



The National Women's Economic Empowerment Policy and Action Plan.

Policy Memo



1.0 Executive Summary

This memo emphasizes the importance of adopting and actively implementing the Women's Economic Empowerment (WEE) Policy at the state level. It highlights existing gaps, offers targeted recommendations, and underscores the critical role of women's economic empowerment in promoting state and national development. As the global economy and labour market evolve, empowering women to participate fully and equitably in economic activities can yield substantial social and economic benefits. In alignment with the National WEE policy, state-level adoption is vital to effectively address region-specific challenges, bridge gender gaps, and drive sustainable, inclusive growth.

1.1 Purpose of Memo

The primary purpose of this memo is to advocate for the adoption and implementation of the National WEE Policy at the state level, underscoring its potential to improve economic outcomes and enhance social inclusion. Women's economic empowerment—enabling women to access, control, and make decisions about economic resources—is a powerful catalyst for gender equality and economic resilience. This memo identifies existing gaps in economic opportunities for women, such as limited access to finance, employment, education, and entrepreneurial support. By addressing these gaps with targeted, context-specific recommendations, states can build more inclusive economies where women contribute more significantly to local and state development. State governments play a crucial role in adapting the WEE framework to their contexts, implementing actionable steps, and ensuring that economic programs are both accessible and equitable. Through active engagement with this policy, states can create a

foundation for women to thrive economically, leading to far-reaching improvements in quality of life and economic stability for entire communities (UN Women, 2023).

1.2 Background

In May 2023, the National WEE Policy and Action Plan was launched by President Muhammadu Buhari as a strategic framework to enhance women's economic opportunities across the country through a five-year work plan (2023-2028). The policy outlines goals and action steps to address barriers preventing women from achieving economic equality and independence, such as inadequate access to resources, lack of institutional support, and systemic discrimination (World Bank, 2023). A central aim of the policy is to eliminate these obstacles by fostering an inclusive environment in which women can participate fully in the workforce, gain access to equitable financial services, and achieve economic security. The policy also aligns with the ambitious goals of the Tinubu administration's "Renewed Hope Agenda", which includes:

- **Reducing multidimensional poverty.**
- **Increasing girls' enrollment in secondary schools.**
- **Doubling the number of women in STEM fields.**
- **Improving educational attainment for women and girls.**
- **Enhancing women's political representation and economic participation.**

Furthermore, the Action Plan includes guidelines and measurable objectives, providing a roadmap for national and state implementation. However, without committed state-level adoption, this policy's impact may be limited, as local conditions and state variations require adaptable solutions that only state governments can implement effectively.

1.3 Five Key Takeaways of the National Women Economic Empowerment Policy and Action Plan

- **Women play a critical role in Nigeria's agricultural sector**, yet they face significant barriers, with only 19.6% of women comprising the agricultural labor force and a mere 10% owning land, limiting their productivity and economic potential. Closing the gender gap in agriculture could boost Nigeria's GDP by at least \$2.3 billion, according to the World Bank. To harness this potential, the National WEE Policy aims to increase women's participation in agriculture to 30% and improve their access to land ownership, finance, and agricultural inputs, empowering them to contribute more effectively to food security and economic growth.
- **Women entrepreneurs in Nigeria** face significant economic disparities, earning 66% less profit than men and 46% less when selling directly to consumers, largely due to limited access to capital and resources. However, studies show that if women had access to the same financial opportunities as men, their profits could increase by 25%, unlocking substantial economic potential. To address this gap, the National WEE Policy aims to help 60% of women entrepreneurs access finance through targeted initiatives such as MSME Funds and digital tools, empowering them to grow their businesses, contribute to the economy, and achieve greater financial independence.
- **Women in Nigeria remain underrepresented in various industries and leadership roles**, earning 40% less than men on average and facing significant barriers such as discrimination, limited access to finance, and restrictive laws. Despite these challenges, there is immense potential: Nigeria's economy could grow by up to \$229 billion if women participated equally with men in the workforce, particularly in leadership and high-growth sectors like engineering and manufacturing. To harness this potential, there is a pressing need to boost women's workforce participation from 55% to 65%, close the gender pay gap, and promote equitable access to professional and leadership opportunities.
- **Women remain significantly underrepresented in Nigeria's emerging industries**, particularly in tech and STEM fields, where they constitute only 30% of tech firm owners and 22% of STEM graduates. This gap limits not only gender equity but also economic growth, as increasing women's participation in these sectors could generate millions of jobs and add substantial value to the economy, with the tech sector alone projected to create over 10 million jobs and generate \$7 billion in annual revenue. To tap into this potential, strategic efforts must focus on increasing the number of female STEM

graduates to 40% and expanding women's participation in ICT, STEM, and creative industries through targeted training programs, financial support, and inclusive policies.

- **Access to education and skills development remains a critical challenge for women and girls in Nigeria**, particularly in the northern region, where only 9% of girls from the poorest households enrol in secondary school, and girls make up 63% of out-of-school children—further compounded by early marriage, with 43% married before the age of 18. These barriers perpetuate cycles of poverty and severely limit opportunities for economic empowerment. However, increasing access to education and technical vocational training holds immense potential to enhance women's economic participation and strengthen national human capital. To address this, there is a goal to increase secondary school enrolment among girls in the poorest regions by 20% within the next five years, ensure at least 70% complete their education, and achieve 50% participation of women in vocational training programs by 2030.

1.4 Key Recommendation

The foremost recommendation of this memo is the call for state-level adoption and active implementation of the WEE policy's provisions. Addressing state challenges, such as disparities in employment, education, and social norms, requires state-led initiatives tailored to local needs and resources. Implementing WEE policies at the state level can address these issues by promoting gender-responsive budgeting, creating pathways for skill development, and expanding access to credit and financial services for women entrepreneurs (OECD, 2023). Additionally, state governments should establish monitoring frameworks to track progress toward gender equality in economic opportunities, ensuring accountability and continuous improvement. By prioritizing women's economic empowerment, states can contribute meaningfully to national economic resilience, equitable growth, and poverty reduction. Gender-equal participation in the economy benefits everyone by driving inclusive growth, innovation, and resilience in the face of economic and social challenges (International Labour Organization, 2023).

2.0 Context and Rationale for Women's Economic Empowerment (WEE)

2.1 Economic Impact of Women's Economic Empowerment

Empowering women economically has a profound impact on overall economic growth, poverty reduction, and the well-being of families and communities.¹ When women have equal access to education, employment, and financial resources, they contribute significantly to economic productivity. Studies show that when women participate more fully in the economy, they contribute to GDP growth, as they invest a substantial portion of their earnings in their households, supporting education, nutrition, and healthcare. This investment in the family has a multiplier effect; it uplifts communities by enhancing human capital and it reduces poverty in the society.

According to a McKinsey Global Institute report, advancing gender equality in the workforce could add as much as \$12 trillion to global GDP by 2025.² In Nigeria, economic growth driven by women's empowerment has the potential to raise household incomes and foster resilience among vulnerable populations, particularly in rural and impoverished areas.

2.2 Current Gaps of Women's Economic Empowerment

Several barriers limit women's economic participation in Nigeria. Many women face

limited access to quality education, hindering their ability to acquire the skills and knowledge needed for employment. Gender-based discrimination and social norms often restrict women's access to decent work opportunities, leading to lower wages and precarious employment. Financial inclusion remains a challenge, with many women lacking access to formal financial services like loans and savings accounts. This limits their ability to start businesses, invest in education, or manage financial emergencies. Furthermore, discriminatory laws and social customs restrict women's land ownership rights, hindering their economic independence and agricultural productivity.

Key gaps include:

- **Education Access:** Girls and women still face lower enrollment and completion rates in higher secondary and tertiary education, which limits their ability to secure well-paying jobs and leadership positions. Socio-cultural factors, early marriage, and financial constraints contribute to this disparity.
- **Employment Opportunities:** Women face gender discrimination in hiring, lower wages, and job segregation, which confines them to low-paying sectors. Informal work is prevalent among women, often without

1. Ramlochan, M. (2024, January 16). The Girl Effect: Educated women create a ripple effect for thriving communities. Children Believe. Retrieved April 9, 2025, from <https://childrenbelieve.ca/women-create-ripple-effect-thriving-communities/#:~:text=This%20means%20that%20by%20focusing,the%20standard%20of%20living%20for>

2. McKinsey Global Institute (2015). The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth.

protections such as health benefits, job security, or maternity leave.

- **Financial Inclusion:** About 47%³ of Nigerian women remain unbanked or underbanked, limiting their access to credit, savings, and other financial services necessary for entrepreneurial ventures. Without these financial tools, women struggle to grow businesses and improve their financial security.
- **Land Ownership and Property Rights:** Cultural practices still persist that prevent many Nigerian women from owning land or property, which undermines their ability to leverage assets for loans or to expand their businesses.

2.3 Policy Alignment of Women's Economic Empowerment

Women's Economic Empowerment (WEE) aligns closely with Nigeria's national objectives and its commitments to international frameworks. Domestically, Nigeria's National Gender Policy⁴ emphasizes the importance of gender equality

that enables women's full participation in the economy. These policies aim to create a conducive environment for women's economic participation through initiatives like skill development programs, access to finance, and legal reforms. Internationally, the Sustainable Development Goals (SDGs) recognize the importance of gender equality and women's empowerment as critical drivers of sustainable development. SDG 5 (gender equality) specifically targets gender equality and women's empowerment, while other SDGs, such as SDG 1 (poverty eradication) and SDG 8 (decent work and economic growth), are directly linked to women's economic empowerment.

Achieving these goals requires improving women's access to economic resources, including financial services, land, and technology. Additionally, WEE supports the African Union Agenda 2063⁵, which envisions a prosperous Africa based on inclusive growth and sustainable development. Agenda 2063's Aspiration 6 emphasizes an Africa "whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children."

3. (2025). Nigeria: NGX Regulation Limited Case Study. Women's World Banking. <https://www.womensworldbanking.org/insights/financial-inclusion-in-nigeria-ngx-regulation-limited-case-study/>

4. (2021). Revised 2021-2026 National Gender Policy. Women's Rights Advancement and Protection Alternative. <https://www.wrapnigeria.org/wp-content/uploads/2023/06/FINAL-NGP-COPY-AS-PRINTED.pdf>

5. African Union (2015). Agenda 2063: The Africa We Want.

3.0 Identified Gaps in Women's Economic Empowerment

The Federal Government has identified the lack of a cohesive WEE policy and action plan as one of the most glaring policy gaps in its efforts to empower women. Despite initiating several multi-sectoral policies and plans targeting a wide range of issues, including WEE, Nigeria has never developed a stand-alone WEE policy document. Several studies have shown the need for a WEE policy to serve as a blueprint for all women's economic interventions in diverse areas, including finance, entrepreneurship, climate change, agriculture, technology and education, to chart a course for completely transitioning women from having limited economic power, voice, and choice to have the skills, resources, and opportunities required to access and compete equitably in markets, as well as the agency to control and benefit from economic activities.

Poverty: According to the World Bank, Nigerian women account for 70% of the country's extremely poor, even though they comprise only 49.3% of the general population.

Financial inclusion: According to a 2022 study by Enhancing Financial Innovation and Access (EFInA), in collaboration with the Development Research and Projects Center (dRPC), 56% of Nigerian men have access to financial services, compared to only 45% of women.

Land ownership: According to the Food and Agriculture Organization (FAO), while women account for 70% to 80% of agricultural labour and output in Nigeria, only 10% of landowners in Nigeria are women, despite the 45-year-old Land Use Act that gives women equal rights to land ownership.

School completion: While 67% of boys in Nigeria will complete secondary school, only 53% of girls have the same opportunity.⁶ That number is less than 25% in some parts of the country like Jigawa and Bauchi states with a completion rate of 19.3% and 17.3% respectively.⁷

Digital access: The digital economy and internet-enabled applications continue to open up new opportunities for Nigerian entrepreneurs, but, according to USAID, only 34% of Nigerian women and girls have access to the internet, compared to 54% of men and boys.⁸

Corporate representation: Few women in the Nigerian economy manage to reach senior management and governance positions in the private sector – only about 1 in 5 board members of the companies represented on the Nigerian Stock Exchange are women.

6. (2023). National Women's Economic Empowerment Policy and Action Plan. Federal Ministry of Women Affairs. https://nigeria.ion.int/sites/g/files/tmzbd1856/files/documents/2024-02/nigeria-national-wee-policy-and-action-plan-may-230519_133503.pdf

7. (2022). 2021 MULTIPLE INDICATOR CLUSTER SURVEY (MICS) & NATIONAL IMMUNIZATION COVERAGE SURVEY (NICS). NBS. <https://www.unicef.org/nigeria/media/6316/file/2021%20MICS%20full%20report%20.pdf>

8. NWAKALOR, K. C. (2023). UNDERSTANDING THE GENDER DIGITAL DIVIDE IN NIGERIA. USAID. https://banyanglobal.com/wp-content/uploads/2023/08/Nigeria-GDD-Brief_Final-508-May-2023.pdf

4.0 Recommendations for State-Level Action and Adoption

To improve gender equality, boost economic opportunities, and provide social support for women, states need to take a well-rounded approach that considers the unique needs and challenges in each region. By creating specific programs tailored to these needs, states can help bridge the gaps in opportunities and ensure inclusive growth that benefits everyone.

4.1 Education and Skills Development Initiatives

In relation to women, for instance, state governments may devote resources to the education of girls and seek to change the gender ratio in vocational training programs. States could adopt practices which seek to educate girls as well as boys. Educating girls is important because they often help take care of their younger siblings, especially in rural areas. A gender-friendly curriculum that integrates STEM subjects can make education more inclusive and effective for them. State governments could also launch such campaigns, with the assistance of community organizations, that discourage the practice of early marriages, which has been a great hindrance to girls' education in many parts of the world. They can also introduce some in-kind support like the provision of school supplies in the form of uniforms, textbooks, and free school meals to encourage the parents to send their children to school. Likewise, state governments can introduce some research-based interventions on early child marriage prevention, such as the introduction in cash transfers purposely for education.⁹ There are

studies which laid the contribution of education, especially one year of secondary school, in delaying the action of early marriage, besides improving the employment situation for women¹⁰. Altogether with educational agencies, states can help girls and young women qualify for and take up high-skilled jobs, hence contributing to the region's economic growth.

In addition, the states can also bridge the gaps in vocational training by increasing women in vocational education and training (TVET) programs, especially those in male-dominated sectors. Setting gender imbalances in the TVET programs as targets and the inclusion of financial assistance schemes may encourage more female participation. According to the International Labour Organization (ILO), a gender-balanced TVET can enhance labour market outcomes for women, who often face economic exclusion due to limited skill sets.¹¹ Collaborations with local industries to provide training on the job in emerging industries can play a significant role in closing the education-employment gap. The implementation of some education policies that correspond to the specific needs of the economy of their state, such as policies that ensure that beyond formal education, girls are equipped with vocational training that can help me to be independent, the introduction of policies that will promote the access and retention of girls in schools.¹² States can empower women with skills necessary for economic security and professional growth.

9. Harrison, A. (2023). Evidence review: Child marriage interventions and research from 2020 to 2022. The Child Marriage Research to Action Network (the CRANK). <https://www.unicef.org/media/136646/file/CRANK-Evidence-Review-Child-Marriage-2023.pdf>

10. <https://documents1.worldbank.org/curated/pt/268251542653259451/pdf/132200-WP-P168381-PUBLIC-11-20-18-Africa-GE-CM-Conference-Edition2.pdf>

11. (2024). Gender mainstreaming into technical and vocational education and training (TVET) in Lebanon. ILO.

<https://www.ilo.org/sites/default/files/2024-08/TVET%202.pdf>

4.2 Financial and Digital Literacy Programs

There is a need for state governments to set up various financial and digital literacy programs for women focusing more on rural areas. Financial literacy is important as it empowers women in how they manage personal finances, secure loans and make financial decisions. For instance, state-run programs that provide hands-on training in budgeting, saving, and credit management could empower women to better manage their finances. The Global Financial Literacy Excellence Center states that financial literacy improves women's economic empowerment and reduces poverty rates.¹³ Financial literacy can be incorporated into adult education programs and mobile platforms can also be utilised for remote training for the benefit of those who may not be able to attend physical classes.

In addition, digital literacy programs play a crucial role in empowering women to access online resources and participate in the growing digital economy. States could partner with technology companies to establish digital training hubs, especially in rural areas, where women often face limited access to such resources. These hubs will equip women with relevant digital skills, such as internet navigation, e-commerce, and digital finance. Digital literacy can increase women's employment opportunities and facilitate their participation in entrepreneurial activities.¹⁴

4.3 Social Protection and Childcare Support

Many women, especially those in low-income communities, find it difficult to balance work and

family life. Childcare can be a major hurdle, limiting their ability to work or advance in their careers. To address this, state governments should invest in social protection programs that support working parents. Access to affordable childcare options, like subsidized daycare centres or workplace childcare facilities, would provide safe and nurturing environments for children, allowing their mothers to fully participate in the workforce. While the government does not directly establish daycare centers, the management of early childhood education falls under the purview of the local government, hence, the state governments can direct the local governments to look into how accessible and affordable daycare can be provided for women. The International Labour Organization (ILO) emphasizes that accessible childcare is a key enabler for women's employment, increasing their participation in both formal and informal sectors¹⁵. Governments can help more women enter the workforce and climb the career ladder by providing state-funded childcare options.

It is good to mention that the labour law¹⁶ (Section 54) governs maternity leave in Nigeria, any changes will have to be enacted through the legislation by the National Assembly. The current duration of maternity leave is currently 12 weeks (3 months), however, some states (Lagos, Oyo, Kaduna, Ekiti, Cross River, Osun and Kwara states) have adopted this policy of six months of fully paid maternity leave, and many more are encouraged to adopt the 6 months maternity leave for public servants.

States should also consider expanding social

12. (2016). NATIONAL STRATEGY TO END CHILD MARRIAGE IN NIGERIA. Federal Ministry of Women Affairs and Social Development. https://www.girlsnotbrides.org/documents/633/Strategy-to-end-child-marriage_for-printing_08-03-2017.pdf

13. Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, Vol. LII. <https://doi.org/http://dx.doi.org/10.1257/jel.52.1.5>

14. (2023). Closing Gender Gaps in Digital Development: A Practical Guide for Operational Teams. <https://documents1.worldbank.org/curated/en/099022924054584089/pdf/P1805721f6ca4402c1905b12c4337f89bb8.pdf>

protection schemes specifically designed to meet the needs of working women, such as unemployment insurance and health insurance. Programs like these can protect women's financial well-being and encourage them to stay in the workforce. For example, offering job security during maternity leave or providing financial assistance to women in low-income households can make a big difference in mitigating financial insecurity and encouraging workforce engagement.

4.4 Public-Private Partnerships (PPPs)

Public-Private Partnerships (PPPs) can play a major role in increasing women's employment and entrepreneurship opportunities, especially in fast-growing industries. State governments can create more opportunities for women by collaborating with the private sector in areas such as renewable energy, technology, and sustainable agriculture. By offering in-kind incentives such as, such as the provision of subsidy on logistics (such as transport vouchers), low-cost energy supply (solar solutions) or funding for training programs, state governments can encourage businesses to invest in training women and create a more inclusive workforce. Women's employment in high-growth industries promotes economic diversity and resilience, which contributes to state development.¹⁷ These partnerships also support internship and apprenticeship programs that are designed to give women the practical experience and skills needed to succeed in these fields.

Furthermore, states can leverage PPPs to help women entrepreneurs by improving their access to funding, mentorship, and networking opportunities. States can collaborate with

financial institutions and business organizations to provide small loans, business advice, and training programs targeted at women-owned businesses. When women are given access to entrepreneurial resources, it increases the success rates of female-led businesses and promotes more inclusive economic growth.

4.5 Strengthening Women's Land and Property Rights

State-level reforms that strengthen women's rights to land and property are crucial for enhancing their economic security and access to resources. State governments should consider enacting legislation that protects women's right to own, inherit, and manage property on their own, without needing approval or permission from male relatives. When women have access to land, it helps them achieve better financial independence and also leads to higher agricultural productivity and food security, especially in rural areas. Secure land rights increase women's income and make them more resilient to poverty.¹⁸ With clear legal protections and simplified processes for land ownership, women can enjoy equal terms with men on property rights.

States should also establish land registries and dispute resolution mechanisms that are accessible to women, especially in areas where traditional laws women's rights to own land. Providing women with legal advice and teaching them about their property rights can help them protect their land ownership. Women tend to invest more in their communities when they have access to property rights and this helps to improve social and economic growth in the society.

15. Extending childcare services to workers in the informal economy: Policy lessons from country experiences. ILO and WIEGO.

https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@gender/documents/genericdocument/wcms_737555.pdf

16. <https://lawsofnigeria.placng.org/laws/L1.pdf>

17. UN Women. (2021). Women's Employment in High-Growth Industries and Economic Resilience: The Role of Public-Private Partnerships in Promoting Inclusivity. UN Women.

18. (2018). THE STATE OF FOOD SECURITY AND NUTRITION IN THE WORLD: BUILDING CLIMATE RESILIENCE FOR FOOD SECURITY AND NUTRITION. Food and Agriculture Organization of the United Nations. <https://openknowledge.fao.org/server/api/core/bitstreams/f5019ab4-0f6a-47e8-85b9-15473c012d6a/content>

5.0 Implementation and Monitoring Framework of Women's Economic Empowerment

5.1 Suggested Steps for Implementation

The successful adoption and implementation of Women's Economic Empowerment (WEE) policies at the state level require a series of well-coordinated actions to ensure that women's economic participation and leadership are maximized. Below are some key steps to follow:

Stakeholder Engagement: To begin the implementation process of Women's Economic Empowerment (WEE) at the state level, it is important to identify, engage and partner with key stakeholders such as government agencies, civil society organizations, community leaders and women's groups. The active participation of these groups ensures that WEE policies are tailored to the specific needs of women at the local level, and helps to foster a sense of shared responsibility for women's empowerment. This engagement process should include consultations, workshops, and dialogues to understand the challenges and opportunities within each state.

Budget Allocations: WEE projects cannot be successful without enough money. WEE has to be given top priority by state governments including it into their yearly budgets. This should involve the supply of sufficient money for initiatives supporting women's economic engagement, including skills development, vocational training programs, credit facilities access and support for women in agriculture and other vital areas. WEE initiatives should have clear budget lines, and funding should be dispersed across metropolitan and rural locations, however, some states will need to pay more attention to the rural areas as they are more vulnerable. Transparency and responsibility

policies such as mandatory spending disclosure, open budgeting and expenditure tracking, citizen participation and oversight should be followed to monitor how well expenditure on WEE works.

Public Awareness Campaigns: Successful application of WEE policies depends also on public awareness efforts. The awareness campaigns should concentrate on teaching men and women about gender equality, women's right to work, and how empowering women may lead to favourable economic consequences by means of government cooperation with media outlets and civil society organisations. Targeted marketing should concentrate on rural areas where women can be more cut off from economic possibilities, therefore guaranteeing that knowledge finds the most underprivileged groups.

Policy Development and Legislative Support: States have to design gender-responsive policies that enable women to flourish economically, therefore guaranteeing sustainability and efficient implementation. This covers passing legislation guaranteeing maternity and parental leave, equitable pay, and protection from employment discrimination for women. Laws passed by legislative bodies should help women have access to finance, inheritance, and property.

5.2 Monitoring and Evaluation

To track the effectiveness of WEE initiatives, monitoring and evaluation (M&E) mechanisms must be robust and data-driven. Establishing state-level WEE committees can provide the necessary oversight for these efforts. These committees, comprising government officials,

women's advocacy groups, and other key stakeholders, should meet regularly to review the progress of WEE programs, share best practices, and address any emerging issues. Their responsibility should also include making sure state-level operations line up with national WEE targets.

The use of measurable targets is essential for tracking progress. These targets should be clearly defined, time-bound, and relevant to the unique needs of each state. Key performance indicators (KPIs) could include the number of women employed in formal sectors, the increase in women-owned businesses, and improvements in women's access to financial services. Monitoring should also consider the qualitative impact of WEE programs, such as changes in societal attitudes toward women's work and shifts in gendered divisions of labour.

Data collection is critical to assess the impact of policies on women's economic empowerment. States should develop and maintain a reliable system for collecting data on various indicators of women's economic status. This could involve conducting regular surveys and focus groups with women to assess their needs, barriers to economic participation, and the effectiveness of existing programs. This data must be analyzed regularly to inform policy adjustments and improvements. Governments should also collaborate with research institutions to ensure the use of evidence-based approaches in refining WEE programs.

5.3 National-Local Coordination

For WEE initiatives to achieve maximum impact, coordination between state agencies and the Federal Ministry of Women's Affairs is important. Both levels of government must work together to ensure that WEE policies are aligned with national objectives and that resources are distributed efficiently. Regular meetings between state and federal authorities help to ensure that state-specific issues and solutions are included in national plans and that general national policies are followed.

Among the key benefits of national-local collaboration is the exchange of best practices and resources. Federal policies, financial incentives, and tools for developing capacity aimed to support women economically will benefit states. Through technical support and knowledge provision to state governments, the Federal Ministry of Women's Affairs can help implement evidence-based policies and adapt national initiatives to match local realities.

Harmonising monitoring mechanisms across tiers of government will also help to guarantee that state and federal players share responsibility for reaching WEE goals. States should take the responsibility to regularly notify the Federal Ministry of Women's Affairs (special protocols for in-person meetings and electronic communication can be adopted to ensure seamless communication), therefore establishing a feedback loop that enables real-time changes depending on local problems and achievements.

6.0 Expected Benefits of State Adoption of the WEE Policy

6.1 Economic Growth and Development

The adoption of a Women's Economic Empowerment (WEE) policy by the state is expected to generate significant economic benefits, largely driven by increased female participation in the workforce. When women have equal access to economic opportunities, they can contribute directly to the state's Gross Domestic Product (GDP), foster business creation, and stimulate innovation. According to the McKinsey Global Institute, achieving gender parity in workforce participation could add as much as \$12 trillion to global GDP by 2025.¹⁹ This contribution shows itself locally, as higher female labour force participation usually results in higher household earnings, therefore improving family economic well-being and lowering income disparity. Moreover, the improved purchasing power resulting from greater household earnings can increase demand for products and services, so stimulating local businesses and providing more job possibilities, so forming a positive feedback loop supporting sustained economic development.²⁰

6.2 Social Progress and Poverty Reduction

Adopting a WEE policy can play a critical role in reducing poverty and fostering social progress, as women's economic empowerment is closely linked to improved quality of life for entire families. Access to education and employment opportunities for women not only raises their

income levels but also provides a pathway out of poverty for households. Studies show that women are more inclined than males to spend extra money on food, healthcare, and education for their children when they control other income.²¹ Children of educated and economically empowered moms are more likely to receive better education, healthcare, and nutrition, therefore helping to break the cycle of poverty. For next generations, this can yield great advantages. Moreover, allowing women to participate in the economy has shown to reduce social inequities, thereby creating a more stable and strong society. Over time, these consequences help to produce better social indicators including decreased child mortality, higher literacy rates, and improved public health outcomes.²²

6.3 Enhanced Gender Equality

A WEE policy serves as an essential tool for advancing gender equality and addressing disparities in employment, wages, and access to resources that have historically limited women's economic participation. Gender gaps in the labour market are a persistent barrier to economic equality, with women often earning less than men for similar work, occupying fewer leadership positions, and facing restricted access to resources such as credit and training. The WEE strategy aims to overcome these challenges by means of fair employment rules, wage parity, and encouragement of female entrepreneurs. Such

19. McKinsey & Company. (2015). The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth. McKinsey Global Institute.

20. World Bank. (2020). Women, Business, and the Law 2020.

21. McKinsey & Company. (2015). The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth. McKinsey Global Institute.

22. UN Women. (2021). Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development.

legal acts not only advance workplace equality but also contribute to a cultural transformation towards greater acceptance of women in many jobs all over society. Greater gender equality is found to produce more general advantages for society including higher production, creativity,

and economic resilience. States can guarantee that men and women fully participate in the economy by encouraging fair access to resources and opportunities, therefore building a more inclusive society.



7.0 Call to Action

7.1 Immediate Adoption: Prioritizing Women's Economic Empowerment in Budget Allocations and Policy Reforms

Women's economic empowerment (WEE) is a critical driver for equitable development and sustainable economic progress. Encouraging state governors, state houses of assembly and agencies to adopt WEE policies is essential to making a tangible impact on women's economic participation and prosperity. Allocating budgets specifically for women-focused programs ensures that resources are directly invested in initiatives that empower women economically, thereby fostering a more inclusive economic environment. State leaders not only promote gender equity but also greatly help to reduce poverty at local and national levels by giving WEE top priority in budget allocations and policy changes. State governors and agencies should thus be pressed to quickly adopt and institutionalise WEE policies to support fair development and strong growth.

7.2 Partnership Development: Strengthening Collaborations for Effective WEE Initiatives

Forming connections with the private sector, international sponsors, and civil society groups will help WEE initiatives maximise their impact. These combined efforts scale major projects, pool resources, and distribute knowledge. Although foreign donors assist and expand on-the-ground projects directly impacting women in local communities through finance and technical support, civil society organisations are indispensable in running these initiatives

on-the-ground. Moreover, private sector participation brings market access, creativity, and job possibilities—qualities essential for women's sustainable empowerment. According to a study by the International Labour Organisation (ILO), cooperation between several sectors helps to create more inclusive economic systems that help everyone, not only women but the whole economy.²³ Therefore, encouraging such alliances will help WEE programs to be much more effective and provide a more all-encompassing method of economic empowerment.

7.3 Commitment to Inclusive Growth: Emphasizing the Role of WEE in Sustainable Development

Women's economic empowerment is integral not only for achieving gender equality but also for driving inclusive economic growth that benefits all members of society. Numerous studies have shown that countries prioritizing WEE experience improved economic stability, increased productivity, and reduced inequalities.²⁴ For instance, the McKinsey Global Institute reports that advancing women's equality could add \$12 trillion to global GDP by 2025.²⁵ WEE is thus essential to creating resilient economies where both men and women can contribute fully to economic development. When state leaders and agencies commit to WEE, they invest in a more inclusive, diverse, and sustainable economic future. Therefore, embracing WEE is not solely a matter of social equity—it is a smart economic strategy that can drive long-term growth and prosperity for entire communities and nations.

23. (2021). *Empowering Women at Work: Government Laws and Policies for Gender Equality*. ILO Publishing. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed_emp/@emp_ent/@multi/documents/publication/wcms_773233.pdf

24. OECD. (2020). *Women's Economic Empowerment and Inclusive Growth*. Paris: OECD Publishing.

25. McKinsey Global Institute. (2015). *The Power of Parity: Advancing Women's Equality in the Economy*.

WEE Implementation Update

| States | Implementation | Ongoing Domestication | Expressed interest | No Action |
|-------------|----------------|-----------------------|--------------------|-----------|
| Abia | | | | ✗ |
| Adamawa | | | ✓ | |
| Akwa Ibom | | ✓ | | |
| Anambra | | | | ✗ |
| Bauchi | | | | ✗ |
| Bayelsa | | | | ✗ |
| Benue | | | ✓ | |
| Borno | | ✓ | | |
| Cross River | | ✓ | | |
| Delta | | | | ✗ |
| Ebonyi | | | | ✗ |
| Edo | | ✓ | | |
| Ekiti | | | | ✗ |
| Enugu | | ✓ | | |
| Gombe | | | | ✗ |
| Imo | | | ✓ | |
| Jigawa | | | | ✗ |
| Kaduna | ✓ | | | |
| Kano | | ✓ | | |
| Katsina | | | | ✗ |
| Kebbi | | | | ✗ |
| Kogi | | | | ✗ |
| Kwara | | ✓ | | |
| Lagos | | ✓ | | |
| Nasarawa | | ✓ | | |
| Niger | | | ✓ | |
| Ogun | | | ✓ | |
| Ondo | | | | ✗ |
| Osun | | | | ✗ |
| Oyo | | | ✓ | |
| Plateau | | ✓ | | |
| Rivers | | | | ✗ |
| Sokoto | | | | ✗ |
| Taraba | | ✓ | | |
| Yobe | | | | ✗ |
| Zamfara | | | ✓ | |

About the Project

The Nigeria Women's Economic Empowerment (WEE) Policy Catalyst Fund project is being implemented to engage local Nigerian organisations in supporting the Federal Government's efforts to boost national and subnational awareness of the National WEE Policy and Action Plan.

With guidance from Albright Stonebridge Group (ASG) and support from the Gates Foundation, BudgIT is working with the Federal Ministry of Women Affairs and other civil society organisations to promote the adoption, implementation, and domestication of the WEE policy.

About BudgIT

BudgIT is a civic organisation that uses creative technology to simplify public information, stimulating a community of active citizens and enabling their right to demand accountability, institutional reforms, efficient service delivery and an equitable society.

Contact: info@budgit.org +234-803-727-6668, +234-908- 333-1633
Address: 55, Moleye Street, Sabo, Yaba, Lagos, Nigeria.

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**The National Women's
Economic Empowerment
Policy and Action Plan.**

