



Women, Business and the Law 2024: Deep-Dive in Nigeria

Mapping legal and policy gaps in the
Federal Capital Territory and 7 states



Women, Business and the Law global report and deep-dive studies: What are the differences?

- **WBG flagship report**
- **Main business city used as a proxy**
- **International good practices across 190 economies**
- **Globally comparable dataset**
- **Data focused on codified law**

Global
Report

Deep-Dive
Studies

- **Demand driven**
- **Go beyond the main business city:** capture diverse realities across the country
- **Capture barriers under all applicable legal regimes** (federal, state/province, religious, and customary)
- **Tailored reform recommendations** for all levels of government and relevant community leaders
- **Opportunity to examine sector-specific or thematic legal and policy barriers** relevant to the country context

Motivations for a *Women, Business and the Law* deep-dive in Nigeria

- Uses of **standardized parameters** for global comparability.
- Focuses on laws and policies applicable in the **main business city**.

WBL Global Index Methodology

Limitations in Nigeria

- Nigeria is a **federation** with 36 states and the Federal Capital Territory.
- Nigeria's **population** is **extremely diverse** (250+ ethnic groups).
- Nigeria's **legal frameworks** are **diverse** and vary across states and households.

- Fill the **data and knowledge gap** on legal barriers to women's economic participation **across Nigeria**.
- Highlight good practices to foster **peer learning**.
- **Inform reforms** across government levels and community leaders.

Motivations for a country deep-dive

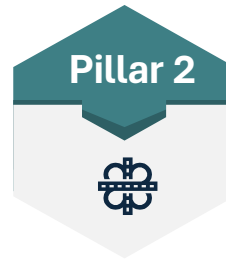
Scope of the *Women Business and the Law* deep-dive in Nigeria

**3
PILLARS**



LEGAL FRAMEWORKS

Assesses extent to which laws on the books enable or keep women from accessing, staying, and growing in the workforce and starting businesses.



SUPPORTIVE FRAMEWORKS

Assesses the degree to which policies and institutions support legal implementation.



EXPERT OPINIONS

Assesses experts' opinions on the outcome of the law for women in practice.

**10
TOPICS**



Safety



Mobility



Work



Pay



Marriage



Parenthood



Childcare



Entrepreneurship



Assets



Pension

**6
GEOPOLITICAL
ZONES**

South-West

- Lagos
- Oyo

South-East

- Anambra

South-South

- Rivers

North-Central

- Federal Capital Territory

North-West

- Kaduna
- Kano

North-East

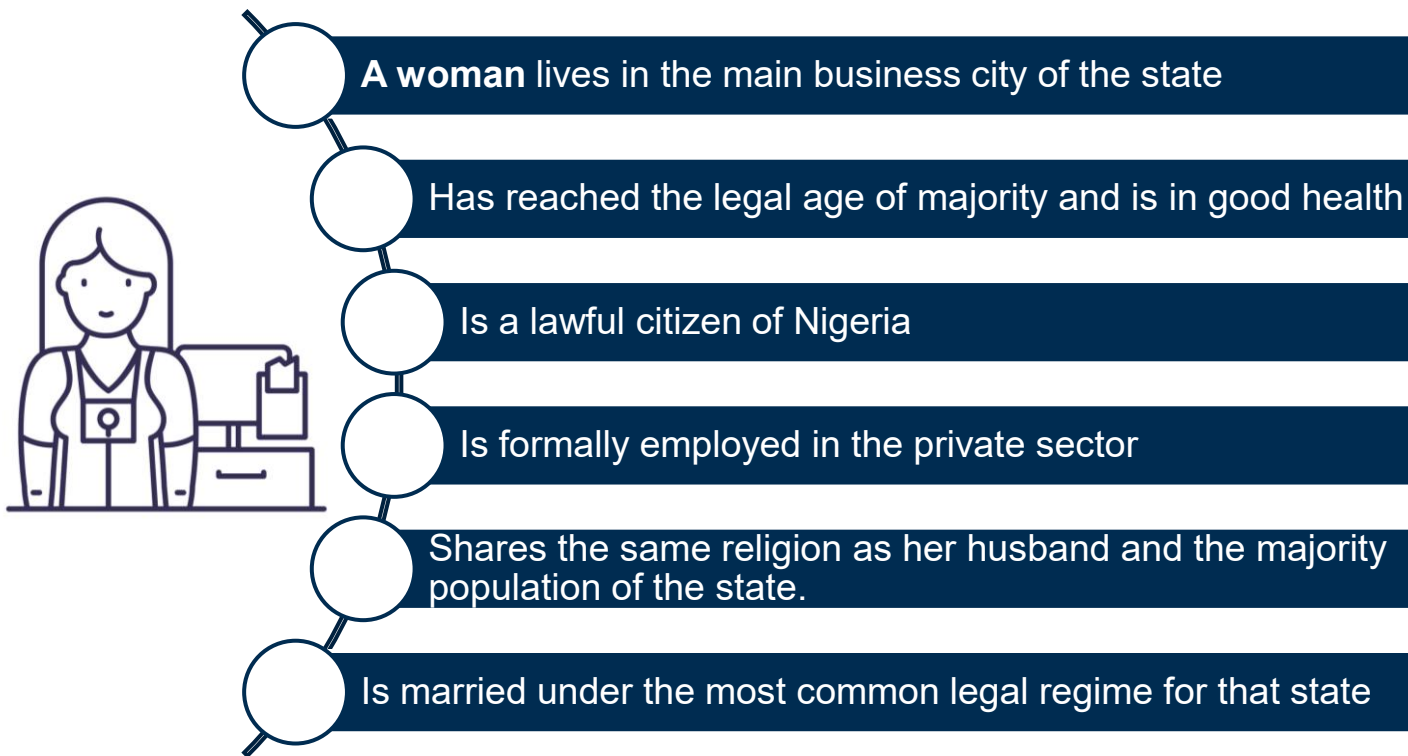
- Bauchi

**8
STATES**

Methodology of the *Women Business and the Law* deep-dive study in Nigeria

The study applies the *Women, Business and the Law* 2024 methodology to collect subnational data under Nigeria's mixed-legal system.

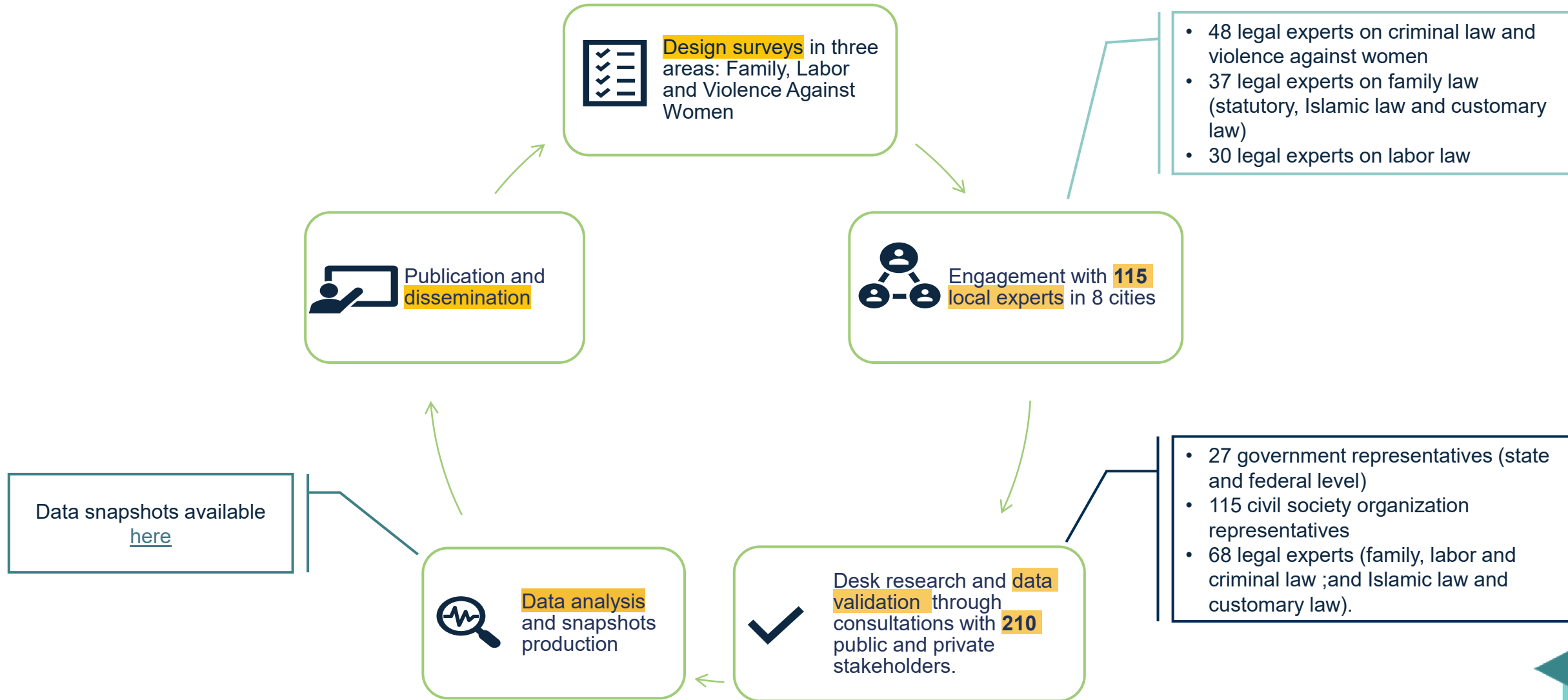
General parameters for data collection (assumptions)



Data measure laws and policies

- ✓ Applicable to the **private sector** (excluding public service rules).
- ✓ Applicable to the **most common legal regime** governing **marriage** (statutory law or Islamic personal law)
- ✓ In force as of **October 1st, 2023**.

Data collection and validation

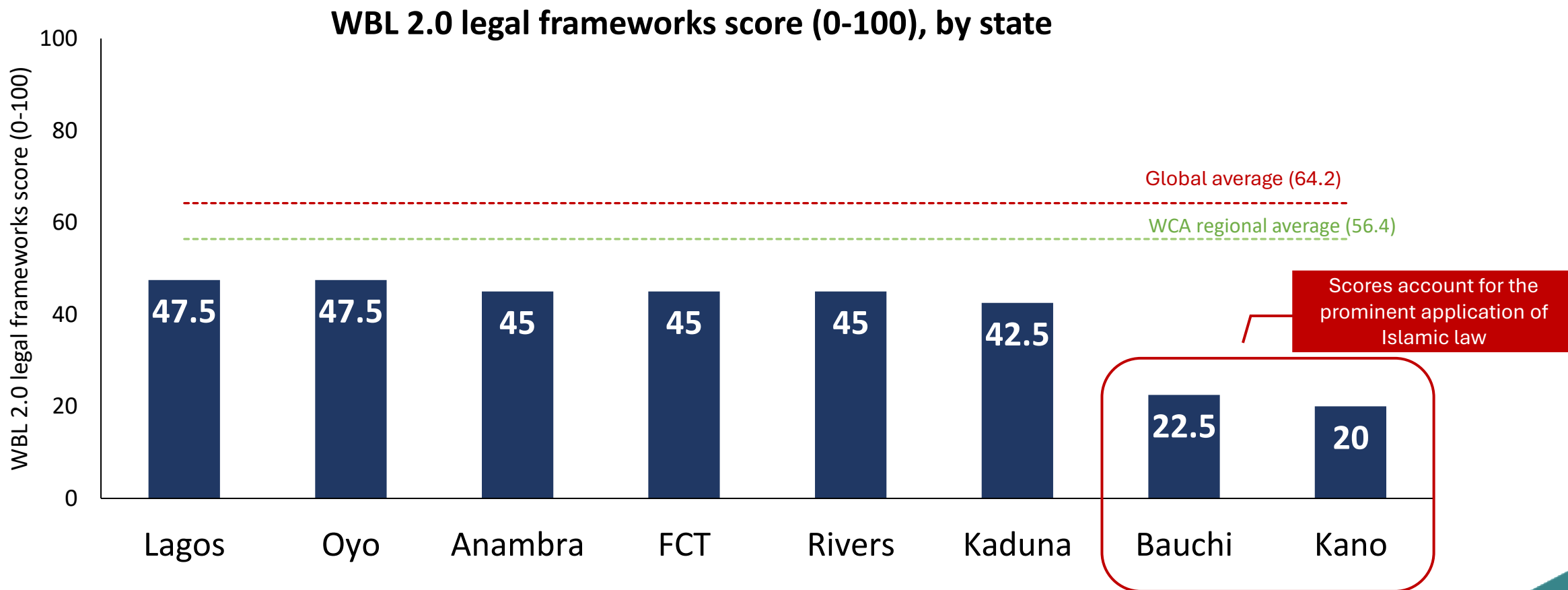


Deep-dive in Nigeria: Key Findings

From one state to another—and from one household to the next—Nigerian women may face different legal barriers to participate in the economy.

Findings on the legal frameworks: Women have less than half the legal rights of men across states

Despite leading in Nigeria, Lagos and Oyo remain under the global and regional averages

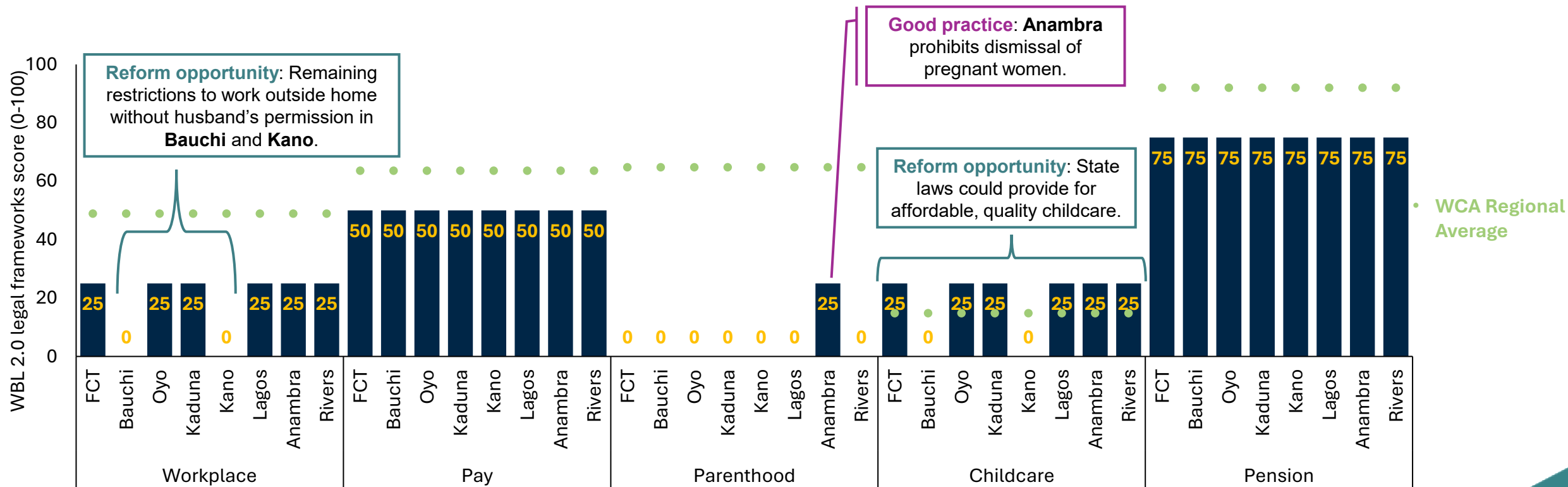


Source: *Women, Business and the Law*.
Note: Central and West Africa includes 22 economies.

Findings on the legal frameworks: High scores on pension provisions, while gaps in labor law persist across states

Little variation between states in the areas legislated at the federal level (i.e., Labor and Pension)

WBL 2.0 legal frameworks score (0-100), by indicator and state

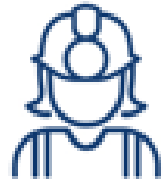


Source: *Women, Business and the Law.*

Note: Central and West Africa includes 22 economies.

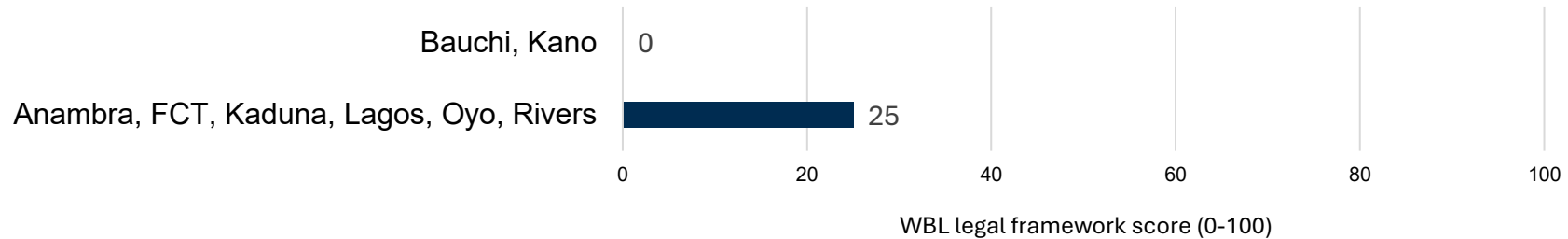
Federal labor legislation: Persistent legal gaps in equal employment opportunities across Nigeria

Labor is under the federal legislative authority; the Labor Act applies nationwide



Workplace

Workplace score, by state



Opportunities for reform	Motivations
<p>Federal labor legislation <u>does not</u></p> <ul style="list-style-type: none"> X Prohibit gender-based discrimination in employment. X Prohibit discrimination in recruitment based on marital/parental status and age. X Allow women to request flexible work. 	<p>More female workers with better career opportunities by:</p> <ul style="list-style-type: none"> ✓ Closing gender gaps in hiring, job retention and pay. ✓ Addressing gendered biases in pre-employment practices. ✓ Supporting more equitable distribution of unpaid care work.
<p>Bauchi and Kano: Under Islamic personal law</p> <ul style="list-style-type: none"> x Women require spousal consent to work outside the home. 	<p>Increase women's participation in paid employment and strengthen economic security by granting women full decision-making power over job opportunities.</p>

Source: *Women, Business and the Law*.

Federal labor legislation: Remaining legal barriers to closing occupational segregation and gender wage gap nationwide





Labor is under the federal legislative authority; the Labor Act applies nationwide

Does the federal labor legislation...

Case for reform



Pay

-  Mandate equal remuneration for work of equal value?
-  Allow a woman to work at night in the same way as a man?
-  Allow a woman to work in a job deemed dangerous in the same way as a man?
-  Allow a woman to work in an industrial job in the same way as a man?

Close gender pay gap and increase women's economic security.

Address occupational segregation and ensure equal job access by removing Labor Act restrictions that prohibit women from working underground in mines or at night in industrial and agricultural undertakings.

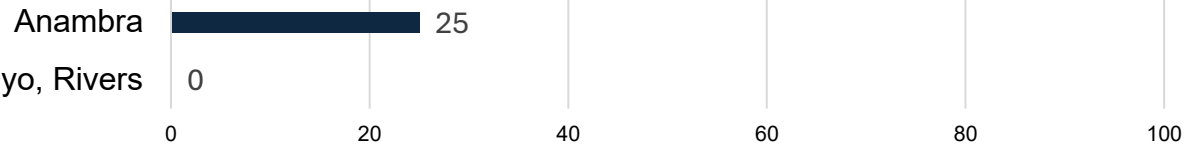
Federal and state legislation: Persistent gaps in the legislation pertaining to women's employment after having children

Maternity leave provided in the Nigeria Labor Act applies nationwide, while childcare services are legislated by the states



Parenthood

Parenthood score, by states



Bauchi, FCT, Kaduna, Kano, Lagos, Oyo, Rivers



Childcare

Childcare score, by state



Anambra, FCT, Kaduna, Lagos, Oyo, Rivers

WBL legal framework score (0-100)

Spotlight on Anambra's Women's Reproductive Rights Law, 2005

- Sec. 4(2) "A woman shall not have her employment terminated because she is pregnant".
- Sec. 5 provides for **remedies** for female employees, including compensation and reinstatement of employment.

Indicator	Opportunities for reform	Motivations
Parenthood x Provide for at least 14 weeks of maternity leave paid by the government. x Provide for paternity leave. x Prohibit dismissal of pregnant women (only Anambra adopted such legal protection).	The Federal labor legislation does not x Establish any form of support to families or private childcare providers to foster affordable childcare or establishes adequate quality standards for childcare services. x Bauchi and Kano : Legislation does not address childcare services.	Support women to remain in the labor force after having children and equitable share of household responsibilities. Good practices in the public sector: Many states have extended maternity leave to 6 months and granted 10 to 14 days of paternity leave for state civil servants (e.g., FCT, Lagos, Oyo). Good practices in Anambra, FCT, Kaduna, Kano, Lagos, Oyo and Rivers : State child rights laws address childcare services in private centers (registration is mandatory).

Source: Women, Business and the Law.





Federal pension legislation: Equal retirement ages for men and women across Nigeria

Pension is under the federal legislative authority; the Pension Reform Act applies nationwide

Does the federal legislation on pension provide for...



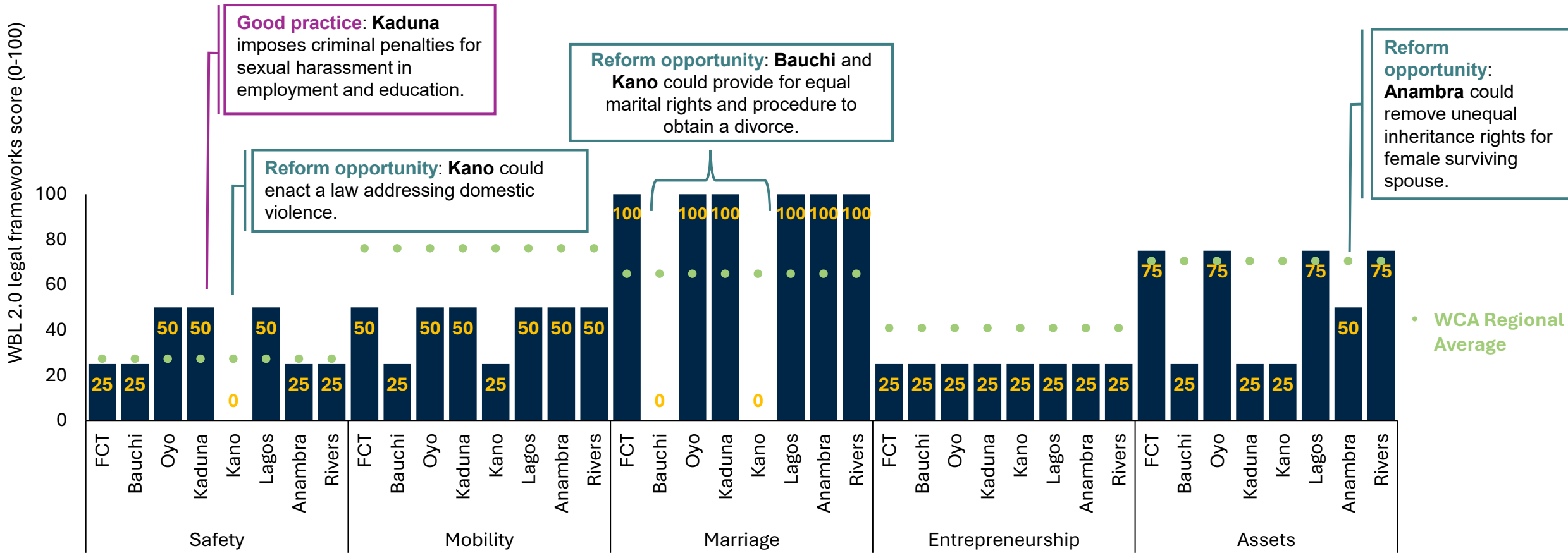
Pension

-  Periods of absence due to childcare to be counted towards pension benefits?
-  Equal ages at which men and women can retire with full pension benefits?
-  Equal ages at which men and women can retire with partial pension benefits?
-  Equal mandatory retirement age for men and women?

Case for reform:
Close gender pension gap and reduce risks of women's poverty in old age.

Findings on the legal frameworks: Uneven laws on family, property, inheritance and violence against women

WBL 2.0 legal frameworks score (0-100), by indicator and state



Source: *Women, Business and the Law*.
 Note: Central and West Africa includes 22 economies.

Variation across states: Uneven protection from domestic violence and child marriage



Safety

Protection from violence against women is legislated at the state level

Safety legal provisions, number of states

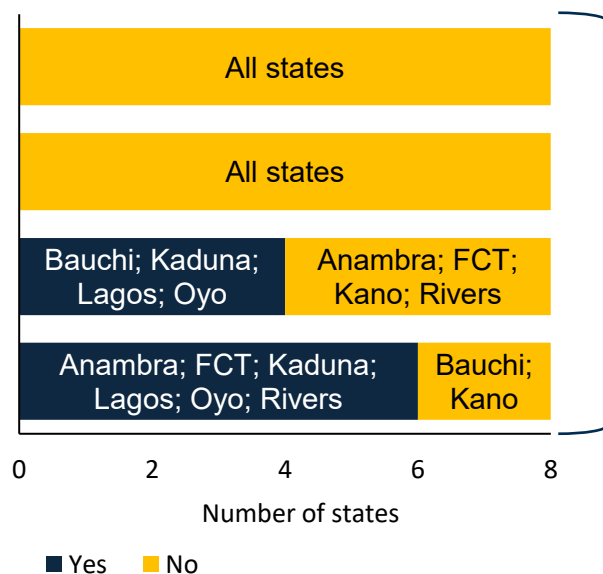
Does the law address...

All four forms of domestic violence (physical, sexual, psychological, financial)?

Femicide?

Sexual harassment?

Child marriage?



Reform opportunities	Good practice
<p>Domestic violence and femicide</p> <p>All states:</p> <ul style="list-style-type: none"> • Marital rape exception in state criminal law. • No criminal penalties for femicide in state criminal law. <p>Kano: Legislation does not address domestic violence.</p>	<ul style="list-style-type: none"> • Lagos addresses the four forms of domestic violence (physical, psychological, sexual and economic). • Anambra, FCT and Rivers impose criminal penalties on physical domestic violence.
<p>Sexual harassment</p> <p>All states: No criminal penalties and civil remedies for sexual harassment in public space.</p> <p>Anambra, FCT, Kano, and Rivers: No criminal penalties and civil remedies for sexual harassment in education and workplace.</p>	<ul style="list-style-type: none"> • Bauchi, Kaduna and Lagos impose criminal penalties on sexual harassment in education and workplace. • Federal legislation addresses cyber harassment.
<p>Child marriage</p> <p>Bauchi and Kano: Legal marriage age is below 18 years old; and child marriage is not void or voidable.</p> <p>Kaduna: Uneven legal marriage age (currently, legal marriage age is 14 for Muslims and 18 for others).</p>	<ul style="list-style-type: none"> • Anambra, FCT, Lagos, Oyo, Rivers: State child rights laws set the legal marriage age at 18 without any exception, declare child marriage void, and establish penalties.

Source: Women, Business and the Law.

Variation across states: Uneven marital rights for women under federal family law and Islamic personal law

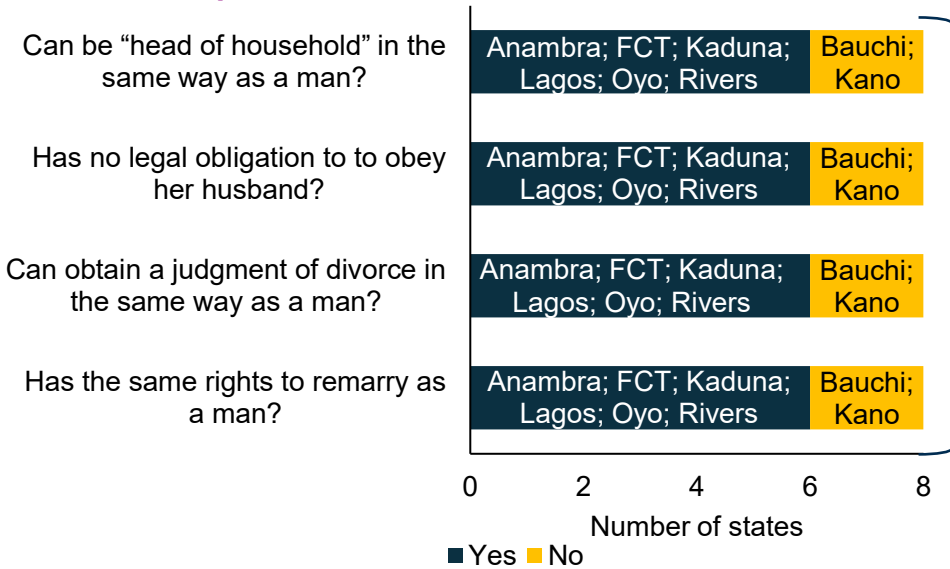


The Nigerian Constitution 1999 recognizes three legal marriage regimes –statutory law (federal family laws), Islamic personal law, and customary law— shaping women’s economic rights differently

Marriage

Marriage legal provisions, by states

Does the law provide that a woman...



Persistent legal barriers under Islamic personal law captured in Bauchi and Kano

- x Legal obligations requiring women to obey their husbands carry legal consequences for maintenance and divorce.
- x Divergent divorce procedures impose additional steps for women to obtain a divorce.
- x Women are required to observe a three-month waiting period before remarrying.

Case for reform

- ✓ Support **women’s autonomy** in making decision relating to education, employment and entrepreneurship.
- ✓ Support **equal power dynamics** within household.
- ✓ Support women’s **economic security**.
- ✓ Lift cultural and social practices based on **stereotyped roles** for men and women.

Source: *Women, Business and the Law*.

Note: Data for Anambra, Kaduna, FCT, Lagos, Oyo and Rivers are based on federal family law (statutory law). Data for Bauchi and Kano are based on Islamic personal law, given its prominent application.

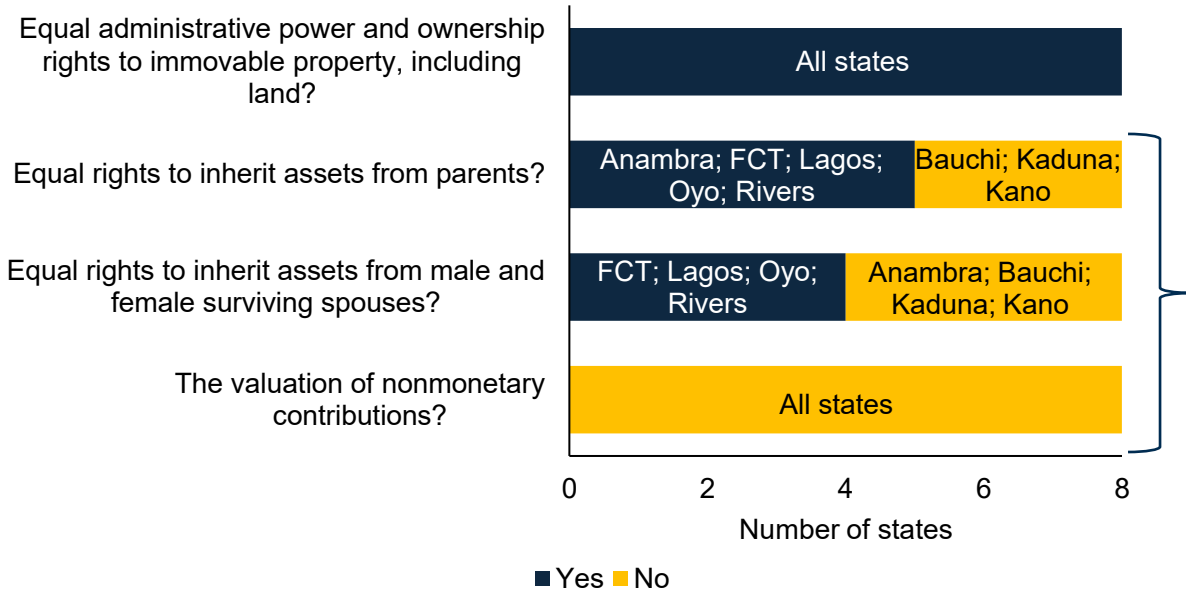
Variation across states: Uneven inheritance rights for women under state succession laws and Islamic personal law



The Nigerian Constitution 1999 recognizes three legal marriage regimes –statutory law (federal family laws), Islamic personal law, and customary law— shaping women’s property and inheritance rights differently

Assets

Does the law provides for...



Reform opportunities
All states: No provision recognising nonmonetary contributions for equitable division of property at divorce.
Anambra: Discriminatory inheritance rule for widows (current law conditions her share on non-remarriage and transfers it to husband’s siblings upon her death).
Bauchi, Kaduna and Kano: Legislation does not guarantee equal inheritance rights between men and women (Islamic personal law).

Spotlight on Rivers’ Prohibition of the Curtailment of Women's Rights to Share Family Property Law of 2022

- Discrimination against women on property/inheritance deprivation strictly prohibited with penalties.
- Discriminatory laws, customs and practices are void.
- Guarantee equal property rights and decision making in respect of family property.

Source: *Women, Business and the Law*.

Note: Data on inheritance rights are based on state succession laws (statutory law) for Anambra, FCT, Lagos, Oyo and Rivers. Inheritance rights data for Bauchi and Kano are based on Islamic personal law, given its prominent application. Kaduna has not enacted a state succession law.

Variation across states: Legal barriers under customary law shaping women's marital, property and inheritance rights

The Nigerian Constitution 1999 recognizes customary law as source of law governing marriage, property and inheritance rights

Yoruba (South-West)



- Equal matrimonial rights:** Spouses retain ownership and administrative rights over their separate property.
- Equal inheritance** rights between children. Spouses do not directly inherit from each others.
- Same** divorce procedure and no restriction on remarriage.
- Unequal marital rights:** The husband is designated as the head of household, resulting in expectations that the wife defer to his authority.

Igbo (South-East)



- Unequal matrimonial rights:** Women are excluded from family land ownership and management.
- Unequal inheritance rights:** male children are the main beneficiaries, especially for land, excluding wives and daughters.
- Same** divorce procedure and no restriction on remarriage.
- Unequal marital rights:** The husband is designated as the head of household, resulting in expectations that the wife defer to his authority.

The **Supreme Court** affirmed that excluding women from inheriting under **customary succession laws** is unconstitutional and repugnant to natural justice, equity and good conscience (*Ukeje v. Ukeje*, 2014; *Onyibor Anekwe & Anor v. Maria Nweke*, 2013)

Source: *Women, Business and the Law*.

Note: Data collected through questionnaires and focus groups with +30 legal experts in Lagos, Oyo, and Anambra. Legal principles under customary law may vary from one community to another. These legal barriers are not reflected in the states' scores given the lack of formal rules.

Across states: Remaining gaps in the legislation pertaining to women's freedom of movement

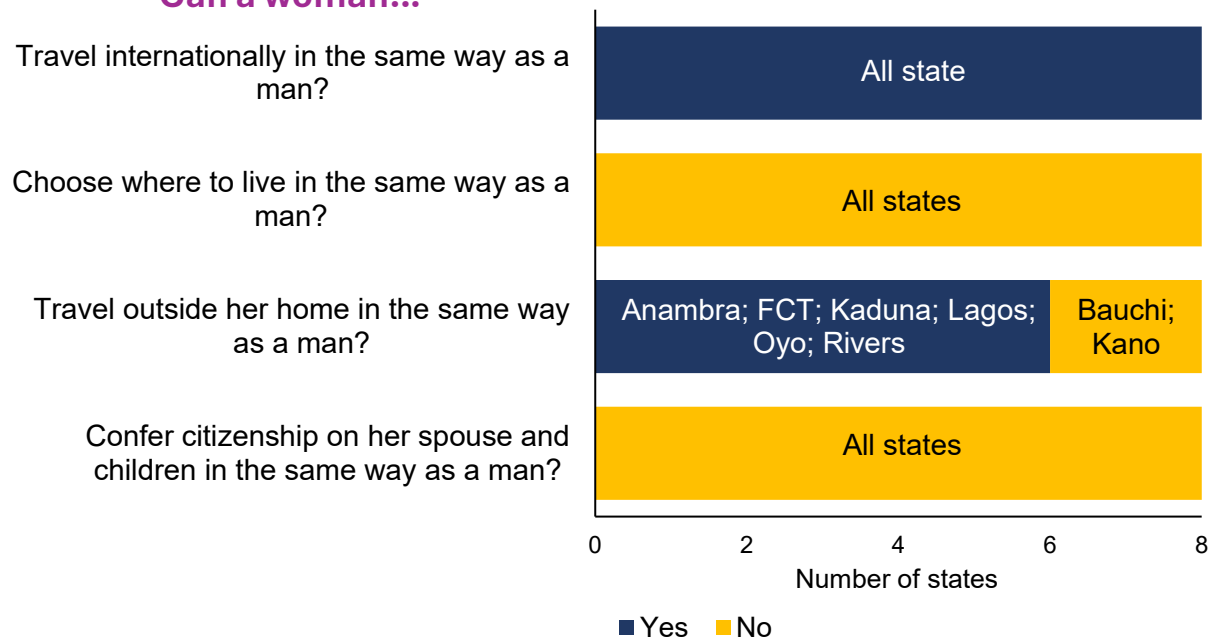


Mobility

Federal government has jurisdiction over immigration and international travel; while family law is subject to various legal regimes – statutory law, Islamic personal law and customary law.

Can a woman...

Mobility legal provisions, number of states



Persistent legal barriers to women's agency and mobility

- **Across states:** Nigeria Court of Appeal rulings held that women take their husbands' domicile upon marriage, confirming restrictions on freedom to choose where to live.
- **Bauchi and Kano:** Women risk losing maintenance rights if they refuse to live at their husbands' domicile (Islamic personal law).

Bauchi and Kano: Women risk losing maintenance rights if they leave the house despite objections from their husbands (Islamic personal law).

Across states: Only men can confer Nigerian citizenship on a foreign spouse under Section 26(2) of the Constitution.

Across states: Remaining gaps in the legislation pertaining to female entrepreneurship and access to finance

Federal and state government has concurrent jurisdiction over corporate law and public procurement

Does federal or state laws...



Entrepreneurship

- Allow women to undertake entrepreneurial activities in the same way as men?
- Prohibit discrimination in access to credit based on gender?
- Prescribe a gender quota on corporate boards?
- Include gender-sensitive procurement provisions for public procurement processes?

Case for reform

Boost productivity and innovation through:

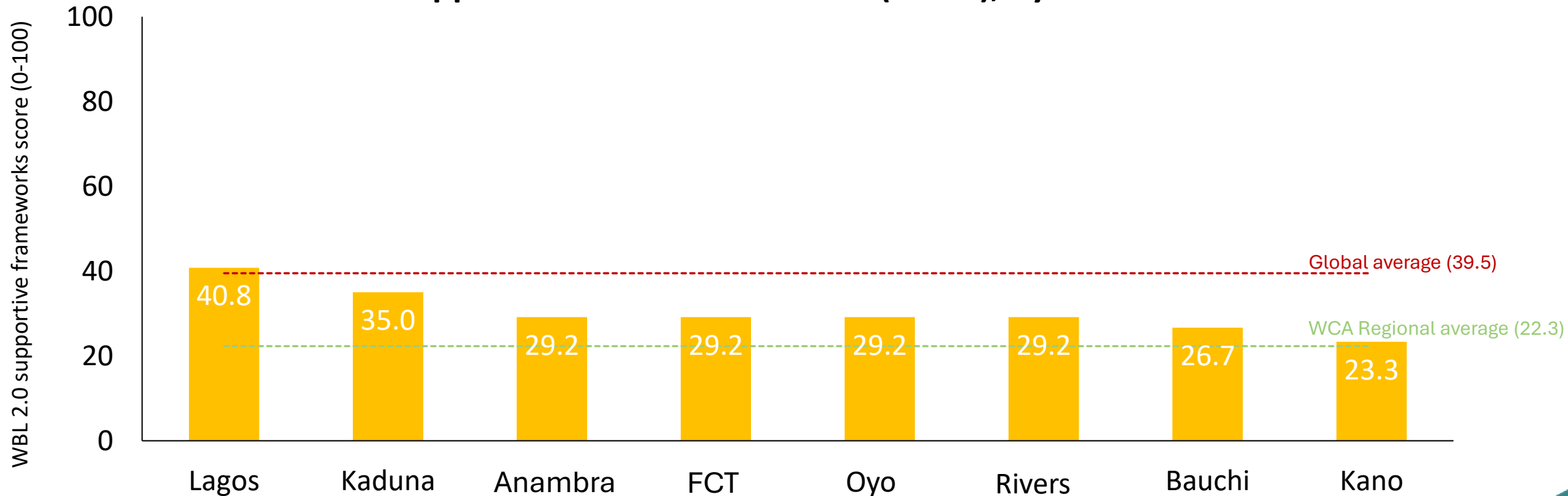
- More women-owned formal businesses
- Greater financial inclusion
- Increased female leadership in the private sector

Recent development: Kaduna Gender Responsive Public Procurement Policy (2025) introduces registration fee waivers for fully women-owned enterprises and mandates female representation on procurement boards.

Findings on the supportive frameworks: Nigerian states performs better than the regional average

Lagos and Kaduna are the top performers; Bauchi and Kano lag behind

WBL 2.0 supportive frameworks scores (0-100), by state

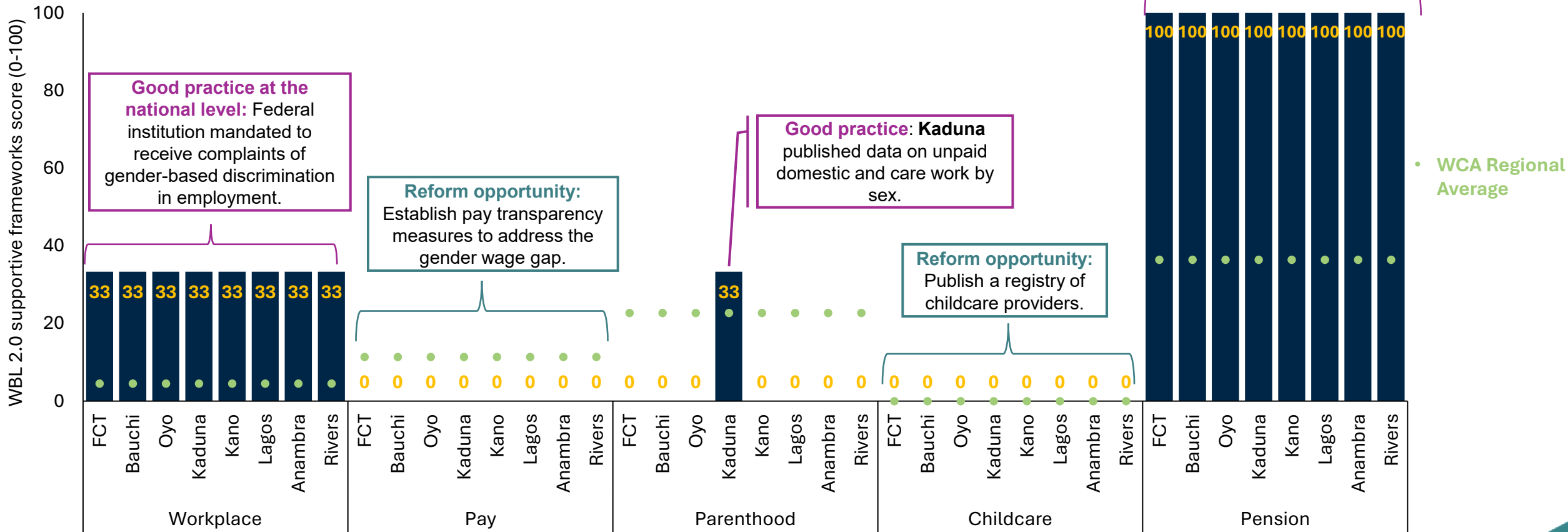


Source: *Women, Business and the Law*.
Note: Central and West Africa includes 22 economies.

Findings on the supportive frameworks: Critical gaps in areas of labor and childcare across different levels of government (i.e. federal and state)

Good practice at the national level: Incentives to increase women's pension benefits.

WBL 2.0 supportive frameworks score (0-100), by indicator and state



Source: *Women, Business and the Law*.
 Note: Central and West Africa includes 22 economies.

Across states: Remaining policy gaps to support the implementation of gender equal laws on employment and wages

Have the federal or state governments ...

Good practice at the federal level: The National Human Rights Commission deals with investigations on employment and women's rights across the country.



- Put in place a specialized body receiving complaints about gender discrimination in employment?
- Published guidelines on flexible work arrangements?
- Published guidelines on non-discrimination based on gender in recruitment?

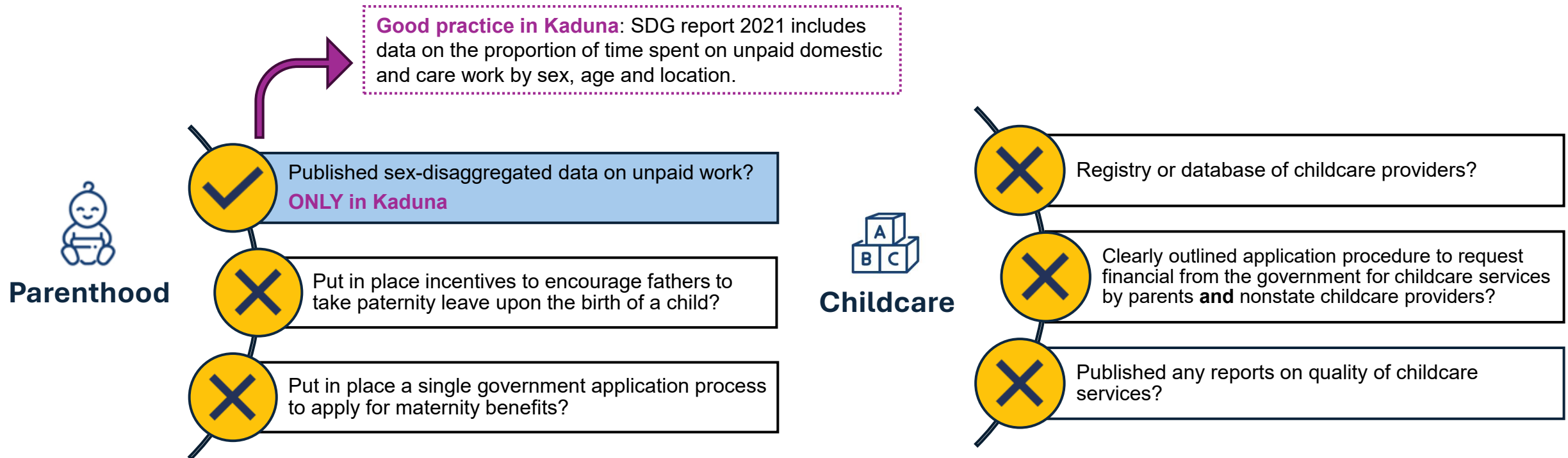


Pay

- Published sex-disaggregated data on employment in different industries or sectors?
- Put in place pay transparency measures or enforcement mechanisms to address gender pay?

Across states: Remaining policy gaps to support the implementation of laws pertaining to women's ability to continue working after having children

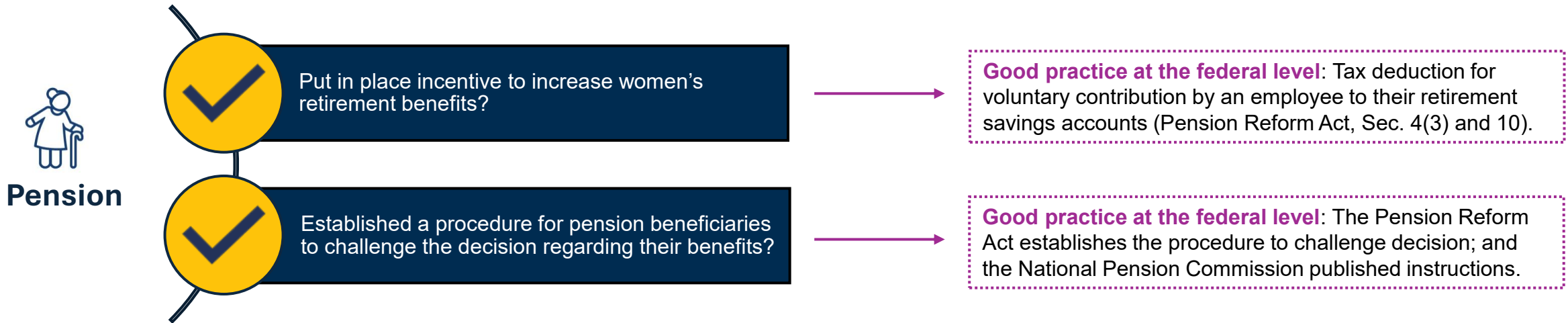
Have the federal or state governments ... ?



Source: *Women, Business and the Law*.

Across states: The federal government put in place mechanisms supporting women's old age financial security

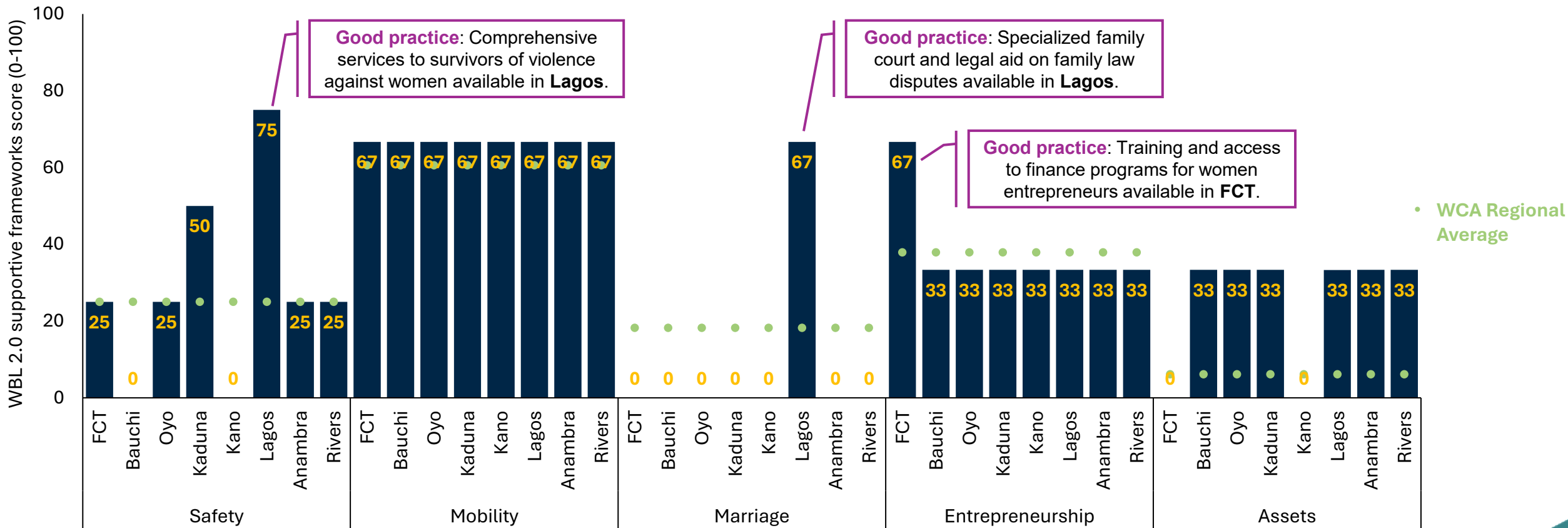
Have the federal or state governments ... ?



Source: *Women, Business and the Law*.

Findings on the supportive frameworks: Critical policy gaps in areas of family, property and violence against women across states

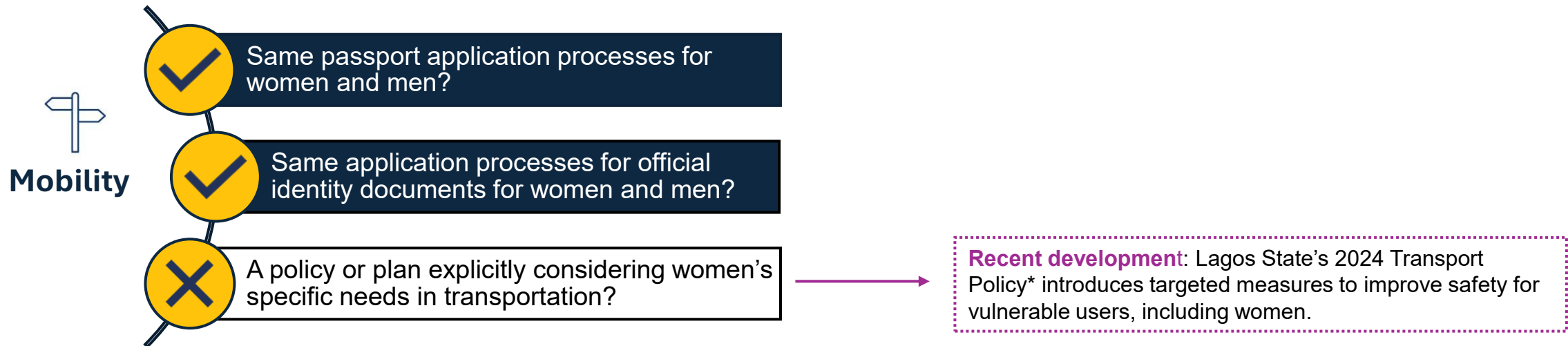
WBL 2.0 supportive frameworks score (0-100), by indicator and state



Source: *Women, Business and the Law*.
 Note: Central and West Africa includes 22 economies.

Across states: Remaining policy gaps to support the implementation of legislation on women's freedom of movement and entrepreneurship

Have the federal or state governments put in place... ?



* This policy was adopted after the subnational study's cut-off date and will be reflected in the Women, Business and the Law 2026 edition.

Variation across states: Uneven policies supporting the implementation of gender-based violence

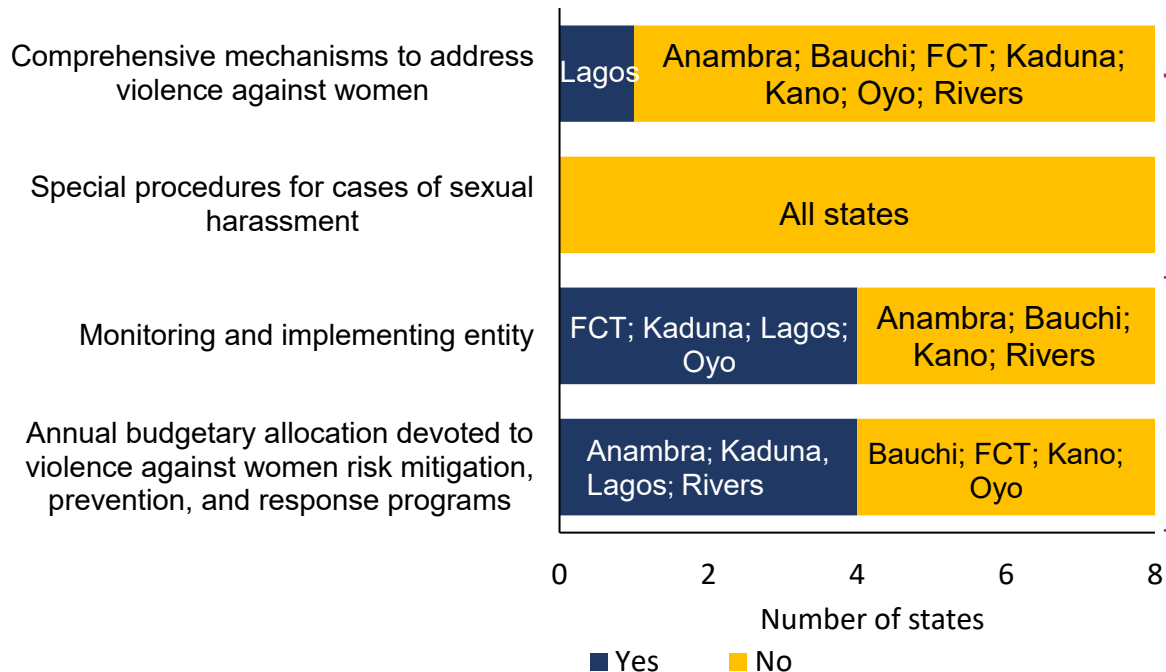


Safety

Lagos and Kaduna stand out for their supportive measures on violence against women

Safety supportive frameworks, number of states

Has state government put in place ... ?



Good practices in Lagos:

- **Comprehensive services to survivors of violence against women** provided by the Lagos State Domestic and Sexual Violence Agency (healthcare services; psychological support; legal aid).
- **Specialized units in police stations and directorate of public prosecution** receiving and prosecuting violence against women cases.

Good practices in Kaduna:

- **Kaduna State Ministry of Human Services and Social Development** coordinates responses, gender mainstreaming in public policy and monitors services.
- **Kaduna State Bureau of Statistics** publishes data on violence against women, including child marriage and sexual and domestic violence.
- **Kaduna State Government Budget 2023** includes allocations for shelters and services to survivors of violence against women

Source: *Women, Business and the Law*.

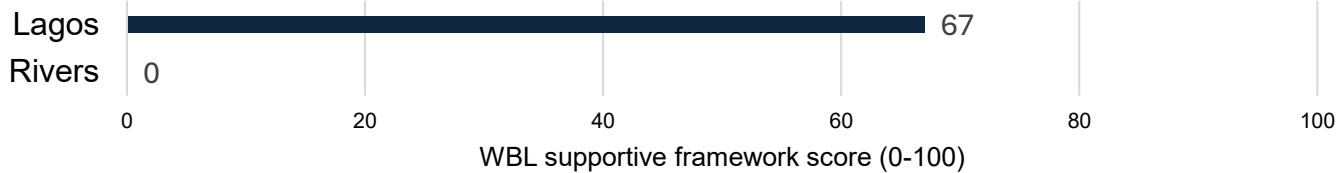
Variation across states: Uneven policies supporting implementation of family law






More access to justice measures to enforce family law in Lagos than in other Nigerian states

Marriage

Anambra, Bauchi, FCT, Kaduna, Kano, Oyo, Rivers



Have federal or state governments put in place... ?

-  Fast-track process or procedure for family law disputes?
-  Specialized family court (divorce, alimony and child custody)
ONLY in Lagos: Probate and Family Division of the High Court of Lagos State.
-  Legal aid available for family law disputes court (divorce, alimony and child custody)
ONLY in Lagos: Lagos Office of Public Defender.

Source: *Women, Business and the Law*.

Variation across states: Uneven policies supporting the implementation of legislation pertaining to female entrepreneurship



More services and policies supporting female entrepreneurs in FCT than in other Nigerian states

Entrepreneurship

Entrepreneurship supportive frameworks, number of states

Have the federal or state governments...?

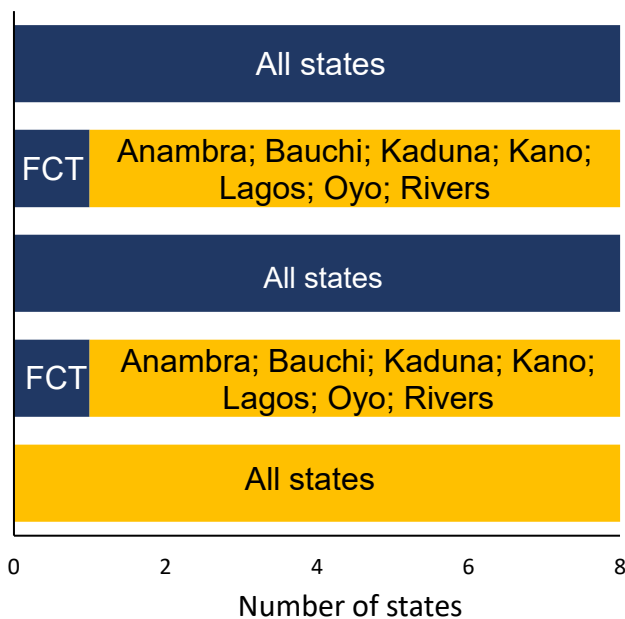
Adopted a plan or strategy on women's access to financial services?

Led programs supporting female entrepreneurs?

a. With access to finance

b. With training or business development?

Published sex-disaggregated data on business activities?



■ Yes ■ No

Good practice at the federal level: Women's financial inclusion specifically addressed in the Revised National Financial Inclusion Strategy (NFIS 2.0) and the Revised Microfinance Policy, Regulatory and Supervisory Framework for Nigeria (2011).

Good practice at the federal AND state level:

- **Federal programs** supporting women's access to finance across Nigeria (e.g., MSMEDF and GEEP).
- **State programs** in **Lagos** (MSME Loan Program) and in **Bauchi** (Microfinance Institution Building Programme and Microcredit Revolving Loan Scheme).

Good practice in FCT: Training for female entrepreneurs available at the National Centre for Women Development in Abuja.

Variation across states: Uneven policies supporting the implementation of legislation on women's property and inheritance rights



Some good practices supporting women's access to property in place across states, except in FCT and Kano

Assets

Assets supportive frameworks, number of states

Have the federal or state governments ... ?

Published anonymized sex-disaggregated data on property ownership?

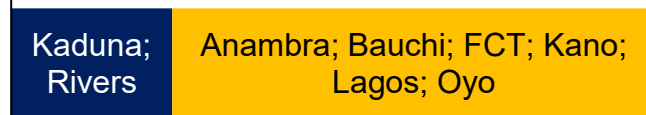


Good practice at the state level: State land agencies publish sex-disaggregated data on women's property ownership in **Anambra, Bauchi, Lagos** and **Oyo**.

Put in place awareness measures in place to improve women's access to information about marital and inheritance rights?

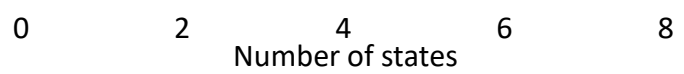


Adopted policies to encourage women to register immovable property (including joint titling)?



Good practice at the state level:

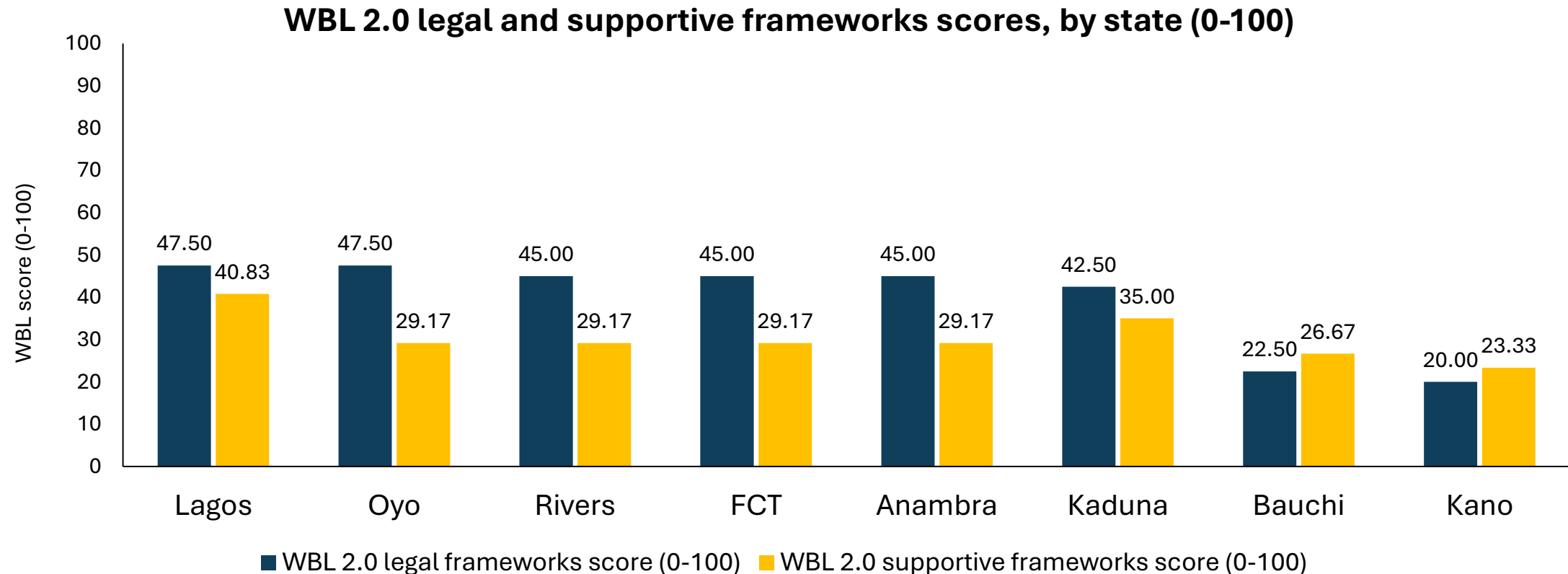
- Kaduna:** Reduced registration fees for women.
- Rivers:** Provides for joint titling between spouses.



■ Yes ■ No

Source: Women, Business and the Law.

Gaps between the laws and the frameworks supporting their implementation

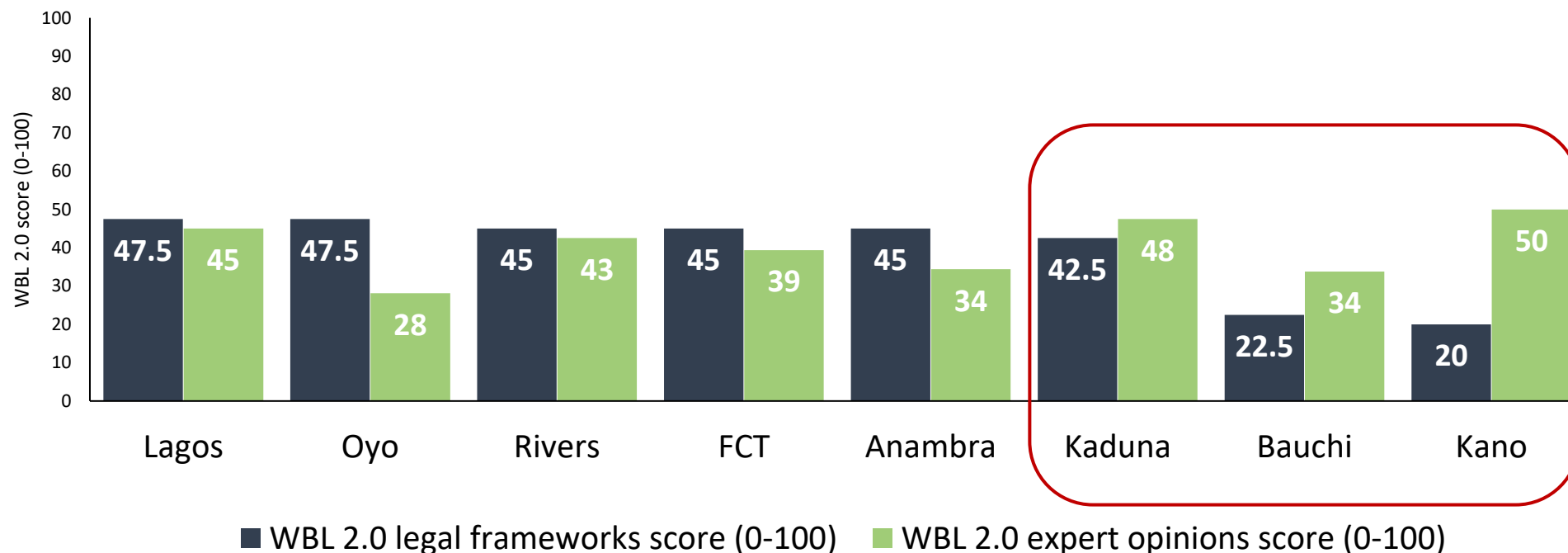


Source: *Women, Business and the Law*.

Expert opinions on the outcome of the law for women

Experts' perceptions tend to be higher in the states with lower legal frameworks scores

WBL 2.0 legal and expert opinions scores (0-100), by state



Source: *Women, Business and the Law*.



Gates Foundation

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