

Oyo State (Ibadan)¹

WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
47.5	29.2	28.1

Women, Business and the Law (WBL) identifies barriers for women’s economic empowerment in three areas: women’s legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice in 190 economies. For that purpose, *Women, Business and the Law 2.0* is based on a three-pillar framework: (1) legal frameworks assessing domestic laws and regulations that affect women’s economic opportunities, depending on the legal system applicable in the assessed economy; (2) supportive frameworks assessing instruments designed to support the implementation of laws, such as national policies, plans, programs, services, budgets, procedures, inspections, and sanctions for noncompliance with quality standards; and (3) expert opinions capturing experts’ responses to scale questions focusing on the outcome of the law for women in practice.










Each of the three pillars measures ten key indicators relevant to women’s economic participation: Safety, Mobility, Workplace, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets and Pension. In total, for the WBL 2.0 legal frameworks index, 40 questions are scored across the ten indicators for 190 economies. For the WBL 2.0 supportive frameworks index, 30 questions are scored across the ten indicators for 190 economies. Overall economy level legal and supportive frameworks scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. The WBL 2.0 expert opinions index is created based on individual responses for 15 expert opinions questions across the ten indicators that are scored by taking the median value of all responses per question. The economy level expert opinions index is equal to the simple unweighted average of the ten indicator scores.

To ensure comparability across economies, WBL uses the main business city as a proxy in federal and mixed legal systems for its global index. WBL subnational data complement this approach by capturing variations in laws, regulations, and policies that influence women’s economic opportunities and private sector development within a single economy. In Nigeria, subnational level data is collected in the Federal Capital Territory and seven states: Anambra, Bauchi, Kaduna, Kano, Lagos, Oyo and Rivers. For each state, data reflect the legal and supportive frameworks affecting a woman living in the main business city, married under the most common legal regime and **formally employed in the private sector**. For **Oyo State**, data refer to the legal frameworks, supportive frameworks, and expert opinions that are applicable in **Ibadan** (the main business city) and consider a **woman married under the Marriage Act**. The legal frameworks score measures statutory law only, excluding Islamic law and customary law.

The scores for Oyo State are shown in the table below.

¹ The *Women, Business and the Law 2024 methodology* was used to collect and analyze data. The dataset is current as of October 1, 2023, to ensure comparability between Nigerian states and 189 economies worldwide.

Women, Business and the Law 2.0 indicator scores – Oyo State

										
WBL 2.0	Safety	Mobility	Workplace	Pay	Marriage	Parenthood	Childcare	Entrepreneurship	Assets	Pension
Legal frameworks score	50.0	50.0	25.0	50.0	100.0	0.0	25.0	25.0	75.0	75.0
Supportive frameworks score	25.0	66.7	33.3	0.0	0.0	0.0	0.0	33.3	33.3	100.0
Expert opinions score	0.0	25.0	25.0	25.0	18.8	37.5	25.0	25.0	25.0	75.0

In summary, the **WBL 2.0 legal frameworks score** for Oyo State (47.5 out of 100.0) is lower than the global average (64.2) and lower than the Sub-Saharan Africa regional average (57.4). Oyo State obtains a perfect score when it comes to laws governing marriage (100.00 out of 100.00), while several gaps are found in the laws and regulations pertaining to labor, entrepreneurship and violence against women.

When it comes to women's equal opportunities to access and remain in the labor force, the Workplace, Pay, Parenthood and Childcare indicators capture significant legal gaps. **At the national level**, Nigeria could consider reforming the Labor Act to prohibit gender-based discrimination in employment, mandate equal remuneration for work of equal value and extend paid maternity leave to a minimum of 14 weeks. **Oyo State** could consider addressing affordable, quality childcare services to further support women's participation in the labor force after having children.

Several gaps are captured in the Entrepreneurship indicator, which measures women's ability to establish and run a business. The **federal government and Oyo State** could consider prohibiting gender-based discrimination in access to credit and including gender-sensitive provisions (such as exclusion grounds, selection criteria, award criteria, or tie-breaker provisions) in federal and state procurement laws to increase female entrepreneurs' access to markets. To improve on the Safety indicator measuring violence against women laws, **Oyo State** could consider introducing comprehensive legislation on domestic violence and femicide.

The **WBL 2.0 supportive frameworks score** for Oyo State (29.2 out of 100.0) is lower than the global average (39.5) and higher than the Sub-Saharan Africa regional average (24.5). Oyo State obtains a perfect score for the supportive frameworks affecting the size of a woman's pension, which apply at the national level (100.0 out of 100.0). Although some positive measures support women's property rights in Oyo State, substantial gaps remain in instruments designed to implement labor and family laws at both the national and state levels. As an example, one of the lowest scores for Oyo State is on the indicator measuring supportive frameworks affecting women's pay. To improve on the Pay indicator, the **federal government and Oyo State** may wish to consider putting in place pay transparency measures or enforcement mechanisms to address the gender pay gap and publishing sex-disaggregated data on employment in different industries or sectors at least on an annual basis. To support access to quality childcare services, **Oyo State** may wish to publish a registry or database of childcare providers and reports on quality of childcare services. To support the enforcement of family law, **Oyo State** could consider improving access to justice through measures such as establishing specialized courts for divorce and family law disputes and providing legal aid. Lastly, to improve on the Safety indicator, **Oyo State** may wish to establish comprehensive services for survivors of violence against women, including healthcare services, psychological support and legal aid.

The **WBL 2.0 expert opinions score** for Oyo State (28.1 out of 100.0) is lower than the global average (65.7) and lower than the Sub-Saharan Africa regional average (54.6). Overall, experts perceive women's rights as more advanced in terms of equal pension benefits and availability of paid maternity leave. When it comes to expert opinions measuring women's safety, marital rights and access to affordable and quality childcare, Oyo State scores the lowest, suggesting critical need for improvement in these domains.

WBL 2.0 legal frameworks data – Oyo State

QUESTION	ANSWER	LEGAL BASIS
Safety		
Does the law address domestic violence?	No	No applicable provisions could be located
Is there legislation specifically addressing domestic violence?	No	No applicable provisions could be located
Does legislation on domestic violence address physical violence?	No	No applicable provisions could be located
Does legislation on domestic violence address sexual violence?	No	No applicable provisions could be located
Does legislation on domestic violence address psychological/emotional violence?	No	No applicable provisions could be located
Does legislation on domestic violence address financial/economic violence?	No	No applicable provisions could be located
Does legislation establish clear criminal penalties for domestic violence?	No	No applicable provisions could be located
Does legislation provide for protection orders for victims of domestic violence?	No	No applicable provisions could be located
Is there a specific law or provision that explicitly criminalizes marital rape without qualifications?	No	No applicable provisions could be located
Where there is no law or provision that explicitly criminalizes marital rape, is a woman legally entitled to file a complaint against her husband or partner under criminal law for rape or sexual assault?	No	Criminal Code Law of Oyo State, Sec. 6(2)
Does the law address femicide?	No	No applicable provisions could be located
Does the law address sexual harassment?	Yes	National Industrial Court of Nigeria (NICN) Civil Procedure Rules of 2017, Order 14, Rule 1 (a)-(d); Oyo State Violence Against Persons (Prohibition) Law, 2020, Secs. 2, 21, 22 and 25; Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015, Secs. 24(b) and 49
Is there legislation on sexual harassment in employment?	Yes	National Industrial Court of Nigeria (NICN) Civil Procedure Rules of 2017, Order 14, Rule 1 (a)-(d); Oyo State Violence Against Persons (Prohibition) Law, 2020, Secs. 2, 22 and 25
Are there criminal penalties for sexual harassment in employment?	Yes	Oyo State Violence Against Persons (Prohibition) Law, 2020, Secs. 2, 22 and 25
Are there civil remedies for sexual harassment in employment?	No	No applicable provisions could be located
Is there legislation on sexual harassment in education?	No	No applicable provisions could be located
Are there criminal penalties for sexual harassment in education?	No	No applicable provisions could be located
Are there civil remedies for sexual harassment in education?	No	No applicable provisions could be located
Is there legislation on sexual harassment in public places?	No	No applicable provisions could be located
Are there criminal penalties for sexual harassment in public places?	No	No applicable provisions could be located



Are there civil remedies for sexual harassment in public places?	No	No applicable provisions could be located
Is there legislation on cyber-harassment?	Yes	Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015, Sec. 24(b); Oyo State Violence Against Persons (Prohibition) Law, 2020, Secs. 2, 21 and 22
Are there criminal penalties for cyber-harassment?	Yes	Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015, Sec. 24(b); Oyo State Violence Against Persons (Prohibition) Law, 2020, Secs. 2, 21 and 22
Are there civil remedies for cyber-harassment?	Yes	Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015, Sec. 49
Does the law address child marriage?	Yes	Marriage Act, Secs. 18 and 48; Matrimonial Causes Act, Sec. 3(1)(e); Child's Rights Law of Oyo State 2006, Secs. 23 and 25
What is the legal age of marriage for boys?	21	Marriage Act, Sec. 18
What is the legal age of marriage for girls?	21	Marriage Act, Sec. 18
Are there any exceptions to the legal age of marriage?	Yes	Marriage Act, Sec. 18
If there are exceptions to the legal age of marriage, what is the minimum age of marriage with parental consent for boys?	18	Marriage Act, Sec. 18; Child's Rights Law of Oyo State 2006, Sec. 23
If there are exceptions to the legal age of marriage, what is the minimum age of marriage with parental consent for girls?	18	Marriage Act, Sec. 18; Child's Rights Law of Oyo State 2006, Sec. 23
Is marriage under the legal age void or voidable?	Yes	Matrimonial Causes Act, Sec. 3(1)(e); Child's Rights Law of Oyo State 2006, Sec. 23
Are there penalties for authorizing or entering into child or early marriage?	Yes	Marriage Act, Sec. 48; Child's Rights Law of Oyo State 2006, Sec. 25

Mobility

Can a woman travel internationally in the same way as a man?	Yes	Immigration Act, Art. 9(2)
Can a woman apply for a passport in the same way as a man?	Yes	Immigration Act, Art. 9(2)
Can a woman travel abroad in the same way as a man?	Yes	No restrictions could be located
Can a woman choose where to live in the same way as a man?	No	Koku v. Koku (1999) 8 NWLR (Pt.616) 672 CA
Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
Do a woman and a man have equal rights to confer citizenship on their spouses and their children?	No	Constitution of the Federal Republic of Nigeria of 1999, Sec. 26(2)
Do a woman and a man have equal rights to confer citizenship on their children?	Yes	Constitution of the Federal Republic of Nigeria of 1999, Sec. 25
Do a woman and a man have equal rights to confer citizenship on their spouses?	No	Constitution of the Federal Republic of Nigeria of 1999, Sec. 26(2)

Workplace

Can a woman get a job in the same way as a man?	Yes	No restrictions could be located
Does the law prohibit discrimination in employment based on gender?	No	No applicable provisions could be located
Does the law prohibit discrimination in recruitment based on marital status, parental status, and age?	No	No applicable provisions could be located
Does the law prohibit discrimination in recruitment based on marital status?	No	No applicable provisions could be located
Does the law prohibit discrimination in recruitment based on parental status?	No	No applicable provisions could be located
Does the law prohibit discrimination in recruitment based on age?	No	No applicable provisions could be located





Does the law allow employees to request flexible work?	No	No applicable provisions could be located
Does the law allow employees to request flexibility in time of work?	No	No applicable provisions could be located
Does the law allow employees to request flexibility in place of work?	No	No applicable provisions could be located
Pay		
Does the law mandate equal remuneration for work of equal value?	No	No applicable provisions could be located
Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
Can a woman work in an industrial job in the same way as a man?	No	Labour Act, Secs. 55(1), 56, 57 and 91
Can a woman work in mining in the same way as a man?	No	Labour Act, Secs. 55(1), 56 and 91
Can a woman work in construction in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Can a woman work in manufacturing in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Can a woman work in transportation in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Can a woman work in agriculture in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Can a woman work in energy sector in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Can a woman work in water sector in the same way as a man?	No	Labour Act, Secs. 55(1) and 91
Is the law free of legal provisions that explicitly give the relevant government authority (for example, the Minister) the power to restrict or prohibit women from working in industries?	No	Labour Act, Sec. 57
Is the law free of legal provisions that explicitly give the relevant government authority (for example, the Minister) the power to restrict or prohibit women from working in other jobs?	Yes	No restrictions could be located
Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
Can a woman work in a job deemed hazardous in the same way as a man?	Yes	No restrictions could be located
Can a woman work in a job deemed arduous in the same way as a man?	Yes	No restrictions could be located
Can a woman work in a job deemed morally or socially inappropriate in the same way as a man?	Yes	No restrictions could be located
Is the law free of legal provisions that explicitly give the relevant government authority the power to restrict or prohibit women from working in jobs deemed dangerous?	Yes	No restrictions could be located
Marriage		
Can a woman be “head of household” or “head of family” in the same way as a man?	Yes	No restrictions could be located
Is the law free of legal provisions that require a married woman to obey her husband?	Yes	No applicable provisions could be located
Can a woman obtain a judgment of divorce in the same way as a man?	Yes	Matrimonial Causes Act, Sec. 15
Does a woman have the same rights to remarry as a man?	Yes	Matrimonial Causes Act, Sec. 33
Parenthood		





Is paid leave of at least 14 weeks available to mothers?	No	Labour Act, Sec. 54(1)
How many days of paid maternity leave are employees legally entitled to?	84	Labour Act, Sec. 54(1)
How many days of paid shared parental leave are employees legally entitled to?	0	No applicable provisions could be located
How many days of paid parental leave are reserved for the mother?	0	No applicable provisions could be located
Are leave benefits for mothers paid solely by the government?	No	Labour Act, Sec. 54(1)
Is there paid leave available to fathers?	No	No applicable provisions could be located
How many days of paid paternity leave are employees legally entitled to?	0	No applicable provisions could be located
How many days of paid parental leave are reserved for the father?	0	No applicable provisions could be located
Is dismissal of pregnant workers prohibited?	No	No applicable provisions could be located
Childcare		
Does the law establish provision of childcare services in center-based settings?	Yes	Child's Rights Law of Oyo State 2006, Secs. 164 and 171(1)
Does the law establish the provision of childcare services by the government?	No	No applicable provisions could be located
Does the law establish the provision of childcare services by private centers?	Yes	Child's Rights Law of Oyo State 2006, Secs. 164 and 171(1)
Does the law establish the provision of childcare services by employers?	No	No applicable provisions could be located
Where the law establishes the provision of childcare services by employers, is it conditional on the number of female employees?	N/A	
Does the law establish any form of support to families for childcare services?	No	No applicable provisions could be located
Does the law establish any form of financial support for families for childcare services?	No	No applicable provisions could be located
Does the law establish tax incentives for families for childcare services?	No	No applicable provisions could be located
Does the law establish any form of support to non-state childcare providers?	No	No applicable provisions could be located
Does the law establish any form of financial support for private childcare centers?	No	No applicable provisions could be located
Does the law establish tax incentives for private childcare centers?	No	No applicable provisions could be located
Does the law establish any form of financial support for employers for providing or supporting childcare services for their employees?	No	No applicable provisions could be located
Does the law establish tax incentives for employers for providing or supporting childcare services for their employees?	No	No applicable provisions could be located
Does the law establish quality standards for the provision of center-based childcare services?	No	No applicable provisions could be located
Does the law establish caregiver-to-child ratio in childcare centers (public or private)?	No	No applicable provisions could be located
Does the law establish maximum group size in childcare centers (public or private)?	No	No applicable provisions could be located
Does the law establish a minimum level of specialized education or professional training for educators in childcare centers (public or private)?	No	No applicable provisions could be located



Does the law establish mandatory periodic inspection of childcare centers (public or private) by authorized bodies?	Yes	Child's Rights Law of Oyo State 2006, Sec. 168(6)
Does the law establish mandatory periodic reporting by childcare centers (public or private) to authorized bodies?	No	No applicable provisions could be located
Entrepreneurship		
Can a woman undertake entrepreneurial activities in the same way as a man?	Yes	Companies and Allied Matters Act, Secs. 18 and 20
Can a woman sign a contract in the same way as a man?	Yes	No restrictions could be located
Can a woman register a business in the same way as a man?	Yes	Companies and Allied Matters Act, Secs. 18 and 20
Can a woman open a bank account in the same way as man?	Yes	No restrictions could be located
Does the law prohibit discrimination in access to credit based on gender?	No	No applicable provisions could be located
Does the law prescribe a gender quota on corporate boards?	No	No applicable provisions could be located
Does the law include gender-sensitive procurement provisions for public procurement processes?	No	No applicable provisions could be located
Assets		
Do a woman and a man have equal administrative power and ownership rights to immovable property, including land?	Yes	Married Women's Property Law of Oyo State, Secs. 3 and 4; Land Use Act, Sec. 9
Do a woman and a man have equal ownership rights to immovable property?	Yes	Married Women's Property Law of Oyo State, Secs. 3 and 4
Do a woman and a man have equal administrative authority over assets during marriage?	Yes	Married Women's Property Law of Oyo State, Secs. 3 and 4
Can a woman own and administer land in the same way as a man?	Yes	Land Use Act, Sec. 9
Do sons and daughters have equal rights to inherit assets from their parents?	Yes	Administration of Estates Law of Oyo State, Sec. 50 and Schedule 2
Do male and female surviving spouses have equal rights to inherit assets?	Yes	Administration of Estates Law of Oyo State, Schedule 2
Does the law provide for the valuation of non-monetary contributions?	No	No applicable provisions could be located
Pension		
Are the ages at which men and women can retire with full pension benefits equal?	Yes	Pension Reform Act 2014, Sec. 7
What is the age at which a man can retire and receive full benefits?	50	Pension Reform Act 2014, Sec. 7
What is the age at which a woman can retire and receive full benefits?	50	Pension Reform Act 2014, Sec. 7
Are the ages at which men and women can retire with partial pension benefits equal?	Yes	No applicable provisions could be located
What is the age at which a man can retire and receive partial benefits?	N/A	No applicable provisions could be located
What is the age at which a woman can retire and receive partial benefits?	N/A	No applicable provisions could be located
Is the mandatory retirement age for men and women equal?	Yes	No applicable provisions could be located
At what age is it mandatory to retire for men?	N/A	No applicable provisions could be located
At what age is it mandatory to retire for women?	N/A	No applicable provisions could be located

Are periods of absence due to childcare accounted for in pension benefits? No No applicable provisions could be located

WBL 2.0 supportive frameworks data – Oyo State

QUESTION	ANSWER	LEGAL BASIS
Safety		
Has the government developed comprehensive mechanisms to address violence against women?	No	Insufficient evidence located
Has the government developed policy on child marriage?	No	Insufficient evidence located
Has the government developed protocols/guidelines for sexual harassment in employment?	No	Insufficient evidence located
Has the government developed action plans or policies on sexual harassment in public places?	No	Insufficient evidence located
Has the government developed comprehensive mechanisms to provide the legal aid for survivors of violence against women?	No	Insufficient evidence located
Has the government developed comprehensive mechanisms to provide the healthcare services for survivors of violence against women?	No	Insufficient evidence located
Has the government developed comprehensive mechanisms to provide the psychological support for survivors of violence against women?	No	Insufficient evidence located
Has the government developed comprehensive mechanisms to provide training for judicial and police personnel in charge of cases of violence against women?	Yes	Sexual Offences and Gender Based Violence (SGBV) Response Team of the Ministry of Justice of Oyo State
Are special procedures in place for cases of sexual harassment?	No	Insufficient evidence located
Are there special procedures for cases of sexual harassment in employment?	No	Insufficient evidence located
Are there special procedures for cases of sexual harassment in education?	No	Insufficient evidence located
Are there special procedures for cases of cyber harassment?	Yes	Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015, Sec. 24 (3-6); Nigeria Police Force Cybercrime Reporting Portal
Is there a government entity responsible for monitoring and implementing national services, plans, and programs addressing violence against women?	Yes	Oyo State Violence Against Person (Prohibition) Law, 2020, Sec. 50; Oyo State Sexual and Gender-Based Violence Response Agency and Referral Centre Law, 2021, Sec. 4
Is there an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs?	No	Insufficient evidence located
Mobility		
Are passport application processes the same for a woman and a man?	Yes	Passport application procedures
Are the application processes for official identity documents the same for a woman and a man?	Yes	ID application procedures
Is there a current policy or plan that explicitly considers the specific mobility needs of women in public transportation?	No	Insufficient evidence located
Workplace		
Has the government published guidelines on nondiscrimination based on gender in recruitment?	No	Insufficient evidence located



Has the government published guidelines on flexible work arrangements?	No	Insufficient evidence located
Does a specialized body receive complaints about gender discrimination in employment?	Yes	National Human Rights Commission; National Human Rights Commission Act, Sec. 5
Pay		
Are there pay transparency measures or enforcement mechanisms to address the gender pay gap?	No	Insufficient evidence located
Are there pay transparency measures in place to address the pay gap?	No	Insufficient evidence located
Are there enforcement mechanisms to ensure compliance with pay transparency policies?	No	Insufficient evidence located
Have sex-disaggregated data on employment in different industries or sectors been published?	No	Insufficient evidence located
Have sex-disaggregated data on employment in mining been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in construction been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in manufacturing been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in transportation been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in agriculture been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in energy sector been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on employment in water sector been published (since January 1, 2020)?	No	Insufficient evidence located
Marriage		
Is there a fast-track process or procedure for family law disputes?	No	Insufficient evidence located
Are there specialized family courts?	No	Insufficient evidence located
Is legal aid available for family law disputes?	No	Insufficient evidence located
Parenthood		
Is it possible to apply for maternity benefits through a single government application process?	No	Insufficient evidence located
Are incentives in place to encourage fathers to take paternity leave upon the birth of a child?	No	Insufficient evidence located
Have sex-disaggregated data on unpaid care work been published (since January 1, 2020)?	No	Insufficient evidence located
Childcare		
Is there a publicly available registry or database of childcare providers?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers?	No	Insufficient evidence located



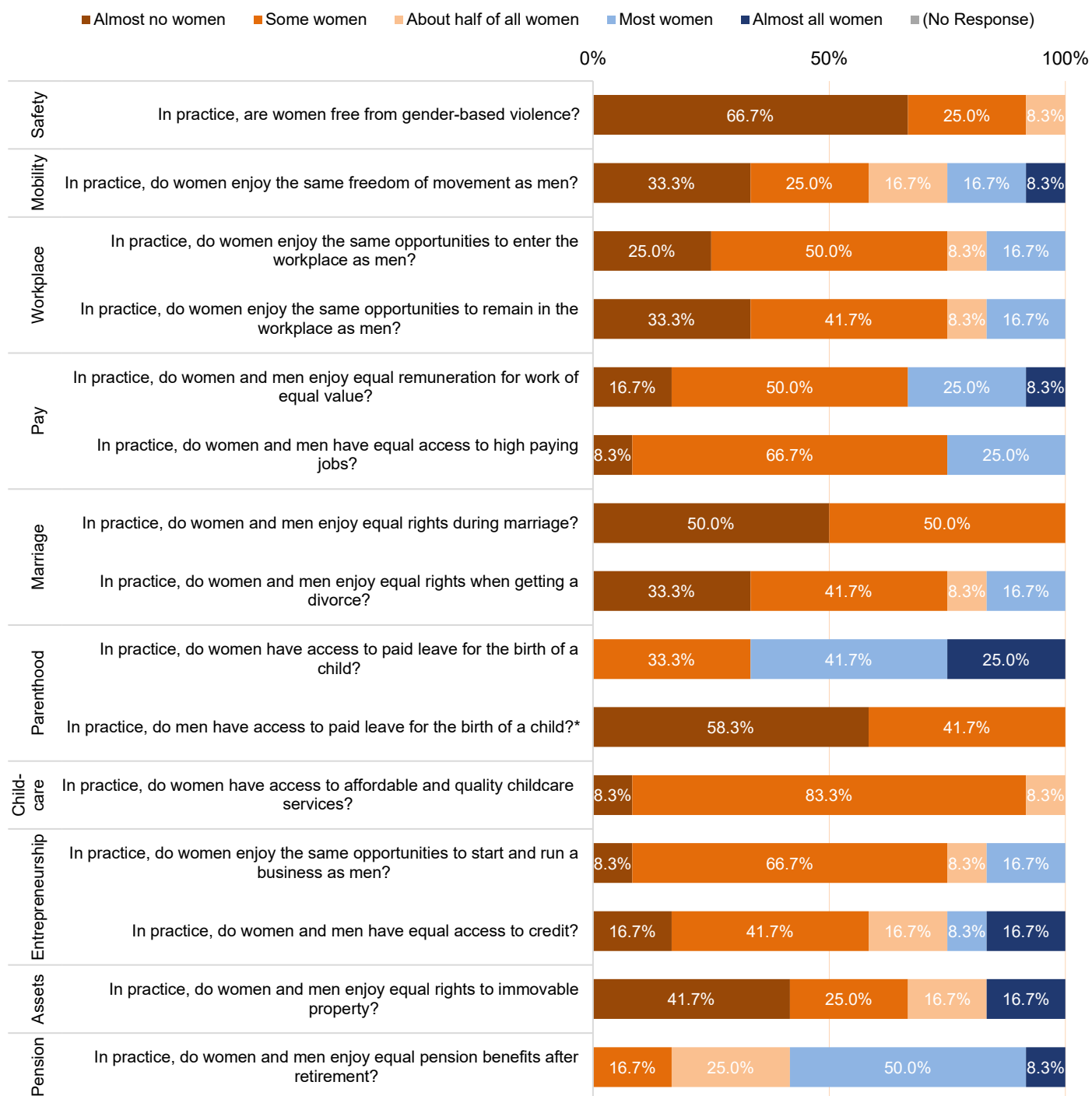


Is there a clearly outlined application procedure to request financial support from the government by private childcare centers?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government by employers for providing or supporting childcare services for their employees?	No	Insufficient evidence located
Has the government published any reports on quality of childcare services (since January 1, 2020)?	No	Insufficient evidence located
Entrepreneurship		
Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published?	No	Insufficient evidence located
Have sex-disaggregated data on business activities and entrepreneurship been published (since January 1, 2020)?	No	Insufficient evidence located
Have sex-disaggregated data on women-owned businesses been published (since January 1, 2020)?	No	Insufficient evidence located
Are there government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment?	No	Insufficient evidence located
Are there government-led programs that provide support to female entrepreneurs?	Yes	Micro, Small and Medium Enterprises Development Fund (MSMEDF); Enterprise and Empowerment Programme (GEEP)
Are there government-led programs that provide support to female entrepreneurs on access to finance?	Yes	Micro, Small and Medium Enterprises Development Fund (MSMEDF); Enterprise and Empowerment Programme (GEEP)
Are there government-led programs that provide support to female entrepreneurs on business development?	No	Insufficient evidence located
Are there government-led programs that provide support to female entrepreneurs on agency and empowerment?	No	Insufficient evidence located
Is there a current national government plan or strategy with a focus on women's access to financial services?	Yes	Revised National Financial Inclusion Strategy (NFIS 2.0); Revised Microfinance Policy, Regulatory and Supervisory Framework for Nigeria (2011)
Assets		
Are there policies to encourage women to register immovable property (including joint titling)?	No	Insufficient evidence located
Does the law enable the joint registration of matrimonial property (land/residential or commercial building) for both spouses?	No	No applicable provisions could be located
Are there policies to encourage women to register immovable property?	No	Insufficient evidence located
Are there awareness measures in place to improve women's access to information about marital and inheritance rights?	No	Insufficient evidence located
Have anonymized sex-disaggregated data on property ownership been published (since January 1, 2020)?	Yes	Statistics of Certificate of Occupancy issued by the Oyo State' Land/GIS Agency
Pension		
Are there incentives in place to increase women's retirement benefits?	Yes	Pension Reform Act 2014, Secs. 4(3) and 10
Is there a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?	Yes	Pension Reform Act 2014, Sec. 106





WBL 2.0 distribution of expert opinion responses – Oyo State



*Note: The response options for the second Parenthood question above are formatted as almost no men, some men, about half of all men, most men, almost all men.