



Nigeria: GEMS4 Women's Economic Empowerment Strategy 2015-17



Abbreviations and Acronyms

GEMS	Growth and Employment in Market States
WEE	Women's Economic Empowerment
WRS	Wholesale and Retail Sector
KM	Knowledge Management
M4P	Making Markets Work for the Poor
FMCG	Fast Moving Consumer Goods
V4C	Voices for Change
FMWASD	Federal Ministry of Women's Affairs and Social Development
MSMEs	Micro, Small Medium Sized Enterprises
KPI	Key Performance Indicators
MOU	Memorandum of Understanding
IM	Intervention Managers
CSO	Civil Society Organisations
MiN	Made in Nigeria
DFID	Department for International Development
WISE	Women in Sustainable Enterprise

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1. Introduction

1.1 Background

The Growth and Employment in States – Wholesale and Retail Sector (GEMS4) is a five year programme aimed at increasing growth, income and employment opportunities for poor men and women in selected states¹. GEMS4 began in 2013 and is applying a Making Markets Work for the Poor (M4P) approach.

The GEMS4 team launched a new strategic framework in December 2014, which is now more directly aligned to the programme outcomes, together with a revised theory of change directly addressing nine underlying systemic constraints that are fundamental to the success of the programme². These constraints have been categorised into three core programme areas - Business Fundamentals; Business Essentials and Business Enablers.

The purpose of the GEMS4 Women's Economic Empowerment Strategy is to support the team to identify, manage and mainstream a gender sensitive Women's Economic Empowerment (WEE) approach across the three programme areas, as well as identify specific focussed opportunities for empowering women across the key underlying constraints. The Strategy seeks to enable greater participation in, and increased benefits from the Wholesale and Retail sector for poor and vulnerable women. .

While this Strategy is primarily concerned with factors that constrain women from benefitting economically in the Wholesale and Retail sector; it also focuses on the internal GEMS4 approach to facilitating and mainstreaming WEE across the programme.

1.2 How the Strategy is structured

This Strategy outlines a plan which will be applied by the GEMS4 Team throughout the implementation of interventions. It does not provide thorough detail on the constraints experienced by Nigerian women in the sector; instead it draws upon external research conducted and GEMS4 implementation experience to date.

Recent research data on women's position within the Wholesale and Retail sector is lacking, however, with the prevalence of many large support programmes focussing on economic empowerment more evidence based learning is beginning to emerge. Evidence informing this Strategy has been drawn from existing research and current GEMS4 intervention group discussions. While the updated baseline study is under design for the GEMS4 proposed interventions, further research may need to be undertaken (as required) in light of the findings of the studies.

The content of the Strategy outlines the underpinning principles and approach to WEE which is expected to remain more or less constant during the cycle of the programme. The Strategy Implementation Dashboard is provided in Annex 1, which will be managed as a working document that is updated quarterly by the GEMS4 Team, led by the Senior Intervention Manager on WEE. Annex 2 outlines the GEMS4 Internal Gender Equality Policy.

This Strategy is intended to be a living document. As the programme progresses through implementation and the team improve capacity and skills to apply a gender lens on interventions, they will be able to identify opportunities and entry points for promoting WEE. The Strategy will be reviewed and updated annually by the Senior Intervention Manager on WEE in collaboration with the GEMS4 team.

The Strategy will be applied both internally, providing guidance for existing and new GEMS4 staff and informing decision-making, and externally with GEMS4's partners to improve awareness of gender-related issues and capacity to promote WEE in their work.

¹ GEMS4 Target States: Kano, Kaduna, Lagos, Cross River and Enugu.

² GEMS4 Underlying Systemic Constraints: Access to markets; skills; support services; information; technology; finance; energy; logistics and infrastructure.

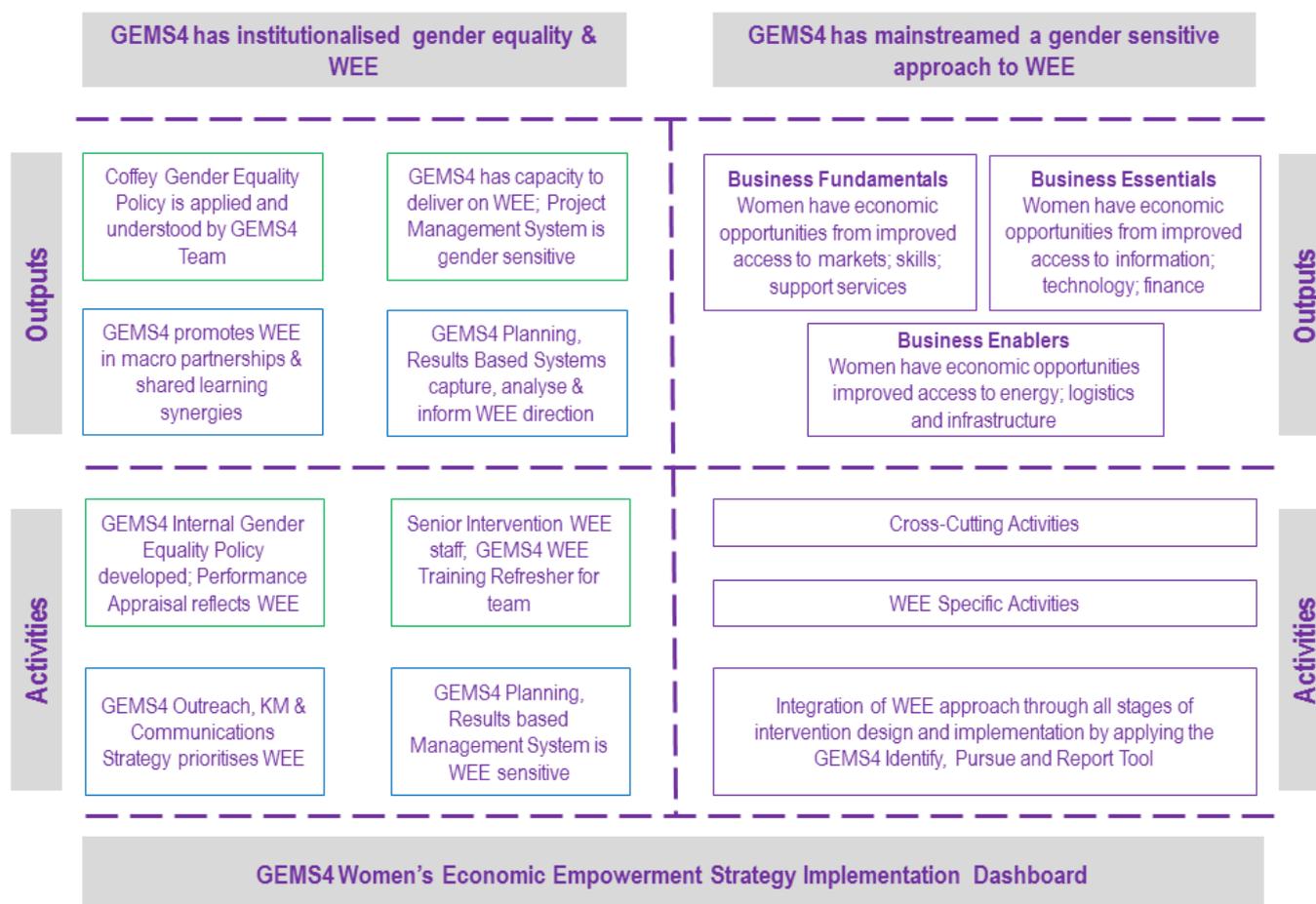
2. Overview of Strategy

2.1 Strategic Results

The WEE Strategy has two Strategic Result areas:

- Strategic Result 1: GEMS4 has institutionalised gender equality and WEE
- Strategic Result 2: GEMS4 has mainstreamed a gender sensitive approach to WEE

Figure 1: Structure of the GEMS4 Women’s Economic Empowerment Strategy



3. Methodology

3.1 Achieving systemic change

This Strategy aims to increase opportunities for poor and vulnerable women to participate economically in the Wholesale and Retail sector, improving their employment status and incomes levels.

Changing behaviours and cultural attitudes, particularly in the Northern states, towards women’s role in the market place and on the specific value chains will take time, likely beyond the lifecycle of the GEMS4 programme. Our approach, therefore, is centred upon creating interventions and processes which are likely to achieve impact in

value chains where women are already engaged³. GEMS4 will identify opportunities that, in the long term, influence the role women play in sectors and encourage engagement in areas of the value chain that are traditionally considered 'male only'.

3.2 Market development approach

GEMS4 will apply a gender lens to the Wholesale and Retail sector value chains, going beyond what is prevalent in the physical market place. Identifying opportunities for women to gain employment in the sector will be done through the vertical supply chain as well as horizontally focussing on peripheral added value services where women also feature. A wide perspective of the value chain enables GEMS4 to identify niche added value sectors such as producer-processing supply of food products and micro-retailing. The inclusion of all direct and indirect value chain sub-sectors will open opportunities for women producers, employees and women in business.

3.3 Mainstreaming WEE in market based interventions

This Strategy aims to promote and integrate a gender-sensitive WEE approach across the entire GEMS4 programme, and design additional WEE specific initiatives to further address women's challenges across the GEMS4 nine systemic constraints⁴. The Strategy is intended to guide how a gender sensitive WEE approach can be embedded in new and existing interventions and GEMS4 results based management processes.

GEMS4 is applying the M4P approach, facilitating the strengthening of market systems to ensure the poor and vulnerable gain greater benefit from those systems. M4P is fundamentally concerned with economic systems, whereas a broad women's economic empowerment perspective also focuses on changing deeply embedded cultural and social dynamics improving women's agency and power. Recognising that this Strategy is limited to the scope of the GEMS4 programme, based on the M4P approach, GEMS4 will pilot-test tracking related agency and power information on activities. GEMS4 activities will build the capacity of women to engage and benefit from economic activity; thus improving their agency and power as income generators.

3.4 Developing capacity to identify WEE opportunities and entry points

At the very basic level, it is imperative that the team have the capacity to recognise when an activity, or a rule, or a system will not be applied equally to men and women and/or will impact differently on men and women – termed 'applying a gender lens'. The next step is the ability to recognise opportunities or 'entry points'⁵ for raising gender sensitive issues with partners, and knowing when to include activities specifically targeted at women (or any marginalised group) at the design and implementation stages of an intervention.

A Cross GEMS WEE Training in 2013 helped staff to apply a gender lens, and recognise formal and informal entry points which they can build upon. Building on the experience of GEMS to date, GEMS4 recognises the importance of senior level management leading on the implementation of the WEE Strategy. GEMS4 has put in place a Senior Intervention Manager to oversee the WEE approach and provide strategic guidance to the GEMS4 team.

3.5 Encouraging innovation

With the M4P approach at the centre of GEMS4, it is in itself an innovative development that is being tested in global emerging markets. Applying a WEE centred approach to the Wholesale and Retail sector, that is predominantly informal and male dominated in Nigeria, is adding to the challenge but a crucial element. M4P offers an opportunity to be innovative and pilot test, but, there is little evidence base on the relations between gender and markets in general. GEMS4 recognises there is scope for trying new approaches, learning from them, and sharing that learning with others working on similar programmes.

³ Rice; tomatoes; FMCG.

⁴ See footnote two, Page 1.

⁵ Entry points: Formal (opportunity to raise a gender-related issue when making a presentation or responding to a question at an official meeting) Informal (casual discussion with a partner).

3.6 Harmonisation with other development initiatives

GEMS4 will work closely with other development initiatives in the GEMS wider programme. Synergies will be made with similar initiatives such as PrOpCom and V4C working on related gender issues in the target states. With support from the Knowledge Management Officer, lessons learnt will be shared with other initiatives contributing to a strengthened knowledge base on gender relations within the Wholesale and Retail sector in Nigeria. GEMS4 will leverage and take a leadership role in facilitating a bi-annual coordination meeting of GEMS WEE community of practice on the GEMS programmes. In addition, GEMS4 will initiate and form alliance with like-minded organisations in supporting local, national and global campaigns that address constraints limiting women's access to resources and ability to make and act on economic decisions. Coordinating with other initiatives will maximise opportunities for reaching poor and vulnerable women in Nigeria, as well as the GEMS4 partnership with the Federal Ministry of Women's Affairs and Social Development. Other initiatives include alignment with projects being undertaken by Federal Government; Private Sector and Civil Society.

3.7 Integration of the WEE approach in programme management

A mainstreaming approach will be integrated into all key programme management areas and decision-making processes' ensuring it is an integral part of the GEMS4 programme. The approach will be a key feature of the programme's management cycle and the way in which interventions and activities are designed, implemented, monitored and reported on. GEMS4 will strengthen its results based management approach to incorporate WEE as an output in the programme log frame.

Figure 2: How these principles have been applied in the Strategy

Principle	GEMS4 Women's Economic Empowerment Strategy Application
Systemic Change	As well as mainstreaming WEE in all interventions, each underlying systemic constraint will have a WEE specific intervention designed at tackling long term constraints that prevent women from meaningful engagement in the WRS.
Market Development Approach	GEMS improved Planning and Monitoring Systems will help identify areas for further in-depth analysis on value-chains to identify women's roles beyond the surface.
Mainstreaming WEE in Market Development Interventions	All interventions will apply the GEMS4 Identify, Pursue and Report Tool systematically throughout planning, design and implementation. All project management tools will integrate WEE approach. GEMS4 will pilot test linkage between WEE components Participation – Access – Benefit.
Developing capacity to identify WEE opportunities and entry points	GEMS4 Team will participate in a WEE Orientation week to build capacity of staff to Identify, Pursue and Report on Interventions. GEMS4 will put in place a Senior Intervention Manager to lead and implement the WEE Strategy.
Encouraging Innovation	GEMS4 will identify opportunities for innovation, including the development of WEE pilots across the underlying systemic constraints and promote WEE in the sector.
Harmonisation with other development initiatives	GEMS KM and Communications Strategy will, for each underlying systemic constraint and associated intervention have regular liaison on WEE; produce case studies; participate at events and share learning on WEE with other programmes and initiatives.
Integration of a gender-sensitive WEE approach in programme management	GEMS4 Planning, Monitoring and Results Team will ensure integration of WEE approach at all stages of programme implementation and will strengthen its system to capture and analyse WEE information.

4. Context

4.1 Opportunities and constraints: women's participation in the Wholesale and Retail sector, Nigeria

While a lack of education, infrastructure, finance and weak business support services negatively effects all economic growth in Nigeria, Nigerian women are faced with unique constraints engaging in their country's economy. Some of these constraints are similar to that of men, though amplified by women's role in society. However, many are unique to women and strike at the heart of Nigerian social and cultural norms.

With the right support and enabling environment, opportunities can be created for Nigerian women to participate more in the Nigerian wholesale and retail sector, in a meaningful way. Constraints include challenges for women to access the market, resources, skills and employment opportunities. Some support infrastructure is in place, though they are largely difficult to access with low awareness levels on women's business networks and organisations. In Northern Nigeria, women are faced with further constraints concerning their mobility, often in conflict affected areas. Nigerian women have less access to start-up capital and equity as they traditionally do not own assets.

The constraints that Nigerian women face require a strategic, multi-dimensional approach to address. GEMS4 understands that women's empowerment needs to happen at all levels of economic engagement – as producers, employees and as business owners. The wholesale and retail sector in Nigeria is estimated to account for 500,000 jobs in the formal sector and as many as 10 million jobs in the informal sector⁶. The sector is dominated by food and beverages - Fast Moving Consumer Goods (FMCG) including the major retail products consumed by the majority of Nigerians.

Emerging opportunities in the sector include linking Nigerian women producers to domestic and international markets in a gender neutral manner through online technology; improving value chain production methods from producer to consumer creating more jobs for women (and men); improving women's access to finance, skills and information building their capacity to engage in a more meaningful way.

GEMS4 recognises the dynamic and varied positioning of women in the wholesale and retail sector. A paradigm shift is needed to gain traction in the sector, driving the contribution that women make to the Nigerian economy, building recognition and improving their benefits. This shift will continue to develop as GEMS4 places emphasis on women's economic empowerment in the sector, creating 'quick wins' and building the evidence that women's productive participation in the wholesale and retail sector is a positive benefit for society as a whole.

4.2 Summary of women's position in the wholesale and retail sector⁷

Women in wholesale and retail trade are mostly found in the traditional, informal system of goods distribution – open air markets in rural areas, or in much larger markets in major urban areas such as Mile 12 in Lagos and Dawanau in Kano, and mostly in micro-enterprise retail. The sector provides more employment to women (17.4%) than men (7.5%)⁸.

Women dominate in the food retail system, from farm gate procurement to traditional market retail sales in the open markets, but they tend to occupy the lowest and least profitable roles in the food market, mostly dealing in unprocessed, low value, raw food products⁹.

The role and contribution of women in the sector varies markedly according to regions. In Kano for example, less than a third of SMEs are run by women, and in Lagos, it is over two thirds. The same pattern holds true of informal micro enterprises. In other states the gap is narrower for example in Abia State, the gap in favour of men is only 6%. GEMS4 will focus on segments of the wholesale and retail sector's labour market because working in these segments will have greatest impact on poor and vulnerable men and women. The baseline study, currently under design, will provide a better understanding of women's numbers and positions in the sector.

⁶ GEMS4: Women and Vulnerable People's Study, April 2013 (World Bank Data)

⁷ GEMS4: Women and Vulnerable People's Study, April 2013

⁸ GEMS4: Wholesale and Retail Sector Overview, November 2012

⁹ Margins for retailing tend to be higher in small formalised retail formats than in the traditional system where women dominate.

Figure 3: Women's roles in wholesale and distribution chains for food and non-food items¹⁰

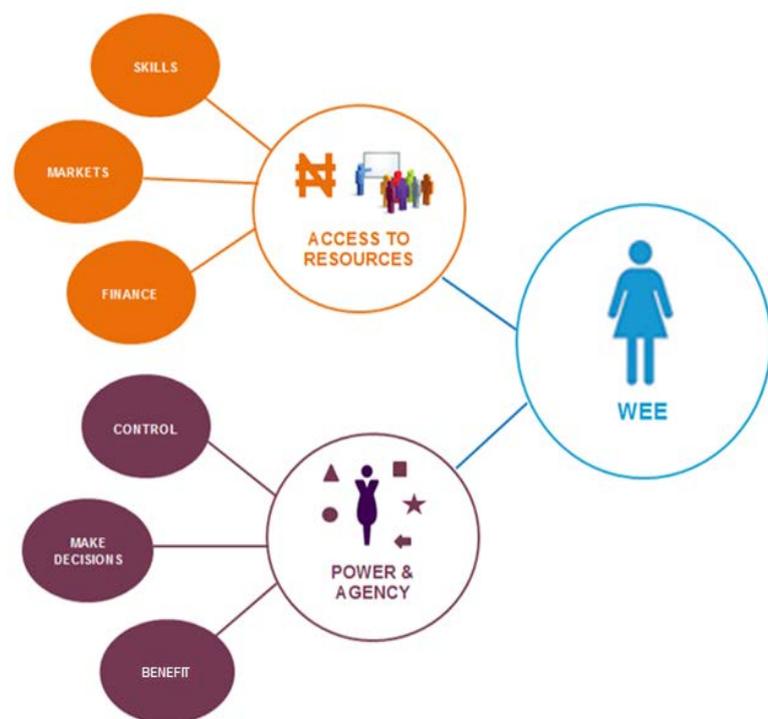
	Extended shelf life low value foods	Short shelf life low value foods	Extended shelf life high value foods	Nigerian made non foods
Women in Northern States	Pre/Post Harvest Catering	Pre/Post Harvest Catering	Limited Presence	Limited Presence
Women in Southern States	Exchange	Exchange	Exchange/ Merchandising	Exchange/ Merchandising
Role of the poor and vulnerable	Un-skilled Jobs, Loaders, Apprentices, Packers			

4.3 Positioning the Strategy in the Sector

Although there is no firm disaggregated data on the number of women engaged in the wholesale and retail sector in Nigeria, there is enough evidence to inform their position and constraints in the sector's labour market chain. Women are predominantly found in unskilled, low-paid casual employment in a sector that comprises of informal and formal market places.

As GEMS4 works across value chains in the sector, where women are engaged at different levels, a broad gender sensitive lens approach is preferred by the team. As the goal of the programme is to increase growth, income and employment, for poor men and women, the emphasis of the interventions should be at the bottom of the chain, for example, providing safe facilities and marketing placement for women.

Figure 4: How GEMS4 defines an economically empowered woman



GEMS4 considers a woman to be economically empowered when she has both the ability to succeed and advance economically, as well as the power to make and act on economic decisions. In Section 3.3, GEMS4 recognises that the M4P approach is primarily concerned with economic activity in the scope of this programme; however, it could indirectly have an impact on women's ability and capacity to improve their agency through capacity building activities.

The GEMS4 log frame has a dedicated output¹¹ that tracks the elements of the GEMS 4 WEE definition; Participation, Access and Benefit (Section 6.4). The goal is to increase growth, income and employment, by targeting the lower middle to bottom end of the market value chains, where producers, MSMEs and informal women's activity is most prominent.

¹⁰ GEMS4: Identification of Distribution to End Market and Analysis of Systems Study, November 2012

¹¹ GEMS4 Log Frame Output 3: 'Women's access to economic opportunities is enhanced either as producers, employees or entrepreneurs'

5. Strategic Result 1: How GEMS4 will institutionalise gender equality and WEE

5.1 Coffey's corporate commitment to gender equality

GEMS4 management, internal programme systems and processes are governed by the policies of Coffey International Development. Coffey recognises that an integral part of providing effective development solutions is making sure that all people are accepted as equal partners in development and have the opportunity to participate in and benefit equally from development activities. Coffey International has put in place a corporate Gender Equality and Social Inclusion Toolkit which is being applied globally since 2010 and is regularly updated. Coffey also has an extensive Corporate Code of Conduct¹² for all staff which strictly adheres to gender equality principles, as well as an Employee Assistance Programme.

Coffey International has a comprehensive approach to programme management system which is applied to projects globally. As applicable, training is provided for staff on the promotion of gender equality and the mainstreaming of WEE in programme delivery. All Coffey programmes have access to internal gender expertise and support from Coffey's global 'community of practice' on gender¹³.

The Coffey UK Project Management Team facilitates and supports GEMS4 efforts to ensure that all internal programme management explicitly addresses the different needs, interests, priorities and roles of women and men, and that a gender-sensitive approach is reflected in all internal processes and policies.

5.2 Promotion of gender equality and WEE in GEMS4

Coffey International's corporate Gender Equality and Social Inclusion Toolkit have been reviewed by the Team Leader and the Human Resource Officer. A local gender equality policy is being adapted for GEMS4 and the Nigerian local context has been drafted and is outlined in Annex 2. Further, Coffey International's GEMS4 Project Management Manual includes gender equality considerations and has been shared with all members of the team.

The GEMS4 Annual Performance Appraisal System involves an assessment of each team member's achievements and training needs against a set of Key Performance Indicators (KPI). The annual appraisal mechanism includes a specific KPI on WEE and all performance targets are disaggregated.

5.3 A gender sensitive approach to WEE in GEMS4

GEMS4 management will ensure the following systems are in place, demonstrating the internal organisational commitment to gender equality and WEE:

- GEMS4 Gender Equality Policy¹⁴ is in place and understood by all staff;
- GEMS4 WEE Identify, Pursue and Report on Interventions Tools is actively applied;
- GEMS4 Performance Appraisal System incorporates WEE specific KPIs and has disaggregated targets;
- GEMS4 Partnerships promote a gender sensitive approach with WEE commitments reflected in partner Memorandums of Understanding (MoU);
- GEMS4 monitoring and results based approach captures and analyses WEE gender-related data, from which lessons are learned and applied to the design of subsequent interventions.

The Strategy Implementation Dashboard (Annex 1) sets out the current status and plans for the achievement of Strategic Result 1. The GEMS4 Team Leader holds responsibility for ensuring the Strategy is implemented, led by the Senior Intervention Manager on WEE and supported by the Coffey Project Support Team, and partners Women in Sustainable Enterprise (WISE). The Coffey Project Support Team will provide short term specialist support to

¹² All policies are listed in staff contract packages and are mandatory.

¹³ Coffey International Development Europe, Asia Pacific and Management Systems International.

¹⁴ See Annex 2

boost GEMS4 WEE activities following the strategic review. The Senior Intervention Manager on WEE will be the team's daily point of contact on gender and WEE issues. Section 8 provides further detail on the GEMS4 management structure and oversight mechanism for the Strategy.

6. Strategic Result 2: How GEMS4 will mainstream a gender sensitive approach to WEE

6.1 Mainstreaming WEE in programme delivery

The GEMS4 WEE Strategy Implementation Dashboard (Annex 1) sets out the current progress and targets for the achievement of Strategic Result 2. GEMS4 will essentially apply a combined approach¹⁵ to mainstream WEE in programme delivery, integrating 'Do No Harm' into the planning stages; then identifying whether to apply either mainstreamed gender approach or target women specifically at the intervention level. This gives greater flexibility to apply either a gender mainstreamed approach in one value chain and/or design a gender only targeted initiative as required, sharpening our focus on the underlying systemic constraints that have a greater impact on women.

The approach will be structured on three core areas:

- Activities to be undertaken within each intervention area
 - Influencing standards, practice and guidance in the value chains, by promoting the inclusion of gender sensitive practices as 'good practice', improving the enabling environment;

This is expected to contribute to an improved working environment/market place for marginalised women. Interventions should build in a mechanism to monitor the application of better practices. For example: there is little or no regulation in the market places currently, but where opportunities arise, GEMS4 Intervention Managers (IM) will pursue;
 - Focusing on the underlying systemic constraints that have a greater impact on women in intervention areas - where there is a disproportionate need for specific women only initiatives;
 - Creating more job opportunities for women in the sector at the skilled producer, employee and business levels;
 - Attracting and building women's capacity to work at semi-skilled and high skilled levels – particularly poor women with low literacy levels, GEMS4 will aim to improve access to skills and finance at the producer, employee and business entrepreneur levels - as well as access to markets.
- Activities which cut across the interventions – addressing the underlying systemic constraints as well as designing specific initiatives where there is a disproportionate need for specific women only initiatives;
- Integration of a gender sensitive WEE focussed approach in GEMS4 Results Based Planning, Monitoring and Knowledge Management

The GEMS4 WEE Strategy places emphasis on economically empowering poor and vulnerable women in the sector, efforts will therefore be targeted towards improving access to markets as well as skillsets, at the bottom end of the informal and formal labour market.

¹⁵ DCED Measuring Women's Economic Empowerment in Private Sector Development: Guide for Practitioners, 2014.

6.2 Partnerships

GEMS4 recognises the need to forge strong partnerships at the micro, meso and macro levels of programme engagement, building capacity and improving sustainability. For example, at the macro level GEMS4 will partner with the Federal Ministry of Women's Affairs and Social Development, integrating M4P WEE initiatives with an already established network of women's business organisations. Private sector partners will of course be at the centre of the interventions; however, there is a need to involve a wider stakeholder network on women's economic empowerment. At the meso level, GEMS4 has established a number of regional women's network partners that will mobilise provide the link to the micro level women's business organisations, targeting the most vulnerable women.

6.3 Cross – cutting WEE priorities on GEMS4

GEMS4 will ensure the following tasks and processes are applied by all team members on programme outputs, activities and as opportunities arise:

- **Knowledge Management and Communications:** The GEMS4 Knowledge Management and Communications Officer will ensure that WEE specific case studies are published periodically; as well as ensuring that all GEMS4 communications materials (publicity and media interaction) incorporates/highlights our efforts on WEE in the wholesale and retail sector as appropriate.
- **Partnerships:** GEMS4 Intervention Managers will ensure that partners are aware of GEMS4 women's economic empowerment priorities and targets. Prioritise engagement with women's sections of BMOs and specialist women's business networks. IMs will share lessons learnt, working with the Federal and State government ministries; Private Sector; CSO Stakeholders; other development partners and agencies. Efforts should be made to link with other programmes in the sector tackling WEE and gender equality issues.
- **Intervention Planning and Design:** Supported by the Senior Intervention Manager on Gender, IMs will apply the WEE GEMS4 Identify, Pursue and Report on Interventions Tool. This may involve going a step further than the information that is presented on the surface; intervention work plans will also be adequately risk averse – ensuring a 'Do No Harm' approach is applied. All Intervention Managers are responsible for ensuring that detailed value chain analysis and gender analysis to understand the activity profile of women; the access and control profile of women and factors influencing women's practice within the value chains are conducted at planning stages, in which poor and vulnerable people and women in particular, predominantly feature.
- **Implementation, Monitoring and Reporting:** Continuous 'gender lens' analysis will be applied at each monitoring interval across the nine underlying systemic constraints, it is the responsibility of the Senior Intervention Manager on Gender and the Planning and Results Manager to ensure this takes place. The weekly, monthly, quarterly and annual reports prepared by Intervention Managers will have sections that will be dedicated for reporting progress achieved on mainstreaming WEE in interventions activities.
- **Good Practice Tools and Standards:** Gender and WEE issues will be included (as applicable) in all tools, guidelines, standards and outreach work developed by GEMS4 with partners. Further, Intervention Managers will seize opportunities to include gender equality/ WEE issues as best practice where they see an entry point. IMs will be supported by the Senior Intervention Manager on Gender also offering support to these partners in gender awareness and capacity building if required.
- **GEMS4 Research and Data Analysis:** Specific WEE related research will be carried out as required to identify how constraints negatively affect poor women in certain value chains. Further analysis will be conducted across the GEMS4 Business Fundamentals; Business Essentials and Business Enablers focusing on the numbers and functions of women engaged at the various levels in the whole sale and retail sector's labour market, and market segments where poor women are dominant.

An extensive GEMS4 Baseline Study is currently underway on pilot interventions, led by the Planning and Results Team, full disaggregation and analysis by gender and age will be applied.

Figure 5: GEMS4 WEE Mainstreaming and WEE Specific Initiatives 2015

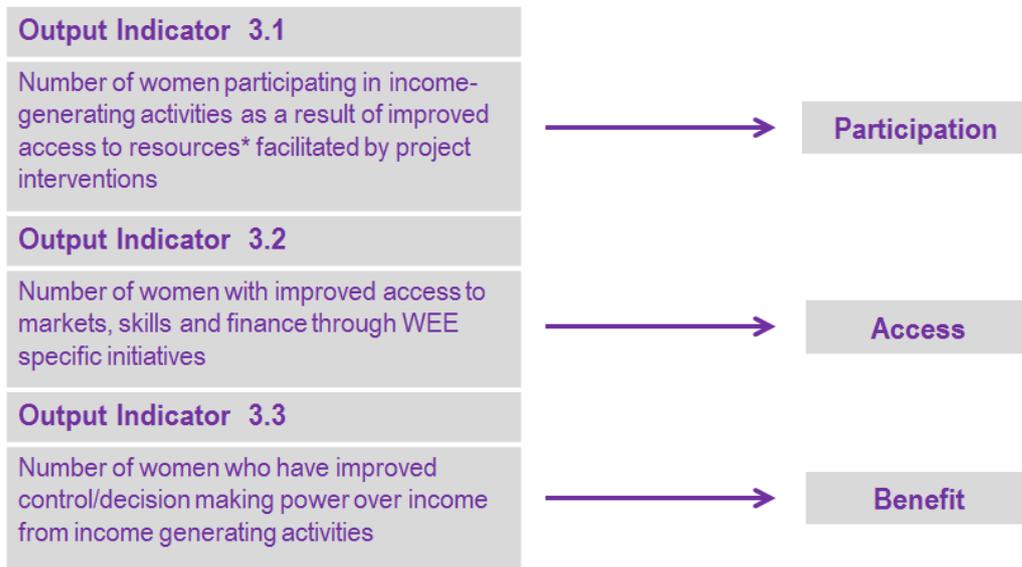
	Systemic Constraint	Initiatives	Area of Impact		
			Women as Producers	Women as Employees	Women as Entrepreneurs
Business Fundamentals	Access to Markets	Micro – distribution		1	1
		Micro – retailing		1	1
		Linking Rice Farmers to Commercial Mills	1		1
		Brand Awareness for Nigerian Rice		1	1
		Linking Tomato Farmers to Proc. Plants	1		1
		Women & eCommerce Trading in WRS	1	1	1
	Access to Skills	Good Handling Practices	1	1	1
		Retail Ready Produce for Formal Markets	1	1	1
	Access to Support Services	Banking Services for Inform. Market Traders		1	1
Business Essentials	Access to information	Real-time Information for Commodity Traders	1		1
		Real-time Information for Farmers, Wholesalers & Traders	1		1
	Access to Technology	Banking Technology for Farmers, Traders and Retailers	1	1	1
	Access to Finance	GEMS4 Enterprise Challenge Fund	1	1	1
Business Enablers	Access to Energy	Off-Grid Power Secure Payments for Affordable Power		1	1
	Access to Logistics				
	Access to Infrastructure	New Formal Market Places	1	1	1

6.4 Strengthening GEMS4 results based approach to WEE

The GEMS4 log frame has three outputs and a results based activity plan will be developed for each. Output 3 has been added to strengthen the overall WEE objectives, incorporating our WEE approach and ability to capture data from all interventions that aim to catalyse change for women in the wholesale and retail sector.

Output 3 and its associated indicators are formed on the basis of how GEMS4 defines WEE, capturing participation, access and benefit for women either as producers, employees or entrepreneurs in the wholesale and retail sector. All GEMS4 interventions will have WEE components built into the respective results chain (where appropriate), illustrating the degree of focus and targeting plans for women’s involvement.

As GEMS4 is not only mainstreaming WEE concepts across the interventions but also implementing women specific initiatives that address the additional constraints women face in the WRS. The combined approach will improve our ability to monitor change in women’s lives from an economic advancement and empowerment perspective. A deeper level of gender data analysis will allow for more accurate targeting, the comparison of progress on initiatives as well as improved verification of GEMS4 contribution to WEE in the sector.

Figure 6: GEMS4 Log Frame WEE Output 3

7. Opportunities for Innovation

7.1 Use of the Challenge Fund for the promotion of WEE

The GEMS4 Challenge Fund will catalyse private sector investment in innovative, commercially viable, and inclusive business models that result in improved performance of the Wholesale and Retail sector, jobs and improved income opportunities for poor men and women engaged in the sector. It is intended that the impact of funding provided to an individual project will be multiplied by the resulting and recurring changes to perceptions and practices in the Wholesale and Retail Sector. The Challenge Fund is an example of a GEMS4 initiative that has mainstreamed WEE as a priority in its design and implementation.

The Challenge Fund will receive applications via its innovative online funding windows. Each funding window is designed to address a specific underlying market constraint. GEMS4 intends that projects funded by the Challenge Fund to deliver benefits for both men and women. The disaggregation of benefits by gender is highlighted in the GEMS4 Challenge Fund Term Sheets and application forms.

To encourage and promote WEE, GEMS4 will have a funding window dedicated solely to funding projects proposed by women owned businesses, and/or focused solely on creating economic opportunities for women in the wholesale and retail sector. This WEE focussed window is currently being finalised and is expected to be launched in July/August, 2015. GEMS4 have also put in place incentives to stimulate private sector interest in the development, piloting, and scaling up of business models that integrate women into relevant value chains, and create/enhance women's economic opportunities in the sector:

- Applicants are required to make a minimum matching contribution of 50%. GEMS4 have made allowance to accept lower matching contributions from viable projects that demonstrate potential to achieve high WEE impact;
- In the selection process, preference and competitive edge will be to viable projects that demonstrate potential to achieve high impact on WEE.

7.2 Creating an alternative route to market for women in the wholesale and retail sector

The 'Made in Nigeria' (MiN) initiative aims to improve access to the Wholesale and Retail market place for women who are producing goods that are 'Made in Nigeria'. This initiative is an example of a GEMS4 women targeted initiative aimed at bolstering efforts to address the additional systemic constraints women face in accessing the market.

The MiN online platform will link small producers to medium-sized buyers; thus increasing the demand for the products; increasing sales/income and creating more opportunities for women producers at the lower end of the value chain. The target areas for this initiative will be women producers in the Fashion, Home & Deco, Health, Beauty and Grocery.

GEMS4 will partner with MiN Global Consulting Services Ltd. to pilot the online platform from July 2015. The MiN online platform will be officially launched in July 2015 and is aimed at promoting products made in Nigeria, by women led MSMEs. The platform is divided by sector and incorporates higher end products¹⁶ as well as other retail products.

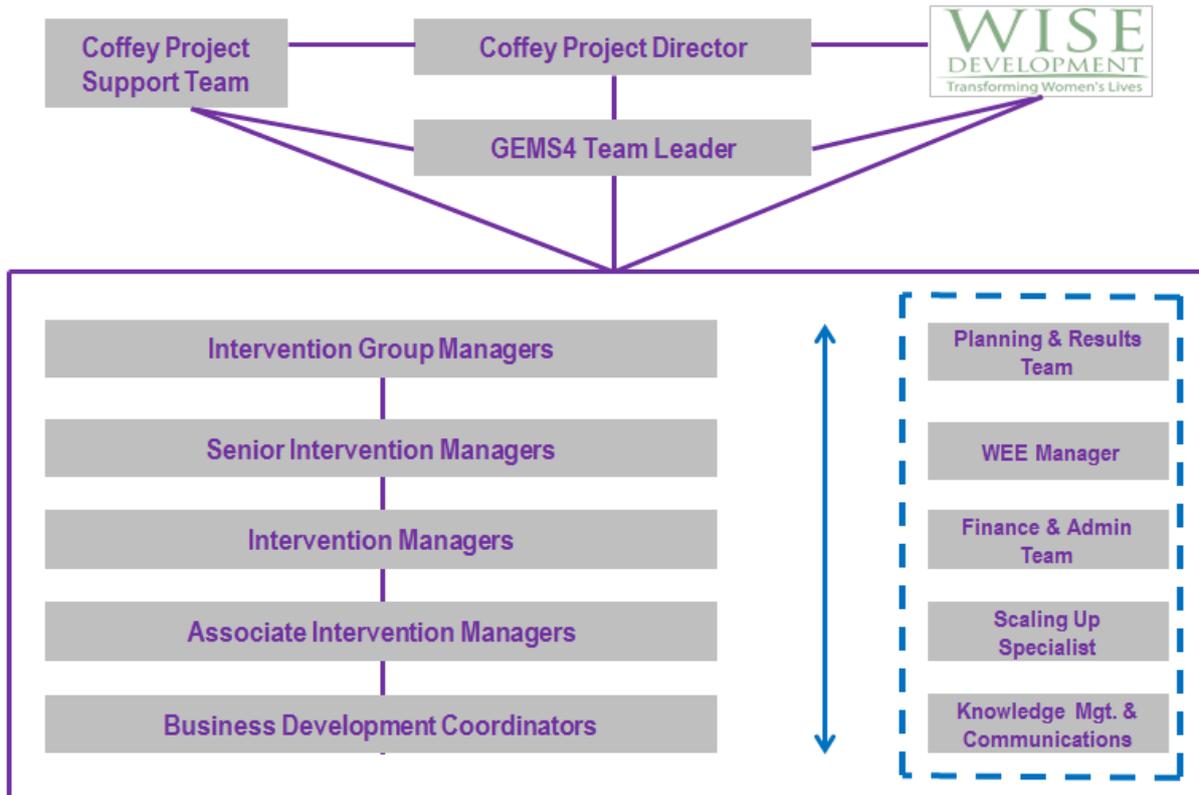
This innovative platform will provide increased opportunities for women- led MSMEs to access the WRMS. Linking such medium-sized buyers to low income women sellers groups will potentially lead to increased demand and ultimately income levels for women. The MiN network will give members the opportunity to build their brand domestically and internationally, demanding high quality products, thus building their capacity to produce at this level, with the support of GEMS4.

¹⁶ Sample higher end products include: higher quality products such as shoes, bags, apparel, beauty products like soaps and creams.

8. Strategy Oversight

8.1 GEMS4 team responsibilities and oversight

Figure 7: GEMS4 Team Management Structure



Coffey Project Director and Team Leader

The overall responsibility for the implementation of the GEMS4 WEE Strategy lies with the Team Leader. The GEMS4 Team Leader reports to the Coffey GEMS4 Project Director, who holds the overall accountability for the GEMS4 programme's progress to DFID and Coffey International.

Coffey Project Support Team

The Coffey UK-based GEMS4 Project Support Team provides on-going support across all the intervention areas on GEMS4, as well as monitoring and evaluation oversight. Coffey's UK Team have deployed additional specialist WEE support for a period of 10 months – which will be provided remotely from the UK as well as short – term periods in-country. The short term support is expected to boost GEMS4 WEE efforts in-country, following the strategic review of the programme. The short-term advisor will work closely with WISE to ensure integration of, and capacity to implement a mainstreamed approach is applied on GEMS4

WISE – Women in Sustainable Enterprise

WISE are Coffey International's UK based WEE advisory partners on the GEMS4 programme. WISE are commissioned by Coffey International to provide support to GEMS4 on monthly basis. WISE have assigned a dedicated UK based Gender Adviser, who liaises with the Coffey Project Director and Team Leader on the programme's gender/WEE related requirements. The Adviser provides support to the Senior Intervention Manager on WEE in areas related to capacity building; key document review and analysis, M & E and support to Intervention Managers.

Dedicated Senior Intervention Manager on WEE

GEMS4 have appointed a Senior Intervention Manager to oversee the implementation of the WEE Strategy, leading on the mainstreaming of WEE across the interventions. GEMS4 recognises that commitment to a gender sensitive approach needs to be reflected at senior levels with dedicated responsibility to improve accountability for WEE and provide support to Intervention Managers.

Intervention Managers

Each Intervention Manager is responsible for ensuring that a gender-lens is applied in the planning and implementation of their respective intervention area. IMs are also responsible for reflecting WEE cross-cutting activities relating to the interventions. The GEMS4 annual performance assessment includes reference to mainstreaming WEE and the achievement of gender related targets.

Associate Intervention Managers and Business Development Coordinators

The Associate IMs as and the Business Development Coordinators are responsible for supporting the IM to ensure a gender-lens is applied on the interventions. As for all GEMS4 staff, the annual performance assessment includes reference to supporting the WEE mainstreaming efforts and the achievement of gender related targets.

Key

- Scheduled Activity Timing
- Achieved/on going
- In progress/to be actioned
- * Cross-cut both SPs

Annex 1: GEMS4 Women's Economic Empowerment Strategy Implementation Dashboard

Task Area	Status	Year 1 (2013)				Year 2 (2014)				Year 3 (2015)				Year 4 (2016)				Year 5 (2017)				
		Q1	Q2	Q3	Q4																	
SP 1: How GEMS4 will institutionalise Gender Equality and Women's Economic Empowerment	Internal Gender Equality Policy in place -rev. Annually																					
	All staff are aware of Coffey GE and HR Policy																					
	Cross-GEMS WEE Workshop Training with Staff																					
	A senior manager is in place to lead on WEE																					
	All staff are aware of Coffey APM Manual																					
	GEMS4 WEE Identify, Pursue & Report Orientation																					
	KM Strategy integrates strong WEE Priorities																					
	Strengthen macro partnerships: Gov/other Dev. Progs																					
	Strengthen WEE cross-learning between programmes																					
	Strengthen GEMS4 Monitoring focus on WEE/baseline																					
	Improve results based management approach to WEE																					
	Individual Performance Appraisal includes WEE in KPI																					
GEMS4 WEE Tool applied on all interventions																						
Findings, lessons learnt to be dissimulated with partners																						
SP2: How GEMS4 will mainstream a gender sensitive approach to Women's Economic Empowerment	*KM Strategy integrates strong WEE Priorities																					
	All interventions apply GEMS4 WEE Tool																					
	Launch Challenge Fund WEE Priority Window																					
	Standards/Guidance/MoUs for outreach include WEE																					
	*All baselines and research are WEE informed at design																					
	*Promote WEE priorities in all GEMS4 partnerships																					
	Increase linkages- women's BMOs/business networks																					
	Design women targetted CNs for systemic constraints																					
	Influence sector standards/guidance where possible																					
	Pilot A2M and A2Skills WEE targetted initiatives																					
	A2M: Micro-Retailing Intervention (WEE)																					
	A2I: Real-time Information for Wholesalers & Traders																					
	A2M: Linking Rice Farmers to Commercial Mills																					
	*Engage with other donor progs. and share learning																					
	Research, data and analysis is WEE focussed																					
*Results based approach to WEE is improved/adapted																						

Annex 2: GEMS4 Internal Gender Equality Policy

GEMS4 Internal Gender Equality Policy

Overview

GEMS4 management, internal systems and processes are governed by the policies of Coffey International Development which recognises that an integral part of providing effective development solutions is making sure that all people are accepted as equal partners in development and have the opportunity to participate in and benefit equally from development activities.

Coffey International provides all of its projects with tools and training for staff on promoting gender equality and mainstreaming gender in programme delivery. Projects have access to internal gender expertise and support from Coffey's internal 'community of practice' on gender. In addition, all Coffey employees have access to an Employee Assistance Programme to counsel and support employees who are victims of gender-based violence.

Over and above this, the GEMS4 team will strive to ensure that all internal programme management explicitly addresses the different needs, interests, priorities and roles of women and men. A gender-sensitive approach will be taken to all internal processes and policies.

Recruitment Process

Using candidate attraction methods which encourage female applicants

Coffey actively gives consideration to promoting gender equality as part of its candidate attraction strategies in order to apply best practice to development partners. Coffey has undertaken analysis on gender equality as it relates to candidate attraction which revealed that referencing "women are encouraged to apply" on an advertisement; profiling female advisers on donor projects; and personal communication from a female adviser on living and working in the relevant development context, particularly in hardship locations, all strongly influenced female candidates to apply for development positions. This information has been used to guide Coffey's on going approaches to candidate attraction. Coffey also ensures women are not discouraged to apply through the way positions are remunerated, and has introduced incentives such as the payment of school fees to attract more female candidates. Our commitment to partnering lesser-experienced national advisers with more experienced international advisers is also part of Coffey's strategy to increase the pool of qualified female consultants in partner countries. In addition, Coffey provides briefing to all new consultants so they can integrate gender equality considerations into their work.

Developing terms of reference

Coffey International Development is committed to getting Terms of Reference right and capturing both the technical and behavioural requirements of a position. This is critical in ensuring the highest level of interpersonal standards of its people, including modelling good practice behaviour in areas such as cultural and gender sensitivity.

- Candidate selection – Structuring recruitment processes and tools to assess candidates' abilities to demonstrate gender awareness, experience and skills and to model gender sensitive behaviour

Given the importance of behavioural characteristics in deployments to developing country contexts Coffey not only assess the technical skills for positions but also focus on vigorous evaluation of the broader skills essential to the success of an effective development professional; Adaptability/ Flexibility, Interpersonal/ Relationship Building, Gender Sensitivity, Cross-cultural Understanding, Capacity Building and Development Orientation. Coffey's contextual approach to assessment utilises competency based tools and allows it to actively address key cross-cutting issues highly relevant to the development context, including anticorruption, gender equality and child protection.

- Where appropriate, including specific responsibilities for implementing the gender equality and social inclusion strategy in advisers' terms of reference and work plans

Internal Policies

GEMS4 commits to managing all staff according to Coffey's Code of Conduct and its specific provisions regarding gender equality, sexual harassment, sex-based discrimination and violence against women. Where sub-contracting is required, the inclusion of gender equality should be integrated in all sub-contracting arrangements.

Training

Coffey has an internal online training facility which ensures that all employees:

- Understand the policies and procedures that exist in relation to equal opportunities in the workplace
- Understand the relationship between gender equality and development
- Identify gender equality issues in their activities
- Understand gender equality policies and strategies that relate to their everyday work
- Become familiar with techniques to assess the impact of activities on gender equality

Internal Programme Management

- Supporting men and women to work as partners to develop capacity on gender equality, and include men and women in all gender equality discussions and formal and informal capacity building activities
- Where relevant, reviewing gender strategies as part of monitoring and reporting, reviews and evaluations
- Collecting and reporting on sex disaggregated data in monitoring and evaluation frameworks and using data to monitor and evaluate the impacts of activities on men and women to ensure equal distribution of benefit.