IMO STATE
STRATEGIC POLICY BLUEPRINT FOR THE ADVANCEMENT OF CITIZENS NEEDS

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



With support from

HEINRICH BÖLL STIFTUNG
ABUJA
Nigeria

STRATEGIC POLICY BLUEPRINT FOR THE ADVANCEMENT OF CITIZENS NEEDS

A Three-Year Gender-Responsive Framework · 2027 – 2029
Grounded in the Imo State Citizen's Needs Assessment 2026 and the Imo State Citizen's Charter of Demands.
Co-developed by gender desk officers, civil society, community representatives and women's associations.
Developed through the Technical Policy Blueprint Co-Development Workshop · Owerri, 2026
Imo **State,**
Nigeria.

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STUDY AREA
Selected Communities Across Six Local Government Areas in **Imo State(Ohaji/Egbema, Nkwerre, Owerri Municipal, Mbaitoli, Ihitte/Uboma, ObowO),** Representing the Three Senatorial Zones(Orlu Owerri, Okigwe)

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ABBREVIATIONS

ADP	Agricultural Development Programme
AFAN	All Farmers Association of Nigeria
BHCPF	Basic Health Care Provision Fund
CAC	Corporate Affairs Commission
CCD	Centre for Citizens with Disabilities
CSO	Civil Society Organisation
DNF	Dorothy Njemanze Foundation
FGM	Female Genital Mutilation
FIDA	International Federation of Women Lawyers
FOI	Freedom of Information
GBV	Gender-Based Violence
H / M / L	High / Medium / Low
HBS	Heinrich-Boell Stifung
IDEA	Imo Digital Economy Agenda
IMOCARE	Imo State informal-sector health insurance programme
IMSHIA	Imo State Health Insurance Agency
IMSUBEB	Imo State Universal Basic Education Board
INEC	Independent National Electoral Commission
IPAC	Inter-Party Advisory Committee
ISCEVAWG	Imo State Committee on Ending Violence against Women and Girls
ISIEC	Imo State Independent Electoral Commission
ISPHCDA	Imo State Primary Health Care Development Agency
JONAPWD	Joint National Association of Persons with Disabilities
LGA	Local Government Area
MDA	Ministry, Department or Agency
MTEF	Medium-Term Expenditure Framework
NAPTIP	National Agency for the Prohibition of Trafficking in Persons
NHIA	National Health Insurance Authority
NOA	National Orientation Agency
NSCDC	Nigeria Security and Civil Defence Corps

OKOBI	One Kindred One Business Initiative
PHC	Primary Health Centre
SARC	Sexual Assault Referral Centre
SDG	Sustainable Development Goal
SDP	Imo State Development Plan 2024–2034
UBE / UBEC	Universal Basic Education / Universal Basic Education Commission
VAPP	Violence Against Persons (Prohibition)
WPS	Women, Peace and Security

FOREWORD

Women's experiences should help shape the policies and decisions that affect their lives. Yet too often, government policies are developed without adequately listening to women or understanding their needs. The Imo State Strategic Policy Blueprint for the Advancement of Citizens' Needs 2027–2029 seeks to change this by turning women's concerns and priorities into practical actions that the government can implement and measure.

The findings of the Imo State Women's Needs Assessment 2026 show why this is necessary. 86% of the women surveyed have no health insurance, 56% lack access to land for farming or business, and only 9.4% of women-owned businesses are registered. More than 70% have never been consulted on a government budget, and there is no woman in the Imo State House of Assembly. These figures show that much more needs to be done to ensure women participate in State decisions.

Behind these figures are women who work hard, run businesses, support their families and contribute to their communities, yet continue to face barriers to economic opportunities, healthcare, safety and leadership. Addressing these challenges requires more than promises. It requires clear plans, adequate funding, responsible institutions and regular monitoring of progress.
As a daughter of Imo State, this work is especially important to me. The future of our State is closely linked to the well-being and advancement of its women and girls. They deserve policies that respond to their needs and a government that takes responsibility for delivering results.

This Blueprint was developed with government technical officers, Gender Desk Officers, civil society organisations, community representatives and women's associations. It sets out priorities across eight sectors, identifying the required actions, responsible institutions, budget implications, timelines, and indicators for measuring progress.

Women's leadership is not new to Igbo society. The Ụmụada have long played important roles in resolving disputes, protecting widows and addressing community concerns. Igbo women have demonstrated their ability to lead and influence decisions for generations. The task before us is to ensure that government policies, budgets and institutions recognise and support this leadership.

The success of this Blueprint will depend on the commitment of ministries, agencies and local governments to turn its recommendations into funded programmes and report openly on their progress.
I call on the Imo State Government and all relevant stakeholders to support and implement this Blueprint, ensuring that the needs and priorities of women and girls remain central to the State's development and for citizens to hold the state accountable.



Dorothy Njemanze

Founder & Executive Director
Dorothy Njemanze Foundation

HOW THIS BLUEPRINT WAS CREATED

This Blueprint is the product of a deliberate, participatory process designed so that the people who will implement, monitor and benefit from it are the same people who wrote it. It was built in the room, by Imo State's own institutions and communities, and refined afterwards.

A Gender Desk Officers' convening in Imo State

The Dorothy Njemanze Foundation hosted a convening in Owerri that brought together Gender Desk Officers from across Ministries, Departments and Agencies, alongside civil-society organisations, women's associations, community representatives and the media. Gender Desk Officers sit at the exact point where gender policy meets day-to-day government practice, which makes them the natural custodians of a blueprint intended to outlive any single administration.

The day combined capacity-building with production. Participants were trained on the anatomy of a policy blueprint, on gender-responsive planning and on the state budget cycle, so that everyone shared a common method and vocabulary. They were then organised into thematic working groups, each taking one sector and each working directly from two evidence sources: the Imo State Women's Needs Assessment and the Imo State Women's Charter of Demands. Using a standard template, every group diagnosed its sector, set measurable objectives, and built a phased three-year plan.

The work continued online as groups refined their templates after the convening. The DNF technical team then consolidated the completed templates into this single document, harmonising structure and language, resolving overlaps across sectors, writing the chapters no group had covered, and strengthening the evidence base with current state and national data before returning it to participants for validation ahead of the public launch.

The method is the message: a gender-responsive plan is only credible if it is produced the way it asks the government to govern, with the right people in the room, grounded in evidence, and owned by the institutions that must carry it.

How to read this Blueprint

The Blueprint is organised into eight sector chapters, each following an identical structure so the chapters read as one coherent plan:

- Situation analysis: the evidence, with figures, and the cost of inaction.
- Sector goal and strategic objectives, each with a 2026 baseline and a 2029 target.
- Three-year intervention matrix, every action tagged Year 1, 2 or 3, with a lead institution, budget implication and indicator.
- Cross-cutting commitments, risks, and the continuity architecture that protects the strategy across political transition.

The phasing logic is consistent across every chapter:

- **Year 1 – political-will actions**: cost little or nothing; a directive, circular, committee or enforcement of existing law. Every objective has at least one.
- **Year 2 – systems and budget reforms**: actions that must enter the appropriation law or change how money flows.
- **Year 3 – consolidation and scale**: expansion, institutionalisation, independent review.

Where the evidence comes from

This Blueprint contains no new research. Every baseline, percentage, and finding in the eight chapters comes from the Imo State Women's Needs Assessment 2026, a survey of 420 women and stakeholders across six local government areas described in the Methodology section.

In the chapters, it is cited in shortened form as NA, usually with the relevant table number; any figure without a citation comes from the same source.

Two other sources appear: the Imo State Women's Charter of Demands, which each chapter's objectives answer, and the communiqué of the Multi-Stakeholder Dialogue of 25 September 2025, cited as the 2025 communiqué. Official records of state and federal law, policy, and budget are linked where the plan relies on them.

As a result, every target in this plan rests on a documented starting point, and a follow-up survey using the same instrument can show whether the State has moved.

EXECUTIVE SUMMARY

Imo State holds instruments most states do not: a Health Insurance Law since 2018, one of Nigeria's most comprehensive VAPP laws, a disability law signed in 2024, and the country's strongest female literacy. Yet the Needs Assessment shows how far those instruments sit from lived reality: 86% of women have no health insurance; 56% have no access to land and only 16.05% have ever inherited any; 78% report no well-equipped maternal facility in their community, rising to 86% in rural areas; 78% of women run a business but only 9.4% are registered; a quarter of women did not complete their education, 46.5% of them for financial reasons; 70.5% have never been consulted on a budget; one in three names her own farm as the place she feels least safe; and there is not one woman in the Imo State House of Assembly.

This Blueprint converts that evidence into a coordinated three-year plan across eight sectors. It rests on a simple theory of change: lived experience became evidence; evidence became demands; demands here become a costed plan; and the plan is designed to become budget lines and law in the 2027 appropriation and beyond. It is deliberately engineered to survive the 2027 general elections, anchoring every commitment in institutions, work plans, appropriation lines and law.

The eight sector chapters

- Agriculture & Economic Empowerment: documented land agreements through Ụmụada and the traditional councils, a 40% women's share of State agricultural inputs and extension, and safe access to farms.
- Commerce, Markets & Trade: reachable business registration, collateral-light credit that does not require land, rebuilt market women's associations, and an end to unreceipted levies.
- Education, Skills & Digital Inclusion: removing the hidden costs that drive drop-out, drawing down the ₦10.6bn in UBE matching grants Imo has left unclaimed, and taking skills training out of Owerri to all three senatorial zones.
- Health & Social Protection: insurance women can actually use, an accredited facility in every LGA, 24-hour maternal cover, and a funded social protection framework.
- Women's Political Participation & Leadership: the 35% minimum applied in full to appointive positions, nomination fees waived, and protection from political violence.
- Gender-Based Violence, Security & Access to Justice: constituting the Agency the VAPP Law already provides for, a functioning SARC, a State shelter, and a justice pathway with published timelines.
- Disability Inclusion: putting the 2024 disability law into operation with regulations, an implementing office, an accessibility audit and a livelihood route.
- Budget, Fiscal Accountability & Gender Machinery: the spine: gender desk officers with a funded mandate, women's budget consultations in all 27 LGAs, and an annual public accountability report.

The unifying commitment

> ***Across all eight sectors, the single highest-leverage reform is gender-responsive budgeting: making women's priorities visible as identifiable lines in the Imo State budget, tracked to LGA level, and reported publicly. Every sector chapter ultimately depends on it, which is why Budget, Fiscal Accountability & Gender Machinery is the spine that binds the Blueprint together.***

METHODOLOGY & EVIDENCE BASE

This Blueprint was co-developed by thematic working groups of Gender Desk Officers, civil-society organisations, women's associations, media and community representatives at the convening described above, and refined online afterwards. Each group completed one sectoral template, writing directly from two source documents: the Imo State Women's Needs Assessment and the Imo State Women's Charter of Demands.

The DNF technical team then consolidated the templates into this single document, preserving each group's evidence, objectives and phased interventions, harmonising structure and language, resolving overlaps across sectors, and strengthening each chapter against current Imo State and national data so that every figure can withstand scrutiny.

The evidence base

Primary evidence is drawn from the Imo State Women's Needs Assessment 2026, a social audit of 300 women surveyed across thirty communities in six Local Government Areas spanning the three senatorial zones, with 90 key informant interviews and three focus group discussions in Orlu, Owerri and Okigwe, conducted April to June 2026; and from the Imo State Women's Charter of Demands. A third source is the communiqué of the Multi-Stakeholder Dialogue held in Owerri on 25 September 2025, which recorded what a household survey cannot reach: the non-functional Sexual Assault Referral Centre, the absence of a safe shelter, and declining government–civil society engagement.

These are triangulated with the official record: the Imo State VAPP Law 2021 and its legislative history, the Discrimination Against Persons with Disabilities (Prohibition) Law 2024, the Health Insurance Law No. 4 of 2018, the Imo State WPS State Action Plan 2026–2030, the Imo State Development Plan 2024–2034 and MTEF architecture, the 2026 appropriation, UBEC matching-grant records obtained under the Freedom of Information Act, and the National Gender Policy, so that the plan sits on both lived experience and the official record.

Structure

Eight sector chapters follow an identical structure, which allows them to be read as one plan and consolidated into one set of budget submissions. Three chapters stand alone by deliberate decision. Education spans both formal schooling and adult, non-formal and digital learning. Gender-Based Violence, Security & Access to Justice is a chapter in its own right, distinct from Political Participation and from Health, in recognition of its scale and its distinct institutional home in the justice and social-welfare systems. And Disability Inclusion is separated out because Imo now has a disability law awaiting implementation, which makes inclusion an actionable sector rather than only a cross-cutting principle.

SECTOR CHAPTER 1

AGRICULTURE & ECONOMIC EMPOWERMENT

Working group: Agriculture & Economic Empowerment working group
Lead institution(s): Ministry of Agriculture & Natural Resources; Ministry of Lands; Imo State Agricultural Development Programme

Situation analysis

- 56.0% of women have no access to land for farming or business. Of the 44% who do, 54% hold it through communal or family allocation and only 6% buy it outright (Needs Assessment).
- 62.3% have no input at all into decisions about how land is used, and only 3% decide alone. Just 16.05% have ever inherited land.
- Access collapses for the most vulnerable: 12.5% for women with disabilities, 22.2% for divorced or separated women and 30.8% for widows, against 44% overall.
- Farming is the primary livelihood for 22.3% of women, yet farms are where women feel least safe, at 33.0% of responses; participants described farming only inside their compounds and abandoning bush farmland after attacks.
- Root causes: patrilineal inheritance custom which the Supreme Court voided in Ukeje v Ukeje (2014) but which persists for want of a local enforcement route; allocation that gives use without tenure and is withdrawn at widowhood or divorce; urbanisation and government acquisition; insecurity; and weak implementation, so budget increases do not reach women as inputs, extension or storage (Charter Demands 3 and 1).

Cost of inaction: Food insecurity and rural poverty deepen as women farm less land less securely; widows and women with disabilities lose what little access they have at the next family transition; and the State's own agriculture budget increase produces no measurable change in women's output or income.

SECTOR GOAL

By 2029, women in Imo State can obtain, hold and make decisions about agricultural land on documented terms, work it safely, and reach markets with the inputs, finance and storage their production needs.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Secure women's access to land on documented terms	56.0% no access; 16.05% ever inherited; 69.2% of widows without access (NA)	3,000 women in the six target LGAs holding documented land agreements; share reporting no access below 40%

2	Give women a voice in land-use decisions	62.3% have no input (NA)	Women seated in land and agricultural committees in six LGAs by 2028 and 27 by 2029; share reporting no input below 45%
3	Direct a measurable share of the agriculture budget to women	No published sex-disaggregated beneficiary data	At least 40% of State agricultural inputs, extension contacts and programme places reaching women, published annually.
4	Make farming safe	33.0% name farms as their most unsafe location (NA)	Safety arrangements in six LGAs by 2028 and 27 by 2029; share naming farms as most unsafe below 20%
5	Strengthen women-led cooperatives as the route to finance and markets	Cooperatives supply 29.7% of women's loans; formal banks 9.5% (NA)	100 women-led agricultural cooperatives registered, trained and linked to credit, with storage or processing in each zone.

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Issue a circular requiring written allocation agreements for any land allocated to a woman under a State or LGA scheme; convene traditional rulers and Ụmụada on a model family allocation agreement	1	Ministry of Agriculture & Natural Resources (with Lands, Local Government)	None	Circular issued; model agreement published
2	Direct that every agricultural committee, cooperative board and land allocation panel include women, with a minimum share stated	1	Ministry of Agriculture & Natural Resources	None	Directive issued; committee composition published
3	Issue the 40% rule on inputs, extension and programme places, with beneficiary lists published by sex, LGA and disability	1	Ministry of Agriculture & Natural Resources	None	Rule issued; first disaggregated beneficiary list published
4	Agree a farm and transit safety protocol with women farmers in six LGAs; seat their associations in existing community security structures	1	Office with the State security mandate (with Police, NSCDC)	Low	Protocol agreed; seats held and minuted
5	Map and register women's farming groups; agree a cooperative strengthening package and eligibility rules	1	Ministry of Agriculture & Natural Resources	Low	Register of groups published; package agreed

1	Fund land documentation: survey and registration fees, and legal aid for widows contesting dispossession	2	Ministry of Lands (with Justice, FIDA)	High	Documented agreements and registrations by LGA and category of woman
2	Fund community dialogue and legal awareness on inheritance and land rights through Ụmụada, traditional councils and churches	2	Ministry of Women Affairs & Social Welfare	Med	Dialogues held by LGA; share reporting input into land use
3	Appropriate the women's share of the agriculture budget as identifiable lines: inputs, extension, mechanisation, storage, processing	2	Ministry of Budget & Economic Planning	High	Lines appropriated and released; share reaching women published
4	Fund farm-access patrols, lighting at identified points, an emergency line and referral transport	2	Office with the State security mandate	High	Measures operating in six LGAs; call line response rate
5	Fund cooperative registration, leadership training, aggregation and storage or processing facilities in each senatorial zone	2	Ministry of Agriculture & Natural Resources	High	Cooperatives registered and trained; facilities operating; volumes aggregated
1	Independently review the land programme, extend it beyond the six LGAs and retain the line in the annual budget	3	Ministry of Lands	High	Review published; follow-up survey on land access
2	Extend women's seats on land and agricultural committees to all 27 LGAs	3	Ministry of Agriculture & Natural Resources	Low	Composition published for 27 LGAs
3	Publish the annual sex-disaggregated beneficiary report and commission an independent audit of the 40% rule	3	Ministry of Agriculture & Natural Resources	Med	Report and audit published; share reaching women verified
4	Extend safety arrangements to 27 LGAs and review them with women farmers	3	Office with the State security mandate	High	27 LGAs covered; follow-up survey on perceived safety
5	Link cooperatives to markets and off-takers; publish an independent review of women's agricultural incomes	3	Ministry of Agriculture & Natural Resources	Med	Offtake volumes and income change recorded in the review

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium H: High
NA: Needs Assesment

Cross-Cutting Commitments

- **Women with disabilities:** explicit inclusion in the 40% rule with disability-disaggregated reporting; priority in land documentation, given access at 12.5%; accessible input distribution points.
- **Widows, single & female-headed households**: legal aid for widows contesting dispossession; eligibility rules that never require a husband's or male relative's consent.
- **Rural & security-affected women:** delivery through LGA and community structures rather than Owerri; input distribution and extension taken to communities; rural coverage tracked and published.
- **Information access:** allocation criteria, distribution dates and cooperative registration steps published in simple Igbo and English by radio, women's associations and on market days.

Risks & continuity

- **Political transition after 2027 (H):** put the 40% rule in ministry guidelines and the beneficiary report in the annual work plan rather than a programme brand; document everything for handover.
- **Resistance to land reform from traditional and family structures (H):** work through Ụmụada and the traditional councils from Year 1 rather than around them, pairing documentation with community dialogue.
- **Insecurity worsens (H):** treat safety as an objective, not a caveat, and sequence it alongside land access.
- **Elite capture of inputs and cooperative support (M):** publish beneficiary lists, run an appeals channel, and commission the Year 3 independent audit.

What survives a change of government: The Land Use Act framework and any Agricultural Development Trust Fund law enacted; the model allocation agreement and the agreements already signed; the 40% rule once in ministry guidelines; women's committee seats; registered cooperatives and their facilities; and the published beneficiary reports, which a successor must either continue or visibly abandon.

SECTOR CHAPTER 2

COMMERCE, MARKETS & TRADE

Working group: Commerce & Economic Empowerment working group
Lead institution(s): Ministry of Commerce & Industry; Ministry of Finance; LGA councils

Situation analysis

- 78.0% of women own or operate a business and petty trading is the single largest livelihood at 39.3%, but only 9.4% of those businesses are registered (Needs Assessment).
- The leading reason for not registering is lack of information at 39.6%, ahead of a complex process at 26.7% and cost at 22.7%. Only 11.0% said they were not interested.
- 24.6% have no access to credit, and among those 63.5% of applications failed. Cooperatives supply 29.7% of loans, family and friends 28.4% and Isusu associations 17.6%, while commercial and microfinance banks together supply 9.5%.
- Across responses on market conditions, traders named poor infrastructure, no running water, no electricity, no toilets, no price information, no storage and inadequate security. A trader in Relief Market, Owerri, described restricting her water intake all day to avoid using the market toilet.
- Root causes: collateral requirements that exclude women who do not own land; the loss of market women's associations after the 2015–2017 demolition and relocation exercises, culminating in Eke-Ukwu Owerri in August 2017; infrastructure spending directed at structures rather than services; and no published schedule of lawful charges, so fees are contestable only by argument (Charter Demands 4 and 1).

Cost of inaction: Women's enterprise stays small, informal and uninsurable; government credit and enterprise programmes continue to be absorbed by the registered and the connected, reinforcing the perception that lists are collected and nothing follows; and the health costs of market sanitation fall on the traders and their customers.

SECTOR GOAL

By 2029, women-owned enterprises in Imo State can register easily, borrow on terms that do not require land, trade in markets with water, power, toilets and storage, and know in advance what they owe and to whom.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Make business registration reachable	9.4% registered; 39.6% cite lack of information (NA)	35% of surveyed women's businesses registered; support desks in the three senatorial zones and the major markets
2	Open formal credit that does not depend on land	24.6% credit access; 63.5% of applications fail; 9.5% of loans from banks (NA)	40% reporting formal-sector credit access; a State-backed guarantee or collateral-light mechanism with published disbursement data
3	Rebuild market women's associations as functioning institutions	Associations weakened and meeting irregularly since the 2015–2017 relocations	30 associations registered, trained and meeting, with seats in market management and in budget consultations
4	Fix the services traders actually named	Water, power, toilets, storage and security named across 929 responses (NA)	Water, functioning sanitation, power and secure storage in 12 priority markets by 2028 and 27 by 2029, verified by trader survey
5	Make taxes, levies and fees transparent and predictable	66.2% rate the burden moderate, 15.0% high; no published schedule (NA)	A published schedule displayed in every priority market, a receipt requirement enforced, and a complaints desk reporting quarterly

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
5	Issue a directive that no market charge is lawful without a State-authenticated receipt; publish the full schedule of charges; open a traders' complaints desk reporting quarterly	1	Ministry of Commerce & Industry (with Finance, LGA councils)	None	Directive gazetted; schedule displayed; first quarterly outcomes report published
1	Publish a plain-language registration guide in Igbo and English giving steps, documents, cost and timeline; circulate through associations, radio and churches	1	Ministry of Commerce & Industry (with CAC)	None	Guide distributed; baseline registration count by market
2	Convene banks, microfinance institutions and cooperatives to design a collateral-light product and guarantee structure; publish the agreed terms	1	Ministry of Finance (with CBN, cooperatives)	None	Terms published; participating institutions named
3	Map and re-register market and commodity associations displaced since 2015; recognise them formally in market management structures	1	Ministry of Commerce & Industry	Low	Register of associations published; recognition instrument issued

4	Audit the 27 LGA markets against the service list traders named; publish a prioritised costed plan	1	Ministry of Commerce & Industry (with Works, Health)	Low	Audit published; priority markets selected with trader input
1	Fund registration and information clinics in the three zones and the major markets, with assisted registration for women with disabilities and women with limited literacy	2	Ministry of Commerce & Industry	Med	Women assisted and businesses registered, by LGA and disability
2	Fund the guarantee mechanism in the appropriation and begin disbursement through cooperatives and participating banks	2	Ministry of Finance	High	Applications, approvals and disbursements published by sex and LGA
3	Fund association secretariats and leadership training; seat associations in market management and in budget consultations	2	Ministry of Commerce & Industry	Med	Associations trained and meeting; seats held and minuted
4	Fund water, sanitation, power and storage in 12 priority markets, with sanitation treated as a public health line	2	Ministry of Commerce & Industry (with Works, Health)	High	Facilities completed and in use; trader survey on water, toilets and storage
5	Fund receipting and ticketing systems in the priority markets and enforce the receipt rule; enact it as a bye-law in pilot LGAs	2	Ministry of Finance (with LGA councils)	Med	Bye-laws passed; share of traders reporting a receipted payment
2	Independently review the credit mechanism's reach and performance; retain the line and extend to all 27 LGAs	3	Ministry of Finance	High	Share of women reporting formal credit access; review published
1	Review registration uptake, simplify any step shown to block women, and sustain the clinics in the annual budget	3	Ministry of Commerce & Industry	Med	Registration rate in follow-up survey; process changes published
3	Link associations to cooperatives, storage and the credit mechanism; publish an annual associations report	3	Ministry of Commerce & Industry	Low	Associations linked and borrowing; report published
4	Extend market services to the remaining markets and institutionalise maintenance in LGA budgets	3	Ministry of Commerce & Industry (with LGAs)	High	Markets covered; maintenance lines in LGA budgets; trader survey
5	Publish an independent review of charges, trader income and LGA revenue under the receipted system	3	Ministry of Finance	Low	Review published; share paying only receipted charges

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale.
M: Medium H: High NA: Needs Assesment

Cross-cutting commitments

- **Women with disabilities**: assisted registration; accessible stalls, toilets and routes in the priority markets; disability-disaggregated registration and credit data.
- **Widows, single & female-headed households:** credit eligibility designed around cash-flow and cooperative guarantee rather than land or a male guarantor.
- Rural & security-affected women: clinics in all three zones and in rural market towns, not only Owerri; rural markets included in the priority list; coverage tracked rural against urban.
- Safety & freedom from violence: market security and lighting funded under Objective 4; harassment during levy collection handled through the complaints desk and, where it is violence, referred through the Chapter 6 pathway.
- Information access: the registration guide, charges schedule and credit terms published on market noticeboards, by radio and through associations, with a named complaints contact.

Risks & continuity

- **Political transition after 2027 (H)**: anchor the receipt rule in a bye-law rather than a directive alone by Year 2; publish quarterly outcomes so there is a public record; seat associations formally in review structures.
- **Banks decline to participate in the guarantee mechanism (H):** design with them in Year 1 rather than presenting a finished scheme; route through cooperatives, which already carry the largest share of women's lending.
- **Market upgrading becomes demolition and relocation again (M)**: write trader consultation and association consent into the audit and the works plan; measure by trader survey, not by structures delivered.
- **Informal levy collection continues alongside the receipted system (H)**: enforce against collectors, display the schedule where traders can see it, and report complaints-desk outcomes quarterly.

What survives a change of government: Registered businesses and registered associations; the bye-law on receipted charges and the published schedule; the physical water, sanitation, power and storage with their LGA maintenance lines; the guarantee mechanism once inside bank and cooperative systems; and the quarterly and annual published reports.

SECTOR CHAPTER 3

EDUCATION, SKILLS & DIGITAL INCLUSION

Working group: Education & Skills working group

Lead institution(s): Ministry of Primary & Secondary Education; IMSUBEB; Ministry of Digital Economy & E-Government; Ministry of Tertiary & Technical Education

Situation analysis

- One in four women (25.0%) did not complete her educational programme, 46.5% of them for financial reasons, ahead of loss of interest at 16.0% and pregnancy at 12.5% (Needs Assessment).
- Literacy among respondents was about 81%, and Imo is routinely reported as Nigeria's leading state for female literacy, yet fewer than 23% hold skills they consider employable. This is a skills-to-work mismatch, not an access problem.
- Demand is explicit and practical: vocational skills at 36.5% and digital or STEM at 31.2% of responses. On format, 34.4% want flexible vocational programmes, 20.2% online or self-paced and 18.3% evening or part-time, against only 21.5% for full-time school.
- 6.0% have no formal education and 13.0% stopped at primary level, concentrated among older, rural and disabled women. SkillUp Imo centres are concentrated in Owerri, so transport costs and caregiving effectively exclude rural women from the State's flagship digital programme.
- Imo heads the list of states defaulting on UBEC matching grants, with about ₦10.6bn unaccessed for want of the required 50% counterpart funding and action plan, repeating year on year: ₦946.6m in 2021, ₦1.2bn in 2022 and ₦3.55bn in 2024 (UBEC records obtained under FOI).
- Root causes: indirect costs that survive the free-tuition policy; State under-investment that forfeits the federal match; training built around full-time formats women with trading and caring duties cannot attend; no second-chance route; and no published re-entry rule for pregnant learners (Charter Demand 2).

Cost of inaction: A generation of highly literate women stays locked out of paid work; the State keeps forfeiting federal basic-education money already allocated to it; poverty-driven drop-out reproduces itself in the next cohort of girls; and rural women and women with disabilities fall further behind as the digital economy concentrates in Owerri.

SECTOR GOAL

By 2029, women and girls in Imo State complete their education and convert the State's literacy advantage into income, through market-relevant vocational and digital skills delivered across all three senatorial zones in formats that fit women's working and caring lives.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Stop poverty-driven drop-out among girls and women	25.0% non-completion; 46.5% of those for financial reasons (NA)	Non-completion below 15%; a published education support package reaching at least 3,000 girls and women a year
2	Draw down and spend the full UBE matching grant, with a ring-fenced share for girls	About ₦10.6bn unaccessed, the largest default of any state (UBEC)	Counterpart appropriated and fully drawn in each of 2027, 2028 and 2029; share spent on girls published annually
3	Decentralise skills training beyond Owerri	Centres concentrated in Owerri; under 23% hold employable skills (NA)	One women's skills and enterprise centre per senatorial zone, outreach in 27 LGAs, and women at 40% or more of SkillUp Imo enrolment
4	Open second-chance and flexible learning for adult women	6.0% no formal education; 13.0% primary only (NA)	Accelerated adult and second-chance programmes in at least 12 LGAs; 5,000 women enrolled cumulatively
5	Guarantee school re-entry and safe learning	Pregnancy caused 12.5% of non-completion; 13.3% named schools among their most unsafe places (NA)	A published re-entry guideline in force in all public schools; school safety arrangements operating and reported annually

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
2	Publish the State's UBE position year by year and submit the UBEC-approved action plan	1	Ministry of Budget & Economic Planning (with IMSUBEB)	None	Action plan submitted and acknowledged; position published
1	Issue a circular prohibiting unauthorised levies at basic level; require every school to publish its permitted charges; open a drop-out register by sex, LGA and disability	1	Ministry of Primary & Secondary Education	None	Circular issued; baseline drop-out register published
3	Issue a participation rule reserving at least 40% of SkillUp Imo places for women, with enrolment published by sex, LGA and disability each cohort	1	Ministry of Digital Economy & E-Government	None	Directive issued; first disaggregated cohort report
4	Map adult and non-formal centres against women's stated demand; adopt a flexible timetable standard covering evenings, weekends and market days	1	Ministry of Education, adult & non-formal unit	Low	Mapping report; timetable standard adopted

5	Issue a re-entry guideline for pregnant learners and adolescent mothers, and a school-safety reporting procedure linked to the Chapter 6 pathway	1	Ministry of Primary & Secondary Education	None	Guideline issued; procedure circulated to all public schools
2	Appropriate the full counterpart as a protected line, draw it down, and ring-fence a share for girls' retention and alternative education	2	Ministry of Budget & Economic Planning	High	Counterpart appropriated and drawn in full; share to girls reported
1	Fund an education support package covering bursary, uniforms, materials and transport, targeted using the drop-out register	2	Ministry of Primary & Secondary Education	High	Line created and released; beneficiaries published by LGA and disability
3	Establish and equip one women's skills and enterprise centre per senatorial zone; fund mobile and community digital hubs	2	Ministry of Digital Economy & E-Government	High	Three centres operating; enrolment by LGA and disability
4	Fund accelerated adult literacy and second-chance classes in 12 LGAs, with childcare or stipend support where it removes a barrier	2	Ministry of Education, adult & non-formal unit	Med	Classes running in 12 LGAs; enrolment and completion
5	Train school heads and counsellors on re-entry and safeguarding; fund water, sanitation and lighting in prioritised schools	2	IMSUBEB	Med	Schools trained; facilities completed and verified
2	Sustain full counterpart funding and publish an annual UBE utilisation report	3	Ministry of Budget & Economic Planning	High	Zero unaccessed grant for the year; utilisation report published
1	Independently review the support package and retain the line in the annual budget	3	Ministry of Primary & Secondary Education	Med	Review published; non-completion rate in follow-up survey
3	Link the zonal centres to OKOBI and the Chapter 2 credit mechanism; publish a graduate tracer study	3	Ministry of Commerce & Industry	Med	Share of graduates in work or enterprise six months after training
4	Institutionalise adult and non-formal programmes in the annual work plan and budget; extend to 27 LGAs	3	Ministry of Education	High	Programmes in 27 LGAs; cumulative enrolment
5	Independently review re-entry and school safety with girls' groups and disability organisations	3	Ministry of Primary & Secondary Education	Low	Review published; re-entry cases recorded

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale.
M: Medium H: High NA: Needs Assessment
The UBE counterpart must enter the MTEF before the appropriation bill is laid, which is the earliest deadline in this chapter.

Cross-cutting commitments

- **Women with disabilities:** accessible venues, materials in accessible formats and reasonable accommodation in every centre and class; disability-disaggregated enrolment published.
- **Widows, single & female-headed households:** eligibility set by need, never by marital status; childcare support where it removes the barrier.
- **Rural & security-affected women:** one centre per senatorial zone rather than one in the capital, plus mobile and community delivery, market-day timetables and outreach in 27 LGAs.
- **Safety & freedom from violence:** school-safety reporting linked to the Chapter 6 referral pathway; safeguarding training for school heads and counsellors.
- **Information access:** eligibility rules, deadlines and application steps published in simple Igbo and English through radio, women's associations, churches, markets and schools.

Risks & continuity

- **Counterpart funding again not appropriated or not released (H):** make it a protected line, publish the position annually, and give CSOs a standing monitoring role. This is the single largest source of basic-education money available to the State.
- **Political transition after 2027 (M):** place every action in MDA work plans and the MTEF rather than a programme brand; keep handover records.
- **Centres built but not staffed or equipped (M):** cost staffing and consumables in the same appropriation as construction; verify by facility check, not by commissioning.
- **Training that does not lead to income (M):** tie curriculum to the enter

What survives a change of government: The UBE Act obligation and the counterpart line; the circular on levies and the published charges regime; the re-entry guideline; the physical centres and their staff establishment; the published registers and annual reports; and the SkillUp Imo participation rule once written into programme guidelines rather than announced.

SECTOR CHAPTER 4

HEALTH & SOCIAL PROTECTION

Working group: Health & Social Protection working group
Lead institution(s): Ministry of Health; IMSHIA; ISPHCDA; Ministry of Women Affairs & Social Welfare

Situation analysis

- 86.0% of women have no health insurance of any kind; only 42 of 300 respondents are covered (Needs Assessment).
- 85.3% name the high cost of medical services as a major barrier, 71.3% the lack of well-equipped facilities and 24.7% the lack of security inside health facilities.
- 78.0% report no well-equipped maternal facility in their community, rising to 86.0% among rural respondents against 62.0% urban, a statistically significant difference. Over 58% of rural women find care very difficult to reach at night: one participant described going into labour at 10pm, finding the primary health centre closed, and being taken to a private hospital in a neighbouring local government.
- IMSHIA's accredited network previously had 97 participating hospitals, 9 public and 88 private; after a policy change the 88 private facilities were removed, leaving nine public hospitals, two in Orlu, one in Okigwe and six in Owerri. IMOCARE requires ₦15,000 per enrollee annually and registration in groups of four, a combined ₦60,000 that informal traders, widows and female-headed households cannot assemble.
- Root causes: weak implementation rather than absent policy; underfunded and understaffed primary care; design barriers inside the insurance product; low awareness, with participants saying they had never heard of the State scheme; and insecurity, which closes facilities at night (Charter Demand 3).

***Cost of inaction:** Women continue to delay treatment, carry preventable maternal complications and spend a rising share of a shrinking income on care, while an insurance agency, a benefit package and a federal fund sit underused. Rural women and women with disabilities remain the worst affected.*

SECTOR GOAL

By 2029, women in Imo State, especially rural and vulnerable women, can reach affordable, quality healthcare and essential social protection, building on the Charter's target of reaching at least 50% of women by 2028.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Increase women's health insurance coverage	14.0% have insurance access (NA)	50% in a comparable follow-up survey, with an interim 35% by 2028
2	Rebuild the accredited provider network so insurance is usable where women live	9 accredited facilities, 6 in Owerri Zone, down from 97 (IMSHIA)	At least 27 accredited facilities, at least one per LGA, with no senatorial zone below 8
3	Improve primary, maternal and reproductive healthcare, including at night	78.0% report no well-equipped maternal facility, 86.0% rural; over 58% of rural women cannot reach care at night (NA)	One functioning priority PHC per LGA with 24-hour maternal cover, 12 by 2028; 50% of rural respondents reporting maternal facility access
4	Make services accessible and safe, with GBV referral	24.7% cite insecurity inside facilities; no accessibility standard applied (NA)	All 27 priority PHCs meeting accessibility standards with working GBV and emergency referral arrangements
5	Fund social protection for vulnerable women	No costed framework; eligible population not identified	A funded framework with referral arrangements in 27 LGAs; 60% of registered eligible women receiving support

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Publish benefits, fees and registration steps in simple Igbo and English; identify eligible women; remove registration barriers, starting with the group-of-four rule and the single-payment premium	1	IMSHIA	Low	Guidelines published; individual and instalment enrolment permitted
2	Publish the accredited facility list by LGA and reopen accreditation to qualifying facilities, with a minimum per LGA	1	IMSHIA	None	List published; accreditation reopened; applications received
3	Assess PHCs and select one priority facility per LGA; cost a plan for staff, equipment, medicines, referral and 24-hour maternal cover	1	ISPHCDA	Low	27 PHCs assessed; improvement plan prepared
4	Assess accessibility and safety; issue guidance on respectful care; agree GBV and emergency referral procedures with the Chapter 6 pathway	1	Ministry of Health	Low	Accessibility baseline and referral procedures agreed

5	Review existing support programmes; draft a women's social protection framework with eligibility rules and a costed support plan	1	Ministry of Women Affairs & Social Welfare	Low	Baseline and draft framework completed
1	Fund insurance subsidies and registration support for eligible women; support renewals; monitor charges levied for covered services	2	IMSHIA (with Finance, NHIA)	High	35% insurance access in follow-up survey; enrolment and renewals recorded
2	Fund accreditation, quality assurance and provider payment so the network can expand and hold	2	IMSHIA	Med	Accredited facilities per LGA and per zone; claims paid on time
3	Upgrade PHCs; staff them through the existing 2025–2030 recruitment plan; supply medicines, maternal and reproductive services, referral transport and night cover	2	ISPHCDA	High	12 priority PHCs meeting service standards including 24-hour maternal cover
4	Improve access, toilets and private consultation space; train staff; fund survivor care and psychosocial and emergency referral	2	Ministry of Health	Med	12 PHCs meeting accessibility and referral standards
5	Adopt and fund the framework; begin support in six priority LGAs, linking eligible women to subsidies and agreed emergency assistance	2	Ministry of Women Affairs & Social Welfare	High	Framework approved; funds released; six LGA referral systems working
1	Expand enrolment and renewals; review service access; retain subsidies in annual budgets	3	IMSHIA	Med	50% insurance access in comparable survey
2	Independently review network adequacy against where women actually live; publish facility distribution annually	3	IMSHIA	Low	Facilities per LGA published; travel distance reported
3	Complete improvements in all 27 priority PHCs; maintain staff, medicines and equipment; independently review rural access	3	ISPHCDA	High	27 functioning PHCs; 50% rural maternal facility access
4	Extend accessible care and referral to all priority PHCs; review with disability and survivor-support organisations	3	Ministry of Health	Med	27 PHCs pass accessibility and referral checks
5	Extend referral arrangements to 27 LGAs; review selection and payments; retain funding in annual budgets	3	Ministry of Women Affairs & Social Welfare	High	27 LGA systems working; 60% of registered eligible women receiving support

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium H: High NA: Needs Assesment

Cross-cutting commitments

- **Women with disabilities:** accessible facilities and information, registration support and targeted subsidies; disability organisations involved in service checks.
- **Widows, single & female-headed households:** support based on need; no requirement for a husband's approval to enrol or access services; individual rather than group-of-four enrolment.
- **Rural & security-affected women:** priority to underserved PHCs, community outreach and safe emergency referral; night cover in the priority facility of each LGA.
- **Safety & freedom from violence:** confidential medical care and psychosocial and legal referral for survivors; patient information protected; facility security addressed under Objective 4.
- Information access: simple Igbo and English, radio, women's associations, markets and offline materials, with clear complaints contacts.

Risks & continuity

- **Provider network stays small (H):** women hold insurance cards they cannot use outside Owerri. Accreditation is therefore an objective in its own right, measured by facilities per LGA rather than by enrolment alone.
- **Low or delayed funding (H):** cost priorities, phase spending and track releases quarterly.
- **Staff shortages (H):** use the existing 2025–2030 recruitment plan and support rural retention.
- **Political transition after 2027 (M):** put actions in MDA work plans, approved budgets and written procedures; keep handover records.
- **Exclusion or unfair selection in subsidies and social protection (M):** publish criteria, provide appeals and independently check selection and payments.

What survives a change of government: The 2018 Insurance Law and IMSHIA itself; the published benefit package, registration rules and accredited facility list; the recruitment plan and staff establishment; the upgraded facilities and their service procedures; the social protection framework once adopted and appropriated; and the annual public reports.

SECTOR CHAPTER 5

WOMEN'S POLITICAL PARTICIPATION & LEADERSHIP

Working group: Women's Political Participation working group

Lead institution(s): Ministry of Women Affairs & Social Welfare; Office of the Head of Service; ISIEC; Imo State House of Assembly

Situation analysis

- Imo has no woman in its State House of Assembly, one among its ten members of the House of Representatives and none of its three senators. Some local governments, including Obowo, have never had a woman in parliament.
- 88.0% of women surveyed are registered voters, so the constraint is the route from voter to candidate, not civic engagement (Needs Assessment).
- 31.3% are willing to contest office, highest among women aged 25 to 34 at 39.4% and falling to zero above 65. 85.4% rate community political support for women as low or very low; only 4.0% rate it high.
- The barriers are structural, not cultural: financial constraints at 43.0% of responses and fear of violence or harassment at 26.5%, ahead of inadequate family support at 10.3%, inadequate party support at 10.1% and cultural norms at 9.0%.
- Participants described the mechanics of exclusion: a woman denied a political appointment for refusing sex with a local government party chairman, and an aspirant forced out by armed thugs two days before a primary (Charter Demand 5).

Cost of inaction: *Imo enters the next cycles with the same zero in the Assembly; women's priorities stay outside the rooms where budgets and laws are made, which weakens every other chapter in this Blueprint; and the most politically ambitious cohort reaches its forties having never had a route in.*

SECTOR GOAL

By 2029, women in Imo State can seek and hold public office without paying a financial or physical penalty for it, with the 35% minimum applied in full to every position the State controls directly.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Apply the 35% minimum in appointive positions, where the State can act alone	No published quota and no disaggregated appointment data	35% of State appointive positions, boards and commissions held by women, published quarterly from 2027
2	Cut the cost of candidacy	Finance at 43.0% of barriers; no fee waiver or campaign support (NA)	Nomination fees waived or reduced for women by all parties operating in Imo, and a State-funded leadership and campaign support programme running before the 2027 LGA cycle
3	Protect women in politics from violence and harassment	Fear of violence at 26.5% of barriers; no reporting channel (NA)	A signed protocol and working reporting and referral channel covering the 2027 cycles, with incidents documented and reported publicly
4	Build the pipeline	31.3% willing to contest; 28.3% undecided; no sustained programme (NA)	600 women trained across 27 LGAs, young women and women with disabilities deliberately included; willingness to contest above 45%
5	Institutionalise women's participation in public decision-making	Participation in consultations, hearings and panels unrecorded	Women at 35% or more of participants in State public hearings, consultations and panels by 2028, recorded and published

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Adopt a State Action Plan for the 35% commitment and issue a directive applying it to appointive positions, boards and commissions, with quarterly publication of disaggregated appointment data	1	Ministry of Women Affairs & Social Welfare (with Head of Service)	None	Plan adopted; directive issued; first quarterly data published
2	Convene parties and IPAC to agree written commitments on waived or reduced nomination fees and internal gender targets ahead of the 2027 cycles	1	ISIEC (with IPAC, INEC)	None	Commitments signed and published by party
3	Agree and publish a protocol on violence against women in politics with parties, ISIEC and the police; open a reporting and referral channel under the VAPP Law	1	ISIEC (with Justice, Police)	Low	Protocol signed; channel operating; first incident report
4	Launch a leadership and civic education programme through existing women's structures, including Ụmụada and market and farmer associations, with a published curriculum and selection criteria	1	Ministry of Women Affairs & Social Welfare (with NOA)	Low	Curriculum published; first cohorts trained by LGA

2	Fund campaign management training, media access and a transparent candidate support facility ahead of the 2027 LGA elections	2	Ministry of Women Affairs & Social Welfare	High	Candidates supported; number contesting LGA and State positions
1	Fund the Action Plan's secretariat and monitoring; embed the quota in appointment procedures through the Office of the Head of Service	2	Ministry of Women Affairs & Social Welfare	Med	Share of appointive positions held by women, published quarterly
3	Fund protection and rapid response for women candidates during the 2027 cycle, including digital safety support against technology-facilitated abuse	2	ISIEC (with Police)	Med	Incidents recorded, referred and resolved; response times reported
4	Fund the leadership pipeline across all 27 LGAs, with mentorship pairing and targeted recruitment of young women and women with disabilities	2	Ministry of Women Affairs & Social Welfare	Med	Women trained by LGA, age and disability; mentorship pairs active
5	Fund accessible participation in hearings and consultations: notice, venue, transport and local-language facilitation	2	Imo State House of Assembly	Med	Women's share of recorded participants
1	Independently review the Action Plan and pursue statutory backing through the House of Assembly	3	Ministry of Women Affairs & Social Welfare	Low	Review published; bill introduced or law enacted
2	Review party compliance with the fee and quota commitments and publish a party-by-party scorecard	3	ISIEC	Low	Scorecard published; compliance by party
3	Review the political violence protocol after the 2027 cycle and carry it into party internal rules	3	ISIEC	Low	Protocol adopted into party rules; review published
4	Institutionalise the leadership programme in the Ministry's annual work plan and budget; publish an alumnae tracker	3	Ministry of Women Affairs & Social Welfare	Med	Programme in work plan and budget; alumnae contesting and appointed
5	Publish an annual gender-disaggregated report on appointments, representation and participation in public decision-making	3	Ministry of Women Affairs & Social Welfare	Low	Report published and laid before the House of Assembly

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium H: High NA: Needs Assesment
Objectives 2 to 5 are tied to the election calendar, so their funding must be in place before campaign activity begins.

Cross-cutting commitments

- **Women with disabilities:** accessible venues and information in Braille, sign language and audio; deliberate recruitment into the leadership programme; disability-disaggregated appointment data.
- **Widows, single & female-headed households:** reached through community-based organisations and local government structures; transparent eligibility so support does not run through the political patronage structures women reported distrusting.
- **Rural & security-affected women:** statewide coverage through community radio, local-language communication, cooperatives, market associations and traditional institutions.
- **Safety & freedom from violence:** Objective 3 in full, with confidential reporting and referral to the Chapter 6 pathway.
- **Information access:** programme information, eligibility, timelines and complaint channels published by radio, print, community meetings, associations and digital platforms.

Risks & continuity

- **Political transition after 2027 (H):** institutionalise through formal adoption, MDA and LGA work plans and budget lines; set measurable annual targets and maintain public reporting.
- **Parties sign commitments and ignore them (H):** publish a party-by-party scorecard timed to the cycle so non-compliance is visible before primaries.
- **Political violence and technology-facilitated abuse (H):** fund the reporting channel and rapid response before the campaign period; pursue perpetrators under the VAPP Law.
- **The quota is treated as aspirational (H):** make the published quarterly appointment data the measure, not the directive, and pursue statutory backing in Year 3.
- **Support programme captured by political structures (M):** publish selection criteria and beneficiary lists; route through women's organisations and open application.

What survives a change of government: The State Action Plan and quota once inside appointment procedures and, by Year 3, statute; the published quarterly appointment data; the signed party commitments and the political violence protocol once in party rules; and the leadership programme once in the Ministry's work plan and budget.

SECTOR CHAPTER 6

GENDER-BASED VIOLENCE, SECURITY & ACCESS TO JUSTICE

Working group: GBV, Security & Justice working group
Lead institution(s): Ministry of Justice; Ministry of Women Affairs & Social Welfare; Imo State Judiciary; ISCEVAWG; office with the State security mandate

Situation analysis

- Insecurity is concentrated where women work and travel: farms at 33.0% of responses, transit routes at 22.0%, schools at 13.3% and streams at 11.3% (Needs Assessment).
- Concern is near-universal and not only rural: 68.0% of urban and 54.7% of rural respondents report security concerns, and fewer than one in nine women in either setting has no concern at all.
- It reaches inside the health system, with 24.7% naming insecurity in health facilities as a barrier to care, and it is the second largest barrier to political participation at 26.5%. Violence is also displacing production: women reported farming only inside their compounds and going to farm in groups for fear of attack and rape.
- The service machinery is absent. DNF's Multi-Stakeholder Dialogue of 25 September 2025 recorded that the Sexual Assault Referral Centre is non-functional, that the State has no safe shelter, that justice processes are slow enough to deter reporting, that survivors face community pressure to settle informally, and that CSOs made the case for constituting the Agency the VAPP Law already provides for.
- Root causes: a complete law with no institution behind it, so nobody is accountable for implementation; no funded service chain, so a woman who reports has nowhere to be examined, nowhere to sleep and no case manager; collapsed community security arrangements; stigma; and fragmented data (Charter Demand 7).

Cost of inaction: Women keep withdrawing from farms, markets, night-time healthcare and politics at once, suppressing food production, enterprise income, maternal outcomes and representation together. Survivors keep settling informally because the formal route offers them nothing, so the VAPP Law stays a document. And the 2012 repeal shows that an unimplemented law is not merely idle but vulnerable.

SECTOR GOAL

By 2029, a woman in Imo State who is attacked can report safely, be examined and sheltered, have her case moved through the courts, and return to her farm, market, school or campaign, because the Violence Against Persons Agency, a functioning referral centre and a funded shelter exist and are answerable in public.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Constitute and fund the Agency provided for in the VAPP Law 2021	Agency not constituted; no dedicated VAPP budget line	Agency constituted, staffed and carrying an appropriation line in each of 2027, 2028 and 2029
2	Make the survivor service chain real	SARC non-functional; no safe shelter; no standing response team (2025 communiqué)	SARC operating with recorded caseload; a shelter in each senatorial zone, the first by 2028; a response team meeting monthly with published outcomes
3	Make farms, transit routes, schools and health facilities safer	33.0% most unsafe on farms; 22.0% in transit; 24.7% cite insecurity in health facilities (NA)	Community safety arrangements in six LGAs by 2028 and 27 by 2029; the share naming farms and transit as most unsafe falling
4	Shorten and open up the justice pathway	No published data on GBV case duration or outcomes	Annual published data on reports, referrals, charges, convictions and case duration; free legal aid in all three zones
5	Protect women from political and technology-facilitated violence	No reporting channel for election-period violence	A protocol and reporting channel operating through the 2027 cycles, with incidents documented and referred

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Constitute the Violence Against Persons Agency and its multi-sectoral committee by instrument under the VAPP Law 2021; name members; publish terms of reference and work plan	1	Ministry of Justice (with Office of the Governor, ISCEVAWG)	None	Instrument issued; members named; terms of reference published
2	Audit the SARC and identify a shelter building from existing unused State property; publish a costed plan for both	1	Ministry of Women Affairs & Social Welfare	Low	Audit and costed plan published; property identified
4	Issue practice directions setting GBV case timelines under the VAPP Law; designate sitting magistrates and judges; open a case register	1	Imo State Judiciary (with Justice)	None	Practice directions issued; designated courts named; register opened

5	Agree and publish a protocol on violence against women in politics with parties, ISIEC and INEC; open a reporting and referral channel	1	ISIEC (with Women Affairs, Police)	Low	Protocol signed; channel operating
1	Fund the Agency: secretariat, staff, data system and grants to service providers	2	Ministry of Justice	High	Appropriation line released; Agency staffed and reporting
2	Equip and staff the SARC, open the first shelter, fund medical, psychosocial and legal services, and establish the standing response team	2	Ministry of Women Affairs & Social Welfare (with Health, Police)	High	SARC caseload; shelter bed nights recorded; response team minutes
3	Fund lighting at identified high-risk points, farm-access patrols, transport safety measures and an emergency call line	2	Office with the State security mandate	High	Measures operating in six LGAs; call line response rate
4	Fund legal aid and survivor case management in all three zones; train police, prosecutors and magistrates in survivor-centred handling	2	Ministry of Justice (with Judiciary, FIDA)	Med	Survivors represented; officers trained; average case duration reported
5	Fund protection and rapid response for women candidates during the 2027 cycle, including digital safety support	2	ISIEC	Med	Incidents recorded and referred; response times
2	Extend shelter provision to all three zones and institutionalise referral standards across health, police, justice and social welfare	3	Ministry of Women Affairs & Social Welfare	High	Shelters in three zones; referral standard adopted by all four sectors
1	Independently review the Agency's first two years and retain its line in the annual budget	3	Ministry of Justice	Med	Review published; budget line retained
3	Extend safety arrangements to 27 LGAs; review with women farmers, traders and disability organisations	3	Office with the State security mandate	High	27 LGAs; follow-up survey on perceived safety
4	Publish the first full annual GBV justice report covering reports, referrals, charges, convictions and duration	3	Imo State Judiciary (with Justice)	Low	Report published and presented to the House of Assembly
5	Review the protocol after the 2027 cycle and carry it into party rules	3	ISIEC	Low	Protocol in party internal rules

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium H: High NA: Needs Assesment

Cross-cutting commitments

- **Women with disabilities:** reporting channels in accessible formats including sign language and audio; a physically accessible SARC and shelter; disability-disaggregated case data.
- **Widows, single & female-headed households:** property grabbing and disinheritance treated as economic abuse under the VAPP Law; legal aid prioritised for widows contesting dispossession.
- **Rural & security-affected women:** safety arrangements built around farms, bush paths, streams and transit routes rather than town centres; mobile reporting; funded emergency referral transport.
- **Information access:** rights under the VAPP Law and the route to services published in simple Igbo and English through radio, churches, markets, women's associations and Ụmụada, with one memorable reporting number.
- **Confidentiality as the operating rule:** aggregate reporting only, survivor identity protected in every published output, and shelter addresses withheld.

Risks & continuity

- **Repeal or weakening of the VAPP Law under organised pressure (M):** this is exactly what happened in 2012, when Imo's first VAPP law was repealed after an uproar driven by the claim that it legalised abortion. Pre-empt the misinformation with a published plain-language explanation of what the 2021 Law does and does not contain, and build a standing coalition of faith leaders, traditional rulers and women's organisations around the Law before it is attacked rather than after.
- **Agency constituted but not funded (H):** treat the appropriation line as the test of Objective 1, not the instrument; track releases quarterly.
- Political transition after 2027 (H): constitute the Agency by instrument under the Law, give it a budget line and a published work plan in Year 1, and seat civil society in its committee so a dissolution is visible.
- Reported case numbers rise as reporting improves (H): read this as improved confidence, not deterioration. Progress is measured by referrals completed, cases concluded and case duration, not by case volume.
- Survivor identification or retaliation (M): a confidentiality protocol across all four sectors and aggregate-only publication.

What survives a change of government: The VAPP Law itself and the Agency once constituted under it; the practice directions and designated courts; the referral standard adopted across four sectors; the physical SARC and shelter with their staff establishment; the published case register and annual safety report; and the political violence protocol once inside party rules.

SECTOR CHAPTER 7

DISABILITY INCLUSION

Working group: Disability Inclusion Working Group
Lead institution(s): Ministry of Justice; Ministry of Works; Ministry of Women Affairs & Social Welfare; SDG Office; JONAPWD Imo State

Situation analysis

- Women with disabilities have the lowest land access of any group, at 12.5% against 44% overall and 30.8% for widows (Needs Assessment).
- Key informants raised accessibility reforms 31 times and enforcement of disability rights 22 times, describing persistent physical and institutional barriers to public buildings, transport, education, healthcare and other services.
- The complaint is the implementation gap, not the absence of law. A graduate of Imo State University said that since the disability law was passed nothing had been done, not even to make offices at the State Secretariat accessible.
- Exclusion is reported across employment, education, healthcare, community participation and social support, with inaccessible public infrastructure named as a major obstacle. Imo's disability organisations estimate that about 15% of the State's population has a disability of some form, which makes this a mainstream planning failure rather than a minority issue.
- Root causes: a law passed without implementation regulations, an implementing body, a budget line or a compliance deadline; accessibility treated as a feature of new buildings rather than a standard enforced on existing ones; no disability-disaggregated data; absence from the bodies that design the programmes; and no dedicated livelihood route (Charter Demand 4).

Cost of inaction: The 2024 Law becomes another instrument quoted in speeches and absent from buildings, and the trust spent on winning it is lost. Every other chapter under-delivers for women with disabilities specifically, and without disaggregated data nobody will be able to prove it.

SECTOR GOAL

By 2029, the Imo State disability law is in force in practice: public buildings and services are usable, women with disabilities are counted in every programme, and they sit in the bodies that design the programmes meant for them.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Put the 2024 Law into operation	Law signed; no regulations, implementing body or budget line	Regulations issued, an implementing office operating with a budget line, and an annual implementation report published
2	Make public facilities usable	No accessibility audit; the State Secretariat itself cited as inaccessible (KII)	State Secretariat buildings, the 27 priority PHCs, the three zonal skills centres and the priority markets meeting accessibility standards, verified jointly with disability organisations
3	Count women with disabilities in every programme	No disability-disaggregated programme or beneficiary data	Disability disaggregation standard in every MDA return and published in the annual accountability report and dashboard
4	Open a livelihood route	12.5% land access; no dedicated livelihood programme (NA)	A funded livelihood and enterprise programme in all three zones with 500 women supported, and the 5% public employment quota applied and reported
	Seat women with disabilities in decision-making	Representation ad hoc; one precedent on the Community Policing Committee	Named seats in the Accountability Forum, the VAPP Agency committee, the market audit, PHC service reviews and State planning structures

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Issue implementation regulations under the 2024 Law; designate the implementing office; publish a compliance timetable	1	Ministry of Justice (with Office of the Governor, JONAPWD)	None	Regulations issued; office designated; timetable published
4	Apply the 5% public employment quota by circular and publish current employment figures for persons with disabilities	1	Office of the Head of Service	None	Circular issued; baseline employment figures published
3	Direct every MDA to add a disability field to programme and beneficiary records, using a common definition	1	SDG Office	None	Directive issued; first returns from at least six MDAs
5	Name seats for women with disabilities in every standing body created by this Blueprint and in existing planning structures	1	Ministry of Women Affairs & Social Welfare (with JONAPWD, CCD)	None	Seats named; attendance minuted

2	Commission an accessibility audit of the State Secretariat, LGA secretariats, courts, the 27 priority PHCs and the priority markets, jointly with disability organisations	1	Ministry of Works (with JONAPWD, CCD)	Low	Audit published with a prioritised remediation list
2	Fund remediation: ramps, accessible toilets, signage, counters and routes, beginning with the State Secretariat and the priority PHCs	2	Ministry of Works	High	Facilities remediated and verified by joint audit
1	Fund the implementing office and its first work plan	2	Ministry of Justice	Med	Line released; office staffed and reporting
3	Build disability disaggregation into the Gender Data Management System and the public dashboard	2	SDG Office	Med	Disaggregated data published; returns from all participating MDAs
4	Fund a livelihood and enterprise programme linked to the Chapter 2 credit mechanism and Chapter 3 skills centres, with assistive devices where they enable work	2	Ministry of Women Affairs & Social Welfare	High	Women supported by zone; enterprises started; devices provided
5	Fund accessible participation: interpretation, transport and materials in accessible formats at every consultation and review	2	Ministry of Women Affairs & Social Welfare	Med	Accessible provision at each consultation; attendance recorded
1	Publish the first annual implementation report on the 2024 Law and independently review compliance	3	Ministry of Justice	Low	Report and review laid before the House of Assembly
2	Extend remediation to the remaining public facilities and write the standard into State building approval procedures	3	Ministry of Works	High	Facilities covered; standard in approval procedures
3	Publish disability-disaggregated results for every chapter of this Blueprint in the annual accountability report	3	SDG Office	Low	Results published chapter by chapter
4	Independently review the livelihood programme and institutionalise it in the work plan and budget	3	Ministry of Women Affairs & Social Welfare	Med	Review published; employment quota compliance reported
5	Review representation across standing bodies and extend to LGA development structures	3	Ministry of Women Affairs & Social Welfare	Low	Seats held across State and LGA structures, published

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium H: High NA: Needs Assessment
Almost every Year 1 action in this chapter is cost-free, which is the argument for issuing them immediately.

Cross-cutting commitments

- **Women with disabilities:** the chapter's subject throughout, on the principle that women with disabilities participate in design and monitoring rather than being consulted after decisions.
- **Widows, single & female-headed households:** women with disabilities who are also widowed or heading households are prioritised in the livelihood programme, since their exclusion compounds across chapters.
- **Rural & security-affected women:** audit and remediation covering LGA secretariats and rural PHCs, not only Owerri facilities; outreach to women with disabilities outside organised disability networks.
- **Safety & freedom from violence:** accessible reporting channels and an accessible SARC and shelter under Chapter 6; disability-disaggregated GBV case data.
- **Information access:** Braille, sign language, audio and plain-language formats as the standard for all programme information, not an accommodation on request.

Risks & continuity

- **Accessibility treated as a construction item and deferred (H):** phase remediation directly from the Year 1 audit, start with the State Secretariat because that is the facility disability organisations already name; and verify jointly rather than by self-report.
- **Disability disaggregation treated as optional (H):** make the field mandatory in the common return format and publish which MDAs comply.
- Political transition after 2027 (M): regulations, a designated office and a budget line in Years 1 and 2, with an annual implementation report that makes a stall visible.
- Tokenistic representation (M): name seats by constituency through JONAPWD and CCD, rotate them, publish attendance, and fund the cost of attending.

What survives a change of government: The 2024 Law and its regulations once issued; the designated office and its budget line; the physical accessibility works, which cannot be undone; the disability field in MDA data systems and the published dashboard; the accessibility standard once inside building approval procedures; and the named seats once written into the terms of reference of each standing body.

SECTOR CHAPTER 8

BUDGET, FISCAL ACCOUNTABILITY & GENDER MACHINERY

Working group: Budget & Fiscal Accountability working group
Lead institution(s): Ministry of Women Affairs & Social Welfare; Ministry of Budget & Economic Planning; Ministry of Finance; SDG Office; Office of the Head of Service

Situation analysis

- 70.5% of women said they or women in their community have never participated in budget consultations, public hearings or participatory budgeting, and a further 15.2% were unsure. Only 14.3% reported any participation (Needs Assessment).
- Women consistently reported not knowing the criteria, application procedures or selection process for government programmes, describing writing their names on lists for palliatives and receiving nothing, and men diverting money meant for women's empowerment.
- Key informants ranked lack of political will highest at 56 mentions and access to information at 33. The constraint is governance and accountability, not only money.
- Information reaches women differently by age: 73.4% of women aged 18 to 24 rely on digital platforms, while community and social groups lead for everyone over 55, so any single-channel strategy excludes a large share of women.
- The machinery itself is thin. Of the four templates completed at the workshop, one named a single gender desk officer, one named none and one left the field blank. Root causes: gender desk officers hold a mandate on paper with no terms of reference, budget line, data obligation or reporting line; consultations exclude traders, farmers and carers by their timing and location; and no standing forum obliges government and women's organisations to meet (Charter Demand 6 and Cross-cutting Commitment 3)

Cost of inaction: The Blueprint becomes an NGO document. Commitments made in 2026 are untraceable by 2028 because nobody recorded what was promised, budgeted, spent or achieved; the 2027 transition erases institutional memory; and the women who gave 420 interviews conclude, as many already have, that they are only remembered during campaigns.

SECTOR GOAL

By 2029, Imo State plans, budgets and reports on women's priorities as a matter of routine administration, through gender desk officers with a funded mandate, published disaggregated data, and a standing forum in which women's organisations can contest what the figures show.

STRATEGIC OBJECTIVES

#	STRATEGIC OBJECTIVE	BASELINE (2026)	TARGET (2029)
1	Give the gender machinery a mandate, a budget line and a reporting duty	Officers in post with no terms of reference, no line and no reporting obligation	Published terms of reference in all participating MDAs; a gender desk line in each MDA budget; quarterly returns from every desk
2	Institutionalise women's participation in budget consultations at State and LGA level	70.5% never participated; 14.3% reported any participation (NA)	Women at 35% or more of recorded participants by 2028, rising to 50% by 2029, disaggregated and published
3	Publish what was promised, budgeted, spent and achieved	No annual report linking commitments to allocations, expenditure and results	An annual Imo State Women's Development and Accountability Report published and laid before the House of Assembly in 2027, 2028 and 2029
4	Build a gender data system the State and citizens can both use	No sex-, disability- or location-disaggregated programme data	A Gender Data Management System in the SDG Office with returns from all participating MDAs, and a public dashboard
5	Reopen and formalise government–civil society engagement	No standing forum; engagement ad hoc (2025 communiqué)	A Women's Development Accountability Forum meeting twice a year with published minutes and dated government responses

THREE-YEAR INTERVENTION MATRIX

OBJ	INTERVENTION	YR	LEAD INSTITUTION	BUDGET	INDICATOR & VERIFICATION
1	Issue a circular adopting standard terms of reference for gender desk officers across all MDAs, specifying the quarterly return, a seat in MDA budget preparation and a named reporting line	1	Ministry of Women Affairs & Social Welfare (with Head of Service)	None	Circular issued; terms of reference published; first quarterly returns received
2	Issue a participation guideline for budget consultations setting notice periods, times, accessible venues, LGA sittings and a minimum share of women, with attendance recorded by sex, LGA and disability	1	Ministry of Budget & Economic Planning	Low	Guideline issued; first cycle run with a disaggregated register

3	Agree the reporting template for the annual accountability report, drawing the 2026 baseline from the Needs Assessment and this Blueprint	1	Ministry of Women Affairs & Social Welfare	None	Template adopted; baseline table published
4	Add sex, disability and location fields to MDA programme and beneficiary records; agree a common return format	1	SDG Office	Low	Format adopted; first returns from at least six MDAs
5	Constitute the Women's Development Accountability Forum by instrument, naming its seats and publishing its terms of reference	1	Ministry of Women Affairs & Social Welfare	None	Instrument issued; first meeting held with published minutes
1	Create a gender desk budget line in each participating MDA covering the work plan, data collection and outreach	2	Ministry of Budget & Economic Planning	Med	Lines appropriated and released; expenditure reported
2	Fund decentralised women-inclusive budget consultations across the 27 LGAs, including transport, accessible venues and local-language facilitation	2	Ministry of Budget & Economic Planning	High	Consultations held in 27 LGAs; women's share of participants
3	Publish the first annual Women's Development and Accountability Report against this Blueprint and lay it before the House of Assembly	2	Ministry of Women Affairs & Social Welfare	Med	Report published and laid; committee consideration minuted
4	Build and fund the Gender Data Management System and a public dashboard with a citizen-facing view by LGA and disability	2	SDG Office	High	System operating; dashboard public
2	Sustain LGA consultations and incorporate the resulting priorities into the MTEF, with a published trace from consultation to budget line	3	Ministry of Budget & Economic Planning	High	Priorities traceable into the MTEF and appropriation
1	Independently review the gender desk function; retain the lines; carry the terms of reference into the service rules	3	Office of the Head of Service	Low	Review published; terms of reference in service rules
3	Publish the third annual report with an independent assessment of the three years	3	Ministry of Women Affairs & Social Welfare	Med	Report and independent assessment published

4	Institutionalise the data system in the SDG Office work plan and budget; open the data to civil society	3	SDG Office	Med	System in work plan and budget; data access used
5	Review the Forum after the 2027 transition and secure its continuation in the incoming administration's structures	3	Ministry of Women Affairs & Social Welfare	Low	Forum continuing after transition; review published

Year 1 = political will only (directive / circular / enforcement). Year 2 = systems & budget reform. Year 3 = consolidation & scale. M: Medium; H: High; NA: Needs Assessment
Objectives 1 and 2 are the enabling lines for every other chapter's Year 2 asks and must reach MDA submissions ahead of the sector requests they support.

Cross-cutting commitments

- **Women with disabilities:** reserved seats on the Forum; accessible consultation venues, formats and notice; disability as a standing field in every return and in the dashboard.
- **Widows, single & female-headed households:** beneficiary selection criteria published in advance and applied without reference to marital status; a complaints channel for exclusion with published outcomes.
- **Rural & security-affected women:** consultations at LGA and ward level rather than only in Owerri; transport and local-language facilitation funded; rural against urban participation tracked.
- **Safety & freedom from violence:** venues and times chosen so women are not travelling in the dark; complaints channels protected against retaliation.
- **Information access:** a multi-channel rule in the participation guideline, since the research shows women under 25 and over 55 do not share an information channel.

Risks & continuity

- **Gender desk mandate issued but never funded (H):** treat the budget line, not the circular, as the test of Objective 1, and publish which MDAs have the line and which do not.
- **Political transition after 2027 (H):** secure formal State adoption and entry into the Development Plan, MDA work plans and the MTEF before the transition; prepare a handover brief.
- Consultations held but treated as a formality (M): require a published trace from consultation priorities to budget lines, so the measure is what entered the appropriation, not who attended.
- Forum captured or packed with political appointees (M): name seats by constituency, not by individual; reserve seats for women with disabilities, rural women and market and farmer associations; publish attendance and minutes.

What survives a change of government: The gender desk terms of reference once inside the service rules; the budget lines and MDA work plan entries; the participation guideline and its attendance registers; the Gender Data Management System and its published dashboard; the annual report series, which creates a record a successor cannot quietly discard; and the Forum's instrument and published minutes.

CROSS-CUTTING COMMITMENTS

Five concerns cut across every sector. Rather than belonging to one chapter, they are commitments the whole Blueprint carries, and against which every intervention should be tested.

Women with disabilities

Every programme is designed to be disability-inclusive and physically accessible, from insurance enrolment and accessible market infrastructure to accessible consultation venues and voter education. Accessible formats and reasonable accommodation are the standard rather than something provided on request, and participation and beneficiary data are disaggregated by disability in every return. Chapter 7 carries the accessibility audit and remediation that the other seven chapters depend on.

Widows, divorced, single & female-headed households

Prioritised across sectors: for land documentation, credit and inputs in agriculture; for individual rather than group enrolment and for direct support in health and social protection; for education support; and protected by eligibility rules that never turn on marital status, a husband's approval or a male guarantor's assets. Legal aid is available where dispossession is contested.

Rural & security-affected women

Reached through LGA, ward and community structures rather than from Owerri, with one facility or centre per senatorial zone as the minimum standard, mobile and market-day delivery, funded transport and local-language facilitation, and rural against urban coverage tracked and published. Delivery plans are adjusted to local security conditions rather than abandoned because of them.

Safety & freedom from violence (GBV)

Coordinated through the Violence Against Persons Agency, ISCEVAWG, the SARC and the shelters, with gender desks in police divisions and courts linking the Agriculture, Commerce, Education, Health and Political Participation chapters into one survivor pathway. GBV risk is considered wherever women travel to farms, markets, training centres, clinics or public meetings, and survivor identity is protected in every published output.

Information access & grassroots communication

Every reform is paired with a plan to reach women who would otherwise never hear of it, through radio, simple Igbo and English, cooperatives, market associations, churches, traditional institutions, Ụmụada and digital platforms. The Needs Assessment found that 73.4% of women aged 18 to 24 rely on digital platforms while community and social groups lead for women over 55, so no single channel is sufficient and every programme uses more than one.

Economic empowerment as the thread

Finally, economic empowerment runs through every chapter as the thread that ties them together: a woman's ability to earn, own and decide underpins her health, her safety, her children's schooling and her political voice. Each sector is designed so that its reforms reinforce women's economic agency rather than treating it as a separate silo.

IMPLEMENTATION & ACCOUNTABILITY ARCHITECTURE

A blueprint is only as strong as the machinery that carries it. Five structures hold this one together and make it enforceable across political transitions.

1 The coordination platform

The Women's Development Accountability Forum, a standing multi-stakeholder body of government MDAs, gender desk officers, civil society, women with disabilities, rural and market women's associations and the media, owns the Blueprint's delivery, reconciles cross-sector overlaps and convenes review. It is the home the Blueprint lives in between budget cycles, and it is constituted by instrument in Year 1 so that it does not depend on anyone's goodwill to keep meeting.

2 Gender-responsive budgeting as the spine

Every funded intervention must become an identifiable line in the Imo State budget. Year-2 actions carry a Budget Cycle Check: they must enter MDA submissions in time for the following appropriation, by the deadline set in the State budget call circular. That single date governs the whole plan and is to be confirmed with the Ministry of Budget and Economic Planning and circulated to all working groups. Women's associations hold a formal seat in the budget-consultation process, and allocations are tracked to LGA level.

3 The monitoring dashboard

A disaggregated monitoring dashboard tracks women's real access to public services sector by sector, published so that progress, or its absence, is visible to citizens and not only to officials. Twenty-four headline indicators form the reporting set for the annual Imo State Women's Development and Accountability Report.

#	INDICATOR	BASELINE (2026)	TARGET (2029)	LEAD
1	Women reporting access to land	44.0%	**Above 60%**	Agriculture
2	Women with documented land agreements in target LGAs	None	**3,000**	Lands
3	Share of State agricultural inputs, extension and places reaching women	Not recorded	**40%**	Agriculture
4	Women-led agricultural cooperatives registered and trained	Not recorded	**100**	Agriculture
5	Women's businesses registered	9.4%	**35%**	Commerce & Industry

6	Women reporting formal-sector credit access	24.6%, of which 9.5% from banks	**40%**	Finance
7	Priority markets with water, sanitation, power and storage	Not recorded	**27**	Commerce & Industry
8	Traders reporting only receipted charges	Not recorded	**90%**	Finance
9	Women not completing their education	25.0%	**Below 15%**	Primary & Secondary Education
10	UBE matching grant unaccessed	About ₦10.6bn	**Zero in each of 2027, 2028, 2029**	Budget & Economic Planning
11	Women's skills and enterprise centres operating	0 outside Owerri	**3, one per senatorial zone**	Digital Economy
12	Women's share of SkillUp Imo enrolment	Not recorded	**40%**	Digital Economy
13	Women with health insurance access	14.0%	**50%, with 35% by 2028**	IMSHIA
14	Accredited facilities in the insurance network	9, six in Owerri Zone	**27, at least one per LGA**	IMSHIA
15	Functioning priority PHCs with 24-hour maternal cover	Not recorded	**27, with 12 by 2028**	ISPHCDA
16	Rural women reporting maternal facility access	14.0%	**50%**	ISPHCDA
17	Registered eligible women receiving social protection	None	**60% across 27 LGAs**	Women Affairs
18	Women in State appointive positions	Not published	**35%**	Women Affairs / Head of Service
19	Women trained through leadership and campaign programmes	Not recorded	**600 across 27 LGAs**	Women Affairs
20	Violence Against Persons Agency constituted and funded	Not constituted	**Constituted, staffed and funded each year**	Justice
21	Functioning SARC and State-supported shelters	SARC non-functional; no shelter	**SARC operating; one shelter per zone**	Women Affairs
22	Women naming farms as their most unsafe location	33.0%	**Below 20%**	State security office
23	Public facilities meeting accessibility standards	0 audited	**Secretariat, 27 PHCs, 3 centres, priority markets**	Works
24	MDAs with a funded gender desk line and quarterly returns filed	0	**All participating MDAs**	Budget & Economic Planning

Three rules govern how the data is read. Service indicators are verified by survey or user report, not by commissioning or procurement records: a market toilet counts when traders say they use it. A rise in reported GBV cases in the early years indicates improved confidence, not deterioration. And every indicator that can be is reported disaggregated by LGA, rural or urban setting, and disability, because an aggregate figure can improve while the women this Blueprint is for are left exactly where they were.

4 · Independent civil-society monitoring

Civil-society partners, women-led organisations, disability organisations including JONAPWD and the Centre for Citizens with Disabilities, market and farmer associations, FIDA and the media conduct independent monitoring, verify beneficiary lists, publish briefs and sit on compliance audits, so that accountability does not depend on government reporting itself. An annual civil society scorecard is published against the Charter.

5 · The regime-proofing rule

Every commitment in this Blueprint is anchored in a ministry work plan, an appropriation line, or a law, so that it survives the 2027 elections and the governments that follow. Five categories carry that weight, in rough order of how hard each is to reverse: law, including the four instruments Imo already holds and the three legislative asks inside this plan; institutions constituted by instrument under a statute, namely the Violence Against Persons Agency, the disability implementing office, the Accountability Forum and the gender desk function once it sits in the service rules; appropriation lines and work plan entries; physical assets and staff establishments; and the public record of published lists, registers, dashboards and annual reports, which makes it impossible to abandon a commitment quietly. What survives a change of government is what has been written into the state's own plans, budgets and statutes; that is where this Blueprint has deliberately placed itself.

FROM BLUEPRINT TO LAW: THE PATH AHEAD

This document is a living instrument. Its journey from workshop output to state policy follows a clear sequence:

1. **Validation.**

The consolidated draft returns to all working groups and lead MDAs for written input. Six items are confirmed at this stage: the budget call circular deadline that governs every Year 2 action; the exact Imo State Development Plan pillar, objective and page for each chapter; the correct name of the office holding the State security mandate; the correct name and mandate of the adult and non-formal education unit; whether an Imo State inheritance law has in fact been enacted or remains the legislative ask recorded in Chapter 1; and whether the Accountability Forum and the VAPP Agency committee share seats or stay separate.

2. **Costing & budget alignment.**

Year-2 interventions are costed and submitted into the 2027 appropriation cycle before the state's budget cutoff, with the UBE counterpart entering the MTEF ahead of the appropriation bill.Public launch.

3. **Public launch.**

The validated Blueprint is launched at a high-level event and formally presented to the Imo State Government, with the commitment register attached as the accountability tracker.

4. **Advocacy to 2027 and beyond.**

DNF, HBS and civil-society partners use the Blueprint to hold candidates and the incoming administration to account, because, as the Charter says, we will remember who delivers.

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

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