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Barriers to Women's Economic Participation in Nigeria: A Policy Analysis

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Abstract: *Nigeria's economic policy architecture has, on paper, moved steadily toward gender inclusion, culminating in the 2023 National Policy on Women's Economic Empowerment and its accompanying Action Plan. Yet female labour force participation remains concentrated in low-productivity informal activity, and the gender gap in financial inclusion has widened even as overall inclusion rates have improved. This paper examines why Nigeria's gender-responsive economic policies have produced limited transformation, using a qualitative documentary analysis of federal policy instruments issued between 2006 and 2025, triangulated with secondary data from the Central Bank of Nigeria, the World Bank's Global Findex surveys, and the National Bureau of Statistics. Drawing on Kabeer's resources-agency-achievements framework and Sen's capability approach, the paper argues that Nigerian economic policy treats women's exclusion as a market failure correctable through access instruments such as credit lines and financial inclusion targets, while leaving untouched the underlying distribution of unpaid domestic labour, land tenure norms, and collateral requirements that produce that exclusion in the first place. The analysis identifies four recurring barriers, restricted access to secured credit, customary land tenure regimes that exclude women from property-based collateral, the absence of enforceable care infrastructure, and weak implementation capacity at subnational level, and shows how each barrier survives successive policy cycles because reform efforts rarely engage the household and customary institutions where economic exclusion is actually produced. The paper concludes that policy coherence, not additional instruments, is the more urgent reform priority, and proposes a shift toward measures that address the care economy directly rather than treating it as a residual concern.*

Keywords: women's economic empowerment, Nigeria, financial inclusion, gender policy, informal sector

1. **Introduction**

Nigeria presents an unusual paradox in the gender and development literature. It has one of the more developed policy frameworks on women's economic empowerment in West Africa, yet it also ranks among the countries where the gap between policy ambition and lived economic reality is widest. The Federal Government launched a National Gender Policy as far back as 2006, revised it in 2021, and in May 2023 concluded a fifteen-month multi-stakeholder dialogue with the launch of the National Policy on Women's Economic Empowerment and its Action Plan for 2023 to 2028 (Federal Republic of Nigeria, 2023). On the surface, this looks like a country taking the problem seriously. Underneath, the numbers tell a more discouraging story. Women in Nigeria earn on average 58.4 kobo for every naira earned by men (Ette & Akpan-Obong, 2023), and the picture on financial access is no better: women accounted for 54.4 percent of the financially excluded population under earlier Central Bank of Nigeria estimates (Central Bank of Nigeria, 2012, as cited in Ikenwilo et al., 2014), and by 2019 the CBN and EFInA's joint assessment found that 36 percent of women remained financially excluded compared to 24 percent of men, with the gap actually growing over the preceding seven years even as overall exclusion fell (Central Bank of Nigeria & EFInA, 2019).

That last point deserves to be sat with for a moment, because it complicates a comfortable assumption in much of the policy literature: the assumption that inclusion is a tide that eventually lifts everyone, so that gender gaps close naturally as financial systems deepen. Nigeria's experience since 2012 suggests the opposite. Financial deepening in Nigeria has been gender-regressive in relative terms. Men have been pulled into the formal economy faster than women, which means that whatever mechanisms are driving inclusion, digital banking, agent networks, microfinance expansion, are reaching men more efficiently than women. This is not a minor technical wrinkle. It is evidence that access-based interventions, the dominant policy instrument of the last decade, are not neutral with respect to gender, and that something about how they are designed or delivered reproduces the exclusion they are meant to fix.

This paper asks why. Specifically, it asks why a country with a comparatively well-developed policy stack on women's economic empowerment continues to show static or worsening outcomes on the indicators that stack is supposed to move. The argument developed here is that Nigerian gender-economic policy has been built almost entirely around the correction of market access failures, credit, digital finance, business registration, skills training, while leaving mostly untouched the household-level and customary-institutional arrangements that determine whether a woman can actually use that access once it is granted. Land tenure practices that block women from holding title deeds, unpaid care burdens that limit the hours available for market work, and the absence of enforceable child and elder care infrastructure sit outside the frame of most Nigerian gender-economic policy documents, treated as background conditions rather than policy targets. The paper's objective is to trace this pattern across three major federal instruments (the National Gender Policy of 2006 and its 2021 revision, the CBN's financial inclusion strategies, and the 2023 WEE Policy and

Action Plan) and to ask what an economic policy that actually engaged the care economy would need to look like. The method is a qualitative documentary and thematic analysis of these policy texts, supplemented with secondary quantitative indicators drawn from CBN/EFInA surveys, World Bank Findex data, and National Bureau of Statistics reports, detailed fully in the methodology section below.

2. **Literature Review**

The scholarship on women's economic participation in Nigeria has moved through several phases that roughly track the country's own policy evolution, though not always in step with it. Early work in the 1990s and 2000s, much of it from within Nigerian universities, tended to document exclusion descriptively: women's absence from formal employment, their concentration in petty trading, their limited access to land (Abubakar & Jibrin, 2023, reviewing this earlier literature, note that colonial-era labour codes explicitly prescribed lower wages for unmarried women and required them to resign on marriage, a pattern that shaped post-independence labour markets long after the formal rules changed). This descriptive tradition established the scale of the problem but was less interested in explaining why policy interventions, where they existed, failed to close the gaps.

A second wave of research, more econometric in orientation, has tried to establish the direction of causality between female labour force participation and growth. Nnoje (2024) uses Granger-causality testing on Nigerian data from 2009 to 2023 and finds a relationship running from gender inequality reduction toward growth rather than the reverse, a finding consistent with Okafor, Nwosu, and Eze's (2022) panel analysis across sub-Saharan Africa, which likewise treats women's exclusion as a drag on aggregate output rather than a side effect of growth itself. This is a genuinely contested point in the literature. Okechukwu and Adesanya's (2026) ARDL analysis of Nigerian data from 1980 to 2024 produces a more unsettling result: while gender inequality in employment shows the expected negative relationship with growth, gender inequality in political participation and healthcare access shows a positive long-run association with growth, a pattern the authors read not as evidence that inequality helps growth but as evidence of an extractive, non-inclusive growth pattern in which gains are distributed unevenly across gender lines (Okechukwu & Adesanya, 2026). If that reading holds, it undercuts the simple growth-diffusion story that much donor-facing policy rhetoric relies on, the idea that growth itself will eventually absorb women into productive employment without targeted redistribution.

A third strand, closer to the concerns of this paper, examines financial inclusion specifically as a policy lever. This literature is more skeptical than the growth-accounting studies about whether access-based instruments actually work. Demirgüç-Kunt, Klapper, and Singer's (2013) cross-country analysis found that legal and regulatory discrimination against women, not simply market failure, explains a meaningful share of the global financial inclusion gap, a finding with direct relevance to Nigeria given the country's dual system of statutory and customary law governing property and marriage. The 2019 CBN/EFInA assessment, drawing on the Global Findex framework established by Demirgüç-Kunt and colleagues, confirms that Nigerian women's exclusion is driven jointly by demand-side factors (lower education, lower income, lower trust in financial service providers) and supply-side factors (financial service providers not finding it commercially worthwhile to design products around women's actual constraints) (Central Bank of Nigeria & EFInA, 2019). Lui and colleagues' (2025) study of women petty traders across three Nigerian regions examines the collateral problem directly: Nigerian women frequently cannot offer immovable property as collateral because of patriarchal land tenure norms, which pushed the CBN toward the Secured Transactions in Movable Assets Act 2017, allowing business equipment, stock, or even livestock to serve as loan security instead of land (Lui et al., 2025). This is one of the few Nigerian policy interventions in this literature that was designed with the specific mechanism of exclusion in mind rather than treating access as a generic good to be expanded.

Malapit and Quisumbing's (2015) work on agricultural gender gaps, though written about the wider development literature rather than Nigeria specifically, is worth engaging here because Nigerian women remain heavily concentrated in agriculture and agriculture-adjacent informal trade. Their argument, that limited land ownership and control depresses women's agricultural productivity independently of their labour input or skill, maps closely onto what the 2023 Nigerian WEE Policy itself acknowledges: that despite women's essential role in agriculture, limited access to land ownership and control results in reduced productivity and lower incomes for women smallholder farmers (Federal Republic of Nigeria, 2023). It is a rare moment where a Nigerian federal policy document states the structural problem plainly rather than gesturing at it.

What this literature collectively lacks, and what this paper tries to supply, is a sustained comparison of Nigeria's actual policy texts against the mechanisms the empirical literature identifies as driving exclusion. Much of the existing Nigerian scholarship either measures outcomes econometrically without close reference to specific policy instruments, or describes policy instruments narratively without testing them against the empirical drivers of exclusion identified elsewhere in the literature. The gap this paper addresses sits precisely at that intersection.

3. **Theoretical Framework**

The paper draws on two frameworks that are more often placed side by side than genuinely integrated in the Nigerian gender-policy literature: Sen's (1999) capability approach and Kabeer's (1999) resources-agency-achievements model of empowerment.

Sen's contribution is to shift the unit of analysis away from income or access alone and toward what a person is actually able to do and be with the resources available to them. A woman who gains access to a microloan has not necessarily gained a capability if the terms of her marriage, the demands of unpaid care work, or customary restrictions on asset ownership prevent her from converting that loan into a functioning enterprise she controls. This distinction, between access and the freedom to convert access into outcomes, is precisely where much of Nigeria's financial inclusion policy falls short, and it gives the paper its central analytical move: treating access statistics not as endpoints but as inputs whose conversion into capability depends on conditions the policy documents rarely address.

Kabeer's framework sharpens this further by separating resources, agency, and achievements as distinct, sequential components of empowerment, with agency, the capacity to define and act on one's own goals, as the connecting hinge. Kabeer's own caution, that resources can be delivered without producing agency if the social relations governing their use remain unchanged, is a warning that Nigerian policy has arguably not absorbed. The CBN's Secured Transactions in Movable Assets Act, discussed above, is instructive here because it is one of the few instances where a Nigerian policy instrument tried to alter the social relation itself (the collateral requirement) rather than simply expanding the resource (credit supply). Its relative success in the literature, compared with less differentiated financial inclusion targets, supports Kabeer's argument that resource delivery without institutional change tends to stall.

Together these frameworks generate the paper's working proposition: policies that expand access without altering the household division of labour, land tenure norms, or the legal treatment of unpaid care will show diminishing returns over time, because the constraint they leave untouched eventually binds. This is not a claim that access-based policy is worthless. It is a claim that it is necessary but insufficient, and that its insufficiency becomes more visible the longer such policies run, which is consistent with the widening, not narrowing, financial inclusion gap documented since 2012.

4. **Methodology**

This paper uses a qualitative documentary and thematic policy analysis, a method well suited to a question about how policy texts frame a problem and whether that framing matches the mechanisms identified in the empirical literature. The approach does not attempt to generate new primary data on women's economic outcomes. Instead, it treats federal policy instruments as the primary object of analysis and uses secondary quantitative data as a check on whether policy framing corresponds to measured reality.

Three categories of documents were selected for close reading. The first is the National Gender Policy of 2006 and its 2021 revision, the foundational statement of Nigeria's approach to gender and development across sectors. The second is the Central Bank of Nigeria's financial inclusion instruments, principally the National Financial Inclusion Strategy launched in 2012 (Central Bank of Nigeria, 2012) and its subsequent revisions, along with the joint CBN/EFInA (2019) Assessment of Women's Financial Inclusion in Nigeria, which is the most detailed diagnostic document available on the specific mechanisms of women's financial exclusion. The third is the National Policy on Women's Economic Empowerment and its Action Plan 2023 to 2028 (Federal Republic of Nigeria, 2023), the most recent and most comprehensive federal instrument on this topic, produced through a fifteen-month multi-stakeholder dialogue process.

The analytical technique applied to these texts is thematic analysis, coding each document for how it defines the problem of women's exclusion, what mechanisms it identifies as causal, and what instruments it proposes as remedies. Four themes were coded consistently across the documents: access to credit and collateral, land and property rights, unpaid care and domestic labour, and implementation or enforcement capacity. The coding was then cross-referenced against secondary quantitative indicators, the CBN/EFInA financial exclusion figures, World Bank Global Findex data (Demirgüç-Kunt et al., 2018), National Bureau of Statistics multidimensional poverty figures, and the World Economic Forum's Global Gender Gap Report (2021), to assess whether the weight given to each theme in policy text corresponds to the weight the empirical data suggest it deserves.

This method has clear limits, which are worth stating rather than glossing over. Policy text analysis cannot establish causal effect; it can only assess coherence between stated problem definitions and proposed instruments, and between both of those and available outcome data. The paper also relies on secondary rather than newly collected survey data, meaning its quantitative claims are only as reliable as the underlying CBN, World Bank, and NBS instruments, none of which are beyond methodological critique themselves, particularly regarding how informal economic activity is measured. The scope is limited to federal-level policy; state-level variation, which in Nigeria's federal structure can be considerable given the concurrent legislative authority over land and customary law, is acknowledged.

5. **Findings**

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Reading the three sets of documents together produces a reasonably consistent pattern, summarised in Table 1.

Table 1. Thematic coverage across major federal gender-economic policy instruments

Theme	**National Gender Policy (2006/2021)**	**CBN Financial Inclusion Strategy / CBN-EFInA (2019)**	**National WEE Policy and Action Plan (2023)**
Credit and collateral access	Mentioned generally	Central focus; diagnostic depth	Central focus; specific targets
Land and property rights	Acknowledged in principle	Not addressed	Acknowledged; flagged as productivity constraint
Unpaid care and domestic labour	Mentioned in passing	Not addressed	Mentioned; no binding instrument attached
Implementation/enforcement capacity	Weak; no dedicated mechanism	Moderate; CBN has regulatory authority	Action Plan includes monitoring framework

The first finding is that credit and collateral access is the theme every document treats with the most operational specificity, meaning it gets named indicators, responsible agencies, and, in the CBN's case, actual regulatory instruments such as the 2017 Secured Transactions in Movable Assets Act. This is also the theme with the most detailed diagnostic literature behind it (Central Bank of Nigeria & EFInA, 2019; Demirgüç-Kunt et al., 2013), so the alignment between policy attention and empirical evidence is genuinely strong here. It is worth pausing on this, because it is the one part of the pattern that does not fit a simple story of policy neglect.

The second finding is less encouraging. Land and property rights, despite being explicitly identified in the 2023 WEE Policy itself as a driver of reduced productivity among women smallholder farmers, receive no dedicated instrument in either the Gender Policy or the CBN's financial inclusion architecture, and even the WEE Policy's own treatment stops at acknowledgment rather than specifying a legal reform pathway. Given that customary land tenure in most of Nigeria falls under state and local, not federal, jurisdiction, this gap may partly reflect a genuine constitutional constraint rather than oversight. Even so, the WEE Policy's Action Plan does not propose federal-state coordination mechanisms to address it, which suggests the constraint has not been fully reckoned with rather than deliberately worked around.

The third finding is the starkest. Unpaid care and domestic labour appears in policy text almost exclusively as background description rather than as a target of intervention. No document reviewed here proposes a costed childcare infrastructure programme, a care-leave policy tied to informal sector participation, or any redistributive mechanism aimed at the time burden itself. This matters because the econometric literature on Nigerian female labour force participation repeatedly identifies unpaid care work as a binding constraint, a point the WEE Policy dialogue process itself heard from stakeholders according to its own account of the consultation, yet the instrument side of policy does not follow through. Access to credit does not on its own solve a time constraint; a woman with capital but no reduction in domestic labour hours has, at best, added a second job to an already full day.

The fourth finding concerns implementation capacity. The 2023 WEE Policy is more explicit than its predecessors about monitoring and evaluation, including a defined action plan period through 2028. Whether this translates into subnational delivery is not yet observable given how recently the policy was launched, and this paper does not claim to resolve that question. What can be said is that Nigeria's prior gender policy cycle, the 2006 Gender Policy and its slow, uneven implementation over the following fifteen years, offers a cautionary precedent that the newer document's designers appear aware of, given the more detailed monitoring architecture built into the 2023 Action Plan.

6. **Discussion**

Taken together, these findings support a more specific version of the paper's opening claim than a simple story of policy failure would suggest. The pattern is not one of neglect across the board. It is a pattern of uneven attention, concentrated heavily on the theme, credit access, that is most legible to conventional development finance institutions and least on the themes, care work, land tenure, that require engaging with household relations and customary institutions that sit outside the comfortable jurisdiction of a central bank or a federal ministry.

This has a straightforward explanation that the literature on gender and institutions has made before in other settings: instruments are easier to design around problems that map onto existing bureaucratic competence. The CBN can issue a regulation altering collateral requirements because that falls squarely within its regulatory authority. No federal agency has equivalent authority over how a household allocates domestic labour, and none has straightforward authority over customary land administration, which remains governed by a patchwork of state law, local custom, and, in the north, elements of Islamic personal law. Policy documents tend to gravitate toward what is administratively tractable, which produces exactly the asymmetry Table 1 shows. This is not a uniquely Nigerian pathology. Elson and Çağatay's (2000) broader critique of macroeconomic policy's blindness to the social content of adjustment, meaning its failure to account for who absorbs the costs of unpaid reproductive labour when formal sector conditions tighten, describes a very similar mechanism at a different scale. Nigeria's gender-economic policy is not so much wrong as it is incomplete in a specific and recurring direction.

The financial inclusion data offer a useful test of this argument, because they let us ask whether the theme receiving the most policy attention has actually produced the most improvement. The answer complicates the picture. Financial exclusion has fallen substantially for both men and women since 2012, but the CBN/EFInA (2019) assessment found the gender gap had widened over that same period, meaning the same instrument set that eventually reached this paper's most policy-attended theme still reached men faster. One explanation is that the credit and collateral reforms, while directionally correct, were themselves still filtered through the unaddressed constraints, land ownership as informal creditworthiness signal, time available to travel to a bank branch or agent, literacy and trust, that sit in the neglected themes. In other words, even the best-resourced part of Nigeria's gender-economic policy has been partially undercut by the parts it did not address. This is a stronger and more troubling claim than saying policy has simply been slow, and it is the paper's central interpretive contribution: the neglected themes are not merely additional gaps sitting alongside the credit gap, they actively limit how much the credit-focused instruments can achieve on their own.

A fair counterargument deserves space here. It could be argued that sequencing, starting with the administratively tractable problem of credit access before tackling the harder political economy of land and care, is a defensible incremental strategy rather than a failure of design, and that the 2023 WEE Policy's acknowledgment of land and productivity issues represents exactly the kind of gradual widening of scope one would expect from a maturing policy process. There is something to this. Policy sequencing arguments are not unreasonable in resource-constrained settings, and Nigeria's WEE Policy dialogue, drawing in stakeholders across a fifteen-month process, does show growing sophistication compared to the 2006 Gender Policy. But sequencing arguments carry more weight when there is a clear, dated commitment to move to the harder problems next. The 2023 Action Plan's treatment of land tenure stops at acknowledgment; it does not commit to a legislative reform timetable or a federal-state coordination mechanism, which makes it difficult to distinguish a genuine sequencing strategy from an issue that has been identified and set aside again. Time will tell which reading is more accurate, and that itself is a limitation of assessing a 2023 to 2028 Action Plan from partway through its cycle.

There is also a regional and comparative dimension worth noting briefly, since the pattern identified here is not unique to Nigeria. Malapit and Quisumbing's (2015) work suggests the land and productivity constraint operates similarly across much of the sub-Saharan African region, and the broader literature on gender and financial inclusion (Demirgüç-Kunt et al., 2013) finds that legal discrimination against women's property rights is a significant, measurable driver of financial exclusion gaps across developing economies generally, not an idiosyncratic Nigerian feature. This suggests the argument developed here has purchase beyond the Nigerian case, though testing that properly would require the kind of comparative documentary analysis this paper, focused on Nigeria alone, does not attempt.

7. **Conclusion**

The central claim of this paper is that Nigeria's economic policy toward women's exclusion has been shaped more by what federal institutions are administratively equipped to address than by what the empirical literature identifies as the most binding constraints. Credit and collateral access has received sustained, increasingly sophisticated policy attention, culminating in genuinely innovative instruments like the 2017 Secured Transactions in Movable Assets Act. Land tenure and, especially, unpaid care work have received acknowledgment without instruments, a gap that appears to be limiting the returns on the credit-focused reforms themselves, as the widening financial inclusion gap since 2012 suggests.

The practical implication is that the next phase of Nigerian gender-economic policy, whatever form it takes after the current WEE Action Plan concludes in 2028, needs to treat care infrastructure and land reform as policy targets in their own right rather than as background conditions to be noted and moved past. This would mean, at minimum, costed proposals for care infrastructure tied to informal sector participation, and a federal-state coordination mechanism on customary land administration that goes beyond acknowledgment to a defined reform pathway. Neither of these is politically simple, and this paper does not underestimate the difficulty of legislating around customary land tenure in a country where such matters sit close to deeply held local and religious authority structures. But the alternative, continuing to expand access instruments while leaving the underlying constraints untouched, appears from the evidence reviewed here to produce diminishing and possibly self-limiting returns.

Several limitations should temper how far these conclusions travel. The analysis is confined to federal policy text and does not examine subnational implementation, where the real test of instruments like the WEE Action Plan will eventually be decided. It also relies on secondary data whose own measurement of informal economic activity, where most Nigerian women's economic life actually takes place, is widely acknowledged in the literature to be imperfect. Future research combining this kind of documentary analysis with subnational implementation data, once the current Action Plan cycle has run long enough to generate it, would offer a firmer basis for judging whether the pattern identified here is deepening, stabilising, or beginning to correct itself.

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