IMO STATE
CITIZENS' CHARTER OF DEMANDS

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

With support from

DNF Dorothy Njemanze Foundation

HEINRICH BÖLL STIFTUNG ABUJA Nigeria



IMO STATE CITIZEN'S CHARTER OF DEMANDS 2026

A Participatory 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)
With Support from
Heinrich Böll Stiftung (HBS)

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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TABLE OF CONTENTS

PREAMBLE & CONTEXTUAL OVERVIEW.....5

DEMANDS OVERVIEW.....7

RESEARCH & METHODOLOGY.....8

EDUCATION AND SKILLS 12

HEALTH AND SOCIAL PROTECTION 14

COMMERCE AND TRADE..... 18

WOMEN'S POLITICAL PARTICIPATION AND LEADERSHIP..... 19

WOMEN'S PARTICIPATION IN BUDGET & FISCAL PLANNING.....20

SECURITY AND SAFETY OF WOMEN.....21

CROSS-CUTTING COMMITMENT (INFORMATION & ACCESS).....23

INCLUSION OF WOMEN WITH DISABILITY & OTHER VULNERABLE GROUPS 24

POLITICAL WILL, FINANCING AND ACCOUNTABILITY..... 25

CHARTER ACCOUNTABILITY SCOREBOARD..... 26

STAKEHOLDER SPECIFIC RECOMMENDATION

- FEDERAL GOVERNMENT 27
- IMO STATE GOVERNMENT 28
- LOCAL GOVERNMENT AUTHORITIES 31
- FINANCIAL INSTITUTIONS & FINANCIAL REGULATORS 32
- SECURITY AGENCIES 32
- CIVIL SOCIETY ORGANISATIONS 34
- POLITICAL PARTIES & ELECTED REPRESENTATIVES 35
- TRADITIONAL AND COMMUNITY LEADERS 36
- PRIVATE SECTORS & DEVELOPMENT PARTNERS 37
- WOMEN ORGANISATIONS..... 37

RECOMMENDED IMPLEMENTATION MATRIX..... 38

ORGANIZATIONS/ INDIVIDUALS THAT VALIDATED THIS CHARTER OF DEMAND..... 41

DNF AT A GLANCE..... 42

PREAMBLE & CONTEXTUAL OVERVIEW

Women contribute significantly to agriculture, commerce, household welfare and community development in Imo State. However, the 2026 Imo State Women's Needs Assessment documents persistent barriers that limit their access to productive resources, essential services, protection and public decision-making. Economic pressures, discriminatory social norms, inadequate infrastructure and limited institutional support intersect to constrain women's opportunities. These challenges take different forms across rural and urban communities and are compounded for women with disabilities and others experiencing multiple forms of exclusion.

This Charter is titled a Citizens' Charter because it contains claims citizens are entitled to make of their government. Its evidence base is the 2026 Imo State Women's Needs Assessment, undertaken by the Dorothy Njemanze Foundation (DNF) with support from Heinrich Böll Stiftung (HBS) between April and June 2026, which documents in detail women's exclusion from land, finance, healthcare and public decision-making. The assessment covered 30 communities across six Local Government Areas: Ohaji/Egbema, Nkwerre, Owerri Municipal, Mbaitoli, Ihitte/Uboma, and Obowo—within the state's three senatorial zones. Household surveys with 300 adult women, 90 key informant interviews, and focus group discussions with 30 women generated evidence on needs, barriers, and aspirations, with deliberate attention to women facing multiple, intersecting forms of exclusion. The barriers the Charter identifies, and the reforms it seeks —functioning primary healthcare, transparent budgets, accessible public buildings, safe markets, and reliable information about government programmes—serve the wider public, and women's exclusion from them is the sharpest measure of how far those services currently fall short. The findings reflect the participating communities and provide a foundation for action and further assessment across the state.

The assessment shows how economic exclusion and gaps in public services reinforce one another. Among surveyed women, 56% reported no access to land for farming or business purposes, while access to affordable enterprise finance remained limited. Women identified barriers including collateral requirements, borrowing costs, inadequate market infrastructure and restricted access to agricultural support. Educational attainment did not consistently translate into practical skills or sustainable livelihoods: a quarter of surveyed women did not complete their educational programmes, with financial difficulty accounting for 46.5% of reported barriers, and respondents named vocational skills (36.5%) and digital and technology skills (31.2%) as their most pressing learning priorities. This underscores the importance of accessible vocational, entrepreneurial and digital training linked to employment and market opportunities.

Healthcare access was similarly constrained by treatment costs, limited insurance coverage and inadequately equipped facilities, particularly in rural communities. Only 14% of surveyed women reported having health insurance. Women also described difficulties accessing maternal and reproductive healthcare, essential medicines and services at night. Safety concerns on farms, in transit and in public spaces further affected mobility and livelihoods. Women with disabilities faced additional obstacles arising from inaccessible facilities, discrimination and inadequate support.

In governance, financial barriers, fear of violence or harassment, limited political support and restrictive social expectations constrained women's leadership opportunities. Limited participation in budget consultations and public hearings also reduced opportunities to influence resource allocation. Differences in access to information underscored the need for communication through radio, community networks, accessible formats and digital platforms.

Imo State is not starting from nothing. The State has enacted the Violence Against Persons (Prohibition) Law No. 8 of 2021, operates a State Health Insurance Agency delivering the Basic Health Care Provision Fund and the ImoCare scheme, and has domesticated national disability rights legislation. Nigeria's Constitution guarantees freedom from discrimination under Section 42, and the Supreme Court has held in Ukeje v. Ukeje (2014) that customary rules excluding daughters from inheritance are invalid. Many of the demands that follow therefore ask that existing law be funded, implemented and enforced rather than that new commitments be created.

Responding to these realities, the Charter sets out demands across seven areas: education and skills; health and social protection; agriculture and economic empowerment; commerce and trade; political participation and leadership; participation in budget and fiscal planning; and security and safety. Accessible information, disability inclusion, dedicated financing and accountability run across these priorities.

Ahead of the 2027 general elections and beyond, the Charter provides a shared agenda for engagement with government, political parties, elected representatives and other stakeholders. It calls for citizens' priorities to inform funded programmes, measurable commitments and transparent reporting across successive administrations. Through sustained participation, community monitoring and coordinated implementation, it seeks to advance women's rights, dignity, safety and equitable access to opportunities.

Dorothy Njemanze Foundation

IMO STATE WOMEN'S CHARTER OF DEMANDS 2026

7 THEMATIC DEMANDS FOR A JUST, INCLUSIVE AND PROSPEROUS IMO STATE



These demands reflect the voices, priorities and lived experiences of women across Imo State. We call on all duty bearers to act now!

01 ECONOMIC EMPOWERMENT AND FINANCING

- Improve access to affordable credit and collateral-light financing
- Support women-owned businesses and cooperatives
- Upgrade market infrastructure and reduce taxes/levies
- Expand access to land, inputs, technology and markets

We demand an enabling economic environment that promotes women's enterprise, decent work and financial inclusion.

02 EDUCATION, SKILLS DEVELOPMENT AND DIGITAL INCLUSION

- Expand vocational, technical and STEM education
- Provide scholarships, training grants and equipment
- Promote digital literacy and affordable internet access
- Create pathways from training to employment and enterprise

We demand inclusive education and skills that prepare women for the jobs and opportunities of today and tomorrow.

03 HEALTHCARE AND SOCIAL PROTECTION

- Improve access to quality and affordable healthcare
- Strengthen maternal and reproductive health services
- Expand health insurance coverage for women
- Establish social protection and emergency livelihood support

We demand accessible healthcare and social protection systems that safeguard our well-being and dignity.

04 INCLUSION OF WOMEN WITH DISABILITIES

- Enforce disability rights and accessibility standards
- Ensure inclusion in all government programmes
- Provide assistive devices, livelihood support and accessible infrastructure
- Promote representation of women with disabilities in decision-making

We demand full inclusion and equal opportunities for women with disabilities in all spheres of life.

05 POLITICAL REPRESENTATION AND LEADERSHIP

- Implement the 35% minimum representation target
- Increase appointments of women to leadership positions
- Support women's political participation and leadership development
- Protect women from political violence and harassment

We demand equal representation, a voice in decision-making and leadership at all levels.

06 SECURITY AND SAFETY FOR WOMEN

- Enhance security in communities, farms, markets and transit routes
- Strengthen response to GBV and provide survivor support
- Improve street lighting and safe public spaces
- Promote community-based safety and early warning systems

We demand to live and move freely in safe communities, free from violence and fear.

07 ACCESS TO INFORMATION, TRANSPARENCY AND ACCOUNTABILITY

- Improve access to public information and opportunities
- Strengthen community information centres
- Institutionalize gender-responsive budgeting and public reporting
- Promote accountability and citizen participation

We demand transparency, accountability and our active participation in monitoring government commitments.

CROSS-CUTTING COMMITMENTS THAT APPLY TO ALL DEMANDS

INFORMATION
Women must have timely, accurate and accessible information about programmes, services and opportunities.

INCLUSION
No woman should be left behind. Rural women, women with disabilities, young women and vulnerable groups must be prioritized.

ACCOUNTABILITY
Commitments must be backed by budgets, measurable targets, public reporting and citizen monitoring.

RESEARCH METHODOLOGY

1. Study design and geographical coverage

The 2026 Imo State Women's Needs Assessment adopted a mixed-methods research design, combining a quantitative household survey with Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). The study covered six Local Government Areas (LGAs), representing the three senatorial zones of Imo State. Two LGAs were selected from each zone to reflect different settlement patterns, with one urban and one rural LGA selected per zone.

The study covered 30 communities, with five communities randomly selected from each LGA.

Senatorial zone	LGAs	Selected Communities
Orlu	Ohaji/Egbema	Mmahu, Assa, Awara, Umuokanne, Obudi-Agwa
Orlu	Nkwerre	Umunyem, Umunachi, Obinocha, Obinihu, and Umueze
Owerri	Owerri Municipal	Umuororonjo, Amawom, Umuodu, Umuonyeche, Umuoyima
Owerri	Mbaitoli	Ogbaku, Ubomiri, Orodo, Ifakala, Ogwa
Okigwe	Ihitte/Uboma	Amakohia, Ikperejere, Amainyi, Umuihi, Abueke
Okigwe	Obowo	Amuzi, Okwuohia, Umulogho, Odenkume, Avutu

The geographical selection was intended to capture differences in women's experiences across the three senatorial zones and across urban and rural settings. The selection of communities by random sampling helped reduce community-level selection bias.

2. Analytical lens

The assessment applied an intersectional lens, recognising that disadvantage rarely stems from a single characteristic. Women in Imo State experience exclusion through overlapping positions — being rural and widowed, or living with a disability and trading in the informal economy, or being young, unmarried and without land — and these combinations produce barriers that are not visible when each characteristic is examined on its own. A rural widow with a disability does not face three separate problems; she faces a compounded one, and services designed around any single category will miss her.

This lens shaped the assessment in three ways. In recruitment, we deliberately reached women at these intersections: rural women, widows, women with disabilities, older women, young women, female-headed households, and women working in the informal economy, rather than relying on whoever was most accessible or willing to speak.

In data collection, instruments were designed to capture more than one characteristic per respondent, so researchers could examine combinations rather than only totals. In analysis, findings were interrogated for differences between groups, not only for state-wide averages, on the principle that an average can conceal the experience of women furthest from services.

Accordingly, where the Charter sets targets, it treats progress as inadequate if improvements accrue mainly to women who were already better placed. Disaggregated reporting is therefore specified throughout as a condition of accountability, not an optional refinement.

3. Participants and sample size

The study engaged 420 participants across three data collection activities, as summarised below.

Data collection method	Number of Participants	Profile
Quantitative household survey	300	Women aged 18 years and above residing in selected communities
Key Informant Interviews	90	Community leaders, government officials, religious leaders, civil society actors, women's rights advocates and representatives of relevant organisations
Focus Group Discussions	30	Women participating in three group discussions of 10 participants each
Total	420	

The household survey focused on adult women and their experiences, needs, priorities and access to services. The qualitative component captured institutional and community perspectives, alongside women's lived experiences and recommendations.

The supplied methodology does not provide a complete breakdown of participants by age group, disability status, widowhood, occupation or rural–urban residence. These characteristics should therefore be reported from the study dataset where available rather than inferred or estimated.

4. Sampling procedure

A multistage sampling procedure was used:

1. Purposive selection of the target population: Women aged 18 years and above were identified as the primary survey population because of their direct experience of the issues under investigation.
2. Geographical stratification: The study covered the three senatorial zones, selecting two LGAs per zone to reflect urban and rural settlement patterns.
3. Random community selection: Five communities were randomly selected from each of the six LGAs, producing 30 study communities.
4. Participant recruitment: Eligible women were identified and recruited within the selected communities. Stakeholders for interviews and women for group discussions were selected based on their relevance to the assessment.

Although random selection was used at the community level, the purposive approach to defining the study population and the absence of a documented probability-based household selection procedure mean that the findings should not automatically be treated as statistically representative of all women in Imo State.

5. Data collection and analysis

Three primary methods were used:

- Structured household questionnaires to generate quantitative evidence on women's experiences, needs and access to services.
- Key Informant Interviews to obtain perspectives on governance, service delivery, community structures and women's development challenges.
- Focus Group Discussions to explore experiences, perceptions and recommendations in greater depth.

Survey and interview instruments were digitised and administered using KoboToolbox. Writing materials and recording devices were used during FGDs.

Quantitative data were cleaned, coded and analysed using descriptive statistics, including frequencies, percentages, tables and comparative analysis. Qualitative data were analysed thematically through coding, categorisation and identification of recurring themes and sub-themes. Findings from the different methods were triangulated to strengthen the interpretation of results.

Quality assurance measures included enumerator training, pre-testing of the questionnaire, and daily supervisory reviews of submitted data.

6. Ethical safeguards and confidentiality

Participation was voluntary, and informed consent was obtained before data collection. Participants were informed of the study's purpose, confidentiality measures and their right to withdraw at any stage. Personal information was treated confidentially and used solely for research purposes.

FGD participants were assigned unique identification codes based on study zone and participant number to protect anonymity while allowing qualitative quotations to be traced during analysis.

For future use of the Charter's evidence, any sensitive information relating to sexual and gender-based violence, domestic abuse or other personal experiences should be presented without identifying survivors or exposing participants to retaliation. The supplied methodology does not specify whether separate safe spaces, formal referral arrangements or additional safeguarding protocols were used; these should be documented if they were implemented.

EDUCATION & SKILLS

DEMAND

1.a Girls' Education and Educational Completion



SOURCE: AI GENERATED

By 2030, the Imo State Government shall reduce educational exclusion among girls, particularly those from low-income households and underserved communities, by prioritising financial assistance, school-retention programmes and targeted support for girls at risk of discontinuing their education. The 2026 Imo State Women's Needs Assessment Report, which found that 25% of surveyed women did not complete their educational programmes and that financial difficulties accounted for 46.5% of reported educational barriers, shall inform programme design and monitoring.

PRIORITY ACTIONS

The Government of Imo State should:

1. By 2027: Establish a state-level baseline for girls' enrolment, retention and completion, disaggregated by location, disability and socioeconomic status, and implement targeted support for girls at risk of dropping out.
2. By 2028: Ensure that all identified eligible girls in participating government-supported education programmes who are at risk of discontinuing their education due to financial hardship receive appropriate financial or material support.
3. By 2030: Reduce the proportion of girls who fail to complete their educational programmes by at least 10 percentage points from the baseline established in 2027, with annual progress reports documenting enrolment, retention, completion and the impact of interventions addressing financial hardship, early pregnancy and other socioeconomic barriers.

1.b Women's Vocational, Digital and Technology Skills Development

According to the 2026 Imo State Women's Needs Assessment Report, vocational skills (36.5%) and digital/technology (STEM) skills (31.2%) were respondents' most prioritised learning needs, together accounting for 67.7% of responses. By 2030, the Imo State Government shall expand equitable access to market-relevant vocational, digital and technology skills development for adult women, particularly those in underserved and vulnerable communities, through the following measurable commitments:

PRIORITY ACTIONS

The Government of Imo State should:By 2027:

1. By 2027: Establish a state-wide baseline and publish a costed skills development plan prioritising vocational and digital/technology skills, with annual enrolment and completion targets disaggregated by location, age and disability.
2. By 2028: Enrol at least 1,000 women annually in government-supported vocational and digital/technology skills training programmes, with at least 70% successfully completing their training.
3. By 2030: Ensure that at least 60% of women completing government-supported training programmes are engaged in paid employment, self-employment or other verified income-generating activities within six months of completion.

The Government shall publish annual performance reports documenting enrolment, completion and post-training employment outcomes, and integrate the commitments into relevant annual budgets and sectoral plans to ensure continuity across successive administrations.

ACCOUNTABILITY INDICATOR

By 2028, every senatorial zone should have accessible women's skills and enterprise development centers offering market-relevant vocational and digital training.

HEALTH & SOCIAL PROTECTION

DEMAND

According to the 2026 Imo State Women's Needs Assessment Report, only 14% of respondents had health insurance coverage, while 86% were uninsured. Furthermore, nearly 86% of rural respondents reported that their communities lacked well-equipped maternal healthcare facilities, compared with 62% of urban respondents. More than four in five respondents identified the high cost of medical services as a major barrier to healthcare access.



SOURCE: AI GENERATED

PRIORITY ACTIONS

By 2030, the Imo State Government shall expand equitable access to affordable, quality healthcare and essential social protection services for women, particularly rural women and other vulnerable groups, through the following measurable commitments:

1. By 2027: Establish a verified state-level baseline for women's health insurance coverage, maternal healthcare service availability and access to social protection, disaggregated by location and vulnerability status, and publish a costed implementation plan.
2. By 2028: Increase health insurance coverage among women from the 2026 assessment baseline of 14% to at least 25%, through affordable insurance schemes, targeted subsidies and enrolment support for low-income and vulnerable women.
3. By 2028: Reduce the proportion of rural women reporting the absence of well-equipped maternal healthcare facilities in their communities from 86% to 70% or less, through targeted investment in rural primary healthcare facilities and essential maternal health services.

4. By 2030: Increase health insurance coverage among women to at least 40% and reduce the proportion of rural women reporting the

ACCOUNTABILITY INDICATOR

Publish annually the number and geographic distribution of women enrolled in health insurance and the number of functioning public primary healthcare facilities providing essential maternal services.

AGRICULTURE & ECONOMIC EMPOWERMENT

DEMAND

By 2028, remove key structural barriers to women's economic empowerment by ensuring that at least 35% of women, particularly rural and vulnerable women, have improved access to land, agricultural inputs, finance, markets, technology, and other productive resources, and achieve measurable gains in women's ownership, control, and income from productive activities.



SOURCE: AI GENERATED

According to the 2026 Imo State Women's Needs Assessment Report, 56% of respondents reported having no access to land, highlighting a significant barrier to women's economic empowerment, agricultural productivity and financial independence.

The Government of Imo State shall, by 2030, strengthen women's equal rights to acquire, inherit, own, use and control productive land by enforcing applicable constitutional and statutory protections, addressing discriminatory customary practices through lawful and community-led engagement, and reducing the financial and administrative barriers to land documentation.

PRIORITY ACTIONS

1. By 2027: Conduct and publish a state-wide assessment of barriers to women's land ownership, inheritance, use and documentation, including the effects of customary inheritance and widowhood practices, family and kindred decision-making structures, land registration costs and access to Certificates of Occupancy (C of O).

2. By 2028: Establish a subsidised land documentation and legal aid programme for low-income and vulnerable women, with annual targets for beneficiaries assisted, applications processed and land titles or other legally recognised ownership documents issued.
3. By 2028: Ensure that all relevant state-supported land administration and agricultural programmes adopt transparent, gender-responsive procedures for land allocation, documentation and beneficiary selection, with publicly available eligibility criteria and sex-disaggregated beneficiary records.
4. By 2030: Reduce the proportion of women reporting no access to productive land from the 2026 assessment baseline of 56% to 40% or less, as measured through a comparable follow-up assessment.
5. By 2030: Establish a functional legal support and referral mechanism for women facing unlawful disinheritance, land grabbing, property dispossession or harmful widowhood practices, with annual public reporting on complaints received, cases referred and outcomes achieved.

Legal and Customary Safeguards: Implementation shall be guided by Section 42 of the Constitution of the Federal Republic of Nigeria; the Supreme Court's decision in Ukeje v. Ukeje (2014), which invalidated discriminatory Igbo customary inheritance rules that exclude daughters from inheriting their fathers' estates; and Section 15(1) of the Imo State Violence Against Persons (Prohibition) Law No. 8 of 2021 (the Imo VAPP Law), which expressly makes the denial of inheritance a punishable harmful traditional practice.

The Government shall work respectfully with traditional rulers, town unions, kindred and family leaders, women's groups and legal aid providers to promote compliance with the law, resolve land disputes fairly and protect women's lawful property rights.

ACCOUNTABILITY INDICATOR

All state-funded agricultural and economic empowerment programmes should publish sex-, location- and disability-disaggregated beneficiary data.

COMMERCE & TRADE

DEMAND



By 2028, create a supportive business environment that enables at least 35% of women-owned enterprises to formalize their operations, access affordable financing, markets, business development services, and safe trading infrastructure, with measurable improvements in business growth, profitability, and sustainability.

PRIORITY ACTIONS

The Government of Imo State should:

1. The Government of Imo State shall simplify and decentralise State-level business permits and market registration procedures for women-owned businesses, while collaborating with the Corporate Affairs Commission (CAC) to organise periodic business registration and information clinics in major markets and Local Government Areas. By 2028, the Government shall establish subsidised registration support for eligible women entrepreneurs and cooperatives, with annual targets for women assisted, applications processed and businesses registered.
2. Expand affordable, collateral-sensitive financing for women-owned micro and small enterprises through government-backed credit, cooperatives, microfinance institutions and other appropriate channels.
3. Modernize markets, prioritizing electricity, water, sanitation, roads, drainage, security, storage and other essential infrastructure.
4. Establish transparent and predictable systems for market taxes, levies and fees, with clear information on applicable charges and mechanisms for complaints and redress.

ACCOUNTABILITY INDICATOR

Government should publish an annual report showing the number of women-owned enterprises supported to register, access finance and participate in government enterprise programmes.

WOMEN'S POLITICAL PARTICIPATION & LEADERSHIP

DEMAND

Increase women's representation and meaningful participation in political leadership and public decision-making, to achieve at least 35% representation by 2028, while removing structural, cultural, economic and institutional barriers that limit women's full and effective participation.



SOURCE: AI GENERATED

PRIORITY ACTIONS

The Government of Imo State should:

1. Adopt and implement the 35% minimum representation target for women in appointive positions, boards, commissions and other public institutions.
2. Reduce barriers to women's candidacy, including excessive nomination costs, political violence, harassment, intimidation and discriminatory party practices.
3. Establish sustained leadership, mentorship, civic education and campaign-management programmes for aspiring women leaders, including young women and women with disabilities.
4. Institutionalize women's participation in public consultations, constituency engagements and policy-making processes.

ACCOUNTABILITY INDICATOR

Publish annual gender-disaggregated data on appointments, political representation and women's participation in public decision-making.

WOMEN'S PARTICIPATION IN BUDGET & FISCAL PLANNING

DEMAND

By 2028, institutionalize gender-responsive and participatory budgeting in Imo State by establishing formal mechanisms to ensure that women constitute at least 35% of participants in public budget and fiscal planning consultations and are meaningfully involved in monitoring government expenditure and in the implementation of budgets that address women's priorities.


SOURCE: AI GENERATED

PRIORITY ACTIONS

The Government of Imo State should:

1. Institutionalize gender-responsive budgeting across MDAs, with identifiable budget lines and measurable targets for women's development priorities.
2. Establish regular women's budget consultations at State and Local Government levels before annual budgets are finalized.
3. Publish citizen-friendly budget information showing allocations and expenditure on programmes affecting women.
4. Create mechanisms through which women's organizations can monitor budget implementation and provide feedback.
5. Require annual reporting on the extent to which approved gender-related budget commitments were implemented.

ACCOUNTABILITY INDICATOR

Every annual State budget should identify gender-responsive allocations, implementation targets and expenditure outcomes that citizens can independently monitor.

SECURITY AND SAFETY OF WOMEN

DEMAND

By 2028, integrate women's safety and security indicators into Imo State's security, development, and public infrastructure planning, with measurable targets for reducing violence against women and improving access to safe public spaces, transportation, justice, and protection services.



SOURCE: AI GENERATED

PRIORITY ACTIONS

The Government of Imo State should:

1. Strengthen community-based and gender-responsive security arrangements in rural communities, farms, markets, transport corridors and other identified high-risk locations.
2. Improve street lighting, transport safety, emergency response and accessible reporting mechanisms.
3. The Government of Imo State shall fully implement and adequately fund the Imo State Violence Against Persons (Prohibition) Law No. 8 of 2021, including the establishment and operation of the statutory implementing agency, a functional Sexual Assault Referral Centre (SARC), survivor shelters and a coordinated SGBV rapid response mechanism. The Law provides for these structures, including transit shelters and a one-stop referral centre integrating medical, legal, counselling, protection and law-enforcement services.
4. By 2027: Provide a dedicated budget and publish an implementation plan for the VAPP Law, with clear institutional responsibilities, referral procedures and performance indicators.
5. By 2028: Operationalise the statutory implementing agency, at least one fully functional SARC, at least one safe shelter for survivors, and a state-level rapid response mechanism with documented referral pathways across all 27 Local Government Areas.

6. By 2028: Establish or strengthen confidential SGBV reporting and referral points in all 27 LGAs, linking survivors to timely medical care, psychosocial support, legal assistance and protection services.
7. By 2030: Ensure that all designated public health facilities and relevant frontline service providers covered by the state's SGBV response plan follow standardised, survivor-centred protocols for identification, referral, confidentiality and case management.
8. Annually: Publish anonymised data on reported cases, referrals, services delivered, response times, prosecutions and case outcomes, while protecting survivors' identities and personal information.
9. Mainstream the Women, Peace and Security (WPS) agenda into State security and community-safety planning.
10. Establish stronger coordination among security agencies, traditional institutions, women's organizations, CSOs and community leaders.

ACCOUNTABILITY INDICATOR

Publish an annual State Women's Safety Report identifying major risks, interventions, response mechanisms and progress in reducing violence and insecurity affecting women.

CROSS-CUTTING COMMITMENT

INFORMATION AND ACCESS

DEMAND

By 2028, ensure that at least 80% of women, particularly rural and vulnerable women, have timely, accessible and reliable information on government programmes, public services, budgets, and economic opportunities through multiple community-based and digital channels, with functional mechanisms for feedback, complaints and accountability.



PRIORITY ACTIONS

1. Publish clear and accessible eligibility criteria, application procedures, timelines and contact information for all major government programmes and services.
2. Use women's cooperatives, market associations, community-based organizations, traditional institutions and CSOs as structured information and outreach channels.
3. Strengthen Local Government and community-level information systems, particularly in underserved rural communities.
4. Establish accessible and responsive feedback, complaints and grievance mechanisms, including channels suitable for women with disabilities and women with limited literacy or digital access.
5. Publish beneficiary selection criteria, beneficiary lists and programme implementation results, where appropriate, to promote transparency and accountability.
6. Provide information in simple language and accessible formats, including local-language, print, radio, community outreach and digital channels.

INCLUSION OF WOMEN WITH DISABILITIES AND OTHER VULNERABLE GROUPS

DEMAND

By 2030, the Government of Imo State shall enforce existing legal protections and institutionalise inclusive, accessible and gender-responsive public policies, programmes and services to ensure that women with disabilities, rural women, older women, widows, young women and other vulnerable groups can participate in and benefit equitably from government interventions.



Implementation shall be guided by the Discrimination Against Persons with Disabilities (Prohibition) Act, 2018, applicable Imo State disability legislation, and other relevant equality and human rights laws.

PRIORITY ACTIONS

Government should ensure that:

1. By 2027: Adopt a state-wide inclusion and accessibility implementation plan, establish baseline indicators and require relevant ministries, departments and agencies (MDAs) to collect and report data disaggregated by sex, age, disability and location. Disability data collection shall use the Washington Group Short Set of Questions on Functioning, or an appropriate equivalent standard.
2. By 2028: Conduct accessibility audits of all state-owned general hospitals, courts, public secondary schools and major public markets, and publish the findings alongside costed improvement plans and annual implementation targets.
3. By 2028: Ensure that all new state-funded public buildings and infrastructure covered by applicable accessibility standards comply with those standards, while commencing phased modifications to existing priority facilities, beginning with hospitals, courts, schools and major markets.

4. By 2028: Require all relevant MDAs to include measurable inclusion indicators in their annual budgets, work plans and performance reports, including participation and service-use data for women with disabilities and other vulnerable groups.
5. By 2030: Complete accessibility improvements in at least 80% of audited priority facilities, with annual public reporting on compliance, outstanding barriers and budget execution.

Annually: Publish disaggregated data on vulnerable women's participation in government programmes, access to public services, complaints about discrimination and actions taken to resolve reported barriers.

POLITICAL WILL, FINANCING AND ACCOUNTABILITY

DEMAND

By 2028, ensure that gender-responsive planning, budgeting, and accountability are established across relevant ministries, departments, and agencies (MDAs). This should include dedicated funding for the Charter's priorities, setting annual measurable performance targets, and publicly reporting on commitments, budget allocations, expenditures, and outcomes. Additionally, there should be structured participation from women's organizations and civil society in monitoring the implementation process.

PRIORITY ACTIONS

The Government of Imo State should:

1. Allocate dedicated resources for women's priorities across relevant MDAs.
2. Institutionalize gender-responsive planning and budgeting.
3. Establish annual targets and performance indicators for each Charter priority.
4. Publish annual progress reports showing what was promised, what was budgeted, what was spent, and what was achieved.
5. Establish a formal mechanism for engagement with women's organizations and civil society in monitoring implementation.

CHARTER ACCOUNTABILITY SCOREBOARD

Priority	Government Commitment	Suggested Indicator	Reporting Frequency
Education & Skills	Expand women's access to skills	Women trained, completion rate, geographic coverage	Annual
Health	Expand affordable healthcare	Health Insurance enrolment, functioning PHCs, maternal services	Annual
Agriculture & Economic Empowerment	Improve productive-resource access	Women accessing land, finance, inputs and markets	Annual
Commerce & Trade	Support women-owned enterprises	Businesses formalized, credit accessed, markets upgraded	Annual
Political Participation	Increase representation	% women in appointments and decision-making positions	Annual
Budget & Fiscal Planning	Institutionalize gender-responsive budgeting	Gender-responsive allocations and implementation rate	Annual
Security	Improve women's safety	Security interventions, GBV response and high-risk locations addressed	Annual
Inclusion	Reach vulnerable women	Disaggregated programme participation	Annual
Accountability	Track Charter implementation	Public progress report produced	Annual

STAKEHOLDER-SPECIFIC RECOMMENDATIONS

INTRODUCTION

The findings of the Imo State Women's Needs Assessment demonstrate that the challenges confronting women are multidimensional and interconnected. Limited access to productive resources, healthcare, education and skills, finance, political participation, public information and safe public spaces cannot be addressed by a single institution or level of government.

The recommendations therefore adopt a multi-stakeholder implementation framework, assigning responsibilities according to the mandates and comparative advantages of relevant institutions. This approach is intended to move the Social Audit beyond the identification of problems towards clear institutional responsibility, coordinated action and measurable accountability.

Attention should be given to women living in rural communities, women with disabilities, widows, young women, female-headed households and women working in the informal economy, who the assessment identifies as experiencing compounded barriers to access and participation.

1. FEDERAL GOVERNMENT

The Federal Government has primary responsibility for national legislation, national policy frameworks, federal social protection programmes, financial-sector regulation, national health and education policies, and federal programmes that affect women's economic and social opportunities.

The Federal Government should:

1. **Strengthen implementation of national gender and women's economic empowerment policies:** Federal Ministries, Departments and Agencies should translate national commitments on gender equality, women's economic empowerment, social protection and political participation into funded programmes with measurable targets for women.
2. **Expand federal social protection programmes targeting vulnerable women:** Federal cash-transfer and livelihood-support programmes should deliberately identify and include widows, women with disabilities, elderly women, female-headed households and women living in extreme poverty, consistent with the needs identified in the assessment.

3. **Improve women's access to development finance:** Federal development-finance programmes should provide appropriately designed financing for women-owned micro, small and medium enterprises, farmers, artisans and cooperatives, with simplified application procedures and mechanisms that address the collateral constraints faced by women.

4. **Strengthen implementation of disability rights legislation:** Federal institutions should support effective enforcement of disability rights legislation and ensure that women with disabilities are incorporated into national economic, education, healthcare and social-protection programmes.

5. **Support inclusive skills and digital development:** Federal skills-development programmes should expand access to vocational, technical and digital training for women, particularly those in rural communities and women with disabilities.

6. **Strengthen national data systems:** Relevant federal agencies should improve the availability of sex-, age-, location- and disability-disaggregated data to support gender-responsive planning and resource allocation.

2. IMO STATE GOVERNMENT

The Imo State Government should serve as the principal implementing and coordinating institution for the recommendations arising from this Social Audit.

The assessment identifies inadequate economic opportunities, limited access to affordable credit, weak healthcare access, educational and skills gaps, political exclusion and security concerns as interconnected barriers to women's development.

A. Economic Empowerment, Agriculture and Commerce

The State Government should:

1. Develop and implement a comprehensive Imo State Women's Economic Empowerment Strategy, with dedicated annual funding and measurable targets.

2. Establish the proposed Imo Women's Enterprise Development Fund (i-WED Fund) to provide accessible financing for women entrepreneurs, farmers, artisans and cooperatives.

3. Introduce collateral-light and appropriately structured financing mechanisms, particularly for rural women, widows, women with disabilities and female-headed households.

4. Simplify access to government enterprise-support programmes and publish eligibility requirements, application procedures and deadlines.

5. Modernize markets by investing in water, electricity, sanitation, roads, drainage, security, storage and other essential infrastructure.

6. Expand agricultural extension, inputs, technology, storage, processing and market-access programmes for women farmers.

7. Support women-led cooperatives and producer associations to improve collective bargaining, access to finance and market opportunities.

B. Education, Skills and Digital Inclusion

The State Government should:

1. Establish Women's Skills and Enterprise Development Centers across the three senatorial zones.

2. Expand vocational and technical training in areas including agro-processing, ICT, renewable energy, tailoring, food processing, construction trades, hospitality, manufacturing and creative industries.

3. Integrate digital literacy, financial literacy, entrepreneurship and business-management training into relevant education and skills programmes.

4. Provide scholarships, training grants and equipment support for women from low-income households, rural communities and women with disabilities.

5. Establish apprenticeship, internship, mentorship and business-incubation programmes that connect training to actual employment and enterprise opportunities.

6. Conduct periodic labor-market assessments to ensure training programmes reflect current and emerging economic opportunities.

C. Health and Social Protection

The State Government should:

1. Increase investment in primary healthcare facilities across all Local Government Areas, with particular attention to underserved rural communities.

2. Rehabilitate, equip and adequately staff public health facilities.

3. Expand access to affordable maternal, reproductive, child and preventive healthcare.

4. Strengthen the State health-insurance scheme and intensify public awareness on targeted subsidies for low-income and vulnerable women.

5. Improve the availability of essential medicines, medical equipment and qualified health personnel.

6. Develop and implement an Imo State Women's Social Protection Policy with dedicated annual funding.

7. Establish emergency livelihood support for women affected by disasters, displacement, conflict or public-health emergencies.

D. Women with Disabilities

The State Government should:

1. Fully implement applicable disability-rights legislation and state disability policies.

2. Enforce accessibility standards in public buildings, schools, hospitals, markets, transportation systems, courts and government offices.

3. Ensure that women with disabilities are deliberately included in all economic empowerment, healthcare, education, agriculture, skills-development and social-protection programmes.

4. Establish dedicated livelihood and entrepreneurship programmes for women with disabilities.

5. Ensure representation of women with disabilities in state advisory and development-planning structures.

6. Collect and publish disability-disaggregated programme data.

E. Political Participation and Governance

The State Government should:

1. Adopt and implement the 35% minimum representation target for women in appointive positions, boards, commissions and other public institutions.

2. Increase the appointment of qualified women to senior public-service and decision-making positions.

3. Establish leadership, mentorship and campaign-management programmes for women.

4. Institutionalize women's participation in public consultations and participatory budgeting.

5. Strengthen protection against political violence, harassment, intimidation and other barriers affecting women's participation.

F. Gender-Responsive Budgeting and Accountability

The State Government should:

1. Institutionalize gender-responsive planning and budgeting across all MDAs.

2. Establish measurable annual targets for programmes affecting women.

3. Publish gender-related budget allocations and implementation reports in accessible formats.

4. Establish a mechanism for women's organizations to participate in budget consultations and expenditure monitoring.

5. Produce an annual State Women's Development and Accountability Report documenting progress against agreed commitments.

3. LOCAL GOVERNMENT AUTHORITIES

Local governments should be recognized as the primary institutions for implementation and community engagement. The state government must collaborate with local governments to provide clear mandates, resources, and performance indicators for executing interventions focused on women.

Local Governments should:

1. Establish or strengthen Women's Development Desks responsible for coordinating women's programmes and referrals.

2. Maintain updated databases of women beneficiaries, including rural women and women with disabilities.

3. Disseminate information on government programmes through community structures, markets, cooperatives and women's organizations.

4. Facilitate community-level registration and enrolment for government programmes, including health insurance, social protection and enterprise-support schemes.

5. Identify priority infrastructure needs affecting women, including markets, water, sanitation, lighting and access roads.

6. Support community-based vocational training and apprenticeship programmes.

7. Convene periodic Women's Community Development Forums to identify priorities and provide feedback on government services.

8. Integrate women's priorities into Local Government development plans and budgets.

9. Establish accessible grievance and feedback mechanisms.

10. Support community-level monitoring of government projects and programmes.

4. FINANCIAL INSTITUTIONS AND FINANCIAL REGULATORS

Central Bank of Nigeria and relevant regulators should:

1. Strengthen monitoring of financial institutions' gender-inclusion commitments.

2. Encourage the development of women-centered financial products appropriate for micro and small businesses.

3. Promote credit-guarantee and risk-sharing mechanisms that reduce reliance on conventional collateral.

4. Strengthen financial literacy and consumer-protection programmes for women.

5. Encourage digital financial services that improve women's access to savings, payments and credit.

6. Require accessible and disability-inclusive banking infrastructure

Commercial and Microfinance Banks should:

1. Develop affordable financing products for women-owned enterprises.
2. Simplify application procedures and communicate requirements in clear language.
3. Review collateral requirements that disproportionately exclude micro and small women-owned enterprises.
4. Expand financial services to underserved rural communities.
5. Ensure banking facilities and ATMs are accessible to women with disabilities.
6. Provide business-development and financial-literacy support alongside credit.
7. Track and publicly report the proportion of their MSME lending portfolio reaching women-owned businesses.

5. SECURITY AGENCIES

By 2028, institutionalize a gender-responsive community-security system across relevant security agencies in Imo State that ensures women's security concerns are systematically identified, reported, referred and addressed, with measurable improvements in SGBV response, access to protection services, and women's participation in community-security planning.

Priority actions

The Nigeria Police Force, Nigeria Security and Civil Defense Corps (NSCDC), NAPTIP and other relevant agencies should:

1. Establish regular, structured engagement mechanisms with women's groups at State, LGA and community levels to identify and respond to security threats affecting women.
2. Provide dedicated, accessible and responsive reporting channels, including SGBV hotlines/call lines, for women and girls to report violence and seek immediate assistance.
3. Strengthen gender desks in relevant security formations and ensure that officers responsible for SGBV cases receive specialized training in survivor-centered, gender-responsive and human-rights-based approaches.
4. Strengthen survivor referral pathways linking women and girls affected by violence to timely medical, psychosocial, legal, shelter and protection services.

5. Establish clear coordination and referral protocols among security agencies, traditional institutions, community-based security structures, health facilities, justice actors and civil society organizations.

6. Integrate the Women, Peace and Security (WPS) agenda into security strategies, community-safety plans and early-warning and response mechanisms, including meaningful participation of women in security decision-making.

7. Collect, disaggregate and publish relevant security data on violence against women, SGBV reports, referrals and response outcomes, while protecting survivors' privacy and confidentiality.

8. Set annual performance targets for gender-responsive security services and publicly report progress on response times, referrals, case handling and women's participation in community-security mechanisms.

6. CIVIL SOCIETY ORGANIZATIONS

Civil Society Organizations (CSOs) should act as independent partners in implementing and monitoring the Women's Charter, as well as holding the government accountable. They can achieve this by gathering evidence, enhancing women's civic participation, tracking public resources, and amplifying the voices of women, especially those who are marginalized or underserved.

Priority actions

CSOs should:

1. Establish community-based monitoring mechanisms across LGAs to track implementation of the Women's Charter and document progress, gaps and emerging priorities.

2. Conduct periodic social audits and citizen-monitoring exercises to assess the accessibility, quality, reach and impact of government programmes and services affecting women.

3. Track public budgets, allocations and expenditure relating to women's priorities and produce accessible budget-monitoring reports.

4. Strengthen women's awareness of their rights and entitlements by providing accessible information on government policies, programmes, services, eligibility requirements and complaint mechanisms. gainst agreed commitments and providing clear recommendations for corrective action.

5. Build the capacity of women's organizations and community groups to participate effectively in policy formulation, public consultations, budget processes and social accountability initiatives.

6. Facilitate the meaningful participation of women with disabilities, rural women and other vulnerable groups in policy and decision-making processes.

7. Systematically document cases of exclusion, discrimination, violence and barriers to accessing public services, while ensuring confidentiality and survivor protection.

8. Publish independent annual monitoring reports assessing government progress against the Charter's commitments, targets and indicators.

9. Facilitate structured dialogue between women and government institutions, traditional leaders, security agencies and other duty bearers to identify and resolve barriers affecting women's rights and wellbeing.

10. Establish and maintain functional referral networks connecting survivors of GBV and women requiring assistance to appropriate legal, health, psychosocial, protection and social-support services.

11. Develop evidence-based policy recommendations from monitoring, research and community feedback and use them to advocate for reforms, improved service delivery and stronger accountability.

12. Publish an annual Civil Society Scorecard on the Women's Charter, measuring government performance against agreed commitments and providing clear recommendations for corrective action.

7. POLITICAL PARTIES AND ELECTED REPRESENTATIVES

Political parties and elected representatives should be assigned explicit responsibilities rather than being treated merely as general stakeholders.

Priority actions

Political parties should:

1. Adopt internal gender quotas and targets consistent with the 35% representation objective.

2. Reduce or waive nomination fees for qualified women aspirants.

3. Provide women candidates with meaningful campaign and organizational support.

4. Establish women's leadership and mentorship programmes.

5. Adopt zero-tolerance policies against sexual harassment, intimidation and political violence.

Elected representatives should:

1. Convene regular consultations with women in their constituencies.

2. Advocate for legislation and budgets addressing women's priorities.

3. Monitor implementation of government programmes.

4. Facilitate women's participation in constituency development processes.

5. Publish information on constituency projects and interventions benefiting women.

8. TRADITIONAL AND COMMUNITY LEADERS

Should:

1. Support women's equitable access to community resources and productive opportunities.

2. Promote women's participation in community decision-making.

3. Challenge harmful practices and discriminatory norms affecting women and girls.

4. Support community mechanisms for preventing violence against women.

5. Work with security agencies to establish community-based early-warning and response mechanisms.

6. Include women and women with disabilities in community development structures.

7. Support community sensitization on women's rights and access to public programmes.

9. PRIVATE SECTOR AND DEVELOPMENT PARTNERS

Private-sector actors should:

1. Provide employment, apprenticeships, and internships for women,
2. Partner with government on skills development,
3. Support women-owned enterprises through supply chains and procurement.
4. Invest in market infrastructure and digital inclusion where appropriate.
5. Develop gender-responsive corporate social investment programmes.

Development partners should:

1. Provide technical and financial support for implementation of the Charter;
2. Support evidence-based policy development;
3. Strengthen institutional capacity within relevant MDAs;
4. Support innovation in women's economic empowerment, healthcare, skills and digital inclusion;
5. Fund independent monitoring and evaluation.

10. WOMEN'S ORGANIZATIONS

Women's organizations should:

1. Organize women around shared policy priorities.
2. Participate in budget consultations and public hearings.
3. Monitor government programmes and report implementation gaps.
4. Disseminate information about available government opportunities.
5. Build women's leadership and advocacy capacity.
6. Ensure that rural women, women with disabilities, widows and other marginalized groups are represented.

RECOMMENDED IMPLEMENTATION MATRIX

Imo State citizen's Needs Assessment (Social Audit) 2026: Stakeholder Responsibilities, Priority Actions and Accountability Measures

The recommendations of this Social Audit are directed not to government alone, but to all institutions whose decisions, resources and actions shape women's access to rights, services and opportunities. While the Imo State Government has the primary responsibility for translating state-level findings into policies, budgets and programmes, effective implementation requires coordinated action by Federal Government institutions, Local Government Authorities, financial institutions and regulators, security agencies, civil society, political parties, traditional institutions, development partners and the private sector. The recommendations below therefore assign specific actions to relevant stakeholders to facilitate implementation, monitoring and accountability.

Stakeholder	Priority Responsibility	Key Actions	Suggested Accountability Measure
Federal Government	National policy, finance and social protection	Strengthen gender policies; expand social protection; improve development finance; strengthen disability inclusion; support inclusive skills and digital development.	Annual gender-disaggregated programme performance and implementation reports.
Imo State Government	Policy, funding, coordination and service delivery	Fund women's programs; strengthen healthcare and health insurance; expand skills and economic empowerment; improve market infrastructure; strengthen social protection; institutionalize gender-responsive budgeting.	Annual State Women's Development and Accountability Report, with measurable targets and expenditure information.
Local Governments	Grassroots implementation and community engagement	Strengthen Women's Development Desks; disseminate programme information; support enrolment; identify infrastructure priorities; facilitate community training; establish feedback and grievance mechanisms.	LGA Women's Development Scorecard and periodic community feedback reports.

Financial Institutions / Regulators	Financial inclusion and access to enterprise finance	Develop women-centered financial products; expand collateral-light financing; simplify applications; improve rural access; strengthen financial literacy; ensure disability-accessible banking.	Sex-disaggregated lending data, including proportion of MSME finance reaching women-owned businesses.
Security Agencies	Women's safety and protection	Increase patrols in high-risk areas; strengthen gender desks; improve rapid response; protect access to farms, markets and healthcare; strengthen GBV referral and survivor-support systems.	Gender-responsive security reports and documented response to identified risks.
Nigeria Security and Civil Defence Corps (NSCDC)	Community safety and protection of critical infrastructure	Strengthen patrols in markets and rural communities; engage women's groups; support community safety sensitization; protect critical public infrastructure; strengthen early warning and response.	Periodic community safety assessments and records of interventions in identified high-risk locations.
Civil Society Organizations	Social accountability, advocacy and evidence	Conduct social audits; track budgets and expenditure; build women's advocacy capacity; document exclusion and violence; support referrals; monitor Charter implementation.	Annual independent monitoring/social-audit report with documented findings and follow-up actions.
Political Parties	Women's political representation and leadership	Adopt gender targets; reduce nomination barriers; support women candidates; provide leadership and mentorship programs; prevent political violence and harassment.	Percentage of women candidates, party leaders and elected/appointed representatives.
Elected Representatives	Representation, legislation and oversight	Consult women in constituencies; advocate legislation and budgets; monitor programs; facilitate women's participation in constituency development.	Public constituency accountability reports and documented consultations with women.
Traditional and Community Leaders	Social norms, community governance and safety	Promote women's participation; challenge discriminatory practices; support violence prevention; facilitate early warning; include women and women with disabilities in community structures.	Community gender-inclusion indicators and periodic community dialogue reports.

Private Sector	Employment, enterprise development and market opportunities	Provide jobs, apprenticeships and internships; support women-owned suppliers; partner on skills development; invest in inclusive market and digital opportunities.	Number/proportion of women supported through employment, procurement, training or enterprise programs.
Development Partners	Technical and financial support	Finance evidence-based programs; provide technical assistance; strengthen institutions; support innovation; fund independent monitoring and evaluation.	Programme outcome reports and documented contribution to Charter priorities.
Women's Organizations	Participation, advocacy and citizen monitoring	Organize women; participate in budget consultations; monitor programs; disseminate information; strengthen leadership; ensure representation of rural and marginalized women.	Community monitoring reports, policy submissions and documented participation in decision-making processes.

IMO STATE WOMEN'S NEEDS ASSESSMENT (SOCIAL AUDIT) 2026 CAN BE ACCESSED THROUGH THIS BARCODE

ORGANIZATIONS/ INDIVIDUALS THAT VALIDATED THIS CHARTER OF DEMANDS

- **Ere Amachree -** Heinrich-Böll-Stiftung (hbs)
- **Harriet C. Ijeomah -** HARSCO MEDIA AND COMMUNICATIONS
- **Basil Ejigini -** Umutukuru Development Union
- **Okeiyi Juliet Obiageri -** OPEN ARMS DEVELOPMENT INITIATIVES FOR SUSTAINABLE DEVELOPMENT(OADISD)
- **Ibeh Euphemia -** Serene Society Initiative
- **Joy Daberechi Onuoha -** Network for the Advancement of Vulnerable Persons (NAVP)
- **Elder Kenneth Amogu -** Foundation for Livelihood Advancement, Owerri, Imo State
- **Ogechi Ikeh -** Ogechi & Sam Ikeh Foundation (OSAIF)
- **Etienne Obidaa -** Imo SPHCDA
- **Ogechi Okehielam -** ACCR
- **Ekeocha Amarachi Queenjane -** Imo State Ministry of Women Affairs
- **Darlinton Chimaobi -** ACCR
- **Dorothy Njemanze -** DNF
- **Lawson Ebunoluwa -** DNF
- **Ugochi Ikoro -** DNF
- **Aisha Attahiru -** DNF
- **Ali Deborah Uyo -** DNF
- **Miracle Omakafe**
- **Talia Sochi Iphine -** DNF
- **Iroabuchi Chizaram -** DNF
- **Ogri Caro-Ann Aricha -** DNF
- **Ogechi Ella**
- **Diepriye Ibim Diri -** DNF
- **Umah Isah jnr -** CAPP

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