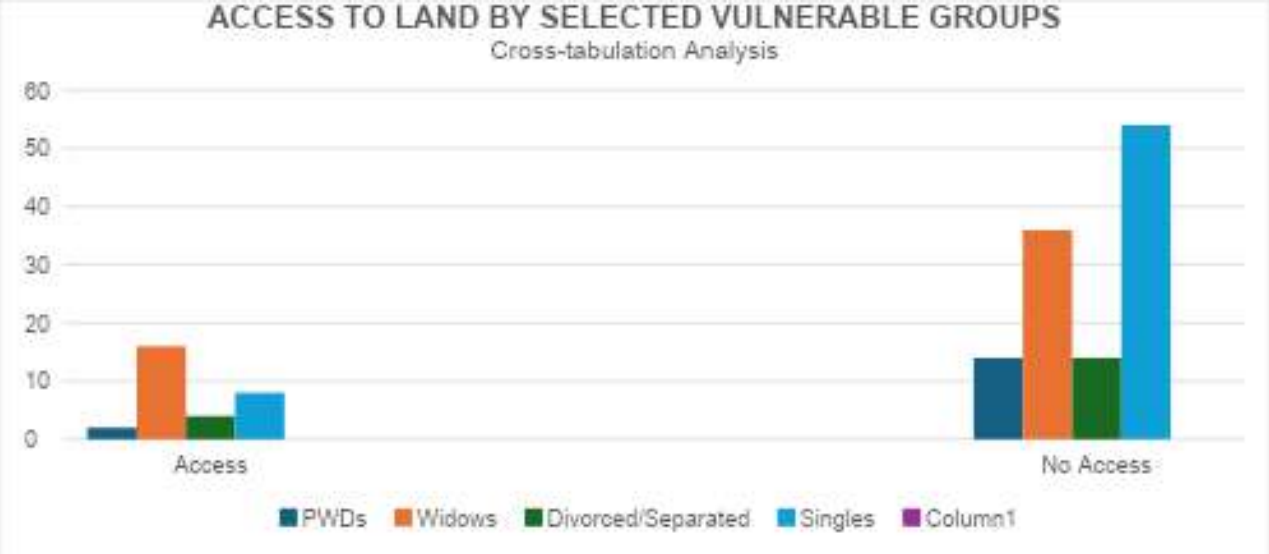


Table 17: Cross-Tabulation of Vulnerable Groups' Land Accessibility

Category	Access	No Access
PWDs	2	14
Widows	16	36
Divorced/Separated	4	14
Singles	8	54

According to the findings, PWDs have the lowest level of land access (12.5%), followed closely by single women (14.5%). Divorced or separated women have an access rate of 22.2%, indicating considerable disadvantage. More than two-thirds (69.2%) of widows lack access to land. The overall sample access rate of 44% is substantially higher than the rates observed among these vulnerable groups. The cross-tabulation reveals substantial disparities in land access across vulnerability categories, with the lowest access observed among women with disabilities, single women, divorced/separated women, and widows.

Fig.17: Women's participation in decisions about use of land

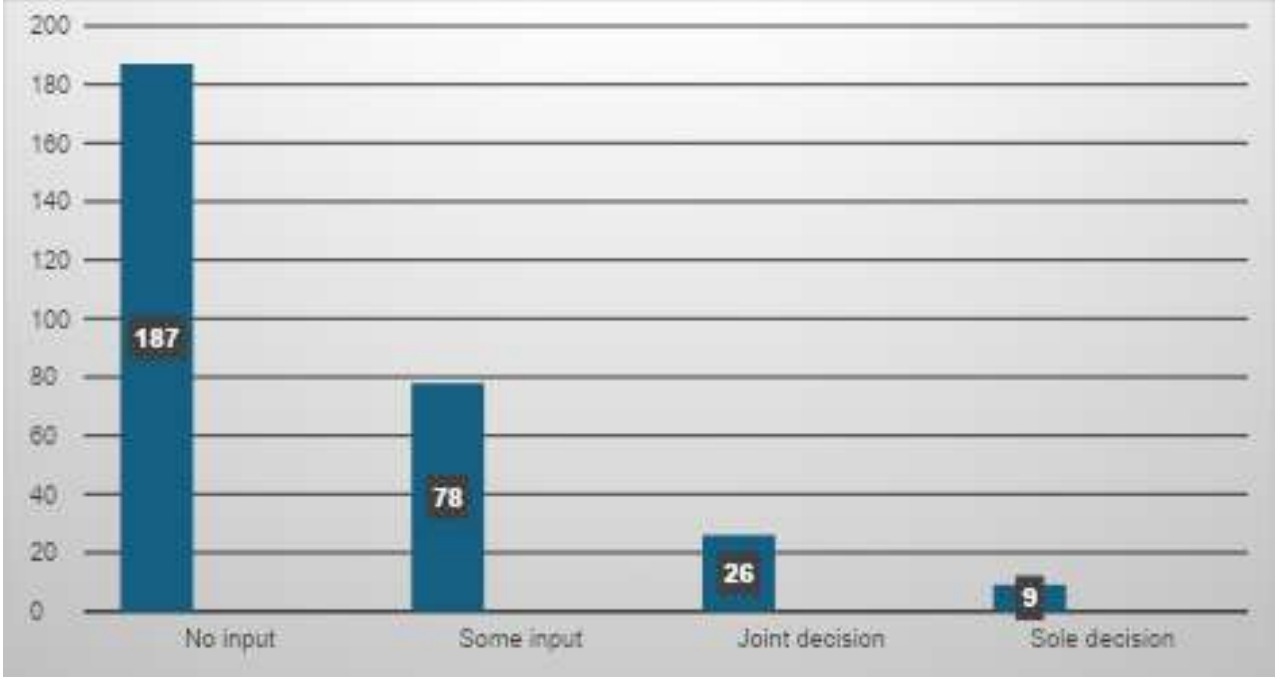


Table 18: Women's partcipation in decisions about use of land

Response	Frequency	Percentage
No Input	187	62.3
Some Input	78	26
Joint Decision	26	8.7
Sole Decision	9	3
Total	300	100

The data show that nearly two-thirds of respondents (62.3%) have no say in land use decisions. In nearly all communities in Imo State, land inheritance practices are predominantly patrilineal, and cultural norms and traditions often play central roles in reinforcing the systemic exclusion of women from land ownership and decision-making processes. The survey findings from this assessment reflect this dynamic, with only 8.3% of women with land access acquiring it through inheritance and 62.3% reporting no input in decisions about land use.

COMMERCE AND TRADE

Fig.18: Respondents' Business Ownership/Operation Status

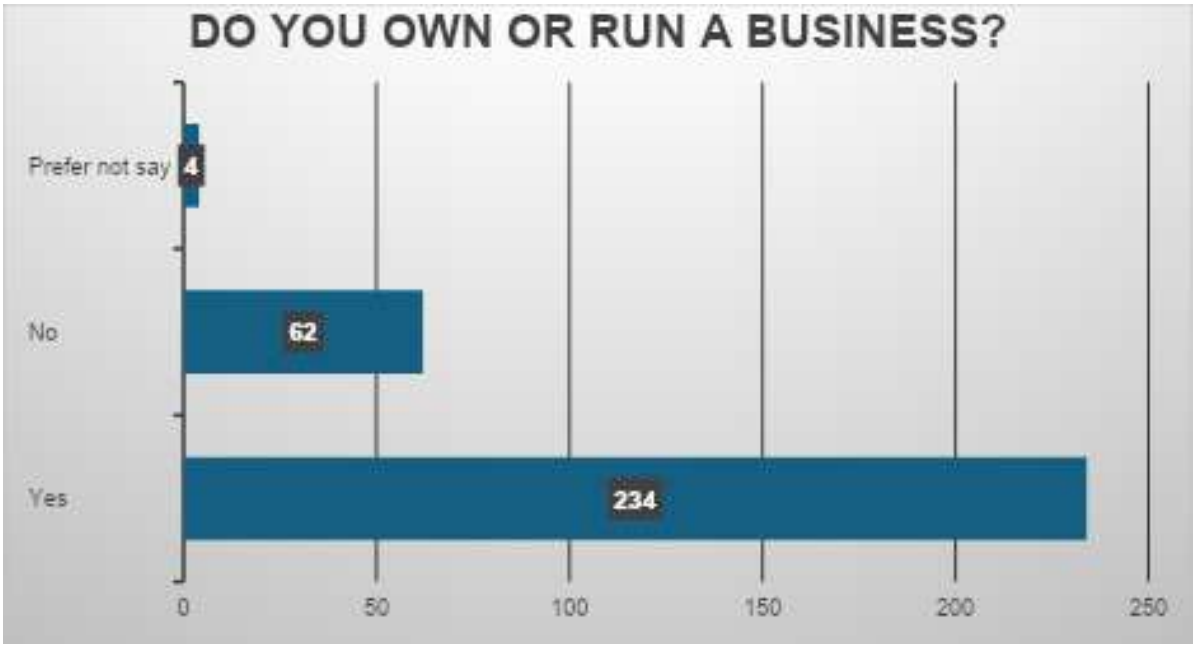


Table 19: Respondents' Business Ownership/Operation Status

Response	Frequency	Percentage (%)
Yes	234	78
No	62	21
Prefer not to say	4	1
Total	300	100

The findings indicate that most respondents (78.0%) own or run a business, suggesting that entrepreneurship is a common source of livelihood among the study population. However, 21% reported not owning or operating a business, while only 1% preferred not to disclose their business status, indicating a high level of response completeness.

Fig.19 Registration Status of Respondents' Businesses



Table 20 Registration Status of Respondents' Businesses

Business Registration Status	Frequency	Percentage (%)
Registered	22	9.4
Not Registered	212	90.6
Total	100	100

The findings show that only 9.4% of respondents operate registered businesses, while an overwhelming majority (90.6%) run unregistered businesses. This suggests a high level of informality among the businesses surveyed, highlighting the need for interventions that encourage business formalization and improve access to registration services.

Fig.20 Reasons for Non-Registration of Businesses

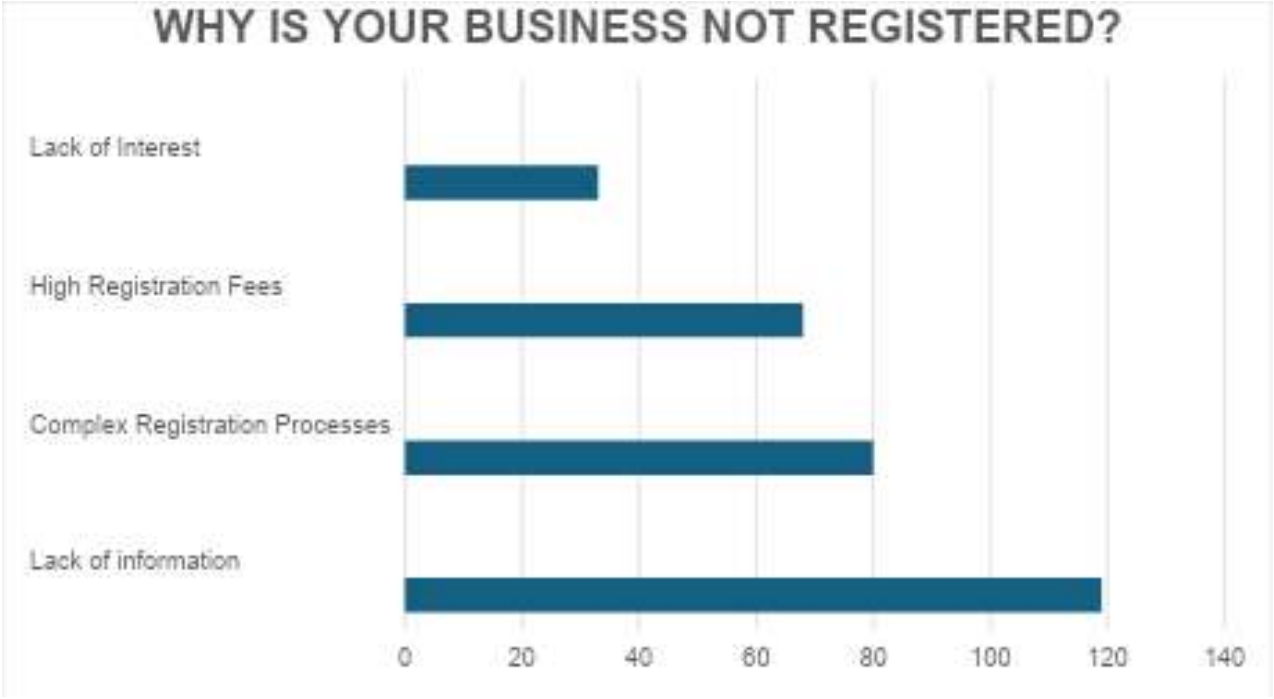


Table 21 Reasons for Non-Registration of Businesses

Note: This was a multiple-response question; therefore, the total number of responses exceeds the number of respondents. Percentages are based on the total number of responses (N = 300)

Reason for Non-Registration	Frequency	Percentage (%)
Lack of Interest	33	11.0
High Cost of Registration	68	22.7
Complex Registration Process	80	26.7
Lack of Information	119	39.6
Total	300	100

Lack of information was the most frequently cited reason for not registering a business (39.6%), followed by the complexity of the registration process (26.7%) and the high cost of registration (22.7%). These findings suggest that inadequate awareness, administrative barriers, and financial constraints are the major factors discouraging business formalization, while lack of interest (11.0%) was the least reported reason.

Fig.21: Respondents' Access to Credit

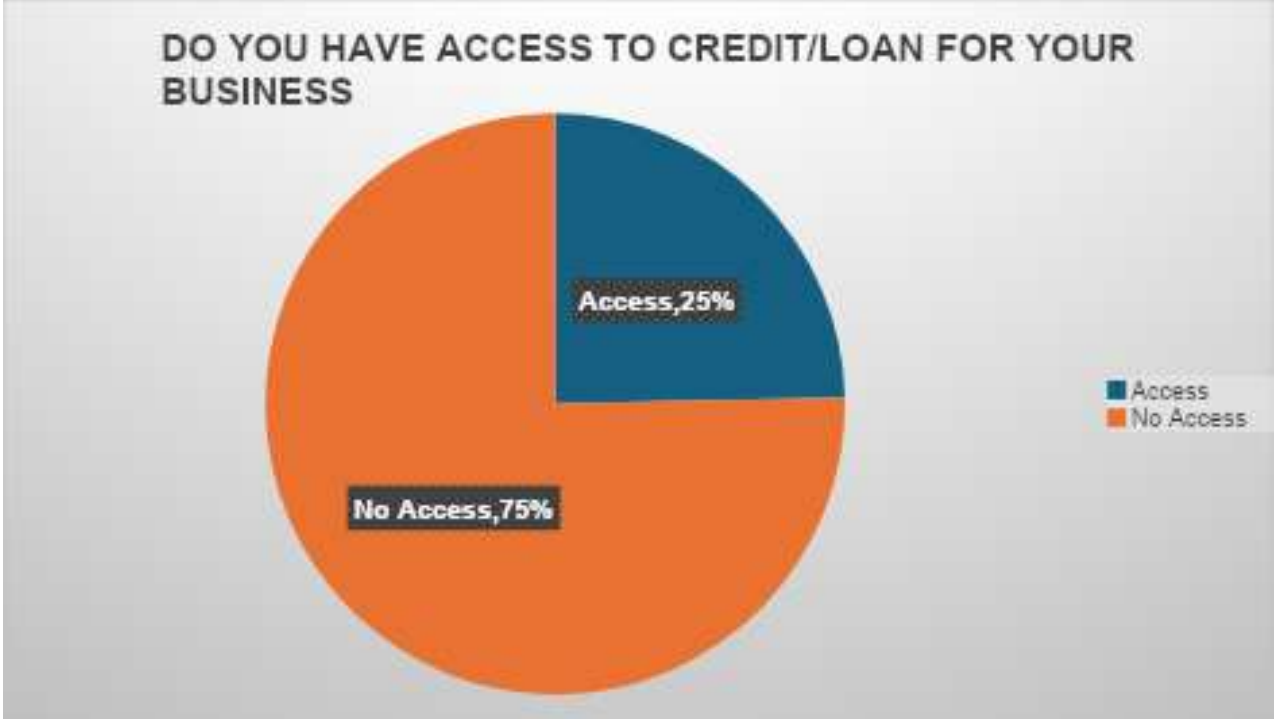


Table 22: Respondents' Access to Credit or Loans for Their Businesses

Response	Frequency	Percentage (%)
Yes	74	24.6
No	226	75.4
Total	300	100

The findings reveal that only 24.7% of respondents have access to credit or loans for their businesses, while a substantial majority (75.3%) do not. This indicates that limited access to finance remains a significant challenge for business owners and may constrain business growth, investment, and long-term sustainability.

Fig.22: Outcome of Loan Application Among Respondents Who Have Access to Loans

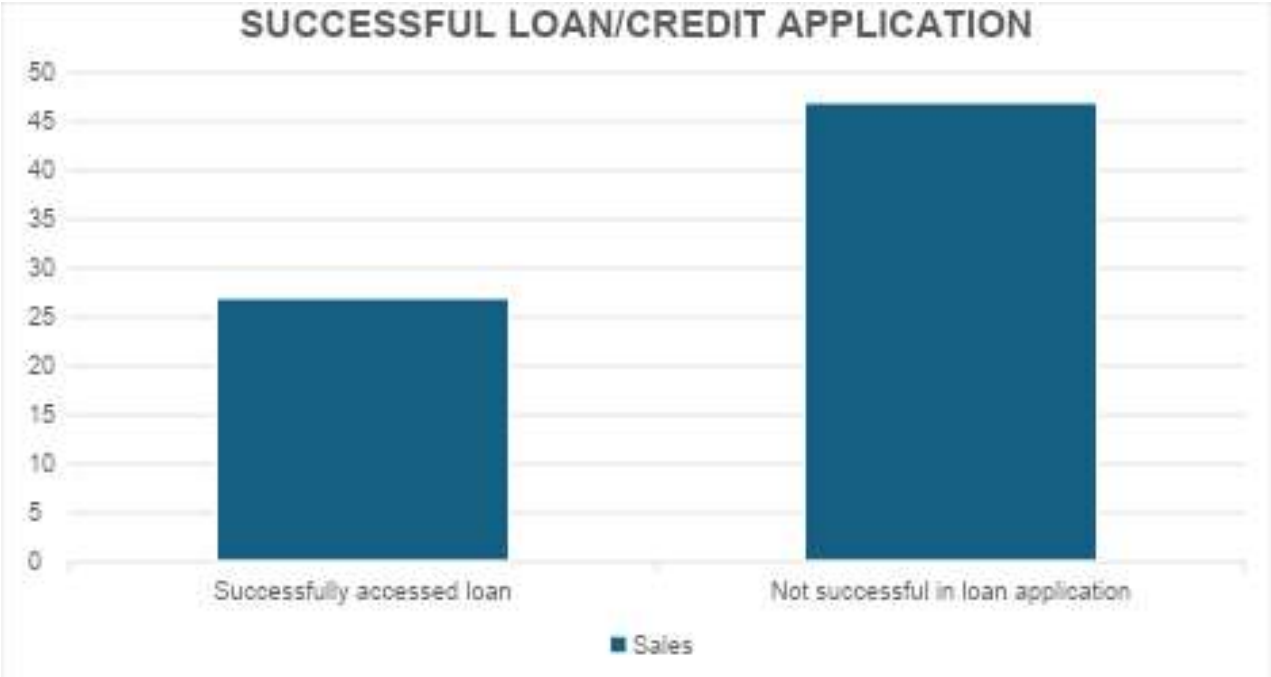


Table 23: Outcome of Loan Application Among Respondents Who Have Access to Loans

Loan Application Outcome	Frequency	Percentage (%)
Successfully Accessed Loan	27	36.5
Not Successful with Loan Application	47	63.5
Total	74	100

The findings indicate that among the 74 respondents with access to loan facilities, only 27 (36.5%) obtained a loan, while the majority, 47 (63.5%), had unsuccessful loan applications. This suggests that although some business owners can access credit, significant barriers to loan approval remain, highlighting the need for more inclusive lending policies and improved access to affordable financing for small businesses.

Fig. 23: Primary Source of Business Loans Among Respondents

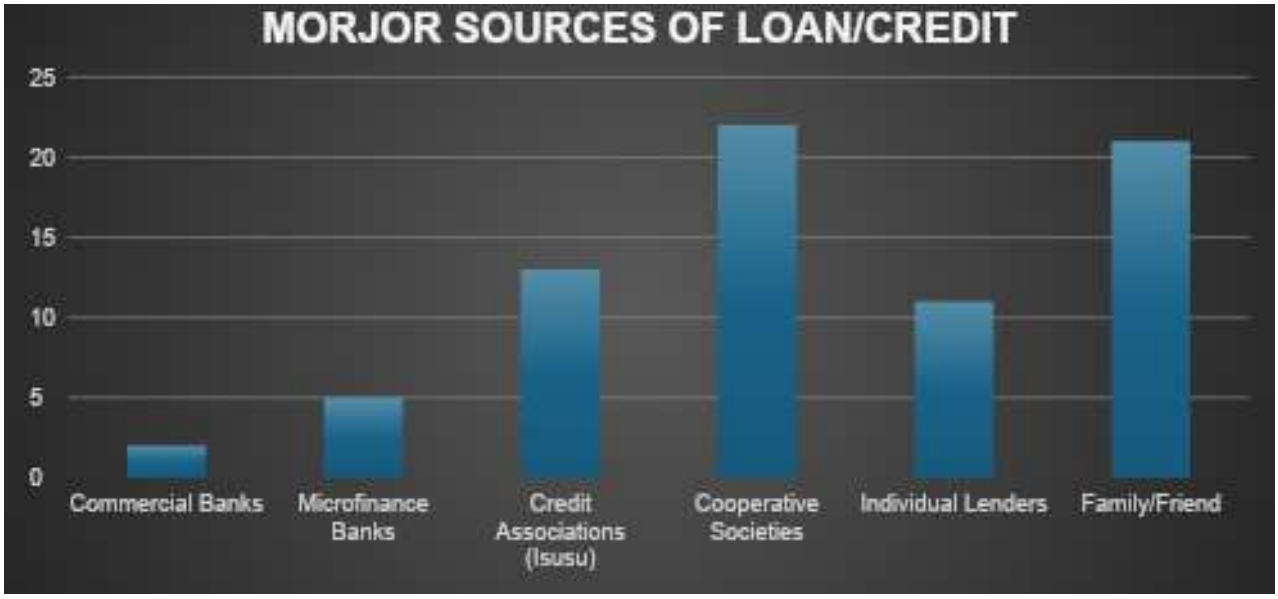


Table 24: Primary Source of Business Loans Among Respondents

Primary Source of Loan	Frequency	Percentage (%)
Commercial Bank	2	2.7
Microfinance Bank	5	6.8
Credit Associations (Isusu)	13	17.6
Cooperative Societies	22	29.7
Individual Lenders	11	14.9
Family/Friends	21	28.4
Total	74	100

The findings show that Cooperative Societies (29.7%) and Family/Friends (28.4%) are the leading sources of business loans among respondents, followed by Credit Associations (Isusu) (17.6%) and Individual Lenders (14.9%). In contrast, only a small proportion obtained loans from formal financial institutions such as Microfinance Banks (6.8%) and Commercial Banks (2.7%)

The findings indicate that women in Imo State rely heavily on the informal financial sector while remaining largely excluded from formal credit sources. The dominance of credit associations (Isusu), cooperative societies, family and friends, and individual moneylenders as major sources of loans reflects the importance of informal financial systems in supporting women's economic activities. These sources are often preferred because they are more accessible, involve simpler procedures, require little or no

collateral, and are based on trust and social networks. For many rural and market women, Isusu groups and cooperatives provide a practical means of mobilizing capital for small businesses, household needs, and emergency expenses. However, this dependence on the informal financial sector highlights the systemic exclusion of women from the formal financial sector.

Women frequently face obstacles such as limited ownership of assets that can serve as collateral, lower levels of formal financial inclusion, inadequate documentation, high interest rates, stringent lending requirements, and discriminatory social and institutional practices. In contexts where men predominantly hold land and property ownership, women often lack the assets needed to secure bank loans, thereby restricting their access to larger, more affordable credit facilities.

The high proportion of unsuccessful loan applications further suggests that even when women seek financing, many encounter structural constraints that prevent them from obtaining the capital needed to expand their enterprises or improve their livelihoods. As a result, many remain confined to small-scale economic activities that generate modest returns, reinforcing cycles of low investment and limited business growth.

These findings are consistent with the UNDP, 2023 report that highlighted persistent social norms and structural inequalities that limit women's economic participation and access to resources, leadership, and financial opportunities. While informal lending mechanisms provide valuable support and social protection, they may not consistently offer the scale, affordability, or long-term financing needed for significant enterprise development *(United Nations Development Programme. (2023). 2023 Gender Social Norms Index (GSNI) Report. UNDP. https://hdr.undp.org/gsni/2023)*

Fig.24 Respondents' Rating of the Burden of Taxes, Levies, and Market Fees

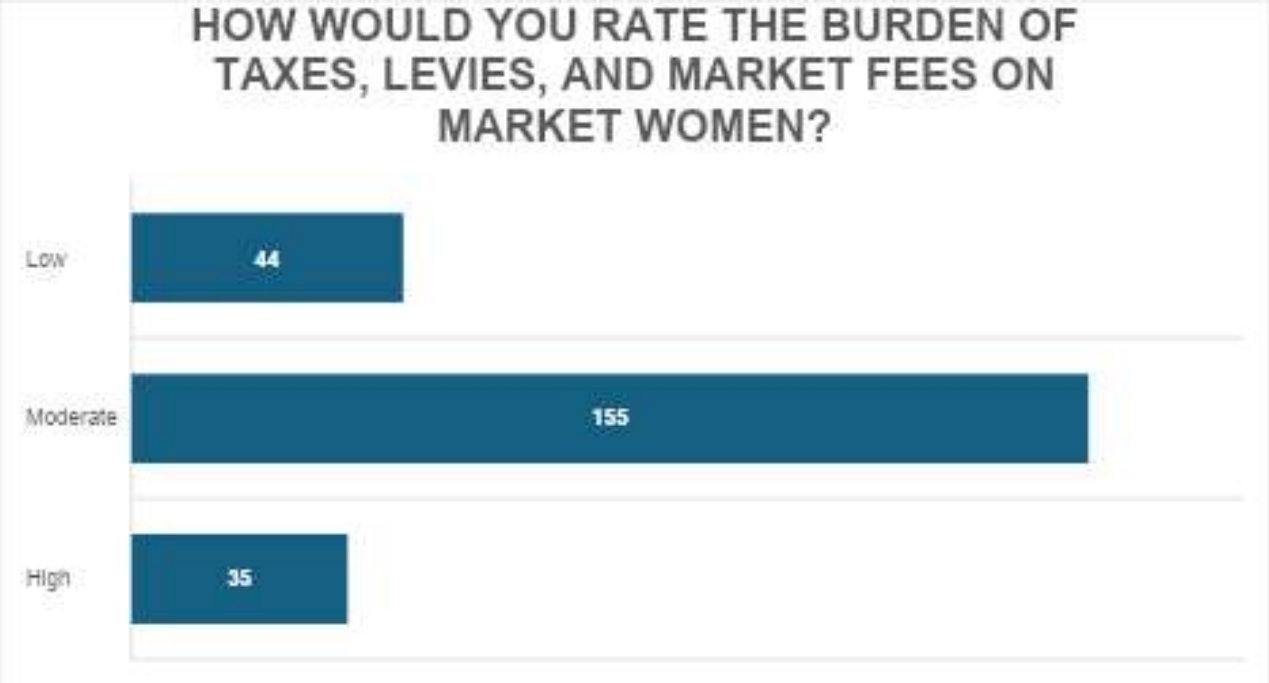


Table 25: Respondents' Rating of the Burden of Taxes, Levies, and Market Fees

Rating	Frequency (n)	Percentage (%)
Low	44	18.8
Moderate	155	66.2
High	35	15.0
Total	234	100

The findings reveal that many respondents are concerned about the various taxes, levies, and market fees they face. The majority see these as a moderate burden. Out of 234 participants who identified as business owners, 155 (66%) rated the burden as moderate, 35 (15%) considered it high, while only 16 (19%) viewed it as low. These findings suggest that although most market women view the current tax and levy burden as manageable, a notable proportion still experience significant financial pressure, indicating the need for more equitable and business-friendly revenue collection practices.

Fig.25: Infrastructure and Service Gaps Identified in Local Markets

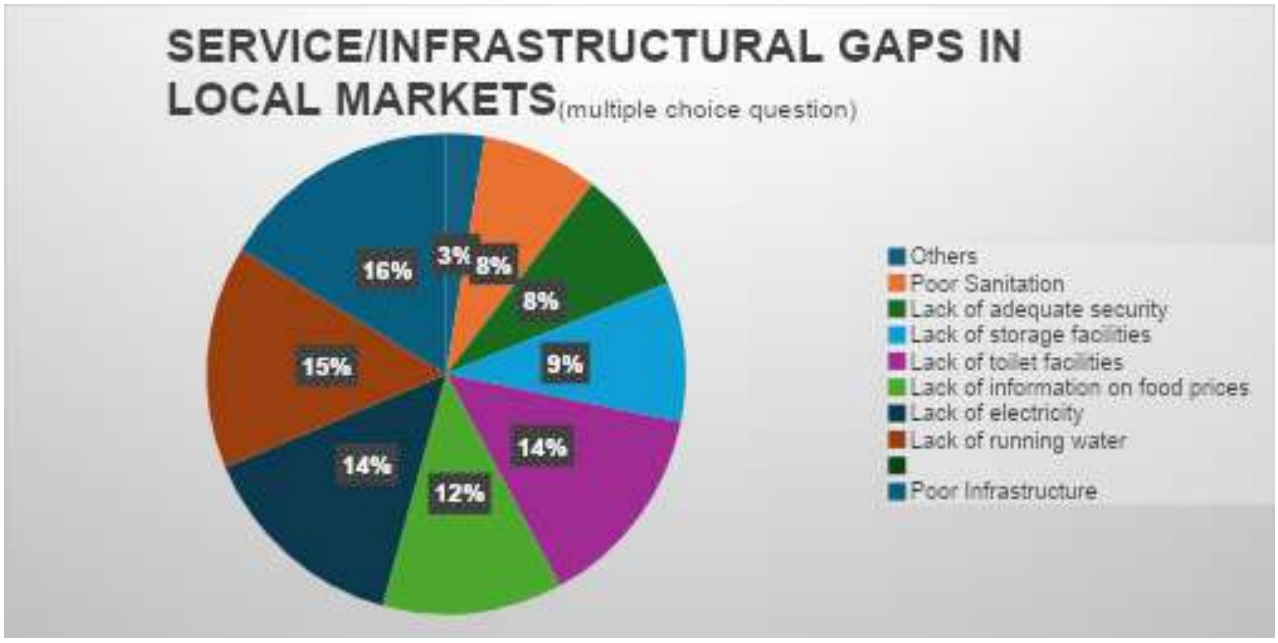


Table 26: Infrastructure and Service Gaps Identified in Local Markets

Note: This was a multiple-response question, so respondents were allowed to select more than one option. Percentages are based on the total number of responses (N = 929), not the number of respondents.

Infrastructure/Service Gap	Frequency (n)	Percentage (%)
Poor Infrastructure	150	16.1
Lack of Running Water	138	14.8
Lack of Electricity	132	14.2
Lack of Toilet Facilities	128	14.7
Lack of Information on Food Prices	122	13.1
Lack of Storage Facilities	86	9.2
Lack of Adequate Security	77	8.3
Poor Sanitation	72	7.7
Others	24	2.6
Total	929	100

Poor infrastructure (16.1%) emerged as the most frequently identified challenge in local markets, followed closely by the lack of running water (14.8%), electricity (14.2%), toilet facilities (13.7%), and information on food prices (13.1%). These findings indicate that market women face multiple, interconnected infrastructure and service deficiencies that hinder business operations, underscoring the need for comprehensive investments in market facilities and essential public services.

Market Women's Associations

Declining Institutional Capacity Following Market Demolitions

Market women's associations remain one of the most influential grassroots institutions supporting women's economic participation in Imo State. Across the state, virtually every major market has a general market women's association complemented by commodity-based groups representing traders dealing in products such as palm oil, fish, vegetables, grains, tomatoes, livestock, and other commodities. These associations perform functions that extend beyond trade. They provide welfare support, facilitate savings and cooperative schemes, resolve disputes, disseminate information on government programmes, and serve as important channels through which women collectively engage government and development partners.

However, the institutional strength of many of these associations has been significantly weakened following the urban renewal program implemented during the administration of former Governor Rochas Okorocha. Between 2015 and 2017, several commercial areas and markets were affected by demolition and relocation exercises, culminating in the demolition of the historic Eke-Ukwu Owerri Market on 26 August 2017, despite widespread resistance and ongoing legal disputes. Traders were directed to relocate, while the government promised the construction of modern market facilities.

The disruption extended beyond Eke-Ukwu, affecting trading activities associated with Relief Market, New Market, and Isinweke (Afọnta) Market in Ihitte-Uboma local government area, as well as various commercial clusters throughout the state. As a result, traders were relocated to temporary sites or informal roadside trading areas.

Interviews with key informants conducted during this assessment revealed that the fragmentation of traders across various locations has made it increasingly difficult for women's market associations in those affected markets to operate effectively. As a result, regular meetings have become less frequent, which has diminished women's ability to access cooperative finance, government interventions, and development programs that were historically facilitated through organized market structures.

These findings suggest that the revitalization of market infrastructure should go beyond rebuilding physical trading spaces. The government should deliberately support the reorganization and strengthening of market women's associations through formal registration, cooperative development, leadership training, and improved access to finance. Rebuilding these institutions will enhance women's economic resilience, strengthen collective advocacy, and improve the effectiveness of future economic empowerment programmes targeting women across Imo State.

WOMEN'S POLITICAL PARTICIPATION

Fig.26: Voter Registration Status of Respondents

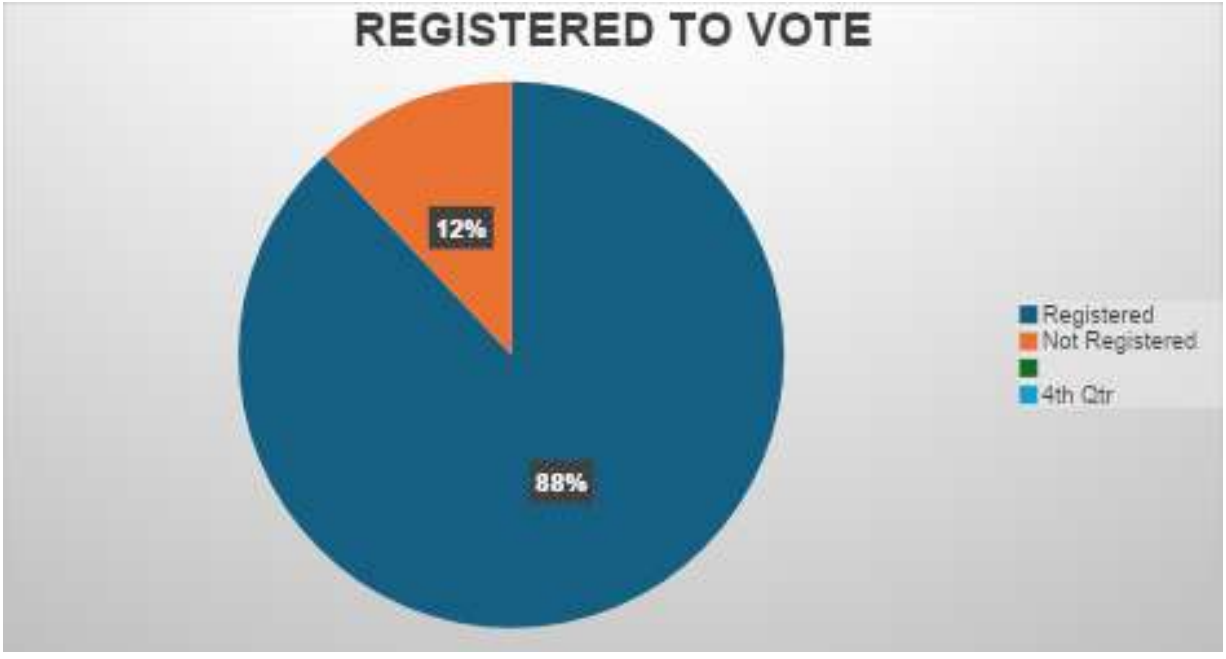


Table 27: Voter Registration Status of Respondents

Response	Frequency (n)	Percentage (%)
Yes	264	88
No	36	12
Total	300	100

The findings show that a substantial majority of respondents (88.0%) are registered voters, while only 12.0% are not. This high level of voter registration suggests strong civic engagement among the respondents and provides a solid foundation for promoting women's participation in electoral and governance processes.

Fig.27 Respondents' Willingness to Contest for Political Office in the Future

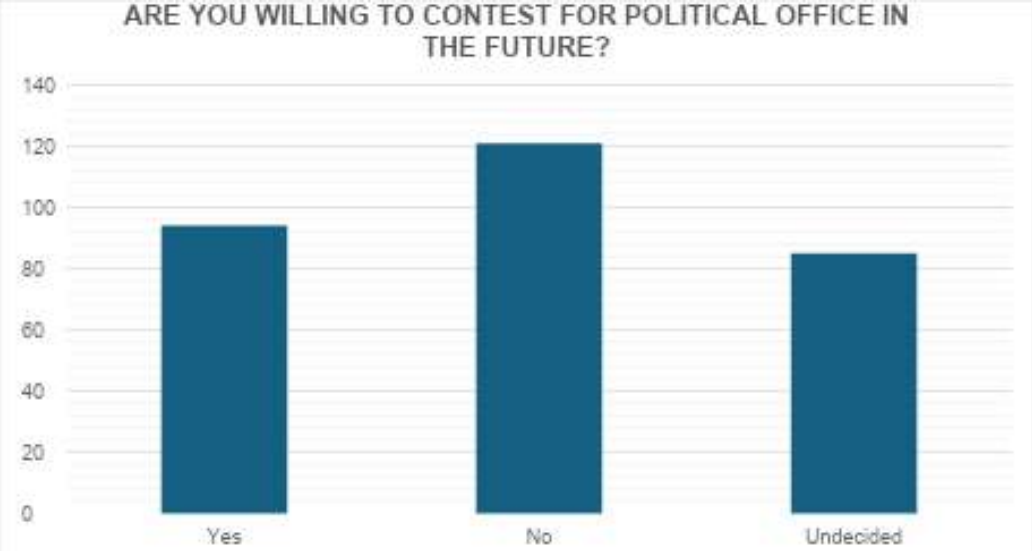


Table 28: Respondents' Willingness to Contest for Political Office in the Future

Response	Frequency (n)	Percentage (%)
Yes	94	31.3
No	121	40.3
Undecided	85	28.3
Total	300	100

The findings indicate that 40.3% of respondents are not willing to contest for political office, while 31.3% expressed willingness, and 28.3% remain undecided. This suggests that although a considerable proportion of women have political aspirations, reluctance and uncertainty remain significant barriers to women's participation in elective politics.

Fig.28: Cross-tabulation of Respondents' Age and Willingness to Contest for Political Office in the Future

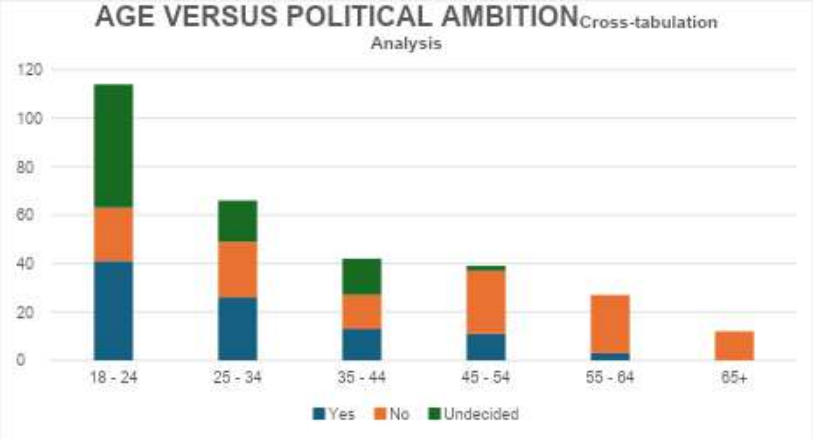
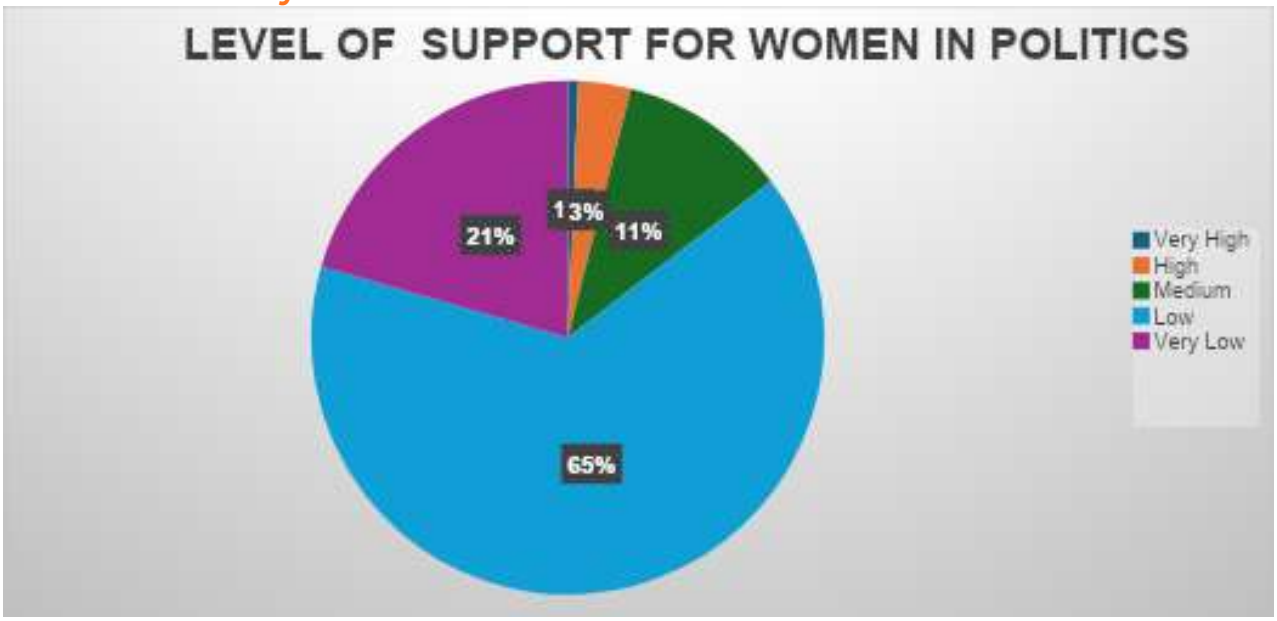


Table 29: Cross-tabulation of Respondents' Age and Willingness to Contest for Political Office in the Future

Age Group (Years)	Yes (%)	No (%)	Undecided (%)
18–24	41 (36.0%)	22 (19.3%)	51 (44.7%)
25–34	26 (39.4%)	23 (34.8%)	17 (25.8%)
35–44	13 (31.0%)	14 (33.3%)	15 (35.7%)
45–54	11 (28.2%)	26 (66.7%)	2 (5.1%)
55–64	3 (11.1%)	24 (88.9%)	0 (0%)
60+	0 (0%)	12 (100.0%)	0 (0%)
Total	94 (31.3%)	121 (40.3%)	85 (28.3%)

Although respondents aged 18–24 years recorded the highest absolute number of those willing to contest for political office (41 respondents), this age group also had the highest proportion of undecided respondents (44.7%). In contrast, respondents aged 25–34 years demonstrated the highest level of willingness in proportional terms, with 39.4% expressing interest in contesting for political office, suggesting that women in this age bracket exhibit the strongest political ambition relative to their peers. Willingness to contest declines steadily with age, while opposition to seeking political office increases markedly among respondents aged 45 years and above, culminating in 100% unwillingness among those aged 65 years and above.

Fig.29: Respondents' Rating of the Level of Political Support for Women in Their Community



Survey Question: How would you rate the level of political support for women in your community on a scale of 1 to 5 (where 1 = Very Low and 5 = Very High)?

Table 30: Respondents' Rating of the Level of Political Support for Women in Their Community

Rating	Frequency (n)	Percentage (%)
Very High	2	1
High	10	3
Medium	32	11
Low	196	65
Very Low	60	20
Total	300	100.0

The findings indicate that respondents perceive political support for women in their communities to be overwhelmingly inadequate, with 64.9% rating the level of support as low and a further 20.5% rating it as very low, representing 85.4% of all responses. Conversely, only 4.0% of respondents rated political support as high or very high, suggesting that limited community support remains a significant barrier to women's political participation and leadership.

Fig.30: Perceived Barriers Preventing Women from Participating More Actively in Politics in Imo State

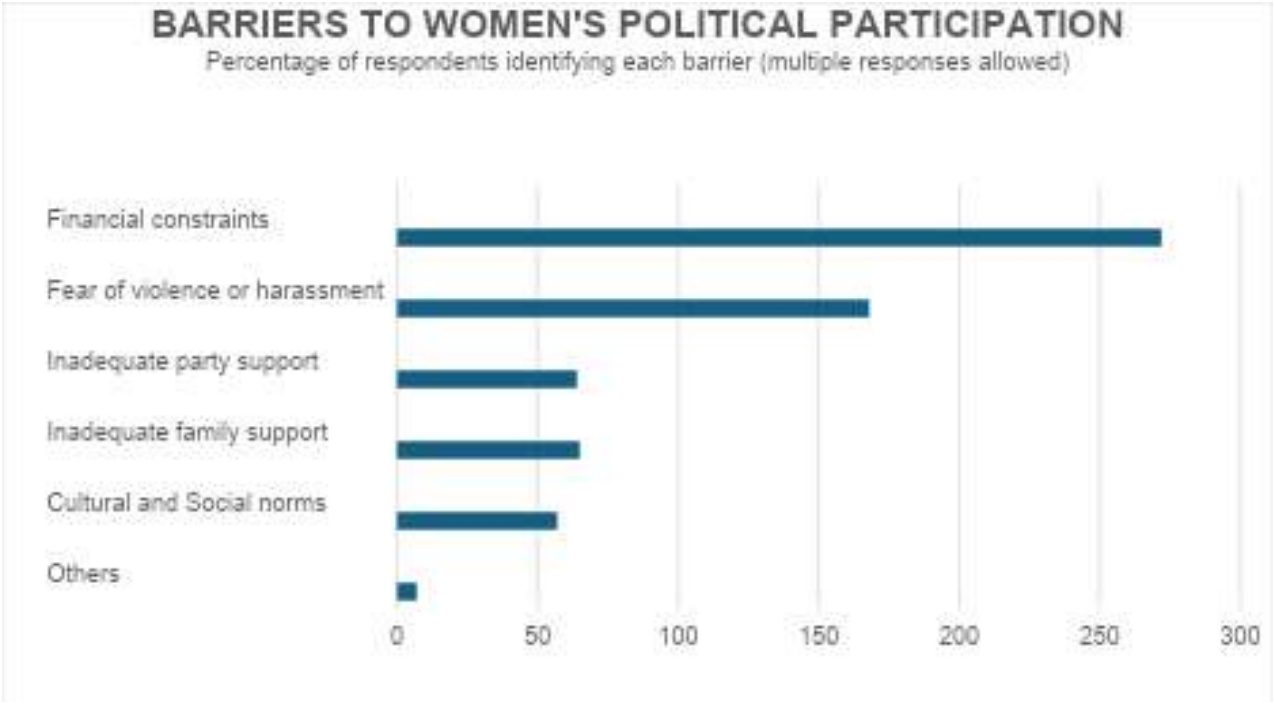


Table 31: Perceived Barriers Preventing Women from Participating More Actively in Politics (multiple-response question

Perceived Barrier	Frequency (n)	Percentage (%)
Financial Constraints	272	43.0
Fear of Violence or Harassment	168	26.5
Inadequate Family Support	65	10.3
Inadequate Party Support	64	10.1
Cultural and Social Norms	57	9.0
Other	7	1.1
Total Responses	633	100.0

Note: Percentages are based on the total number of responses (N = 633), not the number of respondents.

Financial constraints emerged as the most significant barrier to women's political participation, accounting for 43.0% of all responses, followed by fear of violence or harassment (26.5%). Institutional and social barriers—including inadequate family support (10.3%), inadequate party support (10.1%), and cultural and social norms (9.0%)—were also identified, indicating that improving women's political participation will require addressing both economic and socio-political constraints simultaneously.

WOMEN'S PARTICIPATION IN BUDGET AND FISCAL PLANNING

Fig.31: Cross-tabulation of Age Group and Primary Sources of News and Information

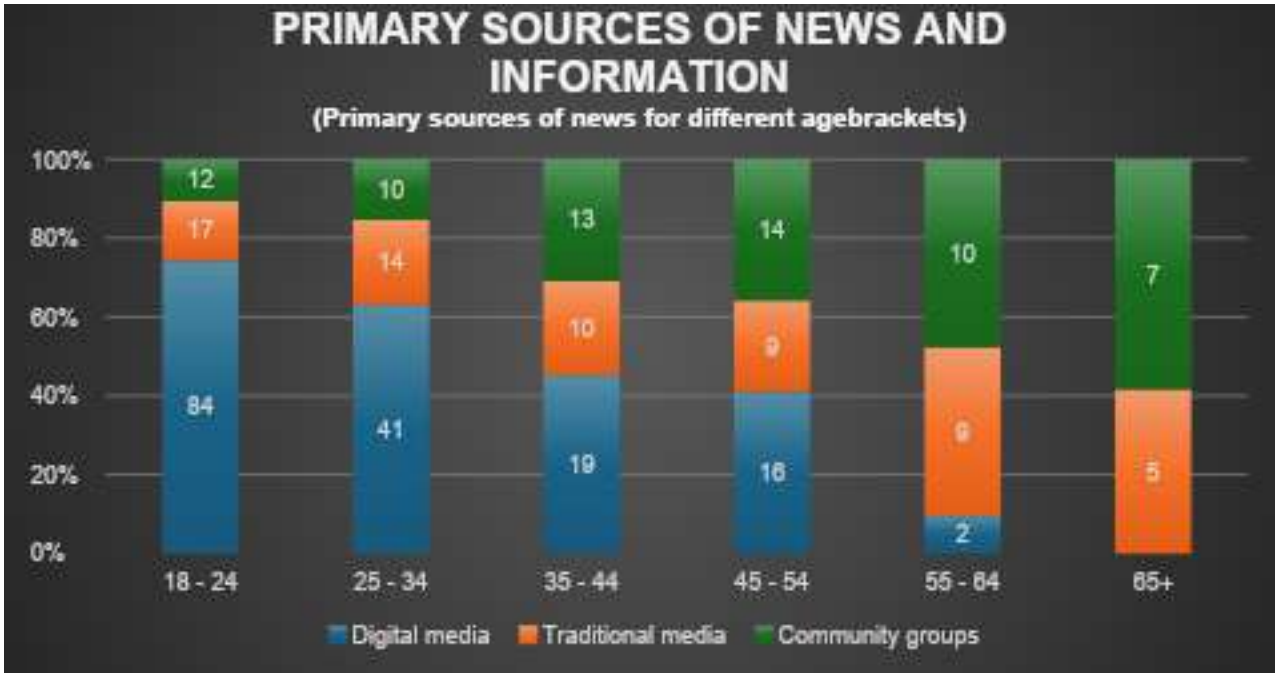


Table 32: Cross-tabulation of Age Group and Primary Sources of News and Information

Age Group (Years)	Digital Platforms n (%)	Traditional Media n (%)	Community/Social Groups n (%)	Total Responses
18–24	80 (73.4%)	17 (15.6%)	12 (11.0%)	109
25–34	40 (62.5%)	14 (21.9%)	10 (15.6%)	64
35–44	19 (45.2%)	10 (23.8%)	13 (31.0%)	42
45–54	16 (41.0%)	9 (23.1%)	14 (35.9%)	39
55–64	2 (9.5%)	9 (42.9%)	10 (47.6%)	21
65+	0 (0.0%)	5 (41.7%)	7 (58.3%)	12

The findings reveal a clear age-related shift in preferred sources of information. Digital platforms dominate among younger respondents, accounting for 73.4% of news sources among those aged 18–24 and 62.5% among those aged 25–34, whereas reliance on digital media declines steadily with age, falling to 9.5% among respondents aged 55–64 and disappearing entirely among those aged 65 years and above. Conversely, community/social groups and traditional media become increasingly important with age, with community/social groups emerging as the leading source of information among respondents aged 55 years and above, suggesting that effective public awareness and political mobilization strategies should combine digital engagement for younger women with community-based and traditional media channels for older women.

Fig.32: Participation in Budget Consultations, Public Hearings, and Other Participatory Governance Processes

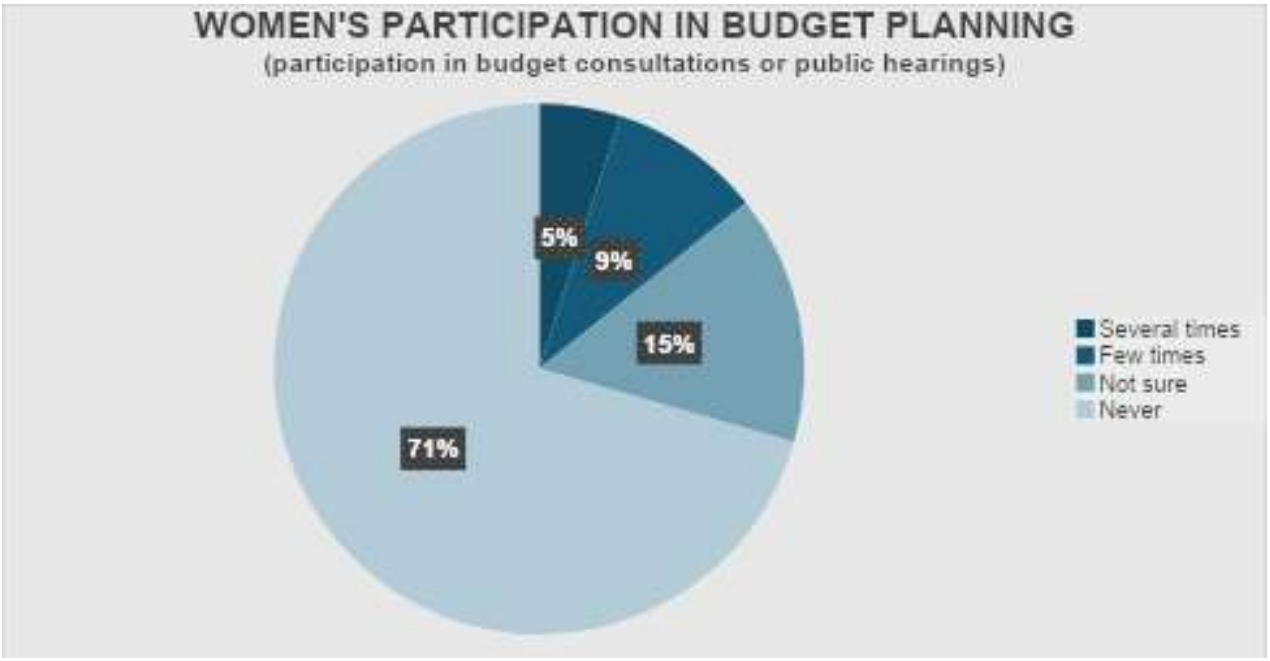


Table 33: Participation in Budget Consultations, Public Hearings, and Other Participatory Governance Processes

Response	Frequency (n)	Percentage (%)
Several Times	15	5.0
A Few Times	28	9.0
Not Sure	44	15.0
Never	213	71.0
Total	300	100

The findings reveal that most respondents (70.5%) reported that they or women in their community have never participated in budget consultations, public hearings, participatory budgeting, or similar governance processes. Only 14.3% indicated that such participation had occurred either several times or a few times, while 15.2% were unsure, suggesting limited awareness and low levels of women's engagement in public financial management and participatory governance processes.

SECURITY AND SAFETY OF WOMEN

Fig.33: Cross-tabulation of Settlement Type and Concerns About Security and Safety

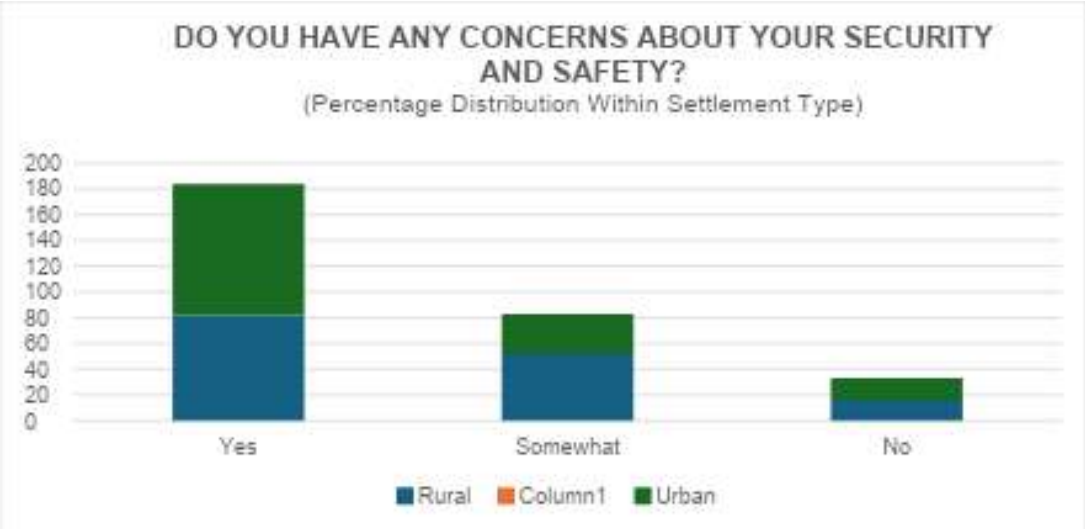


Table 34: Cross-tabulation of Settlement Type and Concerns About Security and Safety

Response	Rural n (%)	Urban n (%)
Yes	82 (54.7%)	102 (68.0%)
Somewhat	52 (34.7%)	31 (20.7%)
No	16 (10.6%)	17 (11.3%)
Total	150 (100.0%)	150 (100.0%)

The findings indicate that security concerns are more prevalent among urban respondents, with 68.0% reporting concerns about their safety compared to 54.7% of respondents in rural areas. Conversely, rural respondents were more likely to report being somewhat concerned (34.7% versus 20.7%), while only about one in ten respondents in both rural (10.6%) and urban (11.3%) communities indicated that they had no security concerns, suggesting that perceptions of insecurity are widespread regardless of settlement type.

Fig.34: Locations Where Respondents Feel Most Unsafe in Their Communities

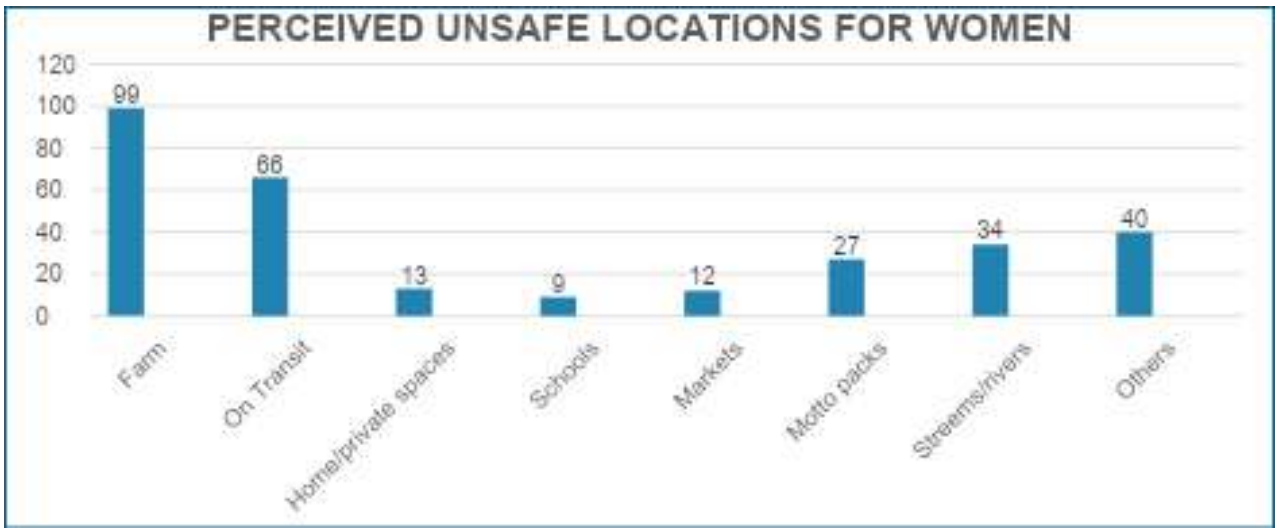


Table 35: Locations Where Respondents Feel Most Unsafe in Their Communities

Location	Frequency (n)	Percentage (%)
Farm	99	33.0
On Transit	66	22.0
Streams/Rivers	34	11.3
Motor Parks	27	9.0
Home/Private Spaces	13	4.3
Markets	12	4.0
Schools	40	13.3
Others	9	3.0
Total Responses	300	100.0

The findings indicate that farms are perceived as the most unsafe locations, accounting for 33.0% of all responses, followed by transit routes (22.0%), suggesting that women face heightened security risks while engaging in farming activities and travelling within their communities. Concerns were also reported for streams/rivers (11.3%), motor parks (9.0%), and other locations (13.3%), while comparatively fewer respondents identified homes, markets, and schools as places where they feel most unsafe, indicating that insecurity is perceived to be greatest in public and livelihood-related spaces.

KII ANALYSIS

Table 36: Thematic Coding Matrix

S/N	Theme	Frequency of Mention	Interpretation
1	Economic Empowerment	78 (Critical)	Identified as the most pressing development priority, reflecting widespread concerns over poverty, unemployment, and limited livelihood opportunities, particularly among women and other vulnerable groups.
2	Access to soft loans or grants	71 (Critical)	Access to affordable credit remains severely constrained, limiting the growth of women-owned businesses, agricultural productivity, and household economic resilience
3	Social Protection	29 (moderate)	Key Informants emphasized the need for targeted social protection programmes for vulnerable populations.
4	Enforcement of Disability Rights	22 (moderate)	Weak implementation of existing disability laws and policies continues to undermine the inclusion, protection, and equal participation of persons with disabilities in public life.
5	Accessibility Reforms	31 (High)	Participants highlighted persistent physical and institutional barriers that limit persons with disabilities' access to public buildings, transportation, education, healthcare, and other essential services.
6	Education and Skills Acquisition	64 (Critical)	Widely regarded as a sustainable strategy for reducing unemployment, promoting entrepreneurship, and improving long-term economic self-reliance, particularly among women and youths.
7	Political Representation	61 (Critical)	Greater representation of women and marginalized groups in governance was viewed as essential for promoting inclusive decision-making, advancing gender equality, and influencing public policy.
8	Security and safety	66 (Critical)	Improved security was considered fundamental to economic recovery, agricultural productivity, freedom of movement, and the meaningful participation of women and vulnerable groups.
9	Access to information on government programs	33 (High)	Participants reported inadequate awareness and dissemination of information on government interventions, limiting equitable access to available programmes and reducing public trust in government initiatives.
10	Cultural and social norms against women	47 (very high)	Entrenched patriarchal norms and discriminatory cultural practices continue to restrict women's access to leadership, economic opportunities, land ownership, and participation in public decision-making.

11	Lack of political will	56 (Very High)	Key Informants perceived inadequate government commitment to implementing existing policies and reforms as a major obstacle to achieving gender equality, disability inclusion, accountability, and sustainable development outcomes.
12	Public Health Concerns	51 (Very High)	Poor sanitation, inadequate waste management systems, and insufficient toilet facilities, particularly in markets, were identified as significant public health concerns and a major source of workplace hazards affecting the health, dignity, and productivity of women traders and surrounding communities.

Thematic Analysis of Key Informant Interviews (KII)

The thematic coding matrix offers a clear picture of the priorities and structural challenges facing women in Imo State. The pattern of responses shows that key informants consistently emphasize issues that go beyond individual circumstances and point to systemic barriers requiring coordinated policy and institutional action. The prominence of themes such as economic empowerment, social protection, political representation, disability rights, security, environmental pollution, and public health suggests broad agreement among stakeholders about the factors limiting women's full participation in social, economic, and political life.

Economic Empowerment emerged as the dominant priority.

Economic empowerment was identified with “critical” frequency, making it the most prominent theme across the interviews. This finding indicates a widespread perception that improving women's economic opportunities is central to addressing poverty and inequality. Informants viewed financial independence not only as a means of increasing household income but also as a pathway to strengthening women's bargaining power, resilience, and participation in community decision-making. The emphasis on economic empowerment also reflects recognition that many women operate small businesses or engage in informal economic activities with limited capital and support.

There were frequent references to the need for access to soft loans and grants. Key informants consistently noted that affordable credit remains out of reach for many market women and women farmers. Lamenting the lack of access to credit, a respondent from a rural community in Ihitte/Uboma local government area stated:

> ***"the government should provide us with planting materials and farming implements, offer grants for small businesses, reduce taxes significantly, and increase awareness of the empowerment program for women."***

This points to the persistent financial exclusion of women despite the existence of various public and private financing schemes. Limited collateral, high interest rates, complex application procedures, and inadequate information were identified as major factors undermining women’s access to credit. The findings suggest that expanding inclusive financing mechanisms could directly affect women's productivity and enterprise growth.

Social Protection is viewed as essential for vulnerable women.

The repeated emphasis on social protection, coded as a theme with very high frequency, reflects concern about the economic vulnerability faced by many women, particularly

widows, women with disabilities, low-income traders, and rural farmers. Informants perceived social protection not as temporary assistance but as an important safety net that can reduce the effects of poverty, shocks, and exclusion. This suggests strong support for interventions such as targeted cash transfers, health insurance, livelihood assistance, and other welfare measures designed to strengthen resilience among disadvantaged groups.

Disability Inclusion remains constrained by implementation gaps.

The enforcement of disability rights and accessibility reforms was mentioned very frequently. PWD Informants repeatedly pointed to the weak implementation of existing disability laws and the continued inaccessibility of public infrastructure and services. Lamenting the lack of policy implementation, a young female graduate from Imo State University stated:

> ***"We had high hopes when the Imo State Disability Bill was passed into law in 2024. We were told it would be a game-changer for our people. Can you believe that, since the passage of that law, not even the government has taken any steps to implement it? . No single effort has been made to make offices at the State Secretariat accessible to people like me. Nobody cares about us. They don't care about us".***



This finding indicates that legal recognition alone has not been translated into practical inclusion. Barriers in transport, public buildings, education, healthcare, and information systems continue to restrict participation by persons with disabilities, particularly women. The convergence of these two themes demonstrates that stakeholders see legislative enforcement and physical accessibility as complementary requirements for meaningful inclusion.

Education is viewed as a long-term investment in empowerment.

Although ranked slightly below the highest priority themes, education and skills acquisition received a high level of attention. Key informants viewed education and skills acquisition as the most sustainable routes out of poverty and dependence. Skills development was particularly associated with improving employability, entrepreneurship, and financial independence.

Political Representation is linked to broader social change.

The prominence of political representation, recorded with very high frequency, suggests that Key Informants see women's participation in leadership as an essential mechanism for addressing exclusion. Informants viewed representation not as an end goal, but as a mechanism to ensure that women's interests are integrated into policymaking and governance. Increased representation was also associated with improved advocacy for gender-responsive legislation, gender-sensitive budgeting, and public accountability.

Security is regarded as a foundation for inclusion and recovery.

The strong emphasis on security and safety demonstrates recognition that insecurity affects both livelihoods and social participation. Just like survey respondents, Informants viewed safe environments as necessary for women to engage confidently in farming, trading, and civic activities. According to a respondent from Obowo Local Government Area,

"Women now go to the farm in groups because we fear attacks from herdsmen."
"In our community, only men and boys fetch firewood. We are afraid to send the girls into the bush because it is no longer safe for women."


SOURCE: AI GENERATED

The findings imply that efforts to promote women's economic empowerment are unlikely to achieve their full impact without parallel improvements in personal and community security.

Information Gaps continue to limit program uptake.

Access to information on government programmes was coded with “High” frequency, making it a comparatively lower priority than economic empowerment, but still a notable concern. This suggests that some women remain unaware of available services, funding opportunities, or support initiatives. Field survey and KII data indicate a general mistrust of women towards their political leaders.

"Our (women) leaders will come and collect our names and use them to collect money, and we will not see the money." "We are only good for campaigns". "They only remember us during campaigns."
– KII from ObowoL.G.A

The research shows that the use of political structures, such as female party leaders, to distribute welfare packages for women is very unpopular among women in the state. Improved information dissemination strategies and community outreach, along with policy redesign, are likely to enhance participation and the impact of government programs.

Cultural Norms remain structural obstacles.

Among the most striking findings is the repeated identification of cultural and social norms against women as a very high-frequency theme. Informants described entrenched gender expectations as major contributors to women's exclusion from leadership, economic opportunities, and public decision-making. These norms often reinforce unequal access to resources and reduce acceptance of women in positions of authority.

Equally significant was the emphasis on lack of political will, which informants viewed as a major impediment to reform. Despite the existence of legal frameworks and policy commitments, informants perceived insufficient commitment to implementation, enforcement, and institutional change. This suggests that many of the identified challenges are not simply the result of resource constraints but also of governance and accountability deficits.

Environment, Sanitation, and Public Health

Informants expressed concerns about inadequate waste management and insufficient toilet facilities in most markets.

“I don't use the toilet in the market; that's why I drink small water while in the market. I don't want to be pressed; that place gives women infections.”
– KII from ObowoL.G.A

The findings suggest that improving market sanitation should be treated as both a public health and economic development priority.

Overall Interpretation

Overall, the thematic coding matrix presents a narrative that aligns with findings from the field survey. It reveals that economic exclusion, inadequate social protection, limited accessibility, weak enforcement of rights, and persistent sociocultural barriers mutually reinforce one another. Key informants consistently argued that progress requires more than isolated interventions. Sustainable change will depend on integrated strategies that expand economic opportunities, improve access to finance, strengthen social protection systems, enforce disability rights, invest in education and skills, promote women's political representation, enhance security, improve access to government information, challenge discriminatory norms, and demonstrate sustained political commitment to gender equality and inclusion.

The consistency with which these themes emerged across interviews strengthens confidence in the findings and underscores their relevance for policy formulation and program design in Imo State.

FGD CONTEXTUAL ANALYSIS

Table 37: Thematic Coding Matrix

S/N	Thematic Areas	Codes	Quotes	Analysis
1	Agriculture & Economic Empowerment	Lack of Economic Empowerment	OrP5: “Men hijack money meant for women's empowerment”.OkP3: “They always ask us to write our names on the list for palliatives, but we never receive anything at the end.”	Women consistently reported economic exclusion characterized by diversion of empowerment benefits, limited access to government interventions, and unequal control over economic resources. These challenges have reduced women's ability to build sustainable livelihoods and increased household vulnerability.
		Limited access to soft loans	OkP7: “Isusu is the only way I raise money for my business. But for one year now, I have not been able to save anything, and it is affecting my palm oil business”.	Most women rely on informal savings groups such as Isusu because formal financial institutions and government credit schemes remain largely inaccessible. The inability to access affordable financing has constrained business expansion and weakened household resilience amidst rising economic hardship.
		Limited access to farmland	OkP2: "Women cannot inherit land; we can only borrow or rent farmland."OwP4: "The government has taken all of our land, and now we have nowhere to farm."	Customary land ownership practices continue to disadvantage women, forcing many to rent or borrow farmland. In urban communities such as Owerri Municipal, rapid urbanization and government acquisition of land have further reduced agricultural opportunities, making farming increasingly difficult for women.

		High cost of living	OwP1: “High prices wan kill us. Na only God go save us.”	Inflation and the rising cost of food, transportation, and basic household necessities have significantly reduced the purchasing power of women, making it increasingly difficult for families to meet their daily needs and sustain small businesses.
		Lack of government support for farmers	OkP1: “If politicians na god, all of us for don die. We used to get fertilizers from the government at reduced prices, but for so many years now, we no dey see their break light again.”	Participants observed a significant decline in government agricultural support, particularly access to subsidized farm inputs such as fertilizers and extension services. This has negatively affected agricultural productivity, increased production costs, and discouraged women from engaging in farming.
2	Education & Skills Development	Skill Acquisition	OrP10: “The government should train our children in handwork.” OwP6: “Only people with hard work can survive in this country”.	Participants viewed vocational and entrepreneurial skills as practical pathways to employment and poverty reduction. There was strong demand for government-supported skills acquisition programmes targeted at young people and women to enhance self-reliance and reduce unemployment.
3	Health	Limited access to healthcare services	OrP3 “The (government) healthcare center has a qualified nurse, but they don’t work at night due to insecurity”.OkP8: “I have not heard about the Imo State health insurance program”.OKP9: “My labor started around 10 pm. I went to the primary health center, but they had already closed. So, my husband took me to a private hospital in the neighboring local government.”OkP10: “I don’t go to hospital; I use roots and herbs”. God has been faithful to my family.	Women reported multiple barriers to healthcare, including limited operating hours of primary healthcare centers, insecurity affecting service delivery, low awareness of government health insurance programmes, and reliance on traditional medicine due to financial and accessibility constraints. These factors contribute to delayed treatment and poorer health outcomes, particularly for maternal healthcare.
4	Security & Safety of Women	Lack of adequate security personnels	OkP5: “Our youths started a vigilante group, but they were not supported, so they stopped. Right now, we don’t have any security in our community.”	Communities reported inadequate government security presence, resulting in the collapse of community-led security initiatives. The absence of effective security has increased residents' vulnerability to crime and weakened confidence in public institutions.

		Unsafe spaces for women	OrP2: “Herdsmen are destroying our crops and raping our women. Many of us have abandoned our crops.”OkP9: I can only farm the land within my compound; the land in the bush has been left abandoned due to insecurity.	Rural women farmers face heightened security risks, including attacks by herdsmen, sexual violence, and destruction of crops. The prevailing insecurity has forced many women to abandon farmlands, reducing agricultural production and household income. The research was conducted during the farming season, making these concerns particularly pronounced among participants.
5	Commerce & Trade	High cost of shop rents	OwP1: “Many people can renew their shop rents when they expire. Landlords are increasing rents by 200%.”	Inflation, rising property values, and the absence of effective regulation have contributed to steep increases in commercial rents. Many women operating small businesses struggle to renew their tenancy agreements, which threatens business continuity and increases the risk of business closure.
6	Political Participation & Governance	Systemic exclusion of women from governance.	OkP9: “Women don’t have the money to run for elections in Nigeria”.	Financial constraints, limited political patronage, and unequal access to campaign resources continue to restrict women's participation in elective politics and leadership positions, reinforcing gender disparities in governance.
		Political violence and sexual harassment	OkP9: “I was a woman leader of my then party. I was denied a political appointment because I refused to sleep with the local government chairman of the party”.OkP4: “My former madam declared interest in contesting for election, two days before the party primaries, armed thugs attacked her and warned her to step down. She stepped down and left politics altogether”.	Women described politics as unsafe and discriminatory, citing experiences of sexual exploitation, intimidation, and political violence. These practices discourage qualified women from contesting elections and contribute to their withdrawal from political participation.
7	Budget Accountability & Public Services	Constituency briefing	OkP7: “I have never participated in any constituency briefing.”	Participants demonstrated very low awareness of constituency briefings and reported little or no opportunity to participate. This reflects weak citizen engagement mechanisms and limited transparency between elected representatives and constituents.

5	Commerce & Trade	Public Hearing	OrP8: “As a woman leader, I have been invited to Owerri a couple of times for a public hearing, but the invitations are always limited to a few women.”	Although public hearings exist, women's participation remains limited, largely restricted to a small number of invited representatives. This limits meaningful inclusion of diverse women's voices in public policy and budget decision-making processes.
		Budget Defense	OwP6: I only hear about budget defense on the radio.”	Most participants had little understanding of the budget defense process and relied primarily on radio broadcasts for information. The findings indicate limited public access to budget processes and insufficient civic education on government budgeting and accountability mechanisms.

Table 38: Coding and Identification of Focus Group Discussion (FGD) Participants

Code	Description
Or	Orlu Focus Group Discussion
Ow	Owerri Focus Group Discussion
Ok	Okigwe Focus Group Discussion
P1 - P10	Participant numbers (Participant 1 to Participant 10) within each FGD

OrP8 = Participant 8, Orlu Focus Group Discussion
OwP1 = Participant 1, Owerri Focus Group Discussion
OkP4 = Participant 4, Okigwe Focus Group Discussion, etc.

FGD CONCEPTUAL ANALYSIS

Table 39: Thematic Coding Matrix

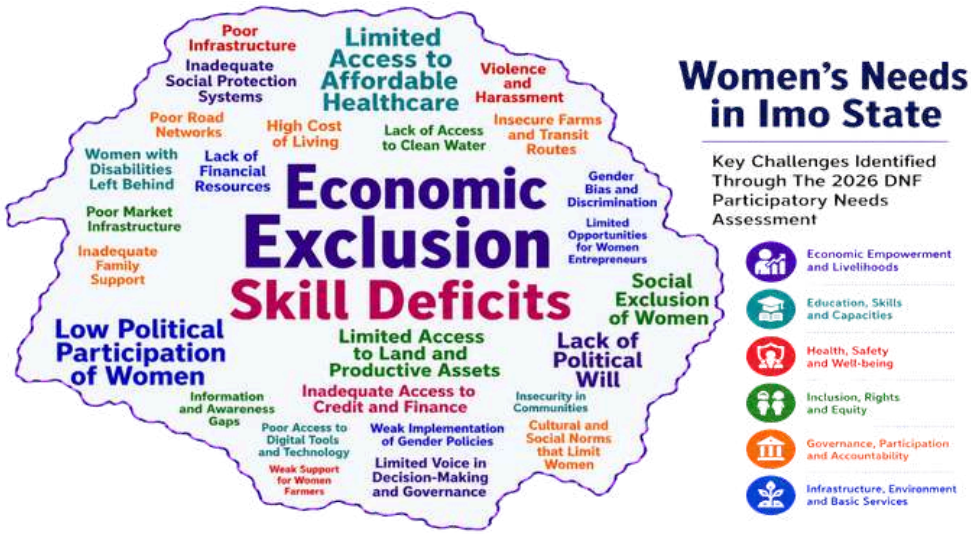
S/N	Theme	Frequency of Mention	Analysis
1	Economic Hardship	78 (critical)	Emerged as the dominant cross-cutting challenge, underpinning most of the women's concerns. Economic hardship limits access to food, healthcare, education, and productive assets, reinforcing cycles of poverty and vulnerability.
2	Access to soft loans or grants	73 (critical)	Formal credit facilities remain largely inaccessible to women traders and farmers, forcing reliance on informal savings schemes that are inadequate for business growth and economic resilience.
3	Inadequate security	13 (high)	Security and safety concerns extend beyond physical safety to include protection from gender-based violence, economic exploitation, and insecurity. Women identified protection as a prerequisite for meaningful participation in social and economic activities.

4	Low Access to Clean Water	42 (very high)	Inadequate access to safe, clean water is a critical infrastructure deficit that disproportionately affects women, who bear the primary responsibility for household water collection and management.
5	Skills Acquisition	58 (very high)	Participants viewed vocational and entrepreneurial skills as sustainable pathways to employment, self-reliance, and poverty reduction, particularly for women and young people facing limited formal employment opportunities.
6	Poor Political Representation	49 (very high)	Increased representation of women in leadership and governance was perceived as essential for advancing gender-responsive policies, improving resource allocation, and addressing longstanding structural inequalities.
7	Inadequate Security and Safety	56 (very high)	Persistent insecurity, particularly in farming communities, has restricted women's mobility, reduced agricultural productivity, and heightened exposure to violence, undermining both livelihoods and personal well-being.
8	Limited Access to Healthcare Services	54 (very high)	Participants highlighted deficiencies in healthcare accessibility, affordability, and service availability, indicating that weaknesses in the health system continue to expose women to preventable health risks, particularly during emergencies and childbirth.
9	Cultural and social norms against women	52 (very high)	Deep-rooted patriarchal norms continue to restrict women's ownership of productive assets, political participation, and decision-making authority, thereby sustaining gender inequality across multiple sectors.
10	Lack of political will	64 (critical)	Participants perceived weak political commitment as a major barrier to implementing policies and programmes that promote empowerment, accountability, and inclusive development.
11	Unfair sharing of government benefits	36 (high)	Perceptions of favoritism, corruption, and a lack of transparency in the distribution of government programs have undermined public trust and fostered feelings of exclusion among women.
12	Poor sanitation	44 (very high)	Poor sanitation infrastructure poses significant public health risks and reflects inadequate investment in essential community services, disproportionately affecting women and children
13	Lack of government support for women farmers	60 (very high)	Women perceived government agricultural policies as poorly implemented, with limited access to farm inputs, extension services, and agricultural support programmes necessary to improve productivity and livelihoods.
14	High cost of living	71 (critical)	Rising inflation has significantly reduced household purchasing power, making food, healthcare, education, transportation, and other necessities increasingly unaffordable for many women.
15	Lack of Government Support for Women Traders	52 (very high)	Participants consistently reported inadequate implementation of economic empowerment programmes, limiting women's access to financial assistance, markets, business development services, and livelihood opportunities.

16	High cost of (shop) rents	33 (high)	Escalating commercial rental costs have increased the cost of doing business, threatening the sustainability of women-owned enterprises and reducing business profitability.
17	Limited access to farmlands	57 (very high)	Women's access to agricultural land remains constrained by discriminatory inheritance practices, land tenure systems, urbanization, and insecurity, thereby limiting agricultural productivity and economic independence.
18	Lack of Electricity	58 (very high)	Inadequate electricity supply reflects broader infrastructure deficits that hinder business operations, reduce productivity, increase production costs and post-harvest losses, and diminish overall quality of life.
19	Hopeful	5 (very low)	Expressions of hope were relatively infrequent, suggesting widespread pessimism about the government's ability to address existing challenges and improve women's living conditions in the future.
20	God's grace	33 (High)	Many participants turned to faith and divine intervention as key coping mechanisms amid ongoing socioeconomic difficulties, highlighting a growing loss of confidence in the government and the significant role of religion in fostering resilience during uncertain times.

Table 40: Thematic Coding Matrix Guide

Frequency of Mentions	Interpretation	Frequency of Mentions
0–10	Very low	Mentioned by only a few participants; it represents isolated or emerging concerns.
11–20	low	Raised occasionally; reflects a secondary concern that affects a limited number of participants.
21-30	Moderate	Frequently mentioned; indicates an important issue shared across several interviews.
31-40	High	Consistently raised by many participants, representing a major thematic concern.
41–60	Very high	One of the dominant themes appeared repeatedly across interviews and participant groups.
61 and above	Critical	The most pervasive and cross-cutting theme reflects a priority issue that influences multiple aspects of participants' lives.



SECTION FOUR: CONCLUSION

The 2026 Imo State Women's Needs Assessment provides a comprehensive and evidence-based understanding of the realities facing women across the selected communities in the state. Drawing on data from household surveys, Key Informant Interviews, and Focus Group Discussions, the study presents a clear picture of the opportunities, constraints, and priorities that shape the lives of women in diverse social and economic contexts. More importantly, it places the voices and lived experiences of women at the center of the evidence, ensuring that the findings reflect the issues that matter most to them.

The assessment demonstrates that women remain indispensable contributors to household welfare, agricultural production, commerce, community development, and local governance. Despite these contributions, many continue to face structural barriers that restrict their access to economic opportunities, productive resources, quality public services, and decision-making processes. These barriers are not isolated challenges; they are interconnected and mutually reinforcing. Limited access to finance constrains business growth and agricultural productivity. Poor access to healthcare affects family well-being and economic resilience. Low participation in governance reduces women's influence over policies and public resource allocation. Together, these factors contribute to persistent inequalities that limit women's ability to achieve their full potential.

Economic empowerment emerged as the strongest recurring theme throughout the study. Women consistently identified access to affordable finance, vocational skills, business support services, and productive assets as their most pressing priorities. The findings indicate that improving women's economic opportunities has the potential to generate positive outcomes across multiple sectors, including education, health, food security, political participation, and household welfare. Economic empowerment should therefore be regarded not simply as a development objective, but as a foundation for broader social inclusion and sustainable development.

The assessment also highlights important disparities across geographical locations, educational levels, and demographic groups. Women in rural communities experience greater challenges in accessing land, healthcare, markets, security services, and public infrastructure, while women in urban areas face different constraints associated with employment, business competition, and the rising cost of living. Educational attainment was found to influence digital inclusion, access to information, and civic participation, while women with disabilities continue to experience multiple forms of exclusion that require more deliberate and inclusive policy responses.
The evidence further demonstrates that women remain underrepresented in governance and public decision-making processes.

Participation in budget consultations, public hearings, political activities, and leadership positions remains relatively low, limiting opportunities for women to influence policies that directly affect their lives. Respondents identified financial constraints, fear of violence, limited political party support, and inadequate family encouragement as key barriers to political participation.

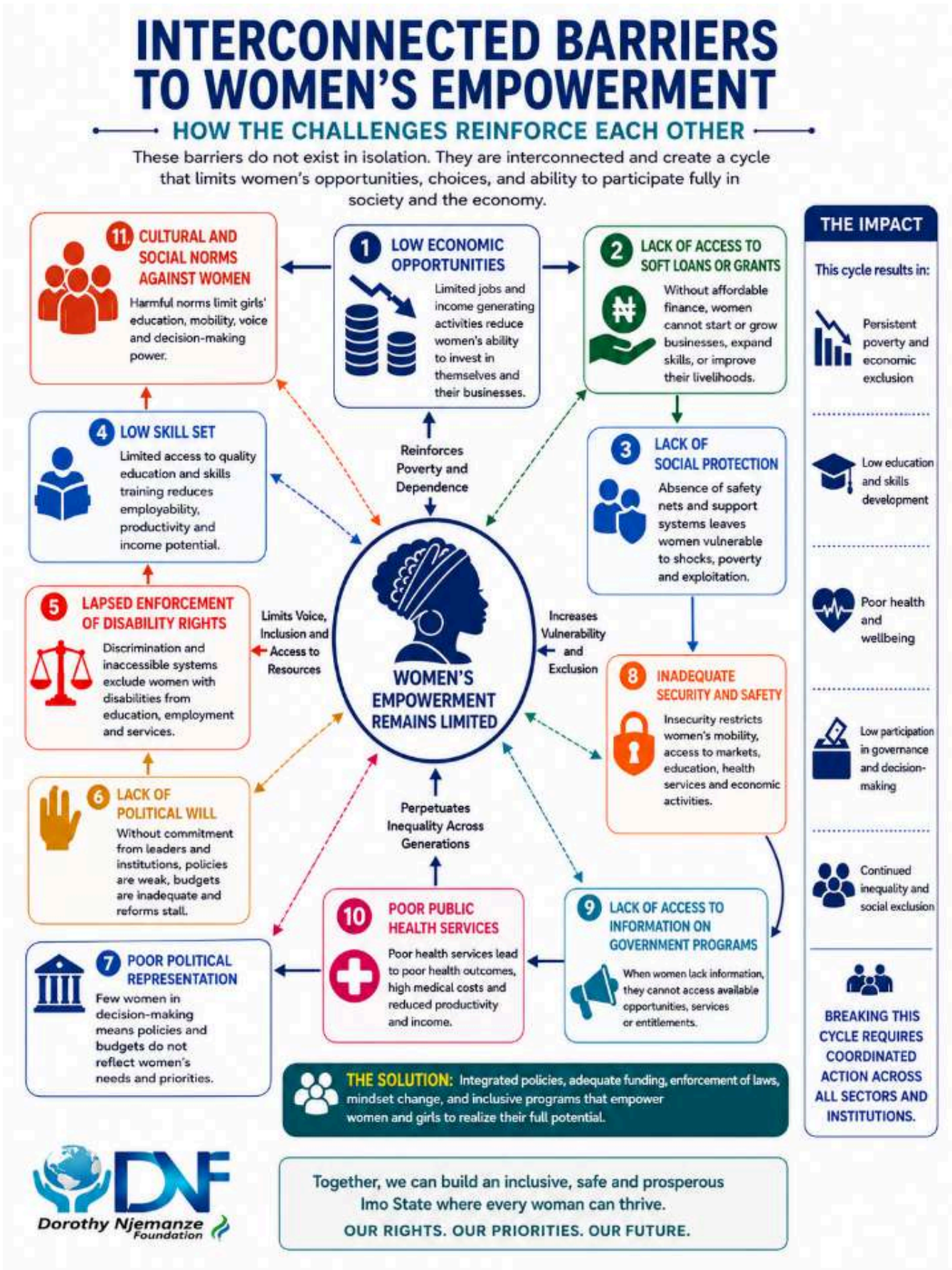
These findings suggest that increasing women's representation requires comprehensive reforms that address institutional, economic, and social obstacles simultaneously.
Another important conclusion emerging from the study is that many of the challenges identified by respondents are systemic rather than individual. Women are not simply requesting isolated interventions or short-term assistance. They are calling for an enabling environment in which they can access opportunities, exercise their rights, participate in decision-making, and contribute meaningfully to the development of their communities. Meeting these expectations requires coordinated action across multiple sectors and institutions.

The study also demonstrates the value of participatory and mixed-methods research in informing development planning. By combining quantitative evidence with qualitative insights, the assessment provides a richer understanding of the realities facing women and strengthens the credibility of the findings. The consistency of themes emerging across household surveys, Key Informant Interviews, and Focus Group Discussions reinforces confidence in the overall conclusions and provides a strong evidence base for future policy and program design.

Ultimately, the findings of this assessment present both a challenge and an opportunity. The challenge lies in addressing the persistent inequalities that continue to limit women's participation in economic, social, and political life. The opportunity lies in the demonstrated resilience, determination, and potential of women across Imo State. Throughout the assessment, women consistently expressed a willingness to invest in their families, strengthen their businesses, contribute to community development, and participate more actively in governance if given the necessary support and enabling conditions.

The findings, therefore, call for sustained commitment from government institutions, development partners, civil society organizations, traditional institutions, the private sector, and community leaders. Evidence generated through this assessment should serve as a practical resource for designing gender-responsive policies, allocating public resources, strengthening social protection systems, expanding economic opportunities, and promoting inclusive governance.

As Imo State continues to pursue sustainable development, the meaningful inclusion and empowerment of women must remain central to its development agenda. Investing in women is not only an investment in gender equality; it is an investment in stronger families, more resilient communities, inclusive economic growth, and lasting social progress. The evidence presented in this report provides a clear roadmap for action and offers a solid foundation for collaborative efforts aimed at building a more equitable and prosperous future for all women and girls in Imo State.


INTERCONNECTED BARRIERS TO WOMEN'S EMPOWERMENT
HOW THE CHALLENGES REINFORCE EACH OTHER
These barriers do not exist in isolation. They are interconnected and create a cycle that limits women's opportunities, choices, and ability to participate fully in society and the economy.
1 LOW ECONOMIC OPPORTUNITIES
Limited jobs and income generating activities reduce women's ability to invest in themselves and their businesses.
2 LACK OF ACCESS TO SOFT LOANS OR GRANTS
Without affordable finance, women cannot start or grow businesses, expand skills, or improve their livelihoods.
3 LACK OF SOCIAL PROTECTION
Absence of safety nets and support systems leaves women vulnerable to shocks, poverty and exploitation.
4 LOW SKILL SET
Limited access to quality education and skills training reduces employability, productivity and income potential.
5 LAPSED ENFORCEMENT OF DISABILITY RIGHTS
Discrimination and inaccessible systems exclude women with disabilities from education, employment and services.
6 LACK OF POLITICAL WILL
Without commitment from leaders and institutions, policies are weak, budgets are inadequate and reforms stall.
7 POOR POLITICAL REPRESENTATION
Few women in decision-making means policies and budgets do not reflect women's needs and priorities.
8 INADEQUATE SECURITY AND SAFETY
Insecurity restricts women's mobility, access to markets, education, health services and economic activities.
9 LACK OF ACCESS TO INFORMATION ON GOVERNMENT PROGRAMS
When women lack information, they cannot access available opportunities, services or entitlements.
10 POOR PUBLIC HEALTH SERVICES
Poor health services lead to poor health outcomes, high medical costs and reduced productivity and income.
11 CULTURAL AND SOCIAL NORMS AGAINST WOMEN
Harmful norms limit girls' education, mobility, voice and decision-making power.
WOMEN'S EMPOWERMENT REMAINS LIMITED
Reinforces Poverty and Dependence
Limits Voice, Inclusion and Access to Resources
Increases Vulnerability and Exclusion
Perpetuates Inequality Across Generations
THE IMPACT
This cycle results in:
Persistent poverty and economic exclusion
Low education and skills development
Poor health and wellbeing
Low participation in governance and decision-making
Continued inequality and social exclusion
BREAKING THIS CYCLE REQUIRES COORDINATED ACTION ACROSS ALL SECTORS AND INSTITUTIONS.
THE SOLUTION: Integrated policies, adequate funding, enforcement of laws, mindset change, and inclusive programs that empower women and girls to realize their full potential.
Dorothy Njemanze Foundation
Together, we can build an inclusive, safe and prosperous Imo State where every woman can thrive.
OUR RIGHTS. OUR PRIORITIES. OUR FUTURE.

SECTION FIVE: POLICY RECOMMENDATIONS

The findings of the 2026 Imo State Women's Needs Assessment point to the need for coordinated, long-term, and evidence-driven interventions that address the structural barriers limiting women's full participation in social, economic, and political life. The recommendations presented below are informed by the household survey, Key Informant Interviews, and Focus Group Discussions, and are intended to guide policy formulation, program design, resource allocation, and advocacy efforts.



Strengthening Women's Economic Empowerment

Economic exclusion emerged as the most significant challenge identified throughout the assessment. Expanding women's access to productive resources and sustainable livelihood opportunities should therefore be a central priority.
The Imo State Government, in collaboration with development partners and financial institutions, should establish a Women's Economic Empowerment Programme that provides affordable credit, grants for start-up enterprises, business development services, and entrepreneurship training.

Loan products should be designed to accommodate women operating micro and small enterprises by reducing collateral requirements, offering flexible repayment terms, and providing financial literacy support.

Investment should also be directed towards vocational and technical skills development in areas identified by respondents, including agro-processing, ICT, fashion design, catering, cosmetology, renewable energy technologies, digital marketing, and other market-driven trades. These programmes should target young women, widows, women with disabilities, and women living in rural communities.

These findings from market women suggest that revitalization of market infrastructure should go beyond rebuilding physical trading spaces. The government should deliberately support the reorganization and strengthening of market women's associations through formal registration, cooperative development, leadership training, and improved access to finance. Rebuilding these institutions will enhance women's economic resilience, strengthen collective advocacy, and improve the effectiveness of future economic empowerment programmes targeting women across Imo State.



Improve Women's Access to Agricultural Resources

Agriculture remains one of the principal sources of livelihood for women in Imo State. However, productivity is constrained by limited access to land, farm inputs, extension services, storage facilities, and agricultural financing.

The government should strengthen gender-responsive agricultural policies that improve women's access to land through transparent allocation mechanisms, community dialogue, and collaboration with traditional institutions.

Women farmers should receive priority access to improved seedlings, fertilizers, irrigation support, extension services, mechanized farming equipment, and climate-resilient agricultural technologies.

Investment in rural market infrastructure, farm access roads, storage facilities, and value-chain development will reduce post-harvest losses and increase women's incomes. Farmer cooperatives and women's agricultural associations should also be strengthened to improve collective bargaining power and market access.



Expand Skills Development and Digital Inclusion

The assessment identified significant demand for practical skills and digital literacy programmes. As the economy becomes increasingly technology-driven, expanding

women's digital capabilities is essential for improving competitiveness and income generation. The Ministry of Digital Economy, educational institutions, and development partners should

1. Establish community-based digital learning centers that provide:
   - Affordable training in computer literacy,
   - Online marketing,
   - Mobile banking,
   - E-commerce,
   - Digital financial services, and
   - Business management.
2. Attention should be given to women with limited formal education and those operating informal businesses.
3. Training centers for the SkillUp Imo Programme should be extended to other parts of the state beyond the state capital, to give rural dwellers access to the programme.

Strengthen Healthcare Systems and Women's Access to Quality Services

Improving women's health requires sustained investment in accessible, affordable, and high-quality healthcare services.

The government should expand primary healthcare infrastructure, particularly in underserved rural communities, while ensuring that maternal and reproductive health services are adequately equipped and staffed. The availability of essential medicines, skilled health personnel, emergency obstetric care, and disability-friendly facilities should be improved across all levels of the healthcare system.

Efforts should also focus on increasing awareness and enrolment in the Imo State Health Insurance scheme, particularly among low-income women and women working in the informal sector. Community health education campaigns should continue to promote preventive healthcare, nutrition, family planning, mental health awareness, and early health-seeking behavior.


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SOURCE: AI GENERATED

Promote Women's Political Participation and Leadership

Women's representation in governance remains below desirable levels despite growing public support for gender-inclusive leadership.

Political parties should adopt transparent internal policies that promote women's participation in leadership positions and elective offices. Measures such as reduced nomination fees, mentorship programmes, leadership academies, campaign financing support, and capacity-building initiatives should be introduced to encourage greater participation of women in politics.

Government and civil society organizations should expand civic education programmes that increase awareness of women's political rights and strengthen confidence in democratic participation. Young women should receive targeted leadership development opportunities to build a stronger pipeline of future female leaders.

Institutionalize Gender-responsive Governance and Public Participation

The low level of women's participation in budget consultations and public decision-making highlights the need for more inclusive governance mechanisms.

State and Local Government institutions should institutionalize gender-responsive budgeting by ensuring that women are actively represented during budget consultations, development planning processes, and public hearings. Community consultation meetings should be organized at locations and times that encourage women's participation and should provide accessible information in formats suitable for different literacy levels.
The government should also strengthen collaboration with women's organizations and community-based groups to improve accountability and citizen engagement in public resource allocation.

Strengthen Protection from SGBV and Improve Community Safety

Security concerns and fear of violence continue to restrict women's mobility, economic participation, and political engagement.

Governments at all levels should strengthen the implementation of existing laws relating to gender-based violence while improving coordination among law enforcement agencies, healthcare providers, social welfare institutions, and community leaders.
Imo State government, through the Ministry of Justice, the Ministry of Health, and the Ministry of Women Affairs and Vulnerable Groups, should adopt survivor-centered referral systems to ensure timely access to medical care, psychosocial support, legal assistance, and shelter services.

In addition, the federal, state, and local governments should improve community security through better street lighting, enhanced policing, safer public transportation, surveillance in high-risk locations, and community-based early warning systems, particularly in rural and semi-urban communities.

Promote Disability Inclusion Across All Development Programmes

Women with disabilities continue to experience multiple forms of exclusion in education, employment, healthcare, governance, and public life.

All government programmes and development interventions should adopt disability-inclusive approaches that ensure equal participation and access to opportunities. Public infrastructure should comply with universal accessibility standards, while employment programmes should actively promote the inclusion of women with disabilities. Implementation of disability rights legislation should be strengthened through improved monitoring, enforcement, and budgetary allocation. Development partners should also support disability-focused organizations to strengthen advocacy, service delivery, and public awareness.

Strengthen Communication, Civic Education, and Public Awareness

The assessment demonstrates that women obtain information through diverse communication channels depending on their age, educational background, and place of residence.

Government communication strategies should therefore adopt a multi-channel approach that combines radio, television, community meetings, religious institutions, social media, mobile messaging platforms, and local associations. Information on government programmes, healthcare services, agricultural support, financial opportunities, and civic participation should be disseminated in clear and accessible formats to reach women across different communities.

Strengthen Evidence Generation, Monitoring, and Gender Data Systems

Evidence-based policymaking depends on the availability of reliable and timely gender-disaggregated data. The State Government should establish a comprehensive Gender Data Management System (GDMS) to facilitate routine collection, analysis, and reporting of data related to gender dimensions in economic participation, education, health, political representation, agriculture, social protection, and disability inclusion. Additionally, Ministries, Departments, and Agencies should implement gender-sensitive monitoring and evaluation frameworks to assess the effectiveness of their programs and inform future policy decisions.

Periodic women's needs assessments should be conducted to track changes over time, measure program impact, and identify emerging priorities. Collaboration between government, academic institutions, civil society organizations, and development partners will strengthen the quality of evidence available for planning and decision-making.

FINAL REMARK

The recommendations presented in this report are mutually reinforcing and should be implemented through an integrated, multi-sectoral approach. Sustainable improvements in the lives of women cannot be achieved through isolated interventions. Rather, they require coordinated investments in economic empowerment, education, healthcare, agriculture, governance, infrastructure, social protection, security, and disability inclusion.

The findings from this assessment create a practical roadmap for action. By turning these recommendations into concrete policies and programs, Imo State could advance toward gender equity, promote inclusive development, and foster a society where every woman can fully participate, contribute effectively, and reach her full potential.

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