





NIGERIA

Sub-Saharan Africa

MAIN BUSINESS CITY

INCOME GROUP Lower-middle Income **FEMALE LABOR FORCE PARTICIPATION**

49 percent

While Nigeria has made some progress in socio-economic terms in recent years, human capital development remains weak due to under-investment, and important challenges in terms of oil dependency, governance issues, weak infrastructure, and gender equality remain. Women in Nigeria face gaps in economic empowerment, and challenges to the exercise of voice and agency. When women are given the same opportunities as men, they enter and remain in the labor force, strengthening economies and enabling development. Gender equality is also associated with better development outcomes, such as lower rates of vulnerable employment and extreme poverty among female workers.

Nigeria receives a score of 63.1 out of 100 on the Women, Business and the Law 2021 index, indicating that although progress has been made, there is more work to be done. This score is lower than both the regional average for Sub-Saharan Africa (71.0) and the global average (76.1).

WBL INDEX SCORE

63.1

BELOW REGIONAL AVERAGE for Sub-Saharan Africa

BELOW GLOBAL AVERAGE

76.1

NIGERIA ENACTED REFORMS AFFECTING THREE OF THE EIGHT INDICATORS. INCREASING ITS SCORE:

Index score in 1971

Index score in 2021

48.8 ▶



WBL 2021 SCORE BY INDICATOR

















The current score can be attributed to the limited progress made on legal reforms recoded by Women, Business and the Law over the last 50 years. The study analyzes the legislation applicable in the main business city; in this case, this economy summary refers to laws and regulations applicable in Lagos State. In 1972, an amendment to the Administration of Estates Law of Lagos State equalized inheritance rights for both sons and daughters as well as male and female surviving spouses. This was the only reform implemented in the areas measured by Women, Business and the Law until 2007, when Lagos State passed the Protection Against Domestic Violence Law. In 2011, Lagos State enacted

Sub-Saharan Africa WBL 2021 Index Score

0 10 20 30 40 50 60 70 80 90 100

Mauritius South Africa Zimbabwe Cabo Verde Namibia São Tomé and Príncipe Togo Liberia Côte d'Ivoire Mozambique Tanzania Zambia Kenya Rwanda Burkina Faso Congo, Dem. Rep. Lesotho Malawi Central African Republic Ethiopia Guinea Seychelles Ghana The Gambia Madagascar Angola Burundi Uganda South Sudan Eritrea Sierra Leone Senegal Chad Comoros Botswana Mali Cameroon Niger Gabon

Equatorial Guinea

Congo, Rep.

Guinea-Bissau

Mauritania

Somalia

Eswatini

Sudan

legislation criminalizing sexual harassment in employment through the Criminal Law of Lagos State (Art. 262). At the national level, domestic violence and other forms of violence against women were prohibited in 2015 through the Violence against Persons (Prohibition) Act of 2015. Most recently, in 2017, Nigeria enacted the National Industrial Court of Nigeria (NICN) Civil Procedure Rules, Order 14, Rule 1 (a), (b), (c) and (d), which define various forms of sexual harassment and recognize sexual harassment in the workplace as an offence that a claimant may bring before the court.

Today, Nigeria receives a score of 100 on only one indicator: Marriage. This score signifies that men and women have equal rights and opportunities in this area. However, in the remaining seven indicators, there is room to improve. Gaps persist in the regulatory framework as measured by the Mobility, Workplace, Pay, Parenthood, Entrepreneurship, Assets, and Pension indicators. The following sections explore Nigeria's scores for each of the *Women, Business and the Law* indicators, highlighting both the progress that has been made and remaining opportunities for reform.

1972

ASSETS
Administration of Estates
Law of Lagos State

2007

MARRIAGE
Protection Against
Domestic Violence
Law of Lagos State

2011

WORKPLACE Criminal Law of Lagos State

2015

MARRIAGE Violence against Persons (Prohibition) Act of 2015

2017

WORKPLACE
National Industrial Court
of Nigeria (NICN)
Civil Procedure Rules



MOBILITY 50/100

The Mobility indicator measures laws affecting freedom of movement. Mobility affects every step in a working woman's life. Limitations in this area reduce opportunities for women to build networks with other entrepreneurs and exchange vital information on market opportunities, ultimately preventing them from developing their full potential. Increasing women's mobility, including the opportunity to freely commute to and from a workplace outside of the home, can give women access to better employment opportunities.

Nigeria receives a score of 50 on this indicator, as women cannot choose where to live in the same way as men, and because passport application procedures contain some ambiguity about the documentation that married women need to submit. Previously, the Nigeria Immigration Service explicitly required married women to provide a consent letter from their husband and a marriage certificate when applying for a passport, without requiring similar procedures for married men. This practice has been challenged in court as unconstitutional, but to this day, no law, regulation, or other administrative guidance that equalizes passport application procedures for married women across the country has been issued.

A good practice example in this area is Côte d'Ivoire, which, in 2013, removed a requirement for married women to provide a marriage certificate when applying for a passport, a burdensome step in an economy where many marriages are not formalized.

The restriction on women's ability to choose where to live in the same way as men has its origins in British common law. The United Kingdom abolished the principle of dependent domicile of the wife in 1973, through the Domicile and Matrimonial Proceedings Act. In Nigeria, however, the lack of a similar reform or a High Court Ruling on the matter indicates that this common law restriction is still in place. A good practice example in this area is South Africa, where The South African Domicile Act of 1992 abolished the common law rule of the wife's dependent domicile by allowing any person "to acquire a domicile of choice, regardless of such a person's sex or marital status" (Sec. 1).

CAN A WOMAN CHOOSE WHERE TO LIVE IN THE SAME WAY AS A MAN?



CAN A WOMAN TRAVEL OUTSIDE HER HOME IN THE SAME WAY AS A MAN?

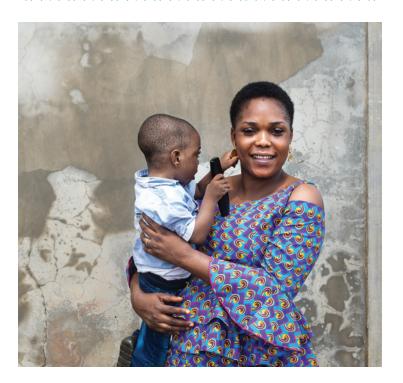


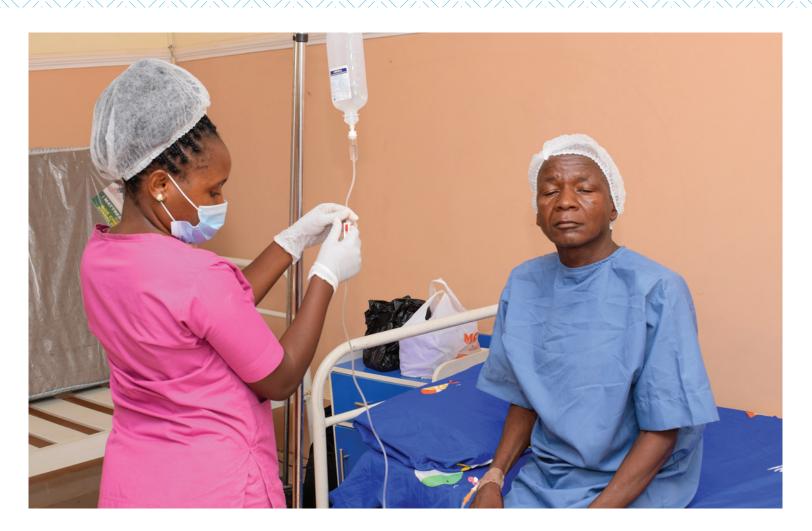
CAN A WOMAN APPLY FOR A PASSPORT IN THE SAME WAY AS A MAN?



CAN A WOMAN TRAVEL OUTSIDE THE COUNTRY IN THE SAME WAY AS A MAN?









WORKPLACE 75/100

Nigeria receives a score of 75 on the Workplace indicator, which analyzes laws affecting women's decisions to enter and remain in the labor force. In 2011, Lagos State introduced legislation on sexual harassment in employment, including criminal penalties for such conduct, and in 2015 similar legislation was introduced at the national level. Nigeria is among 36 economies in the region that have introduced sexual harassment legislation since 1971. Nigeria also does not restrict women's ability to get a job in the same way as men.

Despite this progress, Nigeria lacks civil remedies for sexual harassment in employment, and a specific provision that prohibits discrimination in employment on the basis of gender. Studies demonstrate a strong positive relationship between a non-discrimination clause in employment and the number of women in the workforce, relative to men.

In Sub-Saharan Africa, several economies have recently introduced legislation that mandates nondiscrimination based on gender in employment, the most recent being Senegal in 2019. In addition, the following economies introduced reforms in this area: Kenya and Namibia in 2007, Guinea in 2014, and the Democratic Republic of Congo and Liberia in 2015. These reforms typically overhaul existing labor codes and replace them with new ones.

CAN A WOMAN GET A JOB IN THE SAME WAY AS A MAN?

✓ YES

DOES THE LAW PROHIBIT DISCRIMINATION IN EMPLOYMENT BASED ON GENDER?

X NO

IS THERE LEGISLATION ON SEXUAL HARASSMENT IN EMPLOYMENT?

✓ YES

ARE THERE CRIMINAL PENALTIES OR CIVIL REMEDIES FOR SEXUAL HARASSMENT IN EMPLOYMENT?

✓ YES



GOOD PRACTICE

Some economies, such as the Democratic Republic of Congo, use a gender equality law to prohibit workplace discrimination. Law No. 15013/ of August 1, 2015, states, "It is prohibited to discriminate against workers on grounds of sex, based in particular on marital status, family status or, in the case of women, on their pregnancy status."

PAY 50/100

Nigeria receives a score of 50 out of 100 on the Pay indicator. This indicator focuses on laws and regulations affecting occupational segregation and the gender wage gap. Worldwide, Pay has the second lowest performance of all indicators, with an average global score of just 67.5. Should a woman successfully enter and remain in the labor force, it is imperative that she not face job restrictions or receive lower pay than a man holding the same position. Yet 88 economies still restrict the jobs women can hold. Additionally, fewer than half of economies worldwide (90) have mandated equal remuneration for work of equal value, the standard set by International Labour Organization (ILO) Equal Remuneration Convention No. 100 of 1951. While the Nigerian Constitution mandates equal pay for equal work, this measure does not reach alignment with the ILO standard, which would have the virtue of providing a broader framework and enabling comparison between different jobs of equal value across different industries.

Several economies in Sub-Saharan Africa have recently adopted the principle of equal remuneration for work of equal value into national legislation: Equatorial Guinea in 2012, South Africa in 2013, Liberia and Zambia in 2015, and Mali and South Sudan in 2017. All the economies listed include provisions on equal remuneration for work of equal value in their labor codes, except for Zambia, which introduced the principle through a gender equality law. Article 31(e) of the Gender Equity and Equality Act provides, "A woman has, on an equal basis with a man, the same right to access employment opportunities and work in all sectors of the economy, in particular the same right to - equal remuneration, benefits and treatment in respect of work of equal value as well as equality of treatment in the evaluation of the quality of work."

Nigeria also fails to achieve a perfect score because women are not allowed to work in industrial undertakings at night, nor in underground mines. Nigeria's labor law dates back to 1970, and is at odds with more recent ILO standards. A good practice example in this area is Niger, which removed restrictions in 2017 on women's employment in mining, construction, and manufacturing by reforming the labor code regulations, which dated back to 1967.

DOES THE LAW MANDATE EQUAL REMUNERATION FOR WORK OF EQUAL VALUE?	× NO
CAN A WOMAN WORK AT NIGHT IN THE SAME WAY AS A MAN?	✓ YES
CAN A WOMAN WORK IN A JOB DEEMED DANGEROUS IN THE SAME WAY AS A MAN?	⊘ YES
JOBS DEEMED HAZARDOUS	✓ YES
JOBS DEEMED ARDUOUS	✓ YES
JOBS DEEMED MORALLY INAPPROPRIATE	✓ YES
CAN A WOMAN WORK IN AN INDUSTRIAL JOB IN THE SAME WAY AS A MAN?	× NO
MINING	× NO
MINING CONSTRUCTION	X NO
	<u> </u>
CONSTRUCTION	X NO
CONSTRUCTION FACTORIES	NONO
CONSTRUCTION FACTORIES AGRICULTURE	× NO × NO
CONSTRUCTION FACTORIES AGRICULTURE ENERGY	 NO NO NO NO







Unequal rights in marriage and divorce can have negative effects on women's intra-household bargaining power and jeopardize their financial security. Measures that can promote gender equality in this sphere include protection from domestic violence as well as the ability to divorce and remarry in the same way as men. Nigeria is one of just 16 economies in Sub-Saharan Africa to score 100 on the Marriage indicator.

INTRODUCTION OF DOMESTIC VIOLENCE LEGISLATION IN SUB-SAHARAN AFRICA, 2014-2019				
V	2014	Guinea-Bissau, Comoros		
V	2015	Kenya		
V	2017	Chad		
V	2018	Burkina Faso, Eswatini		
V	2019	Liberia, Madagascar		
/\\'/	//\\'//\	\'/\\\'/\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		

IS THERE NO LEGAL PROVISION THAT REQUIRES A MARRIED WOMAN TO OBEY HER HUSBAND?	⊘ YES
CAN A WOMAN BE HEAD OF HOUSEHOLD IN THE SAME WAY AS A MAN?	⊘ YES
IS THERE LEGISLATION SPECIFICALLY ADDRESSING DOMESTIC VIOLENCE?	⊘ YES
CAN A WOMAN OBTAIN A JUDGMENT OF DIVORCE IN THE SAME WAY AS A MAN?	⊘ YES
DOES A WOMAN HAVE THE SAME RIGHTS TO REMARRY AS A MAN?	⊘ YES

This was achieved in 2007 with the passage of Nigeria's first domestic violence legislation (the Protection Against Domestic Violence Law of Lagos State), which prohibits domestic violence against any person and allows complainants to apply to the court for a protection order. To further address gender-based violence, in 2015 Nigeria enacted the Violence Against Persons (Prohibition) Bill at the national level, prohibiting domestic violence, harmful widowhood practices, female genital mutilation, and all forms of violence against persons. In the past decade, eight economies in the region have passed legislation specifically addressing domestic violence.





The Parenthood indicator examines laws affecting women's work after pregnancy. Maternity, paternity, and parental leave schemes can help recognize and redistribute unpaid care work. With a score of O/100 on the Parenthood indicator, Nigeria ranks among the lowest-scoring economies in the region. The country does not provide at least 14 weeks of paid leave to mothers, it does not administer 100 percent of maternity leave benefits through the government, does not make paid leave available to fathers, and does not prohibit the dismissal of pregnant workers, except in specific cases (illness or unfitness to work).

Currently, women in Nigeria are entitled to 12 weeks of paid maternity leave under section 54 of Nigeria's Labour Act, falling two weeks short of the ILO standard of 14 weeks as set out in Convention 183 on Maternity Protection. Neighboring countries that have carried out reforms in this area include Ethiopia, which lengthened paid maternity leave from 90 to 120 days in 2019.

Of the 27 economies in Sub-Saharan Africa that provide at least 14 weeks of maternity leave for women, 12 require the government to pay for this benefit. In the region, 28 economies provide paid paternity leave, most recently Ethiopia (three days), South Sudan (10 days), and Angola (one day). The length of paid paternity leave in the region ranges from one day to 14 days. A majority of countries in the region (38 out of 48) have also introduced a provision that explicitly prohibits employers from dismissing pregnant women and establishes sanctions for those that contravene this prohibition.

IS PAID LEAVE OF AT LEAST 14 WEEKS AVAILABLE TO MOTHERS?	× NO
DOES THE GOVERNMENT ADMINISTER 100% OF MATERNITY LEAVE BENEFITS?	× NO
IS PAID LEAVE AVAILABLE TO FATHERS?	X NO
IS THERE PAID PARENTAL LEAVE?	× NO
IS DISMISSAL OF PREGNANT WORKERS PROHIBITED?	× NO

MEDIAN ELNOTTI	OI FAID LI	LAVE (CAL	LINDAR DAT
	Maternity	Paternity	
The Gambia	180	14	
Ethiopia	120	3	
Seychelles	112	14	
Congo, Rep.	105	0	
São Tomé and Príncipe	98	0	
Kenya	90	14	
Nigeria	84	0	
Rwanda	84	4	
Mozambique	60	1	
Sudan	56	0	

MEDIAN LENGTH OF PAID LEAVE (CALENDAR DAYS)



ENTREPRENEURSHIP 75/100

Laws that prescribe equal access when conducting financial transactions, entrepreneurial activity, or when receiving financial assistance are key to expanding access to finance for women-owned businesses. The Entrepreneurship indicator analyzes constraints on women starting and running businesses. Nigeria scores 75 out of 100 on this indicator since it has not yet introduced a provision to address discrimination in access to credit. Economies in Sub-Saharan Africa that prohibit discrimination in access to credit based on gender include Angola, Cabo Verde, Democratic Republic of Congo, Guinea, Mauritius, Mozambique, South Africa, Zambia, and Zimbabwe.

A good practice example is Zambia, which enacted the Gender Equity and Equality Act in 2015. Art. 14 determines that both sexes shall have equal access and rights to credit, capital, mortgages, security, and training. Art. 37 also explicitly prohibits discrimination against women based on their gender and marital status when accessing financial services or resources. Women, Business and the Law has found that laws prohibiting gender-based discrimination by creditors are positively associated with female bank account ownership.

DOES THE LAW PROHIBIT DISCRIMINATION IN ACCESS TO CREDIT BASED ON GENDER?	X NO
CAN A WOMAN SIGN A CONTRACT IN THE SAME WAY AS A MAN?	✓ YES
CAN A WOMAN REGISTER A BUSINESS IN THE SAME WAY AS A MAN?	✓ YES
CAN A WOMAN OPEN A BANK ACCOUNT IN THE SAME WAY AS A MAN?	✓ YES



The Assets indicator examines gender differences in property and inheritance law. Strong property rights can allow women to leverage assets for economic gain. Nigeria receives a score of 80/100 on this indicator.

Nigeria fails to achieve a perfect score because it does not provide for the valuation of non-monetary contributions to matrimonial property, such as childcare or domestic work, that usually disproportionately fall on women. This gap may be due to legacy legislation reflecting the traditional roles of spouses during marriage and at its dissolution.

Currently, 29 economies in Sub-Saharan Africa provide for the valuation of nonmonetary contributions, including several former British colonies that adopted separation of property as their default marital property regime: The Gambia, Malawi, Tanzania, and Zimbabwe. Malawi, for example, passed the Marriage, Divorce and Family Relations Act in 2015, which recognizes nonmonetary contributions in Article 74(g).

DO MEN AND WOMEN HAVE EQUAL OWNERSHIP RIGHTS TO IMMOVABLE PROPERTY?	⊘ YES
DO SONS AND DAUGHTERS HAVE EQUAL RIGHTS TO INHERIT ASSETS FROM THEIR PARENTS?	⊘ YES
DO MALE AND FEMALE SURVIVING SPOUSES HAVE EQUAL RIGHTS TO INHERIT ASSETS?	✓ YES
DOES THE LAW GRANT SPOUSES EQUAL ADMINISTRATIVE AUTHORITY OVER ASSETS DURING MARRIAGE?	⊘ YES
DOES THE LAW PROVIDE FOR THE VALUATION OF NONMONETARY CONTRIBUTIONS?	⊗ NO



GOOD PRACTICE: NONMONETARY CONTRIBUTIONS IN MALAWI

Marriage, Divorce and Family Relations Act, 2015

The law recognizes nonmonetary contributions in Art. 74(g): "A court shall equitably divide and re-allocate property upon the dissolution of a marriage taken into account – (g) the direct and indirect contributions made by either spouse, including through the performance of domestic duties."



PENSION 75/100

The Pension indicator assesses laws affecting women's economic prospects in retirement. Nigeria receives a 75/100 on this indicator. Although the ages at which men and women can retire are equal, periods of absence due to childcare are not accounted for in pension benefits. Explicit recognition of maternity leave as a qualifying period of employment allows women's retirement savings to continue growing while on care leave. Currently, 24 of the 48 economies in Sub-Saharan African legally establish pension care credits for periods of childcare. In Côte d'Ivoire, for example, periods of interrupted work during which the employed woman receives maternity allowance are accounted for when calculating the amount of retirement pension, regardless of contributions. Others, such as Benin, Burkina Faso, Cameroon, and Togo, credit time spent on maternity leave as insured periods. Provisions like these can help ensure women's economic security in retirement.

IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH FULL PENSION BENEFITS THE SAME?	⊘ YES
AGE (WOMEN) AGE (MEN)	50 50
IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH PARTIAL PENSION BENEFITS THE SAME?	⊘ YES
IS THE MANDATORY RETIREMENT AGE FOR MEN AND WOMEN THE SAME?	⊘ YES
ARE PERIODS OF ABSENCE DUE TO CHILDCARE ACCOUNTED FOR IN PENSION BENEFITS?	× NO

THE WAY FORWARD

Women in Nigeria have experienced significant increases in socioeconomic opportunities thanks to the reforms pursued over the last several decades. Of the 35 good practices that *Women, Business and the Law* measures, 37 percent have room for improvement. Prioritizing reforms in all areas where gaps still exist, especially **Parenthood** and **Pay**, is crucial to help women achieve full equality before the law.

In the area of **Parenthood**, the country could improve women's situation by mandating at least 14 weeks of paid maternity leave, providing paid paternity and parental leave, prohibiting the dismissal of pregnant workers, and administering 100 percent of maternity leave benefits through the government. While in practice women in Nigeria tend to take 16 weeks of leave, four of these weeks are annual leave and not dedicated for maternity. Efforts to increase paid maternity leave were supported by civil society organizations and the Minister of Labour and Employment at the time of writing as part of a campaign to increase the exclusive breastfeeding rate, which is particularly low in Nigeria.

In the area of **Pay**, Nigeria should mandate equal remuneration for work of equal value. Although Nigeria's Constitution mandates equal pay for equal work, this is a narrower standard than equal remuneration for work of equal value. The latter allows for a comparison of different jobs of the same value, taking into consideration the fact that

women are still concentrated in a limited number of jobs and that these tend to be undervalued. Job segregation could be addressed by lifting restrictions on women's ability to work in underground mines and in industrial or agricultural undertakings at night.

Even in areas where Nigeria has pursued reforms, it can take time before the law is fully adopted and implemented across the country. One example is the Violence Against Persons (Prohibition) Act, which some Nigerian states started to enact in 2015. As of September 2021, nine states still have to pass the bill, and in seven states it is awaiting assent by the states' governors, limiting protections for women in 16 states out of the 37 in the federal system. Another example is inheritance rights, which, while codified as equal in Lagos State, are still implemented unequally through customary laws that severely limit women's inheritance rights throughout Nigeria. The Supreme Court has addressed the topic in several decisions and clarified in Ukeje v. Ukeje (2014) that excluding female children from inheritance violates the Constitution's non-discrimination principle.

Despite challenges to enacting and implementing legislation that improves women's economic inclusion, the effort is worthwhile. Ensuring that women have the same opportunities for employment as men impacts crucial economic outcomes, such as job creation, and leads to greater overall empowerment for women.

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Women, Business and the Law examines progress toward gender equality over time by measuring the laws and regulations that restrict women's economic inclusion in 190 economies. The project presents eight indicators structured around women's interactions with the law as they move through their lives and careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. Overall scores are calculated by taking the average of each indicator, with 100 representing the highest possible score.



For more information, including analysis over time, please visit wbl.worldbank.org or contact wbl@worldbank.org.

ANALYSIS: NIGERIA IN THE WOMEN, BUSINESS AND THE LAW INDEX

INDICATOR	QUESTION	NIGERIA LEGAL BASIS	NIGERIA Y/N	REGIONAL TREND (Y/N)
Mobility	Can a woman choose where to live in the same way as a man?	Alberta v Cook (1926) AC 444; Le Mesurier v Le Mesurier 1895 App. Cas. 517	No	62% 38%
	Can a woman travel outside her home in the same way as a man?	No restrictions could be located	Yes	98% 2%
	Can a woman apply for a passport in the same way as a man?	Immigration Act, Art. 9; Passport application procedures	No	75% 25%
	Can a woman travel outside the country in the same way as a man?	No restrictions could be located	Yes	98% 2%
	Can a woman get a job in the same way as a man?	No restrictions could be located	Yes	79% 21%
8	Does the law prohibit discrimination in employment based on gender?	No applicable provisions could be located	No	90% 10%
Workplace	Is there legislation on sexual harassment in employment?	The Criminal Law of Lagos State 2011, Art. 262; National Industrial Court of Nigeria (NICN) Civil Procedure Rules 2017, Order 14, Rule 1 (a), (b), (c) and (d)	Yes	75% 25%
	Are there criminal penalties or civil remedies for sexual harassment in employment?	Criminal: The Criminal Law of Lagos State 2011, Art. 264 Civil: No applicable provisions could be located	Yes	73% 27%
- C	Does the law mandate equal remuneration for work of equal value?	No applicable provisions could be located	No	46% 54%
	Can women work the same night hours as men?	No restrictions could be located	Yes	94% 6%
Pay	Can women work in jobs deemed dangerous in the same way as men?	No restrictions could be located	Yes	58% 42%
	Are women able to work in the same industries as men?	Labour Act, Sec. 55(1), 56, 91	No	52% 48%
	Is there no legal provision that requires a married woman to obey her husband?	No applicable provisions could be located	Yes	90% 10%
1 %	Can a woman be head of household in the same way as a man?	No restrictions could be located	Yes	65% 35%
Marriage	Is there legislation specifically addressing domestic violence?	Protection Against Domestic Violence Law 2007; Violence Against Persons (Prohibition) Bill 2015	Yes	65% 35%
	Can a woman obtain a judgment of divorce in the same way as a man?	Matrimonial Causes Act, Chapter 220, Article 15	Yes	79% 21%
	Does a woman have the same rights to remarry as a man?	No restrictions could be located	Yes	50% 50%
	Is paid leave of at least 14 weeks available to mothers?	Labour Act, Sec. 54(1)	No	56% 44%
٥	Does the government pay 100% of maternity leave benefits?	Labour Act, Sec. 54(1)	No	38% 62%
	Is there paid paternity leave?	No applicable provisions could be located	No	58% 42%
Parenthood	Is there paid parental leave?	No applicable provisions could be located	No	0% 100%
	Is dismissal of pregnant workers prohibited?	No applicable provisions could be located	No	79% 21%
	Does the law prohibit discrimination in access to credit based on gender?	No applicable provisions could be located	No	19% 81%
<u>ADA</u>	Can a woman sign a contract in the same way as a man?	No restrictions could be located	Yes	96% 4%
Entre- preneurship	Can a woman register a business in the same way as a man?	No restrictions could be located	Yes	92% 8%
	Can a woman open a bank account in the same way as man?	No restrictions could be located	Yes	85% 15%
	Do men and women have equal ownership rights to immovable property?	Married Women's Property Act, Sections 1, 2 and 5	Yes	79% 21%
	Do sons and daughters have equal rights to inherit assets from their parents?	Administration of Estates Law of Lagos State, Section 50	Yes	75% 25%
Assets	Do female and male surviving spouses have equal rights to inherit assets?	Administration of Estates Law of Lagos State, Section 49	Yes	71% 29%
	Does the law grant spouses equal administrative authority over assets during marriage?	Married Women's Property Act, Sections 2 and 5	Yes	83% 17%
	Does the law provide for the valuation of nonmonetary contributions?	No applicable provisions could be located	No	60% 40%
~	Are the ages at which men and women can retire with full pension benefits equal?	Women: Pension Reform Act 2014, Sec. 7 Men: Pension Reform Act 2014, Sec. 7	Yes	85% 15%
	Are the ages at which men and women can retire with partial pension benefits equal?	Women: No applicable provisions could be located Men: No applicable provisions could be located	Yes	92% 8%
Pension	Are the mandatory retirement ages for men and women equal?	Women: No applicable provisions could be located Men: No applicable provisions could be located	Yes	96% 4%
	Are periods of absence due to child care accounted for in pension benefits?	No applicable provisions could be located	No	50% 50%