



So Far So Good

**The National Women
Economic
Empowerment
Policy and Action
Plan (2023 -2028)**



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.

Country Director: Vahyala Kwaga

Research and Policy Advisory Team:
Oludamilola Onemano, Adejoke Akinbode

Data Visualisation/Creative Development:
Michael Pabiekun

Editor: Vahyala Kwaga

Contact: info@budgit.org +234-803-727-6668,
+234-908- 333-1633

Address: 16, Harvey Road, Yaba Phase 2, Lagos State, Nigeria.

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1.0

Introduction

Why does the Policy Matter?

The National Women Economic Empowerment Policy and Action Plan 2023 - 2028 was created as a road map or blueprint to address structural barriers that limit women's full participation in Nigeria. This policy is important because it addresses the persistent structural barriers that limit women's full participation in the economy. In many contexts, women face unequal access to education, finance, land ownership, decent work opportunities and decision-making spaces. These disparities are not only social injustices but also economic inefficiencies.

The policy is also critical for reducing poverty and improving household welfare. Evidence consistently shows that when women have greater control over income and resources, they invest more in their families, particularly in children's health, education, and nutrition.¹ This creates a multiplier effect that strengthens human capital development over time. By prioritizing women's access to livelihoods, entrepreneurship opportunities and social protection, the policy contributes directly to more inclusive and sustainable development outcomes.

In addition, the policy promotes gender equality and social inclusion by institutionalizing reforms across sectors such as finance, agriculture, labour and enterprise development. It ensures that empowerment efforts are not fragmented but aligned with national priorities and measurable targets. This kind of coordination is essential for addressing deeply rooted inequalities and ensuring that women, especially those in rural and underserved communities, are not left behind.

The National WEE Policy and Action Plan also matters because it strengthens accountability and implementation. The policy outlines clear actions, timelines and responsibilities for stakeholders, which shifts the focus from rhetoric to results. It also provides a basis for monitoring progress and evaluating impact, ensuring that commitments to women's economic empowerment translate into tangible improvements in their lives and livelihoods.



1. Fast Company (n.d.). From local to global economies: Why women hold the key to economic security. <https://fastcompany.co.za/business/from-local-to-global-economies-why-women-hold-the-key-to-economic-security>

1.1 Background and Policy Context

Nigeria's economic performance continues to be constrained by persistent gender inequalities that limit women's full participation in productive activities. The National Women Economic Empowerment Policy and Action Plan 2023–2028 is anchored on the recognition that women's economic exclusion represents a structural drag on productivity, income growth and poverty reduction. Despite constituting nearly half of Nigeria's population, women face systemic barriers across labour markets, finance, asset ownership and digital access.² In 2022, which is the baseline year for this policy, National Bureau of Statistics reported women's labour force participation rate is approximately 55% compared to about 70% for men, indicating a persistent participation gap. More critically, women's employment is largely concentrated in low-productivity segments, with a significantly higher proportion of women engaged in informal and vulnerable employment,³ particularly in agriculture and small-scale trade.

Financial exclusion remains a key constraint. The policy highlights that women are disproportionately excluded from formal financial systems, with over one-third of adult women lacking access to formal financial services, compared to a lower share among men. This gap limits women's ability to accumulate capital, invest in enterprises and participate in higher-value economic activities.

Inequalities in access to productive assets—especially land—are also pronounced. The policy notes that while women play a major role in agricultural production, they account for a significantly smaller share of landowners, with estimates indicating that less than 20% of landowners are women⁴. This restricts their ability to access credit, adopt improved inputs, and scale agricultural productivity. In addition, gender gaps in digital access are emerging as a new dimension of inequality. Women are less likely to own mobile phones, access the internet, or utilise digital financial services, limiting their participation in Nigeria's growing digital economy.⁵ The policy recognises digital inclusion as a critical pathway for expanding women's economic opportunities.

These intersecting constraints underscore the need for a coordinated policy response. The National Women Economic Empowerment Policy and Action Plan 2023–2028 provides a comprehensive framework to address these barriers across key sectors, including labour markets, entrepreneurship, agriculture, education and digital inclusion. The policy is aligned with Nigeria's national development priorities, particularly those focused on economic diversification, job creation, and poverty reduction. Addressing structural inefficiencies that limit women's productivity directly contributes to expanding the country's economic base and strengthening inclusive growth outcomes.

2. See generally, Singh, N., Koning, A., and Ledgerwood, J. (2025). Invisible Barriers: How Gender Norms Impact Financial Inclusion: A framework for classifying norms and developing strategies to address them. Focus Note, Washington, D.C: CGAP. <https://www.cgap.org/research/publication/invisible-barriers-how-gendernorms-impact-financial-inclusion>

3. See generally, African Center for Economic Transformation (ACET). (2023). Women's Labor Participation in Africa: A Review of Key Drivers and Challenges. ACET, Accra. <https://acetforafrica.org/research-and-analysis/reports-studies/reports/womens-labor-participation/>

4. National Population Commission (NPC) [Nigeria], & ICF. (2025). Nigeria demographic and health survey 2025. <https://dhsprogram.com/pubs/pdf/FR359/FR359.pdf>

5. See generally, World Bank Group. (2025). What Works to Advance Women's Digital Literacy?: A Review of Good Practices and Programs. © World Bank. <http://hdl.handle.net/10986/43052> License: CC BY-NC 3.0 IGO.



At the global level, the policy supports Nigeria's commitments under the United Nations Sustainable Development Goals, particularly SDG 5 and SDG 8, which emphasise equal access to economic resources, productive employment and inclusive growth. It also aligns with Nigeria's participation in the African Continental Free Trade Area, where improving women's productivity, enterprise participation and access to markets is essential for enhancing competitiveness and maximising the benefits of regional trade integration.

2.0

What the Policy Set Out to Do

2.1 WEE Policy Pillars

Five key sectors are highlighted in the WEE Policy framework that have the potential to drive future economic outcomes for women, if girls and women are engaged in these sectors. These are agriculture, entrepreneurship, labour markets, emerging industries and education and skills acquisition.



2.1.1 Agriculture

The WEE Policy aims to significantly strengthen women's participation and productivity in Nigeria's agricultural sector by increasing the share of women in the agricultural labour force from 19.6% to 30% by 2028. The policy seeks to achieve this by improving partnerships and incentives for financial institutions to expand credit access to women smallholder farmers, while building stronger linkages between women farmers and agribusiness companies to facilitate access to modern technologies, inputs and market opportunities. It also encourages collaboration between the government and the private sector to integrate women into high-value agricultural value chains, including cash crops and livestock production. To enhance productivity and service delivery, the policy promotes the recruitment of more women in agricultural extension and support services, alongside targeted training on advanced farming and marketing techniques. In addition, it supports the development of locally appropriate labour-saving agricultural machinery to reduce the physical burden on women farmers and improve efficiency. The policy further prioritizes advocacy and institutional reforms to address harmful gender norms and improve women's access to land at the state and local levels. It also promotes partnerships with technology firms to provide women farmers with accessible agricultural data and digital tools that support informed decision-making and higher yields, while organizing advocacy workshops in regions where women are traditionally excluded from high-value agricultural production. Collectively, these interventions are

expected to enhance women's access to critical resources, such as finance, subsidized inputs like seeds, fertilizers and pesticides, modern machinery, climate-smart technologies and irrigation systems. All these help to improve productivity, expand participation in high-value markets and strengthen women's land ownership and long-term economic independence in agriculture.

2.1.2 Entrepreneurship

The WEE Policy aims to strengthen women's participation in business by creating an enabling ecosystem that improves access to markets, finance, skills and investment opportunities. The policy seeks to increase women's financial inclusion from a baseline of 45% in 2022 to 75% by 2028, while also improving the country's performance in the World Bank's Women, Business and the Law Index from 63.1% to 71.5% within the same period. To achieve these goals, the policy proposes a strategic partnership with financial institutions and digital platforms. Key actions include collaborating with local and global e-commerce platforms to create dedicated marketplaces for women-owned businesses, expanding access to loans, grants and low-interest financing for women entrepreneurs, and integrating business skills training with financing opportunities to reduce barriers to participation. The policy also emphasizes strengthening women's technical and digital capabilities so they can compete effectively across industries, while promoting greater gender representation in venture capital firms and public support agencies to ensure women are fairly considered in investment decisions.

Through these interventions, the policy envisions a rise in women-led startups and Small and Medium Enterprises (SME) accessing funding, increased adoption of technology by women entrepreneurs, improved financial literacy for informed business decision-making, stronger representation of women in leadership positions within financial institutions, expanded acquisition of technical skills across sectors and greater integration of women-owned businesses into global e-commerce platforms to enhance their growth and competitiveness.

2.1.3 Women in Traditional Labour Markets

The WEE Policy aims to strengthen women's participation and leadership in Nigeria's traditional labour market by setting measurable targets and promoting inclusive workplace reforms. The policy seeks to increase women's labour force participation from a baseline of 55% in 2022 to 65% by 2028. It also aims to improve women's representation in corporate leadership among companies listed on the Nigerian Exchange Group, raising the share of women holding board seats from 19% to 25% and senior management positions from 23% to 30% by 2028. To achieve these targets, the policy promotes collaboration with industry leaders to establish voluntary quotas for women in management and board positions, expands professional and academic training to increase women's access to male-dominated sectors and encourages industries to adopt comprehensive leave policies that support women's participation in the workforce. It also emphasizes the

enforcement of workplace policies that prevent violence and discrimination while motivating both private and public institutions to promote women to leadership roles. In addition, targeted campaigns will encourage women and girls to pursue careers in traditionally male-dominated industries.

Complementing these efforts, the policy focuses on strengthening women's position in the traditional labour market through policies that promote work-life balance, such as flexible work arrangements and parental leave, while enforcing equal pay for equal work. The policy also sets clear targets for women's representation in leadership positions across key sectors and expands access to professional and academic training, thereby improving women's opportunities to enter and advance in historically male-dominated fields.

2.1.4 Emerging Industries and Digital Economy

The WEE Policy seeks to advance gender equality in emerging industries and the digital economy by creating opportunities for women to participate meaningfully in innovation-driven sectors. Under this pillar, the policy promotes the development of supportive labour and regulatory frameworks that ensure decent work conditions for women in creative and technology-driven industries. It encourages partnerships with leading companies to provide internships, mentorship programmes, and specialized training for young women pursuing careers in creative and digital fields. In addition, the policy aims to address persistent cultural and social biases that discourage women from

entering science, technology, engineering and mathematics (STEM) careers through targeted awareness campaigns. To close the digital gender gap, the policy also prioritizes expanding internet connectivity to underserved rural areas through long-term infrastructure investments and short-term community-based digital literacy initiatives, alongside the establishment of technology facilities in libraries, schools and community centres.

The expected outcomes under this pillar focus on strengthening women's participation in emerging industries and STEM-related sectors. Over a five-year period, the policy aims to increase funding by 25% to support women's access to STEM education, while also targeting a 40% rise in the proportion of women graduating with STEM degrees in Nigeria, from 22%. It further proposes sustained investment in programmes that incentivize women's participation in STEM fields, with resources growing by 5% annually over five consecutive years. The policy also seeks to enhance digital inclusion by improving access to affordable digital devices, such as smartphones, tablets and laptops, particularly for low-income women. Ultimately, these measures are expected to stimulate innovation and entrepreneurship by increasing the number of women leading registered technology-focused enterprises, with a targeted growth of 40% within the next five years.

2.1.5 Women's Education and Skills Acquisition

The WEE Policy focuses on strengthening education and skills

acquisition as a pathway to improving women's economic participation. The policy aims to increase the percentage of girls enrolled in secondary school from a baseline of 67% in 2022 to 75% by 2028. To achieve this target, the policy proposes nationwide investment in skill-building programmes, particularly in rural areas, alongside the introduction of gender quotas in technical colleges, as well as scholarships and internship opportunities for high-performing female students. It also prioritizes the creation of safe and secure educational environments and the expansion of distance learning initiatives to improve access to education for girls who may face geographic or social barriers. In addition, the policy emphasizes collaboration with religious and traditional leaders, youth groups and men's organizations to strengthen community support for girls' education, especially in underserved rural communities.

These interventions are expected to deliver several outcomes, some of which are: increased girls' school enrollment, stronger enforcement of the Child Rights Act and the Violence Against Persons Prohibition Act (VAPP Act) and improved integration of women's education into broader national economic development strategies. The policy further anticipates the expansion of vocational training hubs, the development of more distance-learning programmes tailored to girl-child education, improved achievement of gender targets within the Universal Basic Education Programme and an increase in the proportion of women in the teaching workforce, thereby enhancing

female representation in the education sector.

2.2 WEE Policy Cross-Cutting Accelerators

The cross-cutting accelerators are essential for ensuring the effective implementation of the WEE Policy and Action Plan across diverse contexts. They will tackle systemic issues that perpetuate gender disparities, including those affecting individuals with disabilities, those living in extreme poverty or in rural areas and women working in male-dominated fields.

2.2.1 Women's Financial Inclusion and Literacy

The WEE Policy seeks to strengthen women's participation in the economy by addressing structural barriers that limit their financial access and capabilities. One of its key cross-cutting accelerators focuses on women's financial inclusion and financial literacy, with the objective of tackling both demand and supply side constraints that prevent women-owned micro, small and medium enterprises (MSMEs) from accessing capital. On the demand side, the policy emphasizes improving women's financial knowledge and decision-making capacity, including the integration of financial literacy as a subject or extracurricular component within primary and secondary school curricula. On the supply side, it promotes policies and financial products that expand access to credit and financial services for women entrepreneurs. Through these

measures, the policy aims to increase the proportion of women who possess the skills and knowledge needed to make informed financial decisions, while also expanding women's use of digital financial services such as mobile money, online banking platforms and electronic wallets.

2.2.2 Digital Innovation, Literacy and Access

The WEE Policy seeks to promote inclusive economic participation by addressing structural barriers that limit women's access to digital opportunities. As a cross-cutting accelerator, the policy highlights digital innovation, literacy and access through strategic investments in robust digital infrastructure, including high-speed internet connectivity, broadband networks and expanded mobile network coverage, particularly in underserved rural areas. In addition, the policy gives precedence to the development of digital capabilities among women entrepreneurs by supporting training programmes, mentorship initiatives and capacity-building platforms that enable women-owned businesses to effectively adopt and leverage digital technologies for business growth and scalability. These interventions are expected to lead to measurable outcomes, including a significant increase in the number of women trained in digital skills and engaged in digital mentorship networks, as well as the expansion of women-owned startups and innovation hubs that support the emergence and success of women digital entrepreneurs.

2.2.3 Household, Workplace and Community Support Structures

The WEE Policy seeks to strengthen household, workplace and community support structures as critical cross-cutting accelerators for advancing women's economic inclusion. The policy lays emphasis on the enforcement of gender-responsive policies and social protection systems that safeguard women's economic security, including pensions, unemployment benefits, maternity protection and equal pay. It also calls for the revision, adoption and enforcement of legislation that mandates equal opportunities and rights for women across different contexts, particularly women in the informal economy, mothers and women with disabilities. As such, the policy aims to expand awareness among underserved women about self-empowerment opportunities and improve their access to relevant information and resources. In addition, it promotes the increased use of Women's Economic Collectives (WECs) as mechanisms for poverty reduction, mutual support and economic advancement. Ultimately, these interventions are expected to increase the participation of mothers and other marginalized women in education and skills development programs, which will enhance their capacity for

sustainable economic engagement and empowerment.

2.2.4 Gender-Responsive and Data-Driven Government Processes

The WEE Policy seeks to institutionalize gender-responsive and data-driven government processes as a cross-cutting accelerator for inclusive economic development. Specifically, the policy aims to integrate women's economic empowerment and gender equality targets into all relevant government programs, policies and national economic plans. It also spoke about the publication of gender-targeted budget line items with appropriate budget classifiers to strengthen monitoring, reporting and evaluation mechanisms. The policy intends to improve transparency, accountability and evidence-based decision-making; this can be done by systematically collecting and utilizing gender-disaggregated data on program beneficiaries. These measures are expected to ensure that more policies and programs are shaped by the voices and experiences of grassroots women, particularly those from marginalized groups, as well as drive improved economic outcomes for women through clearly defined gender-focused targets embedded within government interventions.

3.0

“So Far, So Good”:

What’s Working
(What has Changed)



3.1 Institutional Progress

One of the significant gains of the WEE policy is the gradual institutionalization of the policy in Nigeria's governance architecture. The adoption of the National Women Economic Empowerment Policy and Action Plan itself represents a significant institutional milestone, providing a nationally endorsed framework to guide interventions across sub-sectors. BudGIT's work in creating a costed plan for the policy has brought stakeholders from different sectors at the federal level to adopt and collaborate in creating the cost estimates. The sectors include ministries such as the federal Ministry of Women affairs (which houses the policy); the federal ministry of Humanitarian affairs and Poverty Alleviation (of which most of the social protection packages-especially cash transfers-are implemented through); the federal Ministry of Labour and Employment (which plays a key role in pillars such as Women in the traditional labour market and entrepreneurship); the federal Ministry of Agriculture for the agricultural pillar (as well as the entrepreneurship pillar); the federal Ministry of Industry, Trade and Investment; and the federal Ministry of Communications, Information and National Orientation. Lastly, the federal Ministry of Education is the pillar of women's education and skill acquisition. All of these listed ministries have played key roles in ensuring that the policy is institutionalised and have provided their support throughout the costing process.

The creation of the High Level Advisory Committee (HLAC) on Empowerment

for Women and Girls, in 2023, after its launch, also served as an institutional progress for the policy, unlike policies that are created and left on paper. The intentional move to have the HLAC leverage its collective experience and multisectoral expertise and perspectives to provide technical advice was meant to catalyze the federal government's efforts to identify and propose bespoke solutions to critical Gender Equality gaps that exist in Nigeria. It was created to provide programmatic oversight and expertise to catalyse WEE priority programs, while providing policy recommendations to the federal government, especially the presidency.

At the subnational level, thanks to organisations like Dev Afrique, Kaduna state adopted, domesticated and commenced the implementation of the policy in November 2024. The Policy Innovation Centre also worked with the Lagos state Ministry of Women Affairs and Poverty Alleviation (WAPA) to domesticate and implement the policy for Lagos State. Isa Wali Empowerment Initiative, as well as Fable Advisory also supported the Kano state Ministry of Women Affairs, Children and People with special needs to launch the adoption and implementation of the policy in Kano state. The Nigerian Governors Forum (NGF) and the Nigerian Governors Spouses Forum (NSGF) have collaborated with the federal Ministry of Women Affairs and various State governments to domesticate and implement the policy. The start point was the launch of the policy in Kwara state in July 2025 and so far, more than 24 states are in the process of

domestication. Coordination across all sectors, public, private, development partners, as well as civil societies have made this happen.

3.2 Programmatic Signals

The National WEE Policy poses a lot of programmatic shifts as it transitions from framework adoption to result-orientated execution. The policy does not just tell what the policy says, but the action plan reveals what delivery should look like and how performance is measured. Here are a few program shifts the National WEE Policy has established:

I. From Fragmented Interventions to a Coordinated National Delivery Framework

Historically, women's economic empowerment interventions in Nigeria have been implemented across multiple ministries and programmes without strong alignment. The WEE Policy creates an opportunity to shift toward coordinated implementation across agriculture, labour, education, digital economy and finance sectors. This ensures shared targets across MDAs with clearer institutional responsibility for delivery and reduced duplication of donor and government interventions. The shift here is from isolated projects to a synergised delivery architecture.

II. From Gender Advocacy to Economic Strategy

Women's empowerment has often been framed primarily as a social protection or welfare issue, where women are given N50,000 or a

grinding machine which is regarded as empowerment. The National WEE Policy reframes it as a productivity and growth issue, making it more holistic to address the different structures that enable women. This enables a shift toward integrating WEE into national economic planning while linking women's employment to sector productivity and positioning women-owned enterprises within industrial policy. It also strengthens women's participation in high-value chains and gives them the support structures to function effectively in them. The result will be a transition from social inclusion framing to macroeconomic positioning.

III. From Federal-Level Policy Ownership to Subnational Execution

Economic empowerment initiatives are largely delivered at the state level through skills programmes, agricultural support, training/capacity building, cash transfers and other social protection options. Recent domestication efforts across states such as Kaduna, Lagos, Kano and Kwara show state-level implementation ownership, localisation of policy priorities and the integration of the policy into state development plans. This will expand reach to women in rural and informal sectors.

IV. From Gender-Blind Budgeting to Gender-Responsive Public Finance

The WEE Policy strengthens the case for integrating gender into budgeting and expenditure tracking. The costed plan enables the tagging of WEE investments in sector budgets, aligning interventions with gender gaps in labour and finance, which will help in

improving accountability for WEE spending and strengthen monitoring across ministries.

3.3 Normative Shift

The adoption, domestication and implementation of the policy have generated a couple of normative shifts, which signify the intentionality of the policy and the structures put in place to achieve the set goals.

In Lagos state, from the inception of the domestication process, each co-creation phase was done together with market women, under the leadership of their lya loja. They were able to emphasize the need for digital and financial literacy as their immediate need and it was integrated into the state's roadmap in the policy. The Lagos state team also worked with Financial institutions at that stage to ensure that their products are known amongst the women and how they can improve financial services for them. This approach moved from theory to practice, bringing the key stakeholders together to contribute to the roadmap for the state that goes beyond the norm, where it would just be civil societies and other development partners.

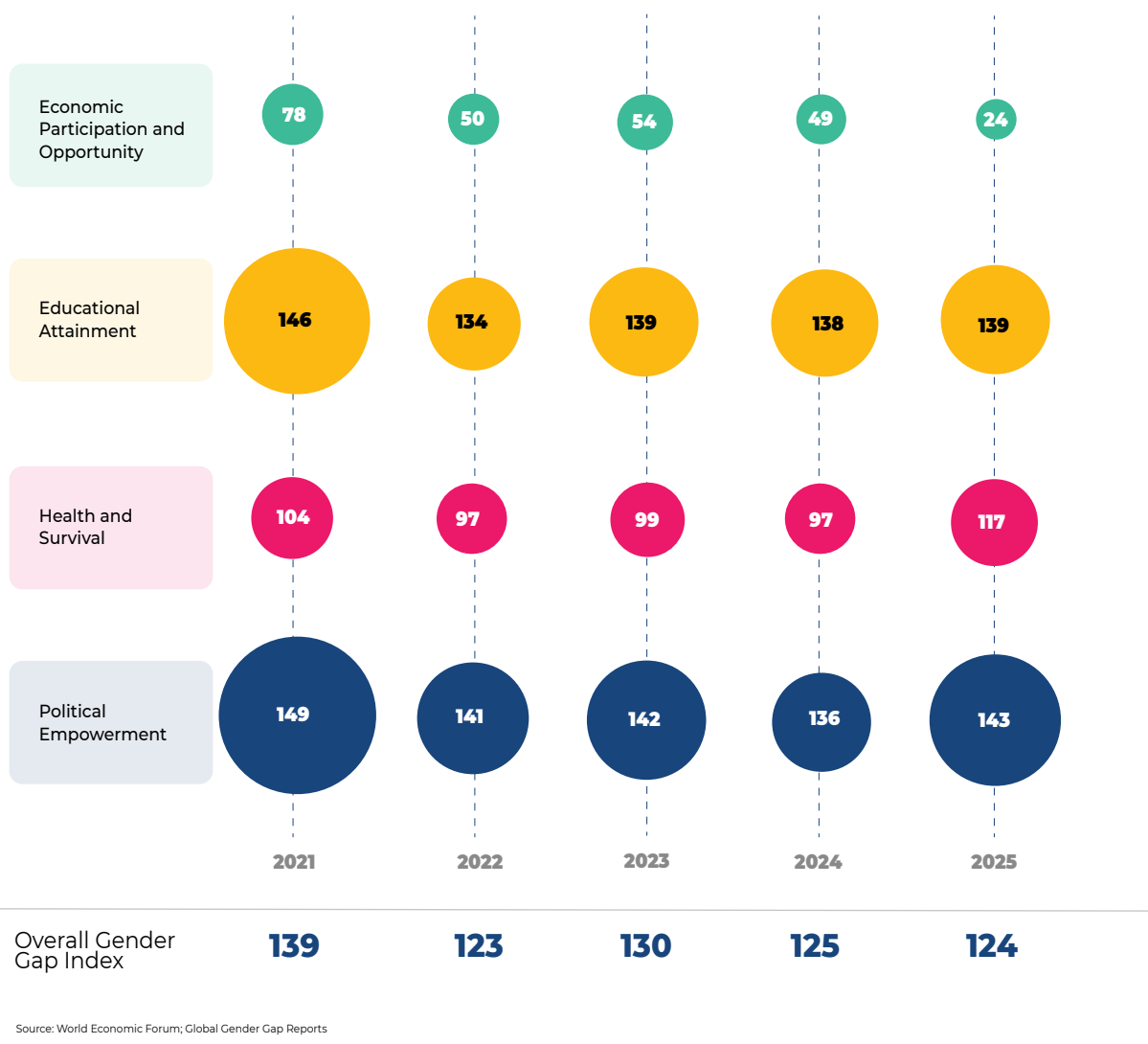
For Kano state, stakeholders recognised that the state is dynamic with sharia laws. As such, coming in with an empowerment policy that might go against sharia would not work, so the localisation of the policy for Kano state started with the emirates, which are the traditional and somewhat religious gatekeepers: getting their buy-in was the greatest normative shift. Now, there are more He4She champions within the state supporting the empowerment of women. Kaduna state used a different approach, by mobilising local civil society organisations (CSOs) and citizens to co-create the policy with the state government. These organisations and individuals became policy champions, giving them ownership of the programme and the opportunity to follow through on the implementation alongside the state government.

These strategies have laid the foundation for normative shifts from the regular donor-funded projects that catalyse change (and are abandoned after the funding is done), to giving the critical beneficiaries and stakeholders ownership of the system to push for change and sustainability.



3.4 Highlight Data Change

Table 1: Nigeria's 2021- 2025 Global Gender Gap Rankings Out of 148 Countries



The National WEE Policy and Action Plan sets clear and measurable targets to improve Nigeria’s global gender equality ranking, increase women’s participation in the economy, expand financial inclusion and access to education, as well as boost women’s representation in leadership by 2028. So far, recent data shows mixed progress; there are great improvements in labour force participation, financial inclusion and corporate representation, but slower improvements in agriculture

participation and overall gender rankings. The policy hopes to achieve Nigeria’s entrance into the top 90 countries by 2028, in the World Economic Forum (WEF) Global Gender Gap Index. However, since the base year of 2022, Nigeria’s ranking has stagnated. Coming in 124th in 2024 and 125th in 2025 means a lot of work is required to get Nigeria to the desired target and that strongly dwells on the implementation of the policy. Based on the four sub-indexes of the Global Gender Gap, Economic participation

and opportunity shows a major improvement over the last 5 years, going from the 2022 baseline of 50th to 24th in 2025. It has definitely met the National WEE policy target of being

amongst the top 40 countries. What did Nigeria do differently? How can it be translated into a noticeable impact for women? How can it be replicated for the other sub-indexes?

Table 2: Updates on the SMART Goals of the National WEE Policy and Action Plan

Overall goals	Baseline (2022)	Policy Goals by 2028	Current Data (2025)
The World Economic Forum (WEF) Global Gender Gap Index	123	Top 90 countries	123
WEF Gender Gap Economic Opportunity and Inclusion Sub- Index	50	Top 40 countries	50
Women's Economic Participation			
Labour Force Participation	55%	65%	79.1%
The share of women in the agriculture labour force	19.6%	30%	20.1%
World Bank's Women, Business, and the Law index	63.1%	71.5%	66.3% (2024)
Women occupying board seats across the various sectors listed on the Nigerian Stock Exchange (NSE) and senior management positions of listed companies.	19% (board seats) 23% (senior management representation)	25% (board seats) 30% (senior management representation)	31.1% (corporate board presentation)
Women's Economic Literacy Access			
Women's Financial Inclusion	45%	75 %	70% (2024)
Percentage of girls enrolled in secondary school.	67% (2021)	75%	Not Updated

According to the Q2 2024 Labour Force Survey, Female participation has increased to 79.1% from the 55% recorded in the baseline year of 2022. This has met and surpassed the WEE policy target of 65% by 2028. 88.3% of these females are self-employed and 11.7% who work wage employment. The share of women in the agriculture labour force has seen just a small increase from 19.06% in 2022 to 20% in 2024, with the target of 30% by 2028. The implementation of the National WEE Policy is critical to improve women’s agricultural labour force participation by improving their access to finance, land, agricultural inputs and markets.

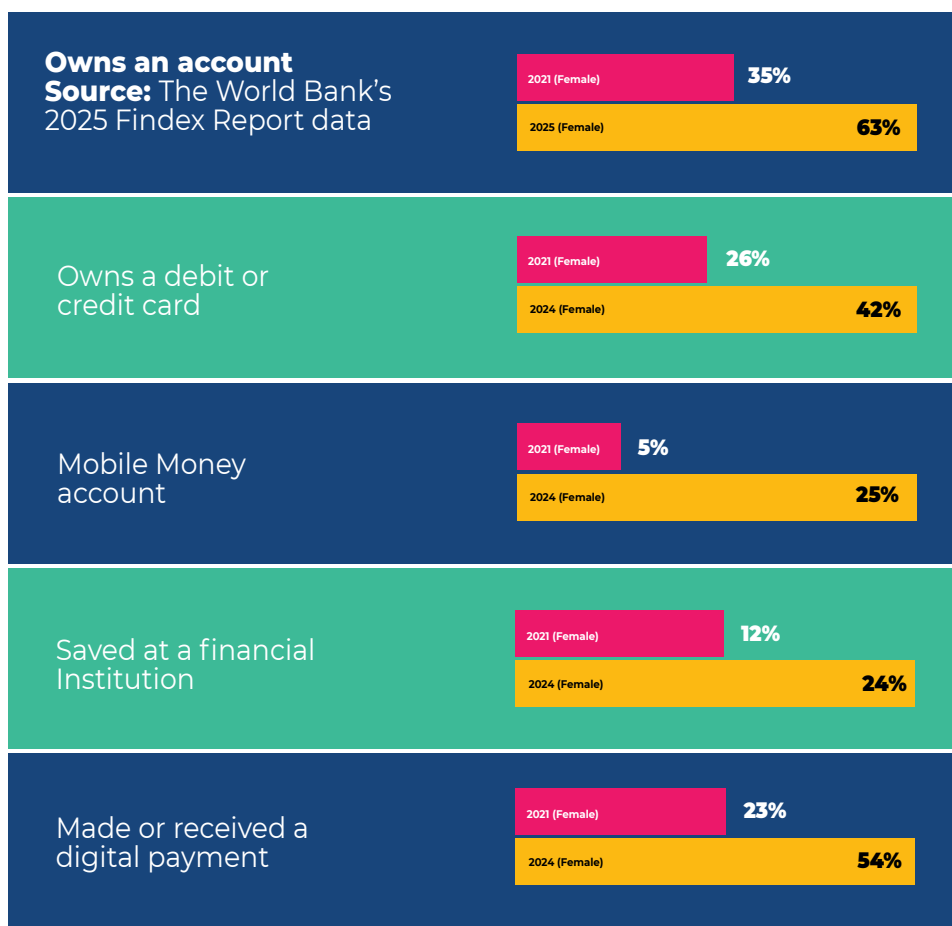
The World Bank’s Women, Business and the Law Index 2026 (on benchmarking laws for jobs and inclusive growth) assessment, looked at legal frameworks, supportive frameworks and enforcement perception across indicators such as: safety, mobility, work, pay, marriage, parenthood, childcare, assets, pension and entrepreneurship. With

an average score of 44.81%, Nigeria has work to do and there are needed reforms that provide legal, supportive and enforceable frameworks to improve the business environment for women to meet the 75.1% target. This is especially important as it dropped from 66.2% in 2024.

As of October 2025, women hold 31.1% of board seats in Nigeria’s 30 largest listed companies (NGX-30), the highest level of gender representation recorded since tracking began in 2020. This is a remarkable win from the 19% of women occupying board seats across the various sectors listed on the Nigerian Stock Exchange (NSE) in 2022. The target of 25% for the National WEE Policy has long been surpassed.

For the percentage of girls enrolled in secondary school, 67% are recorded in 2021 by the World Bank remains the most recent data. The need for gender-disaggregated data is critical to tracking wins and growth at all levels especially for education.

Table 3: Financial Inclusion So far (Improvements)



Source: The World Bank's 2025 Findex Report data

There have been some significant improvements in women's financial inclusion over the years across key indicators. Between 2021 and 2025, the number of women who own a financial account increased from 35% to 63%, while the number of women who save at a financial institution also grew from 12% in 2021 to 43% in 2025. The number of women who made or received digital payments increased by 134.78%. The proportion of ownership of debit/credit cards and adoption of mobile money accounts between 2021

and 2024 increased by 61.54% and 400% respectively.

Three years after the launch of the policy, there is a serious need for the implementation of the policy interventions across all its pillars to meet its 2028 targets, as well as the 2030 SDGs. All of this is essential to building a more productive economy and making an environment where women's economic participation and empowerment are not an option but the norm.



4.0

Where the Gaps Are Emerging



4.1 Slow Implementation Pace at the Federal Level

It has been three years since the policy launch, yet the depth of implementation across each pillar can not be measured. While institutional ownership of the policy has strengthened, inter-ministerial coordination has been established and the expansion for subnational domestication is currently underway (with four states already launched): the policy implementation depth remains significantly low. Some pillars, particularly those linked to social protection and livelihoods, like women in agriculture and women's education and skills acquisition, benefit from existing programme platforms, while others, such as digital inclusion, formal labour market transitions and enterprise scaling, require stronger operational pathways. In several sectors, interventions are still at the framework or coordination stage rather than at scale. Till each policy intervention is taken as a program that requires prioritized execution, the delivery of the policy goal will continue to lag.

4.2 Subnational Uptake Is Expanding but Not Yet Uniform

A lot of times, the federal level is responsible for developing national policy frameworks and strategies, setting standards and targets across sectors, coordinating MDAs, integrating priorities into national development plans, mobilising funding and development partner support, as well as monitoring national-level progress. The actual program delivery is implemented through state structures because states control key service

delivery platforms, and coordinating community reach is done at the local government level. With only 4 (Lagos, Kaduna, Kano and Kwara) states launching the policy and 3 (Lagos, Kaduna and Kano) in the implementation process, it can be pointed out that subnational uptake is low. With the Action Plan ending in 2028, it is imperative that more states take up these national policy priorities into their annual operational plans, aligned with their own development strategies and prioritise them. 24 states are currently in the process of launching the policy through the support of the NGSF and the federal Ministry of Women Affairs. But launching is not enough, adoption and domestication are critical to fit the local context of each state which will aid implementation.

4.3. Financing Remains Fragmented and Not Yet Fully Institutionalised

The development of a costed plan represents a major step forward, with dedicated financing for women's economic empowerment interventions. However, financing-since the launch of the policy-has remained fragmented across sectors. The priority actions within the policy essentially depend on the integration of WEE line items into sectoral budgets rather than standalone allocations. As a result of this fragmented spending, implementation continues to rely heavily on development partner support and existing programme envelopes within some MDAs. One of the major policy interventions is gender-responsive budgeting practices, but there is a need for the initiatives in the policy to be systematically embedded across



federal and state planning processes. Without consistent budget tagging and expenditure tracking mechanisms, it remains difficult to monitor how much public investment is directly advancing women's economic empowerment across the policy pillars.

4.4. Weak Data Systems for Tracking Outcomes

The policy also emphasises the use of gender-disaggregated data, however gaps remain in the availability, consistency and integration of such data across sectors. Labour market indicators, financial inclusion metrics, land ownership statistics and enterprise performance data are not always collected or reported in ways that support routine monitoring of women's economic empowerment outcomes. For instance, the State of Women Economic Empowerment in Nigeria Report⁶ alluded to the fact that it was difficult to ascertain the total number of female entrepreneurs, female-led businesses, females in the creative industry, females in STEM and

generally gender-disaggregated datasets as it applies to the policy at the subnational levels. The absence of datasets such as these does not allow for impact to be fully measured.

4.5. Low Awareness of the Policy

There have been numerous efforts to socialise the policy, collaborations between the federal Ministry of Women Affairs and Development Partners like the Albright Stone Bridge group working with local partners like BudgIT, Eden Ventures, Isa Wali Empowerment Initiative, Fable Advisory, Dev Afrique and Policy Innovation Centre, have made efforts to put the policy at the front burner of citizens' minds. Also joining the socialisation and domestication process is the NGSF, which has taken the lead for so many other states. Yet the level of reach is still significantly low. There is a serious need for citizens to be properly sensitized about the policy and what advocacy action they are empowered to take to see that the policy is fully implemented.

6. BudgIT Foundation. (2024). National women's economic empowerment policy and action plan: A citizen's guide to understanding the policy. https://budgit.org/wp-content/uploads/2025/12/NWEEFinalDF_compressed.pdf

5.0

Policy Recommendations

The policy was created in such a way that it already provided recommendations for the unforeseen gaps. These recommendations can be found in the annexures of the Action Plan and implementation guide.



5.1 Strengthening Delivery Coordination Across All Sectors

To accelerate the implementation of the policy, there is a need for an Inter-ministerial Working Group/Policy Task Force to be set up to drive the implementation of the Policy. Key Points of Contact (POCs) should be identified and empowered across the MDAs to lead on the Policy's strategic goals and targets. Also, at the subnational level POCs should be identified to support and coordinate the implementation of strategic goals and targets especially at the local government level. A stand-alone accountability framework inclusive of CSOs and the government should be created to ensure that programmes are executed properly, timely and transparently. This Accountability Technical Working Group will measure the progress of policy implementation. This has the potential to bring about a faster transition from policy coordination to programme delivery.

5.2 Accelerate Structured Domestication Across Remaining States

Building on early progress in states such as Kaduna, Lagos, and Kano, there is a need to support the other states in adopting and domesticating the policy. Firstly, a state domestication toolkit can be developed based on the experiences in Kaduna, Lagos and Kano. There is a need for development partners to support the NGF and NGSF to expand political ownership across the other 24 states that are in the process of domestication and those states that have indicated interest. Introduce peer

learning sessions amongst adopting states to share experiences. And lastly, ensure that states are integrating WEE priorities into their state development plans.

5.3 Adoption and Implementation of the WEE Costed Plan

To address financing and investment gaps, there is first the need to integrate WEE policy priorities into ministerial annual workplans and Medium-Term Sector Strategies (MTSS). Then, adopting the developed costed plan and aligning it with the Medium-Term Expenditure Framework (MTEF) processes. The adoption of the plan will entail that the National Chart of Accounts captures each line activity in the plan and assigns a unique ERGP code to ensure that the line items feature in the annual budgets and also helps with monitoring and tracking. There is also the need to support states to prepare costed state-level WEE implementation plans. With coordinated financing frameworks like the costed plan, fund releases and well-monitored implementation, the policy targets can be met sooner than expected.

5.4 Strengthen Gender-Disaggregated Data Collection

Strengthening gender-disaggregated data collection is foundational to the success of the National WEE Policy and Action Plan, as it ensures that policies are informed by accurate, inclusive and representative evidence. Government agencies need to institutionalize the routine collection, analysis and

publication of data disaggregated by sex, age, location, disability status and income level across all sectors of the economy. This requires integrating gender-responsive indicators into national statistical systems, administrative records and surveys; particularly in key areas such as employment, access to finance, entrepreneurship and asset ownership. This will help policymakers to identify structural inequalities, track progress over time and design targeted interventions that address the specific barriers faced by women.

5.5 Expand Policy Visibility

The federal Ministry of Women Affairs can leverage national communication platforms, including engagement through the federal Ministry of Information and National Orientation, to further support nationwide visibility and ensure that intended beneficiaries are better positioned to engage with emerging opportunities under the policy. Also, strengthening partnerships with CSOs, women's business networks and farmer associations will also help translate policy commitments into locally relevant programmes.

6.0

Conclusion: From Promise to Performance



2028 is just about two years away, and the Action Plan ends by then. Going by the policy, the implementation phase should be carried out between Q1 2024 and Q4 2025; yet this is not the case. As much as the implementation has not fully started, the significant gains so far should not be left static; there is a need for the consolidation and renewal of the policy, which, by the policy itself, should have started (phase 3: Q1 2026 - Q1 2028). While the implementation is still going on, this third phase will allow current progress to be captured and areas of gaps to be identified and rebuilt on lessons learnt. It is expected that by mid-2027, following the presidential election, the new government will initiate a new National Policy Dialogue and review of the National WEE Policy to reflect on the Policy's impact. The Dialogue will emphasize grassroots and technical expert perspectives and lay the groundwork for a revalidated National WEE Policy. The revised National WEE Policy and Action Plan, which will build on the lessons of this Policy, will be launched before the end of 2028, to ensure continuity. All of these are essential to build a sustainable platform for the policy, as it holds so much potential for Nigerian Women and the Nigerian economy.

**The National Women
Economic
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Policy and Action
Plan (2023 -2028)**

