

GENDER-INCLUSIVE POLICIES AND THEIR IMPACT ON SUSTAINABLE ECONOMIC GROWTH IN ABUJA, NIGERIA

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Abstract

Gender inclusivity is vital for sustainable economic growth, especially in developing urban centers like Abuja, Nigeria. This study examines how gender-inclusive policies drive economic development and reduce disparities in employment, entrepreneurship, leadership, and financial access. It evaluates government initiatives, legal frameworks, and private sector interventions promoting gender equity. Despite policy advancements, gender disparities persist due to socio-cultural norms, legal constraints, and institutional inefficiencies. Challenges include weak policy implementation, limited financial support for women-led enterprises, and gender biases in leadership. Through policy analysis, stakeholder interviews, and economic impact assessments, the study explores how gender inclusion enhances productivity, reduces poverty, and supports sustainable development goals (SDGs). Findings indicate that stronger gender policies boost labor force participation, business innovation, and economic resilience. The study recommends that the Federal government should enforce gender-friendly workplace policies, such as equal pay, parental leave, and flexible work arrangements, to further increase female labour force participation, also that financial institutions should expand access to gender-responsive funding, including grants and micro-loans, to support business growth and innovation among female entrepreneurs.

Keywords: *Gender-Inclusive Policies, Sustainable Economic Growth, Employment and Entrepreneurship, Policy Implementation, Economic Development in Abuja*

Introduction

In recent years, gender-inclusive policies have gained increasing recognition as a fundamental driver of sustainable economic growth. The integration of women and other marginalised genders into economic and social frameworks fosters innovation, enhances productivity, and promotes equitable wealth distribution (Kabeer, 2016). Globally, nations that prioritise gender inclusivity tend to experience more stable economies, reduced poverty levels, and improved overall well-being (World Bank, 2020). However, in many developing countries, including Nigeria, persistent gender disparities hinder the full realisation of these benefits.

Nigeria, Africa's largest economy, has made significant strides towards gender equality, yet disparities remain evident in economic participation, access to education, employment opportunities, and political representation (UNDP, 2021). In Abuja, the nation's capital and a major economic hub, gender disparities in employment, entrepreneurship, and leadership roles continue to pose challenges to sustainable development (NBS, 2022). Addressing these gaps through gender-inclusive policies is crucial to fostering an environment where all individuals, regardless of gender, contribute meaningfully to economic growth.

Gender-inclusive policies encompass a range of legislative, institutional, and social interventions designed to promote equal opportunities for all genders in economic, political, and social spheres. These policies typically include measures such as equal pay legislation, workplace anti-discrimination laws, support for female entrepreneurship, and improved access to education and healthcare for women and marginalised groups (ILO, 2019). Empirical evidence suggests that economies that embrace such policies tend to experience higher growth rates, increased labour force participation, and improved innovation outcomes (OECD, 2021). In Abuja, the intersection of economic development and gender equality is particularly significant due to the city's role as a political and administrative centre. Despite ongoing reforms, women in Abuja continue to face barriers such as limited access to credit, workplace discrimination, and underrepresentation in decision-making roles (AfDB, 2020). Sustainable economic growth requires an inclusive approach where gender-responsive policies can address these systemic inequalities, thereby maximising human capital development and fostering a more resilient economy (UN Women, 2022).

The role of gender-inclusive policies in driving sustainable economic growth has been widely recognised globally, yet their implementation and impact in developing economies such as Nigeria remain understudied. Despite being the political and economic hub of the country, Abuja continues to face significant gender disparities in employment, entrepreneurship, and leadership (NBS, 2022). Women and other marginalised genders often encounter structural barriers, including limited access to finance, discriminatory workplace practices, and underrepresentation in policymaking (AfDB, 2020). Addressing these inequalities is crucial for fostering inclusive economic growth.

Empirical evidence suggests that gender-inclusive policies contribute to improved economic outcomes by increasing labour force participation, enhancing productivity, and reducing poverty (OECD, 2021). However, in Abuja, the extent to which such policies have been implemented and their effectiveness in promoting sustainable economic development requires

further investigation. Without a clear understanding of their impact, policymakers may struggle to design and implement frameworks that maximise economic potential while ensuring social equity.

This study is particularly relevant in light of Nigeria's commitment to the United Nations Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth) (UNDP, 2021). By analysing the influence of gender-inclusive policies on economic sustainability in Abuja, this research will provide valuable insights for policymakers, businesses, and development organisations. The findings will support evidence-based decision-making and contribute to the development of more effective strategies for fostering inclusive and sustainable economic growth.

Statement of the Problem

Gender inequality remains a persistent challenge in Nigeria, limiting economic opportunities and impeding sustainable growth. Despite various policy interventions aimed at promoting gender inclusion, disparities in employment, income distribution, entrepreneurship, and leadership persist, particularly in urban centres such as Abuja. While global research underscores the economic benefits of gender-inclusive policies, the extent to which these policies contribute to sustainable economic growth in Abuja remains unclear. This gap in knowledge necessitates a comprehensive investigation into the impact of gender-inclusive policies on economic development in the city.

Nigeria has ratified international frameworks such as the United Nations' Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and is committed to achieving the Sustainable Development Goals (SDGs), including Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth) (UNDP, 2021). However, gender disparities remain deeply entrenched. Women in Abuja continue to experience wage gaps, limited access to financial resources, and underrepresentation in key decision-making roles (NBS, 2022). Additionally, cultural and institutional barriers further exacerbate these inequalities, making it difficult for gender-inclusive policies to translate into tangible economic benefits.

The Nigerian government has implemented various initiatives, including gender-responsive budgeting, policies promoting women's entrepreneurship, and affirmative action in public appointments (AfDB, 2020). However, there is limited empirical evidence assessing the effectiveness of these measures in fostering sustainable economic growth in Abuja. Previous studies on gender inclusion in Nigeria have largely focused on national-level assessments or specific sectors such as education and health (OECD, 2021). As a result, the specific

relationship between gender-inclusive policies and economic sustainability in Abuja remains underexplored.

A key concern is that existing policies may not be adequately addressing structural inequalities. For instance, while Nigeria's National Gender Policy advocates for equal opportunities, its implementation is often hindered by weak enforcement mechanisms and sociocultural resistance (UN Women, 2022). Additionally, despite efforts to promote financial inclusion, many women in Abuja still face difficulties accessing credit and business support, limiting their participation in economic activities (World Bank, 2020). Without a targeted assessment of these challenges, policy reforms may remain ineffective, and economic growth may continue to be driven by an unequal system that marginalises a significant portion of the population.

This research seeks to address this gap by investigating the extent to which gender-inclusive policies influence sustainable economic growth in Abuja. It will examine whether existing policies are effectively reducing gender disparities and promoting inclusive development. By evaluating policy frameworks, economic indicators, and lived experiences, the study will provide insights into the challenges and opportunities associated with gender-inclusive economic policies.

Understanding the impact of gender-inclusive policies is critical for achieving long-term economic sustainability. If these policies are found to be effective, they can serve as a model for broader national implementation. Conversely, if they are ineffective, the study will highlight areas that require urgent reform. The findings will inform policymakers, development agencies, and stakeholders on how to create a more inclusive and resilient economy in Abuja, ultimately contributing to national and regional economic growth.

The primary objective of this study is to examine the impact of gender-inclusive policies on employment, entrepreneurship, and leadership opportunities in Abuja, Nigeria. It aims to assess the effectiveness of these policies in reducing gender disparities, promoting inclusive development, and fostering economic resilience through increased participation and equal opportunities in various economic sectors.

Conceptual Framework

Concept of Gender Inclusivity and Economic Development

Gender inclusivity refers to the deliberate integration of all genders into economic, social, and political systems without discrimination or bias. It involves policies and practices that promote equal opportunities, ensuring that individuals, regardless of gender, can participate fully in economic activities. Gender inclusivity is increasingly recognised as a crucial driver of

economic development, as it enhances labour market efficiency, fosters innovation, and promotes social equity (Kabeer, 2016).

Economic development is broadly defined as the sustained improvement in living standards, employment opportunities, and wealth distribution within a society (Todaro & Smith, 2020). Traditional economic models often overlooked gender disparities, assuming that economic growth alone would lead to equitable opportunities. However, empirical evidence suggests that gender-inclusive policies contribute significantly to sustainable economic development by addressing systemic barriers that hinder women's and other marginalised groups' economic participation (World Bank, 2020).

Studies indicate that gender inclusivity leads to higher productivity, increased household incomes, and improved national GDP. The International Labour Organization (ILO, 2019) found that closing gender gaps in labour market participation could boost global GDP by 26% by 2025. In Nigeria, where women constitute nearly half of the population, gender disparities in employment and financial access limit overall economic potential (UNDP, 2021). Policies that promote equal access to education, entrepreneurship, and decision-making roles can unlock significant economic benefits.

Moreover, gender inclusivity fosters social stability and reduces poverty. When women are economically empowered, they reinvest in their families and communities, leading to better health, education, and overall well-being (Duflo, 2012). This multiplier effect contributes to long-term economic resilience and sustainable development. Additionally, research suggests that businesses with diverse leadership teams tend to outperform their counterparts due to enhanced creativity, better decision-making, and broader market insights (OECD, 2021).

Despite the benefits, achieving gender inclusivity in economic development remains a challenge, particularly in developing economies such as Nigeria. Institutional and socio-cultural barriers, including discriminatory legal frameworks, gender biases in workplaces, and limited access to finance for women entrepreneurs, continue to hinder progress (AfDB, 2020). Weak policy enforcement further exacerbates these issues, making it difficult for gender-inclusive initiatives to translate into tangible economic gains (UN Women, 2022).

Gender inclusivity is not just a social imperative but a strategic economic necessity. Policies that promote gender equity in employment, entrepreneurship, and leadership drive economic development, reduce poverty, and contribute to long-term sustainability. Addressing structural barriers through strong legal frameworks, policy enforcement, and societal change is essential for realising the full economic potential of gender inclusivity in Nigeria.

Gender Disparities in Employment, Entrepreneurship, and Leadership

Gender disparities in employment, entrepreneurship, and leadership remain critical barriers to achieving economic equality and sustainable development. These disparities manifest in wage gaps, unequal access to economic opportunities, and underrepresentation of women in leadership roles. In many developing economies, including Nigeria, cultural, institutional, and economic barriers continue to limit women's full participation in the workforce and business sector (UN Women, 2022).

Gender inequality in employment is evident in wage differentials, occupational segregation, and limited career advancement opportunities for women. Women in Nigeria often face lower wages compared to men in similar roles, with estimates suggesting a persistent gender pay gap across various industries (NBS, 2022). Moreover, women are disproportionately concentrated in informal and low-paying sectors, such as agriculture and domestic work, where they have little job security or access to social protections (World Bank, 2020). Structural barriers, including workplace discrimination, lack of maternity protections, and inflexible work arrangements, further hinder women's economic participation (ILO, 2019).

Entrepreneurship offers a vital pathway for women's economic empowerment, yet significant challenges persist. Female entrepreneurs in Abuja and across Nigeria often struggle to access credit and business financing due to discriminatory lending practices and stringent collateral requirements (AfDB, 2020). Additionally, limited access to business networks, mentorship, and training opportunities further restricts women's entrepreneurial success (OECD, 2021). Socio-cultural norms also discourage women from engaging in certain business sectors, reinforcing gender-based economic disparities (UNDP, 2021).

Leadership disparities remain a significant issue, with women holding a disproportionately low number of decision-making roles in both the public and private sectors. In Nigeria, women's political representation remains below the global average, with female participation in government and corporate leadership roles hindered by deep-rooted gender biases (UNDP, 2021). Similarly, within the corporate sector, women are underrepresented in executive positions and boardrooms, limiting their influence on economic and business policies (OECD, 2021). A lack of mentorship, workplace biases, and insufficient legal protections contribute to these leadership disparities (ILO, 2019).

Addressing gender disparities in employment, entrepreneurship, and leadership is crucial for fostering inclusive and sustainable economic growth. Ensuring equal access to economic opportunities requires comprehensive policy interventions, including gender-responsive labour

laws, financial inclusion initiatives, and leadership development programmes. By bridging these gaps, Abuja and Nigeria as a whole can unlock the full potential of their workforce, leading to a more resilient and equitable economy (World Bank, 2020).

Policy Frameworks and Legal Instruments for Gender Inclusion

Gender inclusion in economic and social development is largely driven by policy frameworks and legal instruments that promote equality, non-discrimination, and inclusive participation. These policies, established at national and international levels, are essential for addressing systemic gender disparities and ensuring sustainable economic growth. A robust policy environment enables governments and institutions to create equitable opportunities, particularly in employment, entrepreneurship, and leadership (World Bank, 2020).

At the global level, key frameworks advocating for gender inclusion include the United Nations' Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the Beijing Declaration and Platform for Action. These frameworks commit signatory nations to eliminating gender-based discrimination and promoting policies that enhance women's economic and social rights (UN Women, 2022). Additionally, the Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth), emphasise the necessity of gender-responsive policies in achieving sustainable development (UNDP, 2021).

In Nigeria, the National Gender Policy (NGP) serves as a foundational framework for promoting gender equality. The NGP advocates for the inclusion of women in decision-making, equal economic opportunities, and gender-responsive budgeting (Federal Ministry of Women Affairs, 2021). Other significant legal instruments include the Labour Act, which prohibits workplace discrimination based on gender, and the Violence Against Persons (Prohibition) Act, which seeks to protect women from gender-based violence—an issue that directly affects economic participation (AfDB, 2020).

Despite these frameworks, challenges remain in their implementation. Weak enforcement mechanisms, socio-cultural barriers, and inadequate funding have hindered the effectiveness of gender policies in Nigeria (NBS, 2022). For instance, although Nigeria has adopted several international agreements, gender disparities in access to financial resources, employment, and leadership persist due to poor policy execution and lack of accountability (OECD, 2021). Many women entrepreneurs in Abuja, for example, continue to struggle with access to credit, which limits their ability to expand businesses and contribute to economic growth (World Bank, 2020).

To enhance gender inclusion, stronger policy enforcement and institutional support are required. This includes increasing funding for gender-responsive programmes, ensuring compliance with anti-discrimination laws, and integrating gender-sensitive economic planning at all levels of governance (UN Women, 2022). A multi-sectoral approach involving government agencies, the private sector, and civil society is also necessary to bridge gender gaps and promote equitable economic growth.

The Role of Gender Inclusion in Sustainable Economic Growth

Gender inclusion plays a crucial role in fostering sustainable economic growth by ensuring equal opportunities for all individuals to participate in and contribute to economic activities. Research indicates that economies that prioritise gender inclusivity experience higher productivity, increased innovation, and overall economic resilience (World Bank, 2020). Gender-inclusive policies, which promote equal access to employment, education, and financial resources, help reduce economic disparities and drive long-term economic sustainability.

One of the primary ways gender inclusion enhances economic growth is through increased labour force participation. Studies show that closing gender gaps in labour markets can significantly boost a country's GDP. For instance, the International Monetary Fund (IMF, 2019) reported that Nigeria could increase its GDP by up to 23% if gender equality in employment were achieved. Gender-inclusive policies that provide equal opportunities in hiring, fair wages, and family-friendly workplace practices contribute to a more productive and engaged workforce (OECD, 2021).

Furthermore, gender inclusion fosters entrepreneurship and business innovation. Women-led enterprises have been recognised as vital contributors to economic development, yet they often face systemic barriers such as restricted access to credit and limited business support (AfDB, 2020). When financial institutions and government policies actively support female entrepreneurs through grants, loans, and training programmes, business creation and economic diversification increase, leading to job creation and poverty reduction (UNDP, 2021).

Leadership diversity is another essential aspect of gender inclusion that contributes to economic sustainability. Research suggests that companies and organisations with gender-diverse leadership teams perform better financially and make more balanced decisions (McKinsey & Company, 2020). In Abuja, however, gender disparities persist in political and corporate leadership, limiting the representation of women in economic decision-making

processes (NBS, 2022). Implementing policies that promote gender parity in leadership positions can lead to more inclusive governance and economic planning.

Gender inclusion is also instrumental in achieving the Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth) (UN Women, 2022). By addressing gender disparities in education, employment, and financial access, economies can achieve long-term stability and resilience. A gender-inclusive economy is better equipped to adapt to global economic shifts and crises, ensuring sustained growth and development.

Gender inclusion is not merely a social justice issue but a strategic economic necessity. Promoting gender-equitable policies in Abuja will enhance labour force participation, support entrepreneurship, and foster leadership diversity, ultimately driving sustainable economic growth. Policymakers must prioritise effective policy implementation to ensure gender inclusivity translates into tangible economic benefits.

Empirical Review

Kabeer and Natali (2018) explores the potential for a "win-win" scenario in which gender equality contributes to economic growth while also advancing social justice. Using a cross-country analysis of both developing and developed economies, the authors employ econometric modelling to assess the impact of gender equality indicators—such as female labour force participation, education, and wage equality—on GDP growth. The findings reveal a strong correlation between gender-inclusive policies and economic performance, particularly in low- and middle-income countries. Increased female participation in the workforce is associated with higher productivity levels, greater household income, and broader economic stability. However, the study also highlights structural and cultural barriers that continue to impede gender equality, including discriminatory labour laws, wage gaps, and social norms restricting women's economic opportunities. Furthermore, the research underscores the importance of policy enforcement, as merely adopting gender-inclusive legislation without robust implementation mechanisms may yield limited economic gains. The study concludes that while gender equality can significantly contribute to economic growth, achieving this outcome requires a multi-dimensional approach involving legal reforms, targeted economic policies, and shifts in societal attitudes. The authors advocate for stronger policy interventions to ensure that gender-inclusive strategies are effectively translated into tangible economic benefits. This

research contributes to the broader discourse on sustainable development by demonstrating that gender equality is not just a moral imperative but also a crucial driver of economic progress.

Aderemi, Hassan & Olanrewaju (2020) examines the impact of financial inclusion policies on women entrepreneurs in Nigeria, focusing on access to credit, business growth, and employment creation. Using a mixed-methods approach, the research analyses primary data collected through surveys and interviews with women entrepreneurs, alongside secondary data on financial policies and economic indicators. Findings reveal that government-led financial inclusion initiatives, such as microfinance schemes and business grants, have positively influenced the growth of women-led enterprises, leading to increased job creation and economic participation. However, significant challenges remain, including bureaucratic bottlenecks, limited financial literacy, and restrictive lending conditions that disproportionately affect women. The study highlights the need for more inclusive financial policies, improved policy implementation, and targeted interventions to enhance women's access to financial resources. It recommends stronger collaboration between government agencies, financial institutions, and development partners to create a more enabling environment for women entrepreneurs. Ultimately, the study underscores the importance of financial inclusion in promoting gender equity and sustainable economic development in Nigeria.

Olanrewaju, & Afolabi (2021) examines the effectiveness of gender-inclusive policies in addressing disparities in corporate leadership, focusing on regulatory frameworks, organisational practices, and societal attitudes. Using a mixed-methods approach, the research analyses quantitative data from corporate board compositions and qualitative insights from interviews with industry leaders and policymakers. Findings reveal that although Nigeria has adopted gender equity policies, including affirmative action and workplace diversity initiatives, their implementation remains weak due to socio-cultural norms, institutional resistance, and inadequate enforcement mechanisms. Women continue to face barriers such as limited access to leadership training, biased recruitment and promotion processes, and workplace discrimination. The study highlights that companies with proactive gender-inclusion strategies report improved organisational performance, innovation, and employee satisfaction. However, achieving equitable leadership representation requires stronger enforcement of gender policies, increased accountability from corporate stakeholders, and a cultural shift towards inclusive leadership practices. The research recommends mandatory gender quotas, enhanced mentorship programmes for women, and policy reforms to bridge the gender gap in Nigeria's corporate landscape. These findings contribute to the discourse on gender equality in corporate

governance and provide insights for policymakers and business leaders seeking to foster a more inclusive and sustainable corporate environment.

Okonkwo, Adeyemi & Musa (2022) examines the effectiveness of gender-inclusive policies in fostering economic development in Abuja, Nigeria, while identifying the challenges and opportunities associated with their implementation. Using a qualitative research approach, data were collected through in-depth interviews with policymakers, business owners, and gender rights advocates to evaluate the extent to which these policies have reduced gender disparities in employment, entrepreneurship, and leadership. The findings indicate that while some progress has been made in enhancing women's participation in the economy, persistent challenges such as gender wage gaps, limited access to financial resources, inadequate childcare support, and legal constraints continue to hinder full gender inclusion. The study highlights that weak policy enforcement, socio-cultural biases, and institutional inefficiencies remain significant barriers to achieving gender equity in Abuja's economic landscape. Additionally, the research underscores the role of multi-sectoral collaboration involving government agencies, the private sector, and civil society in strengthening gender-responsive strategies. The study concludes that effective enforcement of gender-inclusive policies, increased financial support for women-led enterprises, and gender-sensitive economic planning are critical for driving sustainable economic growth. Policy recommendations include stricter enforcement mechanisms, targeted funding for female entrepreneurs, and enhanced public awareness campaigns to foster a more inclusive economic environment.

Theoretical Framework

Human Capital Theory (HCT) posits that investments in human resources, such as education, health, and training, enhance economic productivity and growth (Becker, 1964). The theory argues that individuals and societies benefit from improved skills and knowledge, leading to higher earnings, increased economic output, and long-term national development. When applied to gender-inclusive policies, HCT suggests that equitable access to education, employment, and leadership opportunities can significantly contribute to sustainable economic growth.

The theory was extensively developed by **Gary Becker (1964)** and **Theodore Schultz (1961)**. Becker emphasized that human capital—comprising education, experience, and skills—plays a crucial role in determining an individual's economic success and, by extension, national economic growth. Schultz introduced the concept of human capital investment, arguing that

expenditures on education and training are akin to capital investments that yield economic returns.

Basic Assumptions of Human Capital Theory

- i. **Education and Skills Drive Economic Growth:** Investment in education and skills development enhances an individual's productivity, leading to higher wages and increased national income (Becker, 1964).
- ii. **Health and Well-being Improve Labor Efficiency:** A healthy workforce is more productive and contributes positively to economic development (Schultz, 1961).
- iii. **Equal Access to Economic Opportunities Benefits Society:** Gender-inclusive policies that promote equal participation of men and women in economic activities lead to broader economic expansion (Psacharopoulos & Patrinos, 2004).
- iv. **Workforce Development Reduces Inequality:** Training and skill acquisition enable individuals to access better job opportunities, thereby reducing social and economic disparities (Mincer, 1974).
- v. **Government Policies Shape Human Capital Accumulation:** Public policies, such as gender-sensitive education reforms, employment laws, and entrepreneurship programs, determine the level and quality of human capital development (OECD, 2012).

Application to Gender-Inclusive Policies in Abuja, Nigeria

In Abuja, gender-inclusive policies such as equal access to education, labor market participation, and entrepreneurial opportunities can significantly impact economic sustainability. Women's participation in sectors like technology, finance, and agriculture, when supported by gender-responsive policies, can lead to economic diversification and stability. Research suggests that closing gender gaps in employment could increase Nigeria's GDP by up to 23% (World Bank, 2020). Therefore, applying Human Capital Theory highlights the need for strategic investments in women's education, vocational training, and workplace equality to drive sustainable economic growth in Abuja.

Relevance of Human Capital Theory to the Study

Human Capital Theory is highly relevant to examining the impact of gender-inclusive policies on sustainable economic growth in Abuja, Nigeria. It underscores that investing in human resources—particularly through education, skills development, and equal employment opportunities—enhances productivity and economic expansion (Becker, 1964). By ensuring gender inclusivity, Abuja can harness the full potential of its workforce, reduce economic

disparities, and promote long-term sustainability. The theory highlights that policies supporting women's participation in entrepreneurship, leadership, and innovation contribute to GDP growth and social stability (Schultz, 1961). Thus, applying Human Capital Theory justifies the need for strategic gender-responsive policies that foster economic diversification and resilience, ultimately driving Abuja's sustainable development.

Methodology

This study adopted a mixed-method approach combining policy analysis, stakeholder interviews, and economic impact assessments to evaluate the effects of gender-inclusive policies on sustainable economic growth in Abuja, Nigeria. A descriptive research design was used to analyze policy effectiveness, stakeholder perspectives, and economic outcomes.

The study population comprised of; Government Agencies, Ministries of Finance, Education, and Women Affairs., Private Sector Representatives – Business owners, corporate executives, and HR managers. Civil Society Organizations (CSOs) – Advocacy groups promoting gender equality. Entrepreneurs and Employees – Women and men engaged in various economic sectors.

Policy Analysis Review of government policies, laws, and programs related to gender inclusivity and economic growth. Stakeholder Interviews – Semi-structured interviews with policymakers, business leaders, and gender advocates to assess policy implementation and challenges. Economic Impact Assessment – Collection of statistical data on employment rates, income levels, and business performance using surveys and secondary economic reports from institutions like the National Bureau of Statistics (NBS) and the World Bank.

Quantitative data was analysed using descriptive and inferential statistics, while qualitative data from interviews was analysed using thematic content analysis. This approach ensures a comprehensive evaluation of gender-inclusive policies and their economic impact in Abuja.

Results and Analysis

Gender Policies and Labor Force Participation

Table 1: Survey Results on Gender-Friendly Workplace Policies and Job Retention

Response category	Number of respondents	Percentage (%)
Improved job retention and career advancement	340	68
	120	24
No significant impact	40	8

Unaware of policies	500	100
Total		

(Survey conducted among 500 female employees in Abuja, Nigeria, 2024)

Survey results revealed that 68% of female respondents acknowledged the benefits of gender-friendly workplace policies, such as maternity leave, flexible work arrangements, and anti-discrimination laws. These policies have enhanced women's ability to remain in the workforce, pursue leadership roles, and advance in their careers. This supports the argument that equitable workplace structures reduce turnover rates, improve employee satisfaction, and increase long-term productivity. Studies conducted by the International Labour Organisation (ILO, 2023) suggest that gender-friendly policies enhance workplace inclusivity, making organisations more attractive to a diverse talent pool.

Table 2: Proportion of Women in Formal Employment (2015-2024)

Year	Women in formal Employment (%)
2015	32%
2017	36%
2019	39%
2021	42%
2023	45%
2024	47%

(Data source: National Bureau of Statistics, 2024)

The employment data indicates that the proportion of women in formal employment increased from 32% in 2015 to 47% in 2024 within industries that actively implement gender inclusion policies. This 15% rise suggests that policies designed to encourage female participation in the workforce have been effective in reducing employment disparities. The data also suggests that sectors with stronger gender policies—such as finance, technology, and public administration—experienced the most significant increases in female employment rates. This trend is consistent with global patterns, where gender-sensitive interventions, such as targeted hiring policies and equal pay initiatives, contribute to higher female labour participation (World Bank, 2022).

Increased Productivity in Gender-Equitable Organisations

Table 3: Stakeholder Interviews on Productivity Increase Due to Gender-Equitable Hiring

Organization	Productivity increase (%)
Corporate firms	18%
Small & Medium Enterprises	15%
Public sector	20%
Non - Governmental Organisation (NGOs)	17%

(Interviews conducted with 50 business leaders in Abuja, Nigeria, 2024)

Stakeholder interviews with business leaders revealed a 15-20% rise in productivity within organisations that have adopted gender-equitable hiring and promotion practices. Employers noted that a more diverse and inclusive workforce fosters innovation, improves problem-solving capabilities, and enhances overall company performance. Furthermore, businesses with higher female representation in leadership positions have reported better financial outcomes and improved decision-making structures. This aligns with research by McKinsey & Company (2023), which found that companies in the top quartile for gender diversity are 25% more likely to outperform their industry peers.

The findings reinforce the idea that gender-inclusive policies play a crucial role in boosting workforce participation, improving productivity, and fostering economic sustainability. By expanding and enforcing gender-friendly workplace initiatives, Abuja can further strengthen its labour market, drive innovation, and ensure long-term economic resilience.

Gender Inclusion and Business Innovation

Table 4: Entrepreneurial Growth and Innovation

Business Ownership	No of respondents	Percentage of innovation adoption
Women-Owned Business	275	55
Male – Owned Business	225	45
Total	500	100

(Survey conducted among 500 entrepreneurs in Abuja, Nigeria, 2024)

The survey results highlight that 55% of women-owned businesses introduced innovative products or services within the past three years, compared to 42% of male-owned businesses. This suggests that female entrepreneurs in Abuja are highly engaged in innovation, possibly due to the necessity of differentiating their businesses in competitive markets. The higher rate of innovation among women-led enterprises may stem from their ability to identify niche

markets and leverage creative solutions to meet consumer needs. Additionally, women entrepreneurs often bring diverse perspectives to business management, contributing to increased adaptability and problem-solving capacities.

Table 5: Policy Impact on Business Profitability

Business type	Business with gender responsive funding	Business without gender responsive funding	Increased in profitability (%)
Women-Owned Business	150	125	25%
Male-Owned Business	120	100	18%

(Data source: National Bureau of Statistics, 2024)

The study further reveals that Abuja-based businesses benefiting from gender-responsive funding policies, such as government loans for female entrepreneurs, experienced a 25% increase in profitability over five years. This finding underscores the importance of financial inclusivity in fostering business success. Access to capital has historically been a major barrier for women entrepreneurs due to factors such as limited collateral and systemic biases in lending institutions. However, policies that provide targeted financial support enable women to scale their businesses, invest in technology, and explore new markets, ultimately driving economic growth. The profitability increase also signals that women-led businesses contribute significantly to Abuja's economic development when given equitable access to resources.

Table 6: Key Drivers of Business Innovation Identified in Interviews

Key innovation drivers	Number of Women Entrepreneur mention (%)
Access to mentorship	75
Financial support	68
Training and skill development	53
Market access	45

(Interviews conducted with 50 business leaders in Abuja, Nigeria, 2024)

Interviews with women entrepreneurs highlighted mentorship and financial support as key drivers of business innovation. Many respondents noted that mentorship programmes provided them with critical industry insights, networking opportunities, and strategic business guidance. Mentorship plays a vital role in enhancing business acumen, especially for first-time entrepreneurs navigating complex market dynamics. Additionally, financial support, whether in the form of grants, micro-loans, or government incentives, empowers women to experiment

with new business models and invest in innovative solutions. The combination of mentorship and financial backing creates a robust support system that enhances the sustainability and competitiveness of women-led businesses.

The findings affirm that gender-inclusive policies and support structures significantly contribute to business innovation and economic development in Abuja. Strengthening financial accessibility and mentorship opportunities for women entrepreneurs will further enhance their capacity to drive market innovation, improve business profitability, and foster long-term economic resilience. Therefore, sustained policy interventions are essential in promoting gender equity in business and unlocking the full potential of Nigeria's entrepreneurial landscape.

Table 7: GDP Contribution of Women-Led Businesses (2015–2024)

Year	GDP Contribution of Women-led Business (₦ Trillion)	Percentage increase (%)
2015	3.2	-
2017	3.8	18.75
2019	4.3	13.16
2021	4.9	13.95
2023	5.3	8.16
2024	5.8	9.43

(Data source: National Bureau of Statistics, 2024)

The economic contribution of women-led businesses has shown remarkable growth, rising from ₦3.2 trillion in 2015 to ₦5.8 trillion in 2024 (World Bank, 2024). This substantial increase indicates that gender-inclusive policies, such as access to finance, entrepreneurship training, and business incentives for women, have yielded positive economic outcomes. Women entrepreneurs, particularly in key sectors like agriculture, technology, and manufacturing, have increasingly contributed to national revenue and employment generation. This finding aligns with the Human Capital Theory, which emphasises that investment in human resources—regardless of gender—enhances economic productivity and long-term sustainability (Becker, 1964). The growth in women-led enterprises suggests that when structural barriers such as limited funding and social norms are addressed, women can play a critical role in driving economic expansion.

Table 8: Impact of Female Earners on Household Income**Table 9: Firm Survival Rates during Economic Shocks**

Firm type	Survival rate (%)	Difference (%)
Male – dominated leadership	62	-
Gender –diverse leadership structure	73	+18

The study further establishes that firms with a gender-diverse leadership structure demonstrated an 18% higher survival rate during economic downturns. This suggests that diversity in decision-making enhances business adaptability, innovation, and crisis management. Companies with gender-inclusive leadership are better positioned to implement flexible strategies, manage risks, and navigate financial instability. Evidence from stakeholder interviews suggests that gender-diverse teams bring varied perspectives and problem-solving approaches, contributing to greater organisational resilience. This finding supports broader economic research indicating that gender-diverse workplaces perform better in volatile markets (World Economic Forum, 2021).

The findings affirm that gender inclusion fosters economic resilience by boosting GDP, reducing poverty, and strengthening business stability. Expanding gender-inclusive policies in Abuja will be crucial for achieving long-term economic sustainability.

Conclusion and Recommendations

The findings of this study strongly affirm that gender-inclusive policies play a crucial role in driving sustainable economic growth in Abuja, Nigeria. Evidence from the study highlights that workplace policies promoting gender equity, such as maternity leave, flexible work arrangements, and anti-discrimination laws, have significantly improved female labour force participation. The steady rise in women's employment over the years reflects the effectiveness of these policies in reducing employment disparities and enhancing workforce diversity. Additionally, businesses that actively implement gender-equitable hiring practices have reported noticeable improvements in productivity, reinforcing the idea that inclusivity fosters innovation and overall organisational efficiency.

Moreover, the study reveals that gender-inclusive policies have led to substantial entrepreneurial growth and business innovation. Women-owned businesses have introduced more innovative products and services than their male counterparts, suggesting that financial inclusivity and targeted support structures contribute to the success of female entrepreneurs. Businesses benefiting from gender-responsive funding have experienced notable increases in profitability over time, highlighting the positive impact of equitable financial access on business expansion. Interviews with business leaders further confirm that access to mentorship,

skill development, and market opportunities enhances the entrepreneurial success of women, strengthening Abuja's economic landscape.

Economic resilience has also been positively influenced by gender-inclusive policies. Women-led businesses have made a growing contribution to GDP, demonstrating the economic potential of female entrepreneurship when given equal opportunities. Furthermore, households with female earners generally report higher income levels than single-income male-led households, underscoring the role of gender equality in poverty reduction. Additionally, firms with gender-diverse leadership structures have shown stronger survival rates during economic downturns, indicating that diversity in leadership enhances adaptability and business sustainability.

Overall, the study confirms that gender-inclusive policies are not only a matter of social justice but also a critical economic growth strategy. By fostering an inclusive labour market, encouraging female entrepreneurship, and ensuring equal access to financial resources, Abuja can drive long-term economic development and resilience. Strengthening and enforcing these policies will be essential in sustaining economic growth and achieving greater gender parity in Nigeria's economic landscape.

Recommendations

- i. The Federal government should enforce gender-friendly workplace policies, such as equal pay, parental leave, and flexible work arrangements, to further increase female labour force participation.
- ii. Financial institutions should expand access to gender-responsive funding, including grants and micro-loans, to support business growth and innovation among female entrepreneurs.
- iii. Organisations should prioritise gender-diverse leadership structures to enhance business resilience, innovation, and adaptability in the face of economic challenges.

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