



KATSINA STATE INCLUSIVE ECONOMIC POLICY

(2024 - 2034)





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1. Introduction:

1.1 Overview and the importance of inclusive economic policies in promoting sustainable development and reducing poverty and inequality;

Inclusive economic policies play a pivotal role in promoting sustainable development and reducing poverty and inequality in Katsina State. Here's an overview of their importance:

1.1.1 **Promoting Shared Prosperity:** Inclusive economic policies aim to ensure that the benefits of economic growth are shared equitably among all segments of society. By creating opportunities for marginalized groups, such as women, youth, and persons with disabilities, to participate in economic activities and access productive resources, inclusive policies foster shared prosperity and social cohesion.

1.1.2 **Reducing Poverty:** Inclusive economic policies target poverty reduction by addressing the root causes of poverty and vulnerability. By expanding access to education, healthcare, housing, and social protection, these policies empower individuals and households to improve their living standards and break the cycle of poverty.

1.1.3 **Fostering Economic Stability and Resilience:** Inclusive economic policies contribute to economic stability and resilience by reducing social tensions, mitigating inequality-driven risks, and enhancing the adaptive capacity of communities. By promoting inclusive growth and addressing structural vulnerabilities, these policies strengthen the resilience of the economy to external shocks and crises.

1.1.4 **Enhancing Human Capital Development:** Inclusive economic policies prioritize investments in human capital development, including education, skills training, and healthcare. By equipping individuals with the knowledge, skills, and capabilities to participate in the economy, these policies enhance productivity, innovation, and competitiveness, driving sustainable economic growth over the long term.

1.1.5 **Promoting Social Inclusion and Equity:** Inclusive economic policies foster social inclusion and equity by removing barriers to economic participation and addressing discrimination and



marginalization. By promoting equal opportunities for all individuals, regardless of their background or circumstances, these policies contribute to a more just and equitable society.

1.1.6 **Stimulating Innovation and Entrepreneurship:** Inclusive economic policies create an enabling environment for innovation and entrepreneurship by supporting small and medium-sized enterprises (SMEs), startups, and informal sector activities. By removing regulatory barriers, providing access to finance and market opportunities, and fostering a culture of innovation, these policies unleash the potential of entrepreneurs to drive economic growth and job creation.

1.1.7 **Building Sustainable Communities:** Inclusive economic policies promote the sustainable development of communities by integrating social, environmental, and economic considerations into decision-making processes. By balancing economic growth with environmental protection and social well-being, these policies ensure that development is both sustainable and inclusive, benefiting present and future generations alike.

In summary, inclusive economic policies are essential for promoting sustainable development and reducing poverty and inequality in Katsina State. By prioritizing social inclusion, human capital development, and equitable access to opportunities, these policies lay the foundation for a more prosperous, resilient, and equitable society for all residents.

1.2 **Objectives of the Inclusive Economic Policy:**

1.2.1 **Promote Equitable Growth:** The primary objective of the inclusive economic policy is to foster economic growth that benefits all segments of society, including marginalized and vulnerable populations. By prioritizing equity and social justice, the policy aims to ensure that the benefits of economic development are shared equitably among all residents of Katsina State.

1.2.2 **Reduce Poverty and Inequality:** Another key objective is to alleviate poverty and reduce inequality by creating opportunities for socio-economic advancement and empowerment. The policy seeks to address structural barriers that perpetuate poverty and exclusion, such as limited



access to education, healthcare, and economic resources, with a focus on marginalized groups such as women, youth, and persons with disabilities.

1.2.3 **Strengthen Social Cohesion:** The policy aims to promote social cohesion and solidarity by fostering inclusive economic institutions, policies, and practices that respect diversity, protect human rights, and promote social inclusion. By addressing disparities and promoting social justice, the policy seeks to build a more cohesive and resilient society where all individuals can participate fully in economic life.

1.2.4 **Enhance Human Capital Development:** A central objective of the policy is to invest in human capital development through education, skills training, and healthcare services. By improving access to quality education, vocational training, and healthcare, the policy aims to empower individuals to realize their full potential and contribute meaningfully to the economy.

1.2.5 **Promote Sustainable Development:** The policy recognizes the importance of sustainable development principles in achieving long-term prosperity and well-being. It seeks to promote environmentally sustainable economic activities, conservation of natural resources, and resilience to climate change, ensuring that economic growth is compatible with environmental preservation and social well-being.

1.2.6 **Inclusive Governance:** Involve women in decision-making on Agriculture and other sectors at all levels. Integrate gender concerns and perspectives in policies and programs for a sustainable environment. Strengthen and/or establish mechanisms at all levels to assess the impact of policies on women, children, persons with disabilities, and marginalized and vulnerable groups.

1.3 Scope of the Inclusive Economic Policy Document:

1.3.1 **Sectoral Coverage:** The policy document will address key sectors of the economy, including agriculture, industry, services, and infrastructure, with a focus on identifying opportunities for inclusive growth and addressing constraints to development.



1.3.2 **Geographic Focus:** The policy will consider the unique challenges and opportunities faced by different regions and communities within Katsina State, with an emphasis on promoting balanced regional development and reducing spatial inequalities.

1.3.3 **Cross-Cutting Themes:** The policy will integrate cross-cutting themes such as gender equality, youth empowerment, and social inclusion into its objectives, strategies, and interventions, ensuring that the needs and priorities of all segments of society are addressed.

1.3.4 **Policy Instruments:** The document will outline a mix of policy instruments and strategies, including legislative reforms, institutional strengthening, capacity building, public investment programs, and partnerships with the private sector, civil society, and international development partners.

1.3.5 **Monitoring and Evaluation Framework:** The policy will include a robust monitoring and evaluation framework to track progress towards its objectives, measure the impact of interventions, and facilitate evidence-based decision-making and adaptive management.

1.3.6 **Stakeholder Engagement:** The policy will emphasize the importance of stakeholder engagement and participatory governance processes, involving government agencies, civil society organizations, the private sector, academia, and local communities in the formulation, implementation, and review of inclusive economic policies and programs.

By defining clear objectives and scope, the inclusive economic policy document will serve as a roadmap for promoting sustainable development, reducing poverty and inequality, and fostering inclusive growth in Katsina State.

2. Context and Background:

2.1 Legal and Policy Environment:

Key Learning Points from the International, Regional and National Legal & Policy Environment



Learning from international and regional legal and policy environments has highlighted the imperative to prioritize gender equality and social inclusion as fundamental human rights principles. The evolution of legal frameworks, such as the United Nations Universal Declaration of Human Rights and the Convention on the Elimination of All Forms of Discrimination against Women, underscores the global commitment to gender equality and non-discrimination. Moreover, landmark events like the Beijing Conference and the adoption of the Sustainable Development Goals (SDGs) have reinforced the centrality of gender equality to development agendas worldwide. Regionally, initiatives like the African Charter on Human and Peoples' Rights and the New Partnership for African Development (NEPAD) have further bolstered efforts to promote gender equality and women's empowerment. At the sub-regional level, entities like the Economic Community of West African States (ECOWAS) have made significant strides in mainstreaming gender issues and fostering gender-responsive policies. Notably, countries like Rwanda, Kenya, and South Africa have demonstrated commendable progress in promoting gender equality through legal reforms and innovative approaches such as gender-responsive budgeting. These examples underscore the critical role of legal and policy frameworks in advancing inclusive economic policies and fostering gender equality and social inclusion.

In Nigeria, the normative framework governing the advancement of gender equality and women's rights encompasses Constitutional, Legislative, Judicial, Policy, and International human rights and Humanitarian Law Treaties. Nigeria has ratified key international conventions including the International Convention on the Elimination of All Forms of Racial Discrimination, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights, the Convention on the Elimination of all Forms of Discrimination against Women, the Convention against Torture and Other Cruel, Inhuman and Degrading Treatment or Punishment, and the Convention on the Rights of the Child. Despite these commitments, Nigeria's performance in gender equality remains inadequate, as reflected in its rankings across various dimensions of the Gender Gap Index. For instance, Nigeria ranks 38th in the Economic Participation and Opportunity sub-index, 135th in Health and Survival, 145th in Education Attainment, and 146th in Political Participation. This underscores the urgent need for Nigeria to adopt gender-transformative policies and learn from the experiences of other African countries. While Nigeria's legal system, which comprises civil, customary, and religious law, poses



challenges in harmonizing legislation, any law conflicting with Federal Law or the Constitution can be contested in a Federal Court. Thus, the Nigerian Constitution serves as the cornerstone, providing the fundamental principles and doctrines for validating all other legal norms in the country.

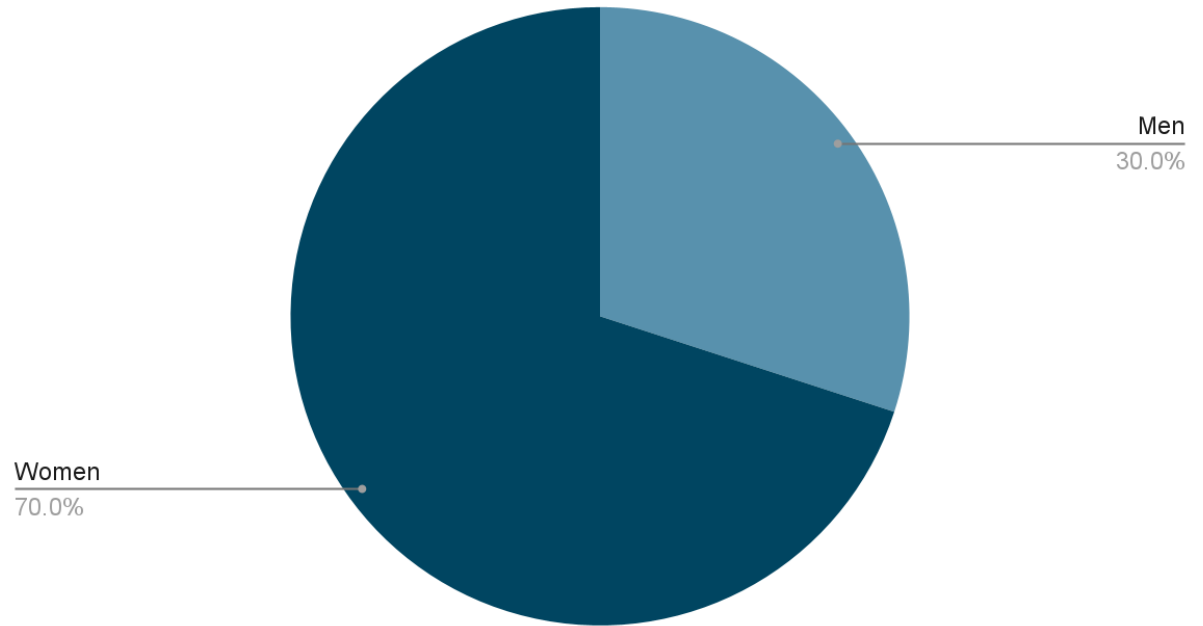
2.2 Socio-economic context of Nigeria:

For decades, women in Nigeria have faced significant barriers to accessing economic opportunities, a reality supported by both quantitative data and qualitative anecdotes. Despite recent progress, particularly in southern Nigeria, women, especially those in the north, continue to experience disproportionately lower access to economic opportunities, capital, productive assets, and favorable workplace conditions compared to men. These gender disparities manifest across various economic indicators, including poverty rates, financial inclusion, land ownership, educational attainment, digital access, and corporate representation:

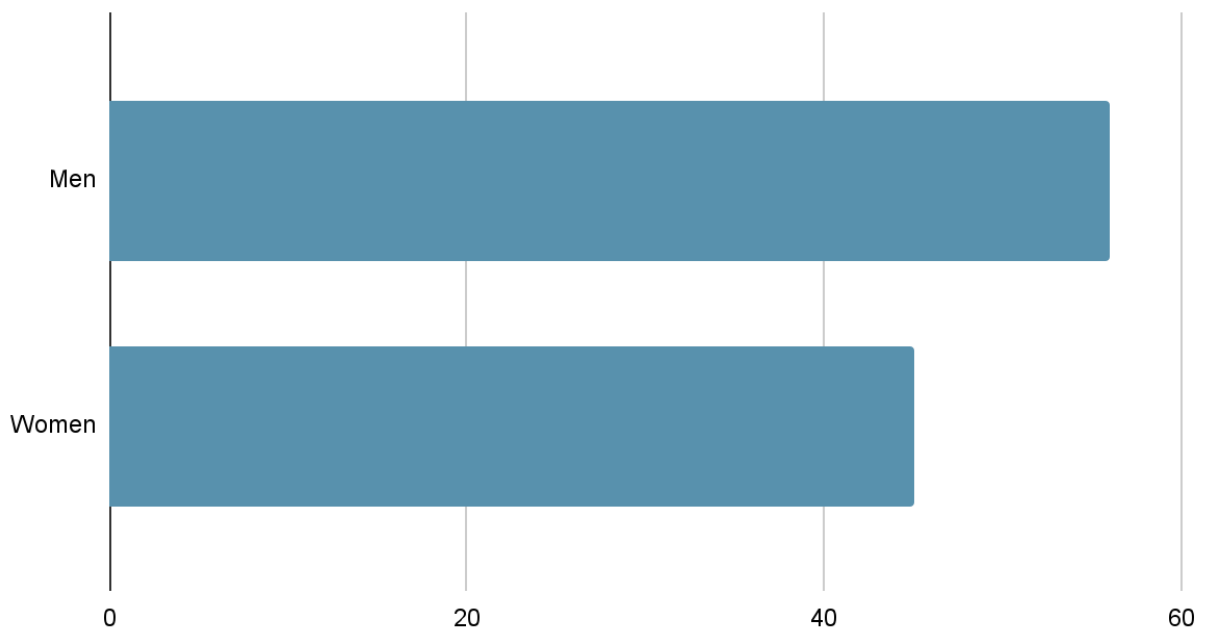
- **Poverty:** Nigerian women constitute 70 percent of the country's extremely poor population, despite comprising only 49.3 percent of the general population, as reported by the World Bank.
- **Financial Inclusion:** A 2022 study by Enhancing Financial Innovation and Access (EFInA) and the Development Research and Projects Center (DRPC) found that 56 percent of Nigerian men have access to financial services, whereas only 45 percent of women do.
- **Land Ownership:** Despite women's significant contribution to agricultural labor and output (70-80 percent), only 10 percent of landowners in Nigeria are women, according to the Food and Agriculture Organization (FAO), despite the Land Use Act granting equal land ownership rights to women.
- **School Completion:** Girls in Nigeria have lower secondary school completion rates compared to boys, with some regions reporting less than 25 percent completion rates for girls, while 67 percent of boys complete secondary school.
- **Digital Access:** Although internet-enabled applications offer new opportunities for Nigerian entrepreneurs, only 34 percent of Nigerian women and girls have access to the internet, compared to 54 percent of men and boys, according to GSM Application.
- **Corporate Representation:** Women's representation in senior management and governance positions in the private sector remains low, with only about one in five board members of

companies listed on the Nigerian Stock Exchange being women.

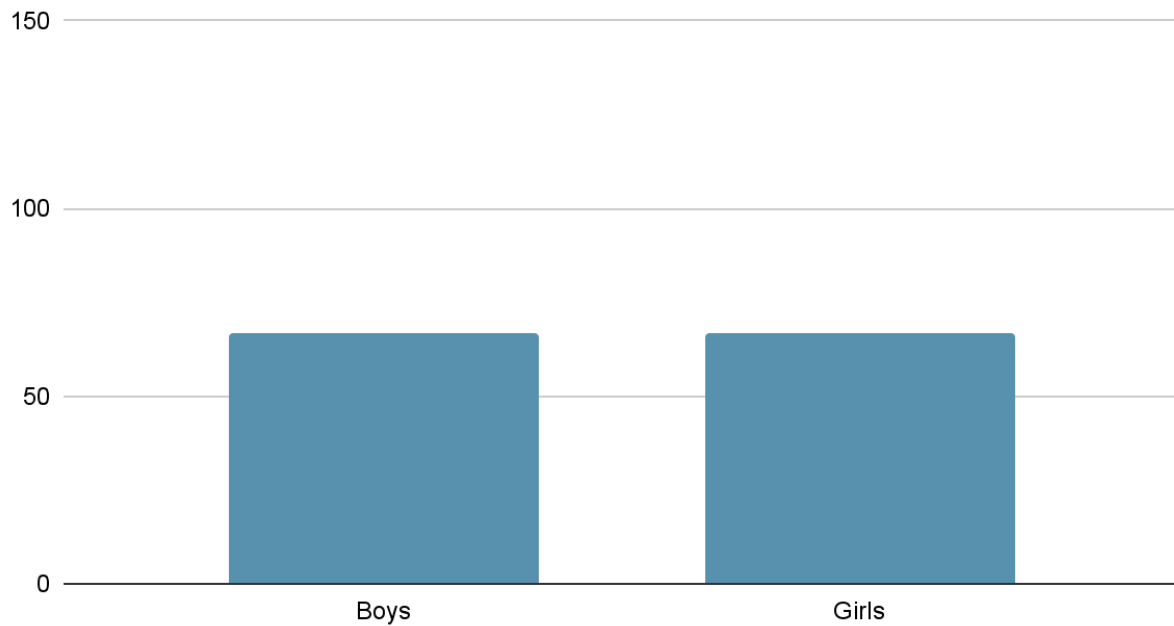
Extremely Poor Population



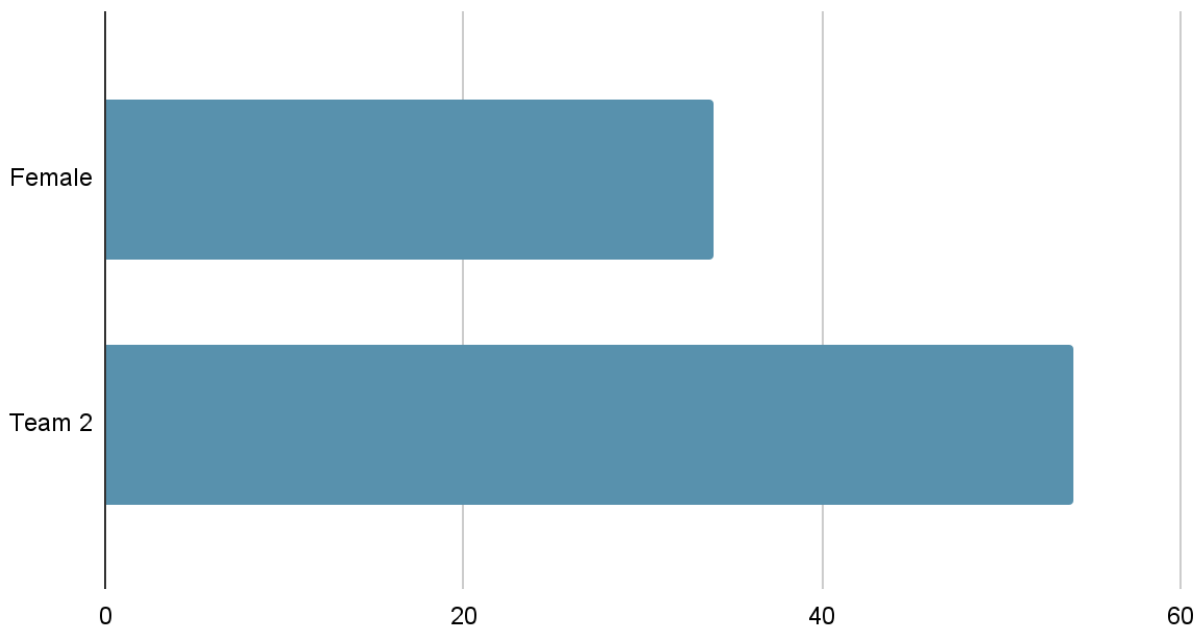
Access to Financial services



Secondary School Completion rate



Points scored



These disparities underscore the urgent need for comprehensive policies and interventions to address gender inequalities and promote inclusive economic growth and empowerment for women across Nigeria.

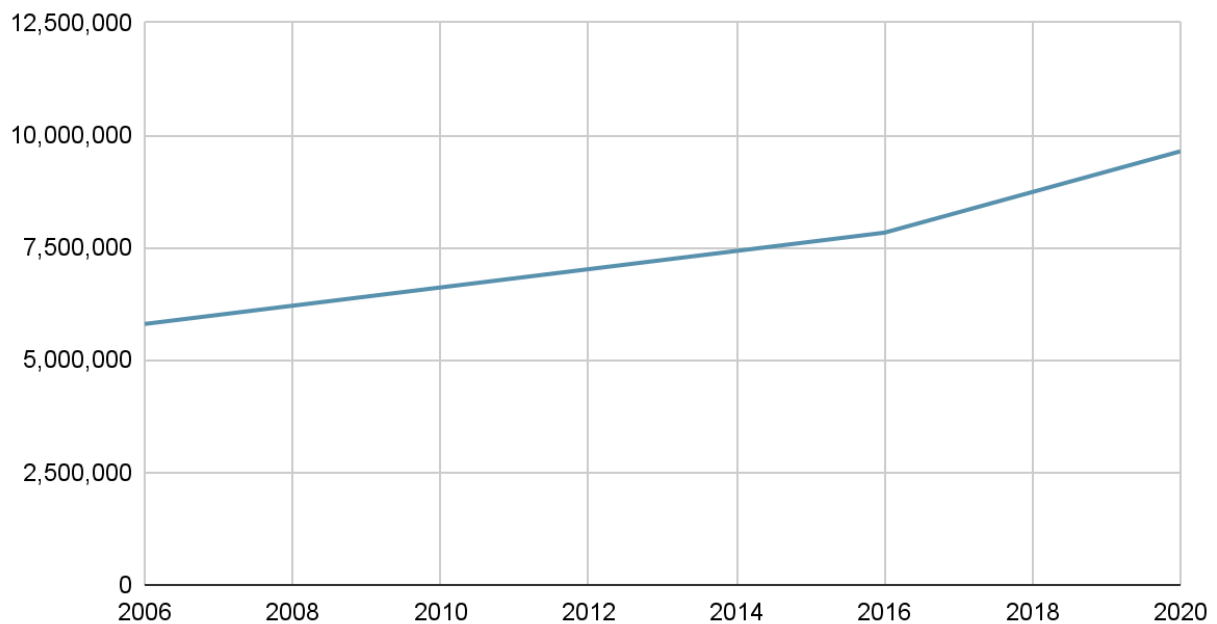


2.3 Socio-economic context of Katsina State:

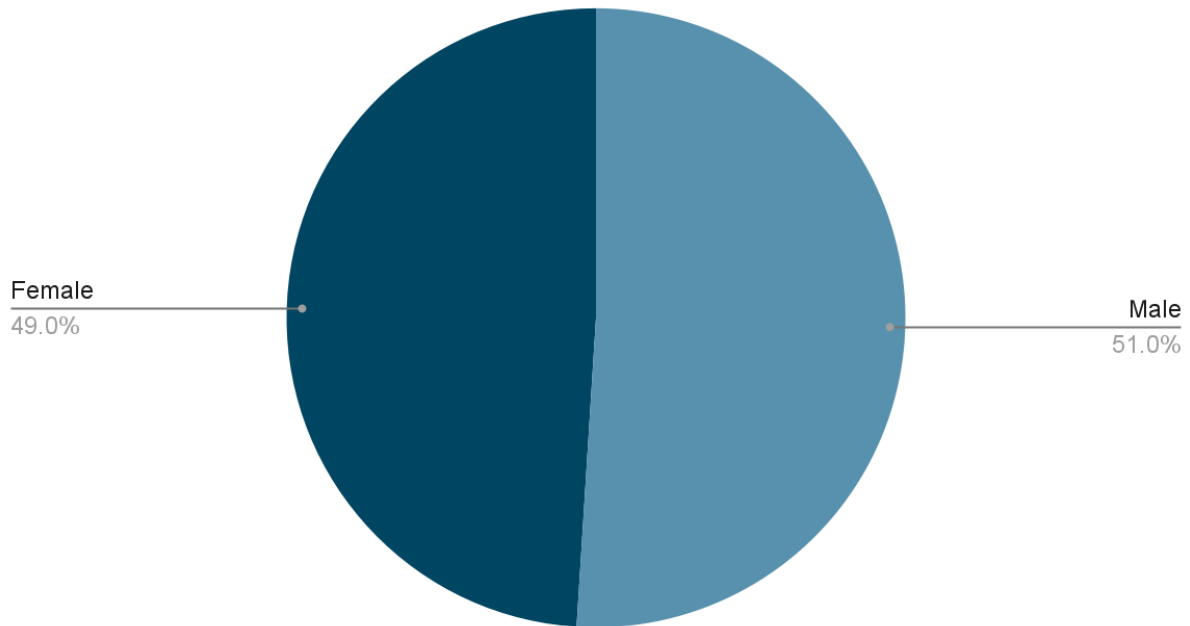
In response to the socio-economic context of Katsina State, it's evident that the state faces multifaceted challenges amidst its demographic trends and economic indicators.

From 5,801,584 people in 2006, the population of Katsina State was estimated at 7,831,319 in 2016 (NBS, 2018b) and was projected to be roughly 9.64 million people by the end of 2020 and 10.37 million people by 2022. The male population is estimated at 51 percent while the female accounts for 49 percent. Young people aged 0–14 years make up 48.5 percent of the population, while 48.7 percent are aged 15 – 64 years and approximately 2.8 percent are aged 65 and older.

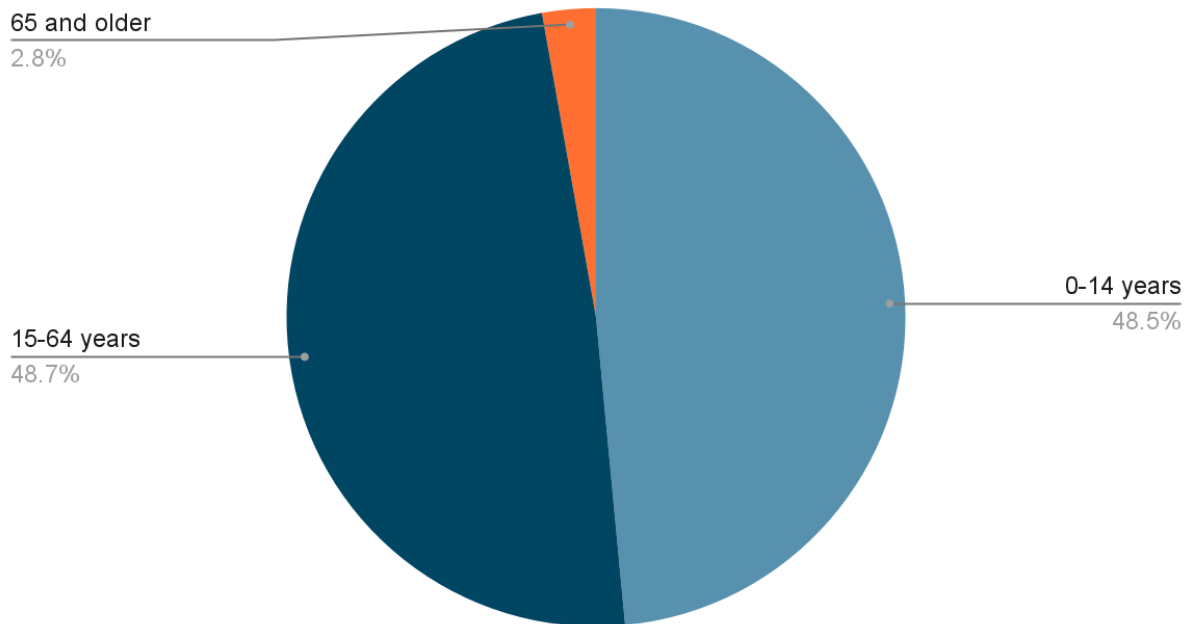
Points scored



Population



Age demography



In a survey conducted by the Federal Ministry of Education and UNICEF in 2008 (UNICEF, 2008), it was found that the Almajiri schools enrolled around 100,000 male children in Katsina



State. These children beg for alms or do menial jobs for their survival and are in some instances regarded by society as a nuisance; often chased away by people. They hang around restaurants, markets, shops, petrol stations and houses, mostly sleeping on disused pieces of cardboard or bare floors. As a result of these social and economic deprivations, some Almajiri end up becoming commercial errand boys, hawkers, and/or drawers of water. This sad plight of Almajiri children, as a social and economic challenge, calls for political leaders' awareness and appropriate solutions.

In 2018, Katsina State had a gross national income (GNI) per capita of USD 399.98, while the national GNI per capita stood at USD 1,756.56 (UNDP, 2018). Katsina ranked lowest among the 36 states plus the Federal Capital Territory of Nigeria. In November 2020, Katsina State had an overall inflation rate of 1.89 percent, lower than Kogi State (3.08 percent), Bauchi State (2.33 percent), and Oyo State (2.25 percent), but higher than Rivers State (0.88 percent) and Akwa Ibom State (0.77 percent). The unemployment rate in Katsina State was estimated at 25.28 percent, exceeding the national average of 22.4 percent, while underemployment stood at 23.5 percent as of 2020 (Situation Analysis of Children in Katsina, 2022; UNDP, 2018, UNICEF, 2021, Nigeria Multidimensional Poverty Index, 2022).

The economy of Katsina State faces numerous challenges, including insufficient power generation, transmission, and distribution capacities, hindering the operation of micro, small, and medium-scale industries and enterprises. Current power demand in Katsina State ranges between 200 to 250 megawatts. To address this energy gap, the state is collaborating with Pan Africa Solar Power Limited and Novaolar Power Limited to generate 250 kilovolt-amperes (kVA) using solar technology. Additionally, there is a 10-megawatt windmill power generation project at Lambar Rimi awaiting commissioning. Despite these economic hurdles, the state's burgeoning population, extensive land area, abundant natural resources, diverse cultural heritage, and agrarian economy are among the factors that contribute to its significance in Nigeria's socioeconomic landscape.

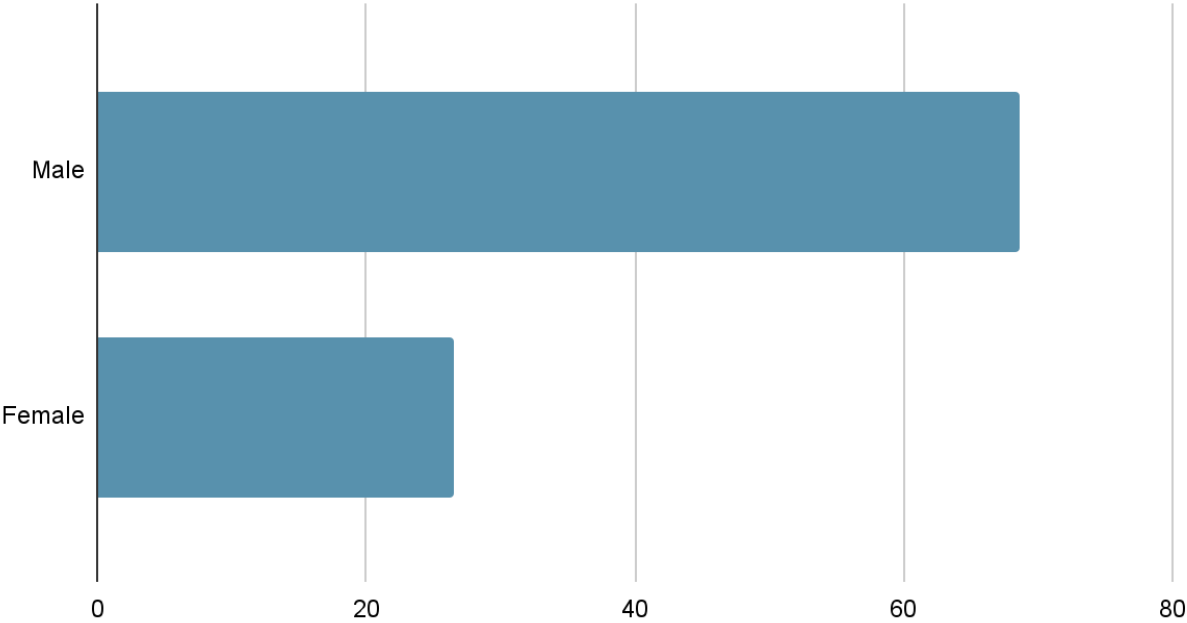
Katsina State exhibits a Human Development Index of 0.3031, significantly lower than the national average of 0.5114, resulting in its ranking as the lowest performer among the 36 states and the Federal Capital Territory (National Human Development Report 2018). Consequently, Katsina stands as one of the poorest states in Nigeria. Additionally, in 2018, Katsina recorded a



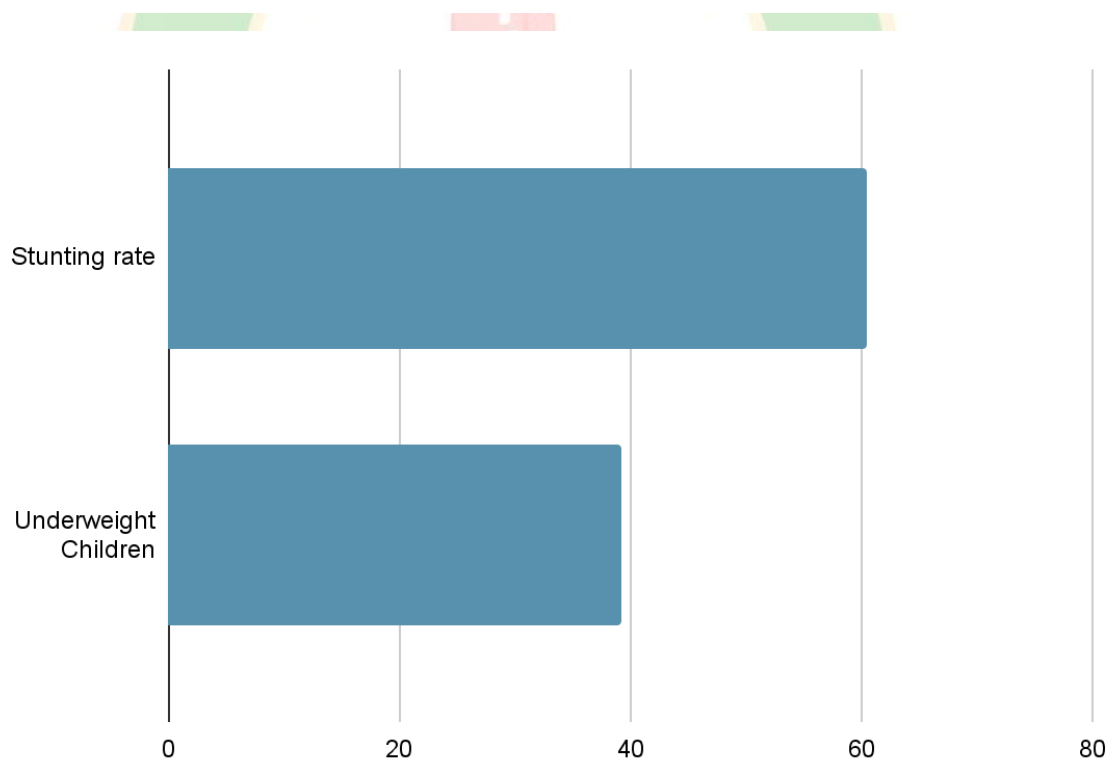
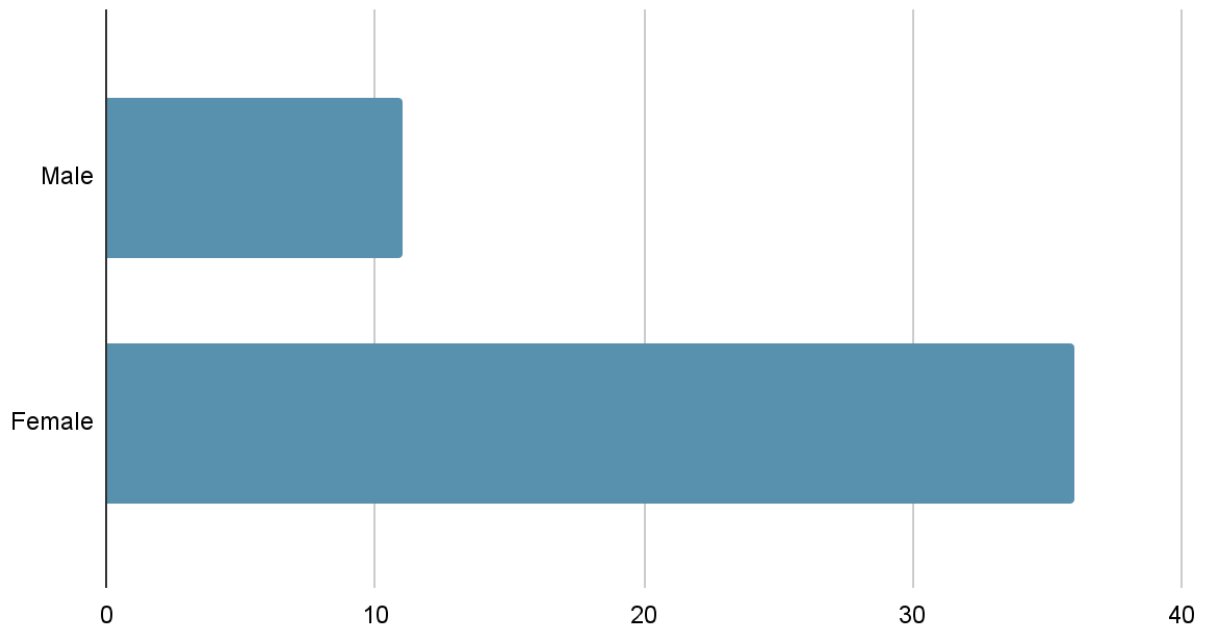
Multidimensional Poverty Index (MPI) of 0.312977 (UNDP, 2018), placing it at the 28th position out of 36 states. Recent MPI data from the NBS (2022) indicate that 6.92 million individuals in Katsina State are multidimensionally poor, constituting 66.7 percent of the estimated 2022 population of 10.37 million. This concerning trend underscores the urgent need for concerted efforts to promote economic development and prosperity.

Due to the high levels of poverty, life expectancy at birth in Katsina is 49.9 years for males and 50.1 years for females. Furthermore, the literacy rate stands at 68.6 percent for males and 26.6 percent for females, with tertiary education attainment notably low at 11 percent for males and a mere 1.8 percent for females. Health indicators reveal a mortality rate of 66 per 1,000 births, with under-5 mortality rates at 188. In terms of nutrition, the stunting rate is alarmingly high at 60.5 percent, resulting in 39.3 percent of children being underweight.

Literacy Rates



Tertiary Education Attainment rates

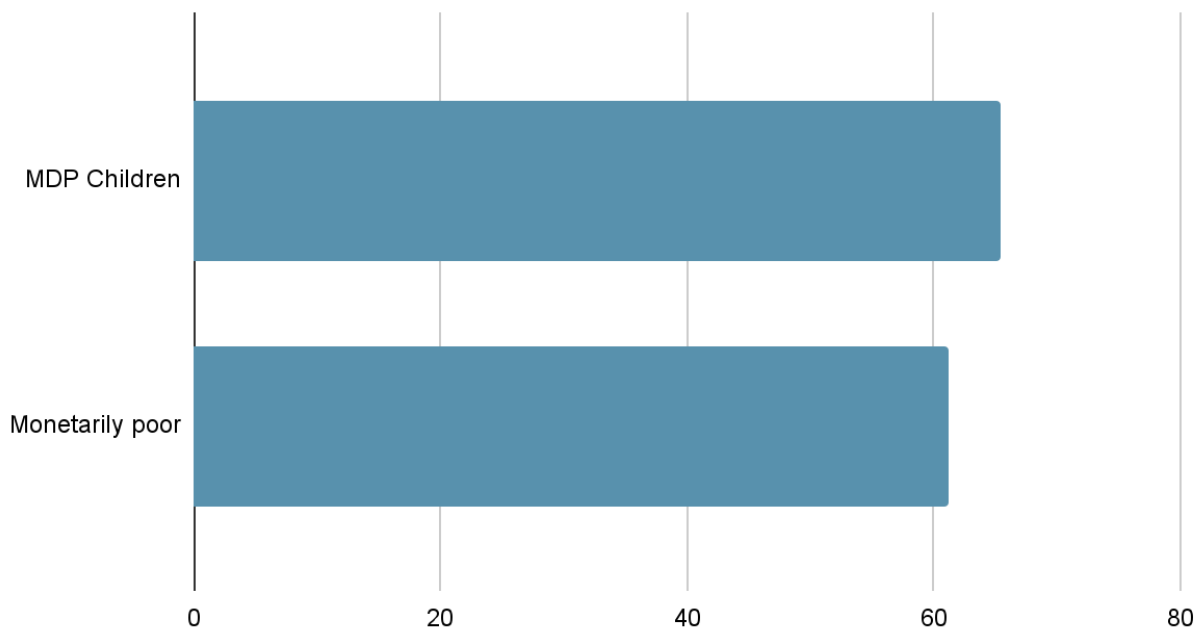


Of the estimated 9.64 million population in Katsina State, in 2020, nearly half (48.5 percent) are children aged 0–14 years, closely followed by the population aged 15–64 years (48.7 percent). The



under-five population constitutes 28 percent of the total, with an anticipated increase given the population growth rate of 3.66 percent and a fertility rate of 7.3. These figures underscore the critical importance of prioritizing children's rights in Katsina State. Notably, 65.4 percent of children (0-17 years old) in Katsina are identified as multidimensionally poor, experiencing deprivation in at least three dimensions, surpassing the national rate of 53.9 percent. These dimensions encompass nutrition, health, education, water, sanitation, housing, and information. Additionally, 61.2 percent of children in Katsina State are considered monetarily poor.

Poverty rate



The state is also enjoying the national social investment program which includes the cash transfer program for the extremely poor and home school feeding program for primary school students. For instance, in 2020 Katsina State had the highest number of beneficiaries in the conditional cash transfer program, with 141,653 beneficiaries (NBS - Social Statistics in Nigeria, 2020). According to the same report, the number of pupils that benefitted from the National home-grown school feeding program rose from 297,364 in 2019 to 363,909 in 2020. Progress has also been made in certain areas of social protection such as the commencement of the Katsina State Contributory Health Care Scheme which was signed into law in 2018. The scheme is open to people in both public and private sectors.



The escalating insecurity poses a significant challenge in Katsina State, marked by reported incidents of kidnappings, banditry, and cattle rustling. These occurrences directly impact the lives, livelihoods, and overall well-being of the state's inhabitants. Such insecurity manifests through frequent attacks, raids, killings, and large-scale abductions, accompanied by heinous crimes like rape, mutilation, theft, and other forms of inhumane treatment inflicted upon kidnapped victims. Presently, 13 local government areas, namely Jibia, Batsari, Kurfi, Dutsinma, Matazu, Danmusa, Kankara, Faskari, Sabuwa, Safana, Funtua, Dandume, and Danja, bear the brunt of this crisis.

As a result, numerous towns and villages have suffered severe destruction, forcing families to flee their ancestral homes, rendering many internally displaced persons (IDPs) who have lost their means of livelihood. Although the 3-Tier Security Structures have been established across all 34 Local Government Areas of the State, the committees at the district and village/ward levels have faced challenges in implementation due to insufficient funding. Despite budgetary allocations earmarked through the Commissioner overseeing Local Government for committee and sub-committee member allowances, these initiatives have yet to fully take off.

Despite the relatively equal gender distribution, socio-economic activities are largely dominated by males, posing barriers to women's inclusion and empowerment. The Almajiri system, initially designed for religious education, has devolved into a concerning phenomenon marked by exploitation and neglect, demanding urgent intervention to safeguard the well-being and prospects of vulnerable youth. Furthermore, the significant gender disparity in literacy rates and educational attainment underscores the imperative for targeted interventions to enhance women's access to education and digital literacy, thereby promoting gender equality and empowering marginalized segments of society.

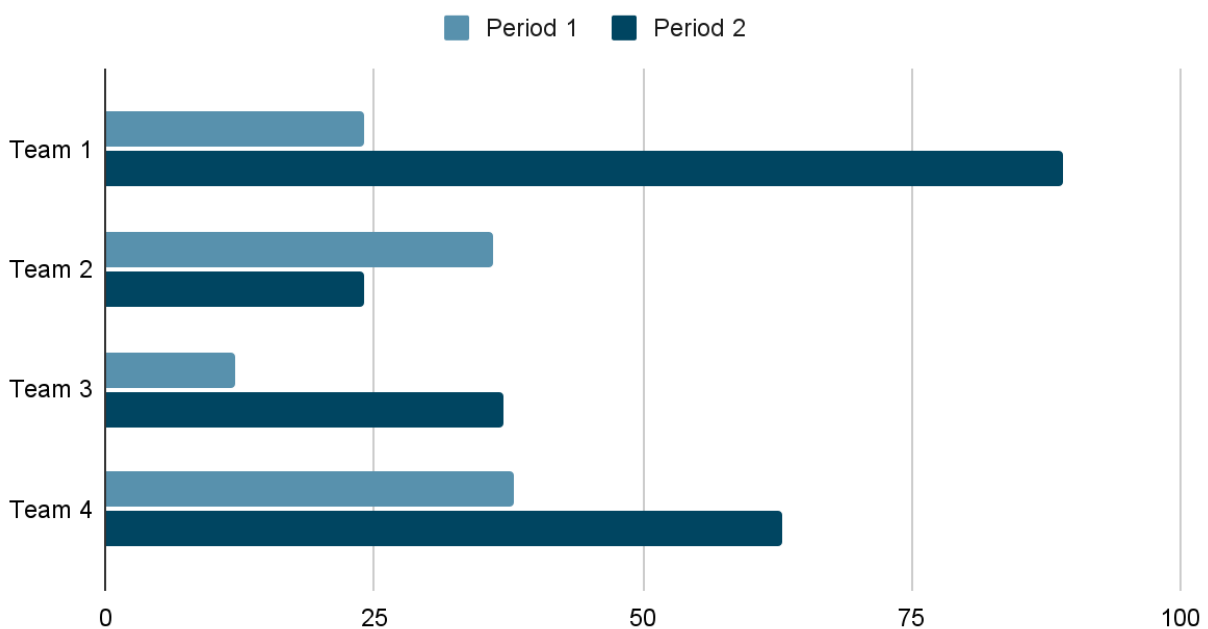
On an economic front, while agriculture serves as the backbone of Katsina State's economy, evidenced by its leading position in cotton, sorghum, and sugar cane production nationally, there exist disparities in economic indicators such as gross national income (GNI) per capita and unemployment rates compared to the national average. These disparities highlight the need for comprehensive strategies to address economic inequalities, stimulate job creation, and foster



inclusive growth across various sectors. Additionally, despite commendable efforts in social protection through initiatives like conditional cash transfers and school feeding programs, challenges persist in areas such as healthcare access and nutrition, as reflected in high mortality rates and the prevalence of malnutrition among children.

The state's monetary poverty rate is 56.42 percent based on a poverty line of ₦376 a day; this is greater than the national estimate of 40.1 percent (NBS and World Bank, 2020). The poverty gap Index is 16.18 per cent. Though poverty remains a challenge in the state, inequality is fairly low with a Gini coefficient of 0.246 (NBS and World Bank, 2020), below the national index of 0.351. The labor force population is estimated at 2,756,710 (NBS and World Bank, 2020) with 1,056,408 fully employed. An estimated 1,049,620 are under- employed, representing 23.54 per cent of the total labour force. The unemployment rate is estimated at 25.28 percent, while the underemployment rate is estimated at 36.2 percent (NBS and World Bank, 2020).

Points scored



The background of the policy should reflect the unique context of Katsina State by incorporating specific local institutions. In doing so, institutions such as the orphanage center, Psychiatric Hospital, School for the Deaf in Malumfashi, School for the Blind in Katsina, and Gender-Based



Violence Courts play a crucial role. These institutions are integral parts of the local community, providing essential services and support to vulnerable populations. By acknowledging and incorporating them into the policy framework, it demonstrates contextual relevance and a commitment to addressing the specific needs and challenges faced by the people of Katsina State. Moreover, by leveraging these local institutions, the policy avoids the perception of merely borrowing ideas from external sources and instead fosters ownership and buy-in from the community, thereby enhancing the policy's effectiveness and sustainability.

In light of these challenges, Katsina State must adopt holistic approaches that prioritize inclusive development, social justice, and sustainable livelihoods. This entails strengthening institutional frameworks to promote gender equality, protect vulnerable populations, and enhance access to education, healthcare, and social services. Moreover, efforts to diversify the economy, improve infrastructure, and attract investments must be coupled with targeted interventions to address systemic inequalities and promote inclusive growth. By fostering collaboration among government agencies, civil society organizations, and development partners, Katsina State can chart a path toward sustainable development that uplifts all segments of society and ensures shared prosperity for its residents.

2.4 Rationale for prioritizing inclusive economic policies and the potential benefits for all segments of society:

Prioritizing inclusive economic policies is essential for fostering sustainable development and ensuring that all segments of society can participate in and benefit from economic growth. The rationale for prioritizing inclusive economic policies lies in the recognition of the following key principles and potential benefits:

2.4.1 Promoting Social Justice: Inclusive economic policies aim to address systemic inequalities and promote social justice by ensuring that marginalized and vulnerable populations have equal opportunities to participate in economic activities and access essential resources and services.



2.4.2 **Enhancing Economic Growth**: By promoting inclusive economic policies, governments can harness the full potential of their human capital and unlock opportunities for innovation, entrepreneurship, and productivity growth. Inclusive economies are more resilient and dynamic, leading to sustained economic growth and prosperity for all.

2.4.3 **Reducing Poverty and Inequality**: Inclusive economic policies are instrumental in reducing poverty and inequality by expanding access to education, healthcare, and economic opportunities for marginalized groups. By lifting individuals and communities out of poverty, inclusive policies contribute to overall societal well-being and stability.

2.4.4 **Fostering Social Cohesion**: Inclusive economic policies promote social cohesion by reducing disparities and fostering a sense of belonging and shared purpose within society. By addressing social exclusion and marginalization, inclusive policies contribute to building stronger, more cohesive communities and societies.

2.4.5 **Improving Governance and Stability**: Inclusive economic policies contribute to improved governance and political stability by promoting transparency, accountability, and citizen participation in decision-making processes. Inclusive economies are more resilient to social unrest and political instability, contributing to overall peace and stability.

2.4.6 **Driving Innovation and Competitiveness**: Inclusive economic policies stimulate innovation and competitiveness by tapping into diverse perspectives, talents, and ideas. By fostering an environment of inclusion and diversity, Katsina State can drive innovation, adaptability, and competitiveness in the global marketplace.

2.4.7 **Ensuring Sustainable Development**: Inclusive economic policies are essential for achieving sustainable development goals by integrating social, economic, and environmental considerations. By addressing the needs of present and future generations, inclusive policies contribute to long-term sustainability and resilience.



Overall, prioritizing inclusive economic policies is not only a matter of social justice but also an essential strategy for promoting economic growth, reducing poverty and inequality, fostering social cohesion, and ensuring sustainable development for all segments of society.

3. Vision and Goals:

3.1 Vision Statement:

“To foster inclusive economic growth in Katsina State, characterized by equitable opportunities, shared prosperity, and sustainable development, ensuring that every resident, irrespective of gender, age, ethnicity, or socio-economic status, can participate fully in and benefit from the state's economic progress.”

3.2 Desired Outcomes and Long-Term Objectives:

3.2.1 Equitable Opportunities: The vision aims to create an enabling environment where all individuals have equal access to economic opportunities, resources, and services, regardless of their background or circumstances. This includes promoting inclusive policies and programs that address barriers to entry and facilitate meaningful participation in economic activities for marginalized and vulnerable groups.

3.2.2 Shared Prosperity: The vision seeks to ensure that the benefits of economic growth are shared equitably among all segments of society, with a focus on reducing poverty, inequality, and social disparities. This involves implementing redistributive measures, social protection programs, and targeted interventions to uplift the most marginalized communities and improve their standards of living.

3.2.3 Sustainable Development: The vision underscores the importance of promoting sustainable economic practices that preserve natural resources, protect the environment, and mitigate climate change impacts. It advocates for sustainable development strategies that balance economic growth with social inclusion and environmental stewardship, ensuring the well-being of present and future generations.



3.2.4 **Empowerment and Resilience:** The vision aims to empower individuals and communities to realize their full potential, build resilience against shocks and vulnerabilities, and foster self-reliance and entrepreneurship. This includes investing in human capital development, skills training, and capacity-building initiatives that enhance individuals' economic opportunities and socio-economic mobility.

3.2.5 **Inclusive Governance and Participation:** The vision emphasizes the importance of inclusive governance structures and participatory decision-making processes that engage all stakeholders in shaping economic policies, programs, and initiatives. It promotes transparency, accountability, and civic engagement to ensure that the voices and perspectives of all segments of society are heard and valued in the economic development process.

By defining a clear vision for inclusive economic growth in Katsina State and articulating the desired outcomes and long-term objectives, stakeholders can align their efforts and resources towards achieving shared goals of prosperity, equity, and sustainability. This vision serves as a roadmap for guiding policy formulation, mobilizing support, and driving collective action towards building a more inclusive and prosperous future for all residents of Katsina State.

3.3 Goals and targets for the inclusive economic policy in Katsina State:

3.3.1. Goal 1: Poverty Reduction and Social Inclusion

- Target 1: Reduce the poverty rate by 3% by yearly, ensuring that no individual or community is left behind.
- Target 2: Enhance access to economic opportunities and social services for marginalized and vulnerable groups, including women, youth, persons with disabilities, and ethnic minorities.
- Target 3: Enhance access to Agricultural activities for marginalized and vulnerable groups, including women, youth, persons with disabilities, and ethnic minorities.



- Target 4: Enhance access to Financial services and Education for marginalized and vulnerable groups, including women, youth, persons with disabilities, and ethnic minorities.

3.3.2. **Goal 2: Economic Diversification and Sustainable Growth**

- Target 1: Promote economic diversification by fostering the growth of non-agricultural sectors such as manufacturing, tourism, information technology, and renewable energy.
- Target 2: Achieve sustained and inclusive economic growth, with an annual GNI growth rate of 10% by annually, while ensuring environmental sustainability and resilience to external shocks.

3.3.3. **Goal 3: Employment Generation and Skills Development**

- Target 1: Create 300,000 new job opportunities annually through targeted interventions in key sectors such as agriculture, industry, and services, for women, youth and persons with disabilities.
- Target 2: Enhance skills development and vocational training programs to equip youth, women and unemployed individuals with the necessary competencies for gainful employment and entrepreneurship.

3.3.4. **Goal 4: Gender Equality and Women's Empowerment**

- Target 1: Achieve gender parity in access to education, healthcare, and economic opportunities, with a focus on eliminating gender-based discrimination and stereotypes, by 2034.
- Target 2: Increase women's participation in decision-making processes and leadership roles across public and private sectors, aiming for equal representation and voice by 2034.

3.3.5. **Goal 5: Infrastructure Development and Access to Basic Services**



- Target 1: Improve infrastructure quality and accessibility, including roads, transportation, water supply, sanitation, and electricity, particularly in rural and underserved areas.
- Target 2: Ensure universal access to essential services such as healthcare, education, housing, and digital connectivity, promoting social inclusion and human development.

3.3.6. **Goal 6: Inclusive Governance and Institutional Strengthening**

- Target 1: Enhance transparency, accountability, and citizen participation in governance processes at all levels, fostering trust and confidence in public institutions.
- Target 2: Strengthen institutional capacity and coordination mechanisms for effective implementation, monitoring, and evaluation of inclusive economic policies and programs.
- Target 3: Establish a comprehensive database for women, youth, and persons with disabilities in Katsina State by 2027, providing accurate and up-to-date information on their demographics, socio-economic status, and specific needs and preferences.

3.3.7. **Goal 7: Enhance Social Inclusion and Human Rights for Vulnerable Groups**

- Target 1: Decrease the prevalence of unpaid labor, including informal work and household chores, by 5% among vulnerable populations, particularly women and children, annually.
- Target 2: Strengthen enforcement of labor laws and regulations to eliminate exploitative practices and ensure fair compensation for all workers, regardless of their socio-economic status or background.

3.3.8. **Goal 8 Abrogate Abuse and Child Labor:**

- Target 1: Eliminate all forms of child abuse, exploitation, and child labor in Katsina State by 2034, in line with international conventions and legal frameworks.
- Target 2: Enhance child protection systems and social services to identify and support children at risk of abuse or exploitation, including those engaged in hazardous work or trafficking situations.



- Target 3: Eliminate all forms of gender-based violence, abuse, discrimination and exploitation in Katsina by 2034, in line with international conventions and legal framework.
- Target 4: Abrogate Forced and Child Marriages and create Social Protection Systems for victims of Forced and Child Marriages and Marital Rape.

3.3.10 **Education for People with Disabilities and Marginalised groups:**

- Target 1: Ensure equal access to quality education for people with disabilities, including those with visible and invisible disabilities, by establishing special schools and removing barriers to enrollment, participation, and learning.
- Target 2: Improve the availability and accessibility of inclusive education facilities, resources, and support services, such as assistive technologies, specialized teachers, and accessible learning materials.
- Target 3: Increase the literacy and numeracy rates among people with disabilities, aiming to achieve parity with the general population, and enhance their skills development and lifelong learning opportunities.
- Target 4: Provide educational programs for Out-of School Children to reintegrate them into mainstream education.

These targets align with the goal of promoting social inclusion and human rights for vulnerable groups in Katsina State, contributing to sustainable development, poverty reduction, and equitable access to opportunities for all residents. Achieving these targets will require multi-sectoral collaboration, policy coherence, and concerted efforts from government agencies, civil society organizations, community leaders, and other stakeholders to address the root causes and drivers of unpaid labor, child abuse, child labor, and educational barriers faced by people with disabilities.



4. Policy Principles and Guiding Framework:

4.1 Policy Principles

The formulation and implementation of inclusive economic policies in Katsina State should be guided by several key principles to ensure their effectiveness and impact on all segments of society.

These guiding principles include:

4.1.1 Equity:

Ensuring fair and equal access to economic opportunities, resources, and benefits for all individuals and communities, regardless of their background, identity, or circumstances. Policies should aim to reduce disparities and promote inclusive growth that benefits marginalized and vulnerable groups.

4.1.2 Social Justice:

Promoting principles of fairness, equality, and human rights in economic decision-making and resource allocation. The Policy addresses systemic inequalities and discrimination prioritizes the needs of disadvantaged populations, and fosters social cohesion and solidarity. Promoting and Protecting the rights of women, children, persons with disabilities, and vulnerable and marginalized populations.

4.1.3 Sustainability:

Integrating environmental, social, and economic considerations into policy formulation and implementation to ensure long-term viability and resilience. The policy promotes sustainable development practices that conserve natural resources, mitigate climate change, and protect the environment for future generations.

4.4 Empowerment:

Empowering individuals and communities to participate actively in economic activities, decision-making processes, and governance structures. The policy prioritizes capacity-building, skills



development, and entrepreneurship opportunities to enable people to realize their full potential and contribute to economic growth and development.

4.1.5 Inclusivity:

Ensuring the meaningful participation and representation of diverse stakeholders, including women, youth, persons with disabilities, ethnic minorities, and other marginalized groups, in economic planning, policy dialogue, and implementation. The policy promotes inclusive governance structures and decision-making processes that reflect the interests and perspectives of all segments of society. It contextualizes the needs of women, children, persons with disabilities, and vulnerable and marginalized populations compared to otherwise populations, originates from varying circumstances, and therefore demand tailored policy responses at sector and sub-sector levels.

4.1.6 Accountability:

Holding government institutions, policymakers, and other stakeholders accountable for the design, implementation, and outcomes of inclusive economic policies. The Policy should incorporate mechanisms for transparency, monitoring, and evaluation to track progress, identify challenges, and address gaps in policy implementation.

By adhering to these guiding principles, Katsina State can foster an enabling environment for inclusive economic growth, poverty reduction, and sustainable development, thereby promoting shared prosperity and well-being for all residents. These principles serve as a foundation for policy coherence, social cohesion, and resilience-building in the face of economic challenges and uncertainties.

4.2 Guiding Framework

This component focuses on the integration of essential institutions, instruments, and facilities vital for the implementation of an inclusive economic policy. It highlights key elements such as legislative frameworks encompassing laws like the Violence Against Person Prohibition Law and Child Rights Law. Additionally, it emphasizes the establishment of Gender-Based Violence



Centers, Sexual Assault and Referral Centers, and collaboration with traditional and religious institutions. By embedding these crucial components, the framework aims to enhance clarity, feasibility, and effectiveness in addressing gender-based violence, child rights violations, and promoting inclusive economic growth.

4.2.1. **Legislative Framework:**

- Utilize existing legislation such as the Violence Against Person Prohibition Law and Child Rights Law to address issues of violence, exploitation, and abuse.
- Strengthen enforcement mechanisms and ensure effective implementation of these laws.
- Enhance collaboration with law enforcement agencies, judiciary, and relevant stakeholders to uphold the rights and protection of vulnerable groups.
- Domesticate the following laws;
 - Discrimination Against Persons with Disabilities (Prohibition) Act, 2018
 - Child Rights Act, 2015
 - National Health Act, 2014
 - Labour Act
 - Employment & Labour Laws and Regulations Nigeria, 2024
 - Sexual Offences Act, 2003

4.2.2. **Institutional Support:**

- Establish more Gender-Based Violence Centers in strategic locations to provide comprehensive services to survivors, including medical care, counseling, legal aid, and rehabilitation.
- Expand Sexual Assault and Referral Centers to ensure timely response and support for victims of sexual violence.
- Collaborate with traditional and religious institutions to promote awareness, change harmful practices, and provide support to victims within their communities.
- Strengthen the capacity of relevant government agencies, civil society organizations, and community-based groups to effectively respond to and prevent gender-based violence.
- Center Scholarship Program of indigenous Law School Students to get pro- bono legal services for victims.

4.2.3. **Policy Integration:**

- Integrate gender-sensitive approaches into economic policies and programs to address the specific needs and challenges faced by women and vulnerable groups.
- Ensure mainstreaming of child rights considerations in all sectors, including education, health, social welfare, and economic development.
- Implement targeted interventions to address the root causes of violence and discrimination, including poverty, inequality, and lack of access to education and economic opportunities.
- The policy is central to the achievement of overall national development goals, objectives, and targets on many fronts and from both the macro the micro-economic levels as gender equality and Reduced Inequalities a drivers of growth and good governance.
- Aligning the policy with broader national policies is essential for coherence and effectiveness.

The international instruments that Nigeria has adopted and/or ratified on women's rights include:

- The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) 1981 - ratified in 1985;
- The Beijing Platform for Action (BPFA), focused on empowerment. and advancement of women - adopted in 1995;
- The African Charter on Human and People's Rights - adopted in 1981 and ratified in 1983;
- United Nations Security Council Resolution 1325 on women's peace and security - adopted in 2000; and
- Protocol to the African Charter on Human and People's Rights the ratified in 2004. Rights of Women in Africa (Maputo Protocol) - adopted in 2003 ano
- AU Solemn Declaration on Gender Equality in Africa
- African Charter on the Rights and Welfare of the Child
- Universal Declaration of Human Rights
- International Covenant on Economic, Social and Cultural Rights
- National Policy on Internally Displaced Persons, 2012

The normative framework for the promotion and protection and promotion of equality also has constitutional backing, as enshrined in the Constitution of the Federal Republic of Nigeria 1999). Nigeria has also enacted several cross-cutting and sectoral laws, policies, and frameworks in



support of the rights of its women, especially in the financial and agriculture sectors. Key examples include:

- The Revised National Gender Policy (2022) - recently revised and focused on making GE a key driver for economic growth and development;
- The WEE Monitoring and Evaluation Framework (2022) - developed by the FMBNP and the National Institute for Policy and Strategic Studies to strengthen the monitoring and evaluation of WEE interventions in Nigeria;
- National Policy on Gender in Basic Education (2021) - seeks to eliminate gender disparities in education to fulfil the constitutional right that every Nigerian child should have access to quality education;
- Framework for Advancing Women's Financial Inclusion in Nigerian(2020) - focused on driving sustainable access to, and usage of, financial services by Nigerian women;
- The National Action Plan on Gender and Climate Change (2020) - mainstreams gender equality into the implementation of national climate change initiatives;
- The National Digital Economy Policy and Strategy (2019) - enables Nigeria to leverage digital technologies to diversify the economy;
- The National Gender Policy in Agriculture (2019) - a strategic initiative developed by the Ministry of Agriculture to drive gender mainstreaming in the agricultural sector;
- The National Financial Inclusion Strategy (2018) - which emphasizes WFI and mandates that microfinance banks have at least 30 percent female staff;
- The Central Bank of Nigeria (CBN) Regulations (2012) requires Nigerian commercial banks to have at least 30 percent female representation on their boards, also mandate that 60 percent of the loans given under Nigeria's MSMEDF will be disbursed to women;
- The Securities and Exchange Commission Code (2011) - recommends that publicly listed companies consider gender when selecting board members; although it does not mandate that any specific proportion of membership be allocated to women.

Robust implementation of these policies and follow-through on the commitments would accelerate outcomes in Nigeria.



4.2. 4. **Data Collection and Monitoring:**

- Improve data collection systems to accurately capture the prevalence and patterns of gender-based violence and child rights violations.
- Establish monitoring and evaluation mechanisms to track progress, identify gaps, and measure the impact of interventions.
- Use data-driven insights to inform policy development, resource allocation, and program implementation.

4.2.5. **Stakeholder Engagement:**

- Foster partnerships between government agencies, civil society organizations, private sector entities, and academia to promote a coordinated response to gender-based violence and child rights violations.
- The cooperative interaction of all stakeholders, including government, private sector, civil society organizations, traditional and religious leaders, community-based organizations, and development partners at all levels is required to drive effective implementation of the policy.
- Engage with affected communities to ensure their voices are heard, and their needs are adequately addressed in policy and program design.
- Promote community mobilization and social accountability initiatives to empower individuals and communities to take action against gender-based violence and child rights violations.
- The implementation of the policy shall build on existing structures, and draw on international policy frameworks, protocols, experiences, and practices including affirmative action interventions focused on women, children, persons with disabilities, and vulnerable and marginalized populations recognizing them as a corrective measure to bridge gaps in opportunities and access to resources.

By incorporating these elements into the guiding framework for inclusive economic policy implementation, we can enhance clarity and feasibility while ensuring that the rights and well-being of all individuals, particularly women and children, are protected and promoted.



5. Priority Areas and Focus Sectors:

5.1 Entrepreneurship and SME Development:

- Provide targeted support and capacity-building programs for women, youth, and PwDs to start and grow their own businesses.
- Facilitate access to capital microcredit, and entrepreneurship training to empower marginalized groups to become self-employed and generate sustainable livelihoods.
- Provide access to Digital Finance tools and advisory services that can equip women, youth, and PwDs entrepreneurs with the tools needed to grow their business into viable enterprises.
- Give precedence to generating creative economic opportunities for women, youth, Persons with Disabilities, vulnerable and marginalized populations.
- Facilitate access to financial literacy financing, skill building training, and support MSME's business viability, ensuring atleast 70% of MSME Development Fund flows to women, youth, and PwDs.
- Empower women to cross-over into male dominated trades/sectors through wage transparency, exposure, apprenticeship or mentorship(both male and female).
- Lower barriers for new firms to enter the formal economy and business sector

5.2 Agriculture and Agribusiness:

- Prioritize reform of the land tenure system, with a focus on access and land ownership for women, youth, and PwDs
- Drive women, youth, and PwDs smallholder farmers access to high-quality climate-resistant inputs, financing, and market opportunities through relevant affinity groups, high-value crops, and livestock value chains. Leverage emerging technology platforms to scale their agricultural success.
- Provide women, youth, PwDs, marginalized and vulnerable populations with access to agricultural extension services, labor-saving agricultural tools, and mechanization.
- Promote value addition, technology adoption, and modern farming practices to increase productivity and income for smallholder farmers from marginalized communities.
- Increase participation of women youth, and PwDs in the Agricultural sector.



- Realign existing agriculture financing schemes and initiatives to support value chain actors to maintain and scale up their operators, while ensuring inclusion for women, youth, PwDs, marginalised and vulnerable populations.
- Structure programming to change harmful norms and women, youth, and PwDs' role in agriculture.

5.3 Education and Skills Development:

- Improve access to quality education and vocational training programs for women, youth, and PwDs, including those in rural and underserved areas.
- Establish an effective education model tailored to the needs of out-of-school children to accommodate their demographic by 2030.
- Offer skill-building initiatives in sectors with high growth potential, such as information technology, renewable energy, and healthcare, to enhance employability and income-earning opportunities.
- Expand Microfinancing, local savings groups and community banks that can support poor women, youth, and PwDs in Katsina who may not possess collateral for loans, from advanced financial institutions.
- Tackle biases about women's role in the the Traditional labour market through training and sensitization .
- Ensure women's safety in the workplace by introducing best practice guidelines.
- Introduce employee benefits that consider women, youth and PwD's needs and address the barriers that prevent them from working in traditional workplaces.
- Provide discounted education for personnel specializing in special education, catering to individuals with both visible and invisible disabilities.
- Offer suitable educational opportunities tailored to meet the needs of individuals living with both visible and invisible disabilities to adequately serve this demographic in Promote State.
- Offer pupils and students throughout Katsina opportunities for leisure, creative, recreational, and cultural activities.

5.4 Infrastructure Development:



- Invest in infrastructure projects that benefit marginalized communities, including rural roads, water supply systems, and electrification initiatives.
- Prioritize accessibility features in public infrastructure to ensure equal access for persons with disabilities and promote their participation in economic activities.
- Increase support in the Digital Economy ecosystem through local and foreign investments in women, youth, and PwDs programs
- Deploy fiscal policies that support or protect emerging industries, encourage investment in critical sectors, and promote local production - by increasing civil society participation in cultural governance.
- Increase growth in all subsectors - by improving technical and financial support for the emerging industries.
- Introduce an recovery plan in partnership with the private sector actors. In partnership with creatives at all levels.
- Work with private and social sector actors to drive the growth of technology and creative sectors.

5.5 Healthcare and Social Protection:

- Strengthen healthcare services and social protection programs targeting women, youth, and PwDs to improve health outcomes and reduce vulnerability to poverty and exclusion.
- Expand access to inclusive healthcare facilities and rehabilitation services for persons with disabilities to address their specific health needs and promote their well-being.
- Offer specialized healthcare services for individuals with both visible and invisible disabilities, alongside ensuring their access to comprehensive health insurance coverage encompassing all disability types.
- Guarantee that public hospitals offer specialized communication services tailored to individuals with communication disabilities.
- Establish social protection systems for women, youth, children out of school, individuals with disabilities, as well as vulnerable and marginalized populations, with a special focus on internally displaced persons.
- Prevent children in Katsina from engaging in both exploitation, paid labor and unpaid labor.



- Ban the purchase, sale, hiring, or any form of transaction involving children for the purpose of engaging in street vending, begging for alms, or prostitution.
- Implement targeted healthcare programs to address the unique health needs of women, including maternal and reproductive health services, access to family planning, and screening for gender-specific health issues.
- Develop initiatives to promote the health and well-being of youth, including access to reproductive health education, mental health services, and vocational training programs to enhance employability and economic opportunities.
- Implement interventions to improve access to healthcare services for out-of-school children, including health education programs, immunization campaigns, and mobile health clinics to reach underserved populations.
- Develop targeted healthcare and social protection programs to address the needs of internally displaced persons, including access to basic healthcare services, psychosocial support, and livelihood assistance to facilitate their integration into communities.
- Implement social protection measures to provide financial assistance, healthcare coverage, and support services to vulnerable and marginalized populations, including the elderly, widows, orphans, and individuals living in extreme poverty.

5.6 Information and Communication Technology (ICT):

- Develop and implement ICT training programs specifically targeting women, youth, and persons with disabilities to enhance their digital literacy and skills for employment opportunities in the digital economy.
- Expand access to affordable and reliable ICT infrastructure, including internet connectivity and mobile devices, in rural and underserved areas to bridge the digital divide and ensure inclusivity for all segments of the population.
- Promote the development and adoption of assistive technologies and accessibility features in ICT products and services to accommodate the needs of persons with disabilities, facilitating their full participation in the digital ecosystem.
- Facilitate entrepreneurship and innovation in the ICT sector among women, youth, and vulnerable populations through capacity-building programs, mentorship, access to funding, and incubation support for startups and small businesses.



- Enhance access to quality e-learning and digital educational resources for out-of-school children, internally displaced persons, and marginalized populations to promote lifelong learning and skill development opportunities.
- Utilize ICT solutions, such as telemedicine and mobile health applications, to improve healthcare access and delivery for vulnerable populations, including persons with disabilities and those in remote areas, ensuring they receive equitable healthcare services.
- Promote digital financial literacy and inclusion initiatives targeting women, youth, and marginalized groups to enable them to access and utilize digital financial services, fostering economic empowerment and financial independence.
- Implement ICT-based social inclusion programs and platforms that facilitate community engagement, participation, and empowerment among marginalized populations, amplifying their voices and promoting social cohesion.

By prioritizing interventions in these key areas and sectors, Katsina State can create an enabling environment for inclusive economic growth, poverty reduction, and social inclusion, thereby improving the livelihoods and well-being of marginalized groups. These interventions should be informed by comprehensive needs assessments, stakeholder consultations, and evidence-based policymaking to ensure their effectiveness and impact on the target populations.



6. Policy Interventions and Strategies:

6.1 Policy Interventions

To address key challenges and barriers to inclusive economic growth for marginalized groups in Katsina State, including women, youth, persons with disabilities (PwDs), and other marginalized communities, the following specific policy interventions and strategies are proposed:

6.1.1 Entrepreneurship and SME Development:

- Establish targeted entrepreneurship support programs tailored to the needs of women, youth, and PwDs, including access to training, mentoring, and networking opportunities.
- Provide financial incentives and preferential treatment in procurement processes for businesses owned or led by marginalized groups to promote their participation in economic activities.
- Facilitate access to microcredit schemes and venture capital funds specifically designed for women, youth, and PwDs to start and grow their businesses.

6.1.2 Agriculture and Agribusiness:

- Implement policies to ensure equal access to land, inputs, and market opportunities for women, youth, and PwDs engaged in agricultural activities, including land tenure reforms and value chain integration initiatives.
- Promote the adoption of climate-smart agricultural practices and technologies to enhance productivity, resilience, and income for smallholder farmers from marginalized communities.
- Establish agricultural extension services and farmer cooperatives targeting women, youth, and PwDs to provide training, technical assistance, and access to agricultural information and resources.

6.1.3 Education and Skills Development:

- Expand access to quality education and vocational training programs for women, youth, and PwDs, particularly in rural and underserved areas, by building more schools and training centers and offering scholarships and stipends.



- Integrate entrepreneurship, financial literacy, and life skills training into the school curriculum to equip students with the knowledge and competencies needed for self-employment and sustainable livelihoods.
- Provide support for inclusive education initiatives, such as special education programs and assistive technologies, to ensure equal learning opportunities and academic success for children with disabilities.

6.1.4 **Infrastructure Development:**

- Invest in the development of essential infrastructure, including rural roads, water supply systems, and electrification projects, to improve access to markets, services, and employment opportunities for marginalized communities.
- Prioritize the inclusion of accessibility features in public infrastructure projects to ensure barrier-free access for persons with disabilities, such as ramps, handrails, and Braille signage.
- Implement targeted infrastructure projects in areas with high concentrations of marginalized groups to address disparities in access to basic services and facilities.

6.1.5 **Healthcare and Social Protection:**

- Strengthen healthcare services and social protection programs targeting women, youth, and PwDs by expanding the coverage and scope of health insurance schemes and cash transfer programs.
- Enhance the accessibility and affordability of healthcare services for marginalized groups by establishing community health centers, mobile clinics, and outreach programs in remote and underserved areas.
- Promote inclusive social protection policies that address the specific needs and vulnerabilities of women, youth, and PwDs, including maternity benefits, disability pensions, and unemployment insurance.

6.1.6 **Information and Communication Technology (ICT):**



- Foster digital inclusion by providing affordable access to ICT infrastructure and internet connectivity in rural and marginalized areas, including the provision of subsidized devices and data plans for women, youth, and PwDs.
- Develop ICT literacy and digital skills training programs targeting marginalized groups to empower them to leverage technology for education, employment, entrepreneurship, and social inclusion.
- Support the development of ICT-based solutions and platforms that address the unique needs and challenges faced by women, youth, and PwDs, such as online marketplaces, online job matching platforms, e-learning platforms, and telemedicine services.

These policy interventions and strategies should be implemented in a coordinated manner, with active involvement and collaboration among government agencies, civil society organizations, private sector partners, and other stakeholders. They should also be regularly monitored and evaluated to assess their effectiveness and make necessary adjustments to ensure that they are achieving their intended objectives of promoting inclusive economic growth and improving the livelihoods of marginalized groups in Katsina State.

6.2 Strategies

To enhance access to finance, promote entrepreneurship, create employment opportunities, strengthen social safety nets, and improve infrastructure and service delivery for women, youth, persons with disabilities (PwDs), and marginalized groups in Katsina State, the following measures are proposed:

6.2.1. Access to Finance:

- Establish dedicated financial inclusion programs and initiatives targeting marginalized groups, including women, youth, and PwDs, to facilitate access to affordable credit, savings, and insurance services.
- Support the establishment of community-based financial institutions, such as savings and credit cooperatives and microfinance institutions, in underserved areas to provide tailored financial products and services to marginalized communities.



- Promote innovative financing mechanisms, such as impact investing, crowdfunding, and peer-to-peer lending platforms, to mobilize additional resources for small-scale entrepreneurs and social enterprises from marginalized backgrounds.

6.2.2. **Entrepreneurship Promotion:**

- Provide targeted entrepreneurship training, mentorship, and capacity-building programs for women, youth, and PwDs to develop their entrepreneurial skills, business acumen, and management capabilities.
- Establish incubation centers, business development hubs, and entrepreneurship support networks to nurture and incubate innovative business ideas and startups led by marginalized groups.
- Encourage public-private partnerships and collaboration with the private sector to create favorable business environments, promote inclusive value chains, and facilitate market linkages for entrepreneurs from marginalized backgrounds.

6.2.3. **Employment Generation:**

- Implement youth empowerment programs, apprenticeship schemes, and skills development initiatives to enhance the employability of young people, including vocational training, internship opportunities, and job placement services.
- Promote labor-intensive sectors such as agriculture, construction, and manufacturing through targeted investment, infrastructure development, and value chain interventions to generate more job opportunities for marginalized groups.
- Encourage the adoption of inclusive recruitment practices, affirmative action policies, and diversity initiatives by employers to ensure equal employment opportunities and fair treatment for women, youth, and PwDs in the labor market.

6.2.4 **Strengthening Social Safety Nets:**

- Expand the coverage and scope of social protection programs, including cash transfer schemes, food assistance programs, and social insurance schemes, to provide targeted support to vulnerable households, including women-headed households, youth-headed households, and households with PwDs.



- Strengthen the coordination and integration of social safety nets with other poverty reduction and development initiatives to maximize their impact on poverty alleviation, human capital development, and social inclusion.
- Enhance the accessibility and usability of social protection services by leveraging technology and digital platforms, such as mobile money transfers and biometric identification systems, to reach remote and marginalized communities more effectively.

6.2.5 **Infrastructure and Service Delivery Improvement:**

- Prioritize investments in essential infrastructure, including rural roads, water supply systems, electricity grids, healthcare facilities, and educational institutions, in marginalized areas to improve access to basic services and amenities for women, youth, and PwDs.
- Strengthen public-private partnerships and mobilize private sector investment in infrastructure development projects to leverage additional resources and expertise for infrastructure expansion and maintenance.
- Ensure that infrastructure projects incorporate accessibility features and universal design principles to accommodate the needs of persons with disabilities and other marginalized groups, including ramps, elevators, and accessible toilets.

These measures should be implemented in a coordinated and integrated manner, with active engagement and collaboration among government agencies, civil society organizations, private sector partners, and other stakeholders. By addressing the multiple dimensions of economic exclusion and social marginalization, these interventions can contribute to building a more inclusive and equitable society in Katsina State, where all residents, regardless of their background or circumstances, have equal opportunities to thrive and prosper.



7. Institutional Arrangements and Coordination Mechanisms:

7.1 Institutional Arrangements:

To ensure effective implementation, monitoring, and evaluation of inclusive economic policies in Katsina State, clear institutional arrangements and coordination mechanisms must be established. Here are some proposed steps:

7.1.1 Multi-Stakeholder Steering Committee:

Establish a multi-stakeholder steering committee under the State Economic Council (KTSEC);

- Chairperson: Commissioner for Social and Rural Development.
- Secretary: Special Adviser to the Governor on Disability Matters.
- Members:
 - Director General (DG) KASEDA.
 - Special Adviser on Girl Child Education.
 - SSA to the Governor on SDGs.
 - One nominee from the State Ministry of Women Affairs implementing.
 - One nominee from the State Ministry of Youth and Sports Development.
 - One nominee from the State Ministry of Rural and Social Development.
 - One nominee from Katsina Community and Social Development Agency (CSDA)
 - Three individuals each leading a non-governmental organisation or civil society organisation focused on women, youth, and persons with disabilities, respectively.

The steering committee should provide strategic guidance, policy direction, and oversight for the implementation of inclusive economic policies, ensuring that the needs and priorities of marginalized groups are adequately addressed.

7.1.2 Inter-Ministerial Coordination Mechanisms:

- Foster inter-ministerial coordination and cooperation by convening regular meetings and consultations among key government ministries and departments responsible for different



aspects of inclusive economic development, such as finance, agriculture, education, health, and social welfare.

- Develop mechanisms for sharing information, exchanging best practices, and aligning policies and programs across different sectors to maximize synergies and avoid duplication of efforts.

7.1.3 Collaboration with Development Partners:

- Engage with development partners, international organizations, and bilateral agencies to leverage technical expertise, financial resources, and capacity-building support for the implementation of inclusive economic policies.
- Foster strategic partnerships and joint initiatives with development partners to address specific challenges and gaps in areas such as access to finance, infrastructure development, and skills training for marginalized groups.

7.1.4 Community and Stakeholder Engagement:

- Promote active participation and engagement of marginalized communities, civil society organizations, grassroots associations, and marginalized groups themselves in the design, implementation, and monitoring of inclusive economic policies.
- Facilitate community-led initiatives, participatory decision-making processes, and inclusive governance mechanisms to ensure that the voices and perspectives of marginalized groups are heard and integrated into policy formulation and implementation.

7.1.5 Monitoring and Evaluation Framework:

- Develop a robust monitoring and evaluation framework with clear indicators, targets, and benchmarks for tracking progress, measuring outcomes, and assessing the impact of inclusive economic policies on marginalized groups.
- Establish data collection mechanisms, monitoring systems, and reporting mechanisms to regularly collect, analyze, and disseminate data on key socio-economic indicators, including employment rates, income levels, access to services, and poverty incidence among marginalized groups.



By establishing clear institutional arrangements and coordination mechanisms, Katsina State can enhance the effectiveness, efficiency, and accountability of its efforts to promote inclusive economic growth and improve the livelihoods of marginalized groups. These institutional arrangements should be supported by adequate resources, capacity-building initiatives, and continuous stakeholder engagement to ensure their sustainability and long-term impact.

7.2 Roles and Responsibilities

The roles and responsibilities of relevant government agencies, private sector entities, civil society organizations, and other stakeholders in promoting inclusive economic growth in Katsina State are as follows:

7.2.1. Ministry of Women Affairs:

- Coordinate and implement policies, programs, and initiatives aimed at promoting the economic empowerment of women, including access to finance, entrepreneurship training, and market opportunities.
- Provide support and assistance to women-owned businesses and enterprises through capacity-building programs, mentorship initiatives, and advocacy efforts.
- Advocate for gender-responsive budgeting and mainstreaming of gender considerations across all sectors to ensure women's equal participation and representation in economic activities.

7.2.2. Ministry of Youth Development:

- Facilitate the creation of employment opportunities for youth through skills development programs, vocational training initiatives, and youth entrepreneurship schemes.
- Promote youth-led innovation, creativity, and enterprise development by supporting youth-led startups, incubators, and innovation hubs.
- Advocate for the inclusion of youth perspectives and priorities in policy formulation, decision-making processes, and development planning at all levels.

7.2.3. Ministry of Rural and Social Development:



- Address the specific needs and challenges of rural communities and marginalized populations, including persons with disabilities, through targeted social protection programs, community development projects, and poverty alleviation initiatives.
- Promote inclusive rural development strategies that prioritize the empowerment of marginalized groups, access to basic services, and sustainable livelihood opportunities in rural areas.
- Collaborate with relevant stakeholders to strengthen social safety nets, enhance access to healthcare, education, and social services, and improve the overall well-being of vulnerable populations.

7.2.4 **Department of Girl Child Education:**

- Promote access to quality education and learning opportunities for girls, including interventions to address barriers such as gender-based violence, early marriage, and cultural norms that limit girls' educational attainment.
- Develop and implement programs to enhance girls' enrollment, retention, and completion rates in schools, with a focus on marginalized and underserved communities.
- Advocate for policy reforms and investments in girls' education, including gender-sensitive curriculum development, teacher training, and infrastructure improvements in schools.

7.2.5 **SDG Office:**

- Coordinate the implementation of Sustainable Development Goals (SDGs) related to inclusive economic growth, poverty reduction, and social inclusion, including SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).
- Facilitate multi-stakeholder partnerships, collaboration, and coordination among government agencies, private sector actors, civil society organizations, and development partners to achieve SDG targets and indicators.
- Monitor progress, track performance, and report on the state's achievements and challenges in advancing inclusive economic growth and sustainable development.

7.2.6 **Private Sector Entities:**



- Drive economic growth, job creation, and innovation through investments, entrepreneurship, and business development activities.
- Collaborate with government agencies, civil society organizations, and other stakeholders to support inclusive business models, supply chain diversification, and market-based solutions that benefit marginalized groups.
- Adhere to corporate social responsibility (CSR) principles and ethical business practices that promote social inclusion, diversity, and equal opportunities for women, youth, and persons with disabilities.

7.2.7 Civil Society Organizations (CSOs):

- Advocate for the rights, interests, and needs of marginalized groups, including women, youth, and persons with disabilities, through policy advocacy, community mobilization, and awareness-raising campaigns.
- Provide grassroots support, social services, and capacity-building initiatives to empower marginalized communities and strengthen their resilience to economic and social challenges.
- Serve as watchdogs and accountability mechanisms to monitor government policies, programs, and services, and ensure their responsiveness to the needs of marginalized populations.

7.2.8 Other Stakeholders:

- Academic and Research Institutions: Conduct studies, research, and analysis on inclusive economic growth, poverty alleviation, and social inclusion issues, and provide evidence-based recommendations to inform policy and decision-making.
- Development Partners and International Organizations: Provide technical assistance, financial support, and capacity-building initiatives to strengthen institutional capacities, promote policy coherence, and leverage resources for inclusive development initiatives.
- Media and Communication Agencies: Raise awareness, disseminate information, and promote public dialogue on inclusive economic growth, social inclusion, and poverty reduction issues through media campaigns, advocacy efforts, and communication strategies.



These roles and responsibilities should be carried out in a coordinated and collaborative manner, with active engagement and participation from all stakeholders to ensure the effective implementation of inclusive economic policies and programs in Katsina State.

7.3 Coordination Mechanisms:

Establishing clear coordination mechanisms is essential for effective collaboration among various stakeholders in advancing inclusive economic policy objectives. The roles of the federal government, state government, local government, and development partners must be clearly outlined to delineate responsibilities and ensure seamless cooperation.

7.3.1 Federal Government:

- The federal government plays a crucial role in setting overarching policy frameworks and providing strategic direction for inclusive economic development initiatives.
- Responsibilities include developing national policies and guidelines, allocating resources, and monitoring implementation progress.
- Additionally, the federal government facilitates coordination among different levels of government and engages with development partners to mobilize support and resources for implementation.

7.3.2 State Government:

- State governments serve as key actors in translating national policies into actionable strategies tailored to local contexts.
- Responsibilities include aligning state-level policies with national objectives, mobilizing resources, and implementing programs to promote inclusive economic growth.
- State governments also coordinate with local authorities to ensure effective delivery of services and support to communities, particularly in rural and marginalized areas.

7.3.3 Local Government:



- Local governments are frontline implementers responsible for delivering services and programs at the grassroots level.
- Responsibilities include identifying local needs, prioritizing interventions, and ensuring the effective utilization of resources.
- Local governments also play a critical role in engaging communities, fostering participation, and monitoring progress to address local challenges and promote inclusive development.

7.3.4. **Development Partners:**

- Development partners provide technical assistance, financial support, and expertise to complement government efforts in advancing inclusive economic policy objectives.
- Responsibilities include aligning interventions with national priorities, supporting capacity building initiatives, and facilitating knowledge sharing and best practices.
- Development partners collaborate with governments at all levels and other stakeholders to promote coherence, efficiency, and sustainability in development efforts.

By clearly outlining the roles and responsibilities of the federal government, state government, local government, and development partners, coordination mechanisms can effectively facilitate collaboration, enhance synergy, and ensure the successful implementation of inclusive economic policies to benefit all segments of society.



8. Capacity Building and Empowerment:

To build the capacity of government officials, civil society organizations, and community leaders to effectively implement inclusive economic policies in Katsina State, the following initiatives and programs can be outlined:

8.1. Capacity-Building Workshops and Training Programs:

- Organize workshops, seminars, and training sessions targeting government officials, policymakers, and civil servants responsible for, implementing, and monitoring inclusive economic policies.
- Provide specialized training on topics such as gender mainstreaming, disability-inclusive development, youth entrepreneurship, social protection, and community-driven development approaches.
- Collaborate with academic institutions, research organizations, and international partners to develop and deliver capacity-building programs tailored to the specific needs and priorities of different stakeholders.

8.2 Financial Literacy and Entrepreneurship Training:

- Design and implement financial literacy programs aimed at enhancing the financial management skills and knowledge of marginalized groups, including women, youth, and persons with disabilities.
- Offer entrepreneurship training and mentorship initiatives to support aspiring entrepreneurs in developing viable business ideas, accessing financial resources, and navigating regulatory requirements.
- Establish business incubators, innovation hubs, and entrepreneurial support centers to provide hands-on training, technical assistance, and networking opportunities for budding entrepreneurs.

8.3 Access to Education and Training Opportunities:

- Expand access to formal and non-formal education programs, vocational training, and skills development initiatives for marginalized groups, including girls, out-of-school youth, and persons with disabilities.



- Strengthen collaboration with educational institutions, vocational training centers, and technical schools to offer relevant courses and certification programs aligned with market demand and emerging sectors.
- Introduce scholarship schemes, grants, and financial assistance programs to support marginalized students and individuals in pursuing higher education, vocational training, and professional development opportunities.

8.4 Awareness-Raising Campaigns and Information Dissemination:

- Launch public awareness campaigns and information dissemination activities to promote understanding, acceptance, and support for inclusive economic policies and initiatives among stakeholders and the wider community.
- Utilize various communication channels, including social media, radio, television, community meetings, and outreach events, to raise awareness about the importance of social inclusion, gender equality, and disability rights in economic development.
- Develop and distribute educational materials, toolkits, and resources in local languages and accessible formats to reach diverse audiences and ensure meaningful engagement and participation.

8.5 Networking and Knowledge-Sharing Platforms:

- Facilitate networking events, peer-learning exchanges, and knowledge-sharing platforms to foster collaboration, networking, and exchange of best practices among government officials, civil society organizations, and community leaders.
- Establish online communities, discussion forums, and professional networks where stakeholders can share experiences, lessons learned, and innovative approaches to inclusive economic development.
- Encourage cross-sectoral collaboration and partnerships to leverage expertise, resources, and experiences from different sectors and stakeholders to address complex socio-economic challenges and drive inclusive growth.

By implementing these initiatives and programs, Katsina State can enhance the capacity of government officials, civil society organizations, and community leaders to effectively implement



inclusive economic policies and create opportunities for all segments of society to participate in and benefit from the state's economic development.

9. Monitoring, Evaluation, and Review:

9.1 Monitoring, and Evaluation

To develop a robust monitoring and evaluation framework for tracking progress towards the goals and targets set out in the inclusive economic policy document, the following steps will be undertaken:

9.1.1 Goal and Target Identification: The goals and targets outlined in the policy document will serve as the foundation for the monitoring and evaluation framework. Each goal will be broken down into specific targets, providing clear indicators for measuring progress.

9.1.2 Indicator Selection: Relevant indicators will be selected for each target to quantify progress and assess performance over time. These indicators will be carefully chosen to ensure they are measurable, actionable, and aligned with the objectives of the inclusive economic policy.

9.1.3 Data Collection and Baseline Assessment: Baseline data will be collected to establish the starting point for monitoring progress. This will involve gathering information on key indicators related to poverty reduction, economic diversification, employment generation, gender equality, infrastructure development, inclusive governance, and social inclusion.

9.1.4 Monitoring Mechanisms: Mechanisms will be put in place to regularly collect, analyze, and report on data related to the identified indicators. This may include setting up data collection systems, conducting surveys and assessments, and leveraging existing data sources from government agencies and other stakeholders.

9.1.5 Evaluation Framework: An evaluation framework will be developed to assess the effectiveness of policy interventions and initiatives in achieving the desired outcomes. This



framework will include criteria for evaluating impact, relevance, efficiency, effectiveness, and sustainability of interventions.

9.1.6 **Stakeholder Engagement**: Stakeholders will be actively engaged throughout the monitoring and evaluation process to ensure their perspectives and feedback are incorporated. This will involve consultation meetings, workshops, and feedback mechanisms to solicit input from government officials, civil society organizations, community representatives, and other relevant stakeholders.

9.1.7 **Reporting and Feedback**: Regular reporting on progress towards the goals and targets will be conducted, with findings disseminated to key stakeholders through various channels. Feedback loops will be established to facilitate continuous learning, adaptation, and improvement of policies and programs.

9.1.8 **Adaptation and Adjustment**: Based on monitoring and evaluation findings, adjustments to policies, strategies, and interventions will be made as necessary to address emerging challenges, capitalize on opportunities, and optimize impact.

By implementing this comprehensive monitoring and evaluation framework, Katsina State will be able to effectively track progress towards inclusive economic development goals and ensure accountability, transparency, and evidence-based decision-making.

9.2 Regular review and revision of the policy

To ensure the relevance and effectiveness of the inclusive economic policy over time, it is essential to establish mechanisms for regular review and revision. The following steps outline the process for incorporating feedback, assessing progress, and making necessary adjustments to the policy:

9.2.1 **Periodic Reviews**: Conduct regular reviews of the policy at predefined intervals, such as annually or biennially, to assess its implementation, impact, and alignment with emerging priorities and challenges.



9.2.2 **Stakeholder Consultations:** Engage stakeholders, including government officials, civil society organizations, private sector representatives, academia, and community members, in the review process. Consultations may involve workshops, focus group discussions, surveys, and public forums to gather diverse perspectives and feedback.

9.2.3 **Data Analysis:** Analyze relevant data and indicators to evaluate the effectiveness of policy interventions and their impact on inclusive economic growth. This may include monitoring key performance indicators, conducting impact assessments, and analyzing trends over time.

9.2.4. **Evaluation Reports:** Prepare comprehensive evaluation reports summarizing the findings from the review process. These reports should highlight successes, challenges, lessons learned, and recommendations for improvement.

9.2.5. **Policy Revisions:** Based on the findings of the review process and stakeholder feedback, identify areas of the policy that require revision or adjustment. This may involve updating targets, refining strategies, incorporating new evidence-based practices, or addressing emerging issues.

9.2.6. **Multi-sectoral Coordination:** Ensure coordination and collaboration across relevant government agencies, ministries, and departments involved in the implementation of the policy. Establish clear communication channels and mechanisms for sharing information and coordinating actions.

9.2.7. **Incorporating Best Practices:** Learn from successful experiences and best practices in other jurisdictions or sectors. Adapt innovative approaches and strategies that have demonstrated effectiveness in promoting inclusive economic growth and addressing socio-economic challenges.

9.2.8 **Monitoring and Reporting:** Establish robust monitoring and reporting mechanisms to track progress on policy revisions and their implementation. Regularly communicate updates and progress reports to stakeholders to foster transparency and accountability.



9.2.9. **Capacity Building:** Provide capacity-building support to government officials and stakeholders involved in the policy review and revision process. This may include training on policy analysis, data interpretation, and evidence-based decision-making.

9.2.10. **Feedback Mechanisms:** Establish feedback mechanisms to solicit input and suggestions from stakeholders throughout the review and revision process. Encourage active participation and engagement to ensure that diverse perspectives are considered.

By implementing these mechanisms for regular review and revision, Katsina State can ensure that its inclusive economic policy remains responsive to changing socio-economic dynamics, fosters continuous improvement, and ultimately contributes to sustainable and equitable development.





10. Conclusion:

In conclusion, the inclusive economic policy document for Katsina State represents a significant step towards fostering shared prosperity and sustainable development for all segments of society. Through its comprehensive framework, the policy addresses key challenges and barriers to economic inclusion, with a focus on marginalized groups such as women, youth, persons with disabilities, and other vulnerable populations.

The policy underscores the importance of promoting equity, social justice, and empowerment, while also recognizing the need for sustainable economic growth that benefits everyone. By setting clear goals and targets, prioritizing interventions in critical sectors, and establishing robust mechanisms for implementation, monitoring, and evaluation, Katsina State is poised to achieve tangible progress towards its inclusive economic development objectives.

As we move forward, it is essential to remain committed to the principles and values outlined in the policy document. By fostering collaboration, innovation, and accountability, we can overcome existing barriers and create an environment where all individuals and communities can thrive economically.

Inclusive economic policies are not only a moral imperative but also a strategic investment in the future of Katsina State. By ensuring that no one is left behind, we can unlock the full potential of our diverse population and build a more resilient, prosperous, and inclusive society for generations to come.