

An Empirical Study of Cash Incentives, Livelihood Opportunities, and Vocational and Technical Skills Development for Economic Empowerment in North-Western Nigeria

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Abstract

An empirical study conducted in North-Western Nigeria examined how five factors affect an individual's economic empowerment: cash incentives, the creation of new income-generating opportunities, the development of technical skills, access to microloans, and assistance with product sales. The study involved interviewing 1,050 participants, and their responses were statistically analysed in SPSS to provide descriptive statistics, correlations, and multiple regression analyses among all five factors. Results showed that cash incentive programs have the most potent positive effect on individual economic power, but developing new methods for people to earn income, developing technical skills, and providing access to markets for selling their products also have significant positive effects. Interestingly, access to finance through microfinance is slightly negatively correlated with individual economic power, suggesting that current lending programs may not adequately meet the needs of individuals in this region. According to the regression model, the predictors accounted for approximately 78.1% of the variance in overall changes in economic empowerment, indicating that the predictors identified in this study were highly predictive of this outcome. The study highlights the need for comprehensive approaches to empowering individuals through financial assistance, capacity development, and the resolution of market access barriers. The results of this study provide important theoretical contributions by advancing a detailed understanding of the mechanisms by which empowerment occurs across contexts. Additionally, the results will provide policymakers, developers, and local managers with practical guidance on implementing programs that deliver sustainable economic empowerment interventions.

Keywords: *Cash Incentives, Livelihood Opportunities, Vocational and Technical Skills Development and Economic Empowerment*

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Background to the Study

One way to prevent poverty among low-income families is through financial support. This is acknowledged in practice across various countries (Bradbury & Jäntti, 1999). Empowerment is the process by which countries enhance the capacity of their disadvantaged (powerless) citizens and implement changes that provide them with economic and social advantages, among others. Thus, it is vital to understand how economic empowerment works among citizens (Agarwal, 1994; Alotaibi et al., 2025).

In Nigeria, through various government programs, economic growth increased, ultimately improving the social and economic status of Nigerian citizens. UN Secretary-General Ban Ki-moon explained that the 17 Sustainable Development Goals (SDGs) "are a to-do list for people and planet, and a blueprint for success." He stated that the 17 SDGs constitute a shared vision of humanity and a social contract between the world's leaders and the people. SDG 8: Decent Work and Economic Growth is the Sustainable Development Goal (SDG) that explicitly targets economic empowerment (Baird & Dinale, 2025). Full and productive employment, decent work for all, and sustained, inclusive, and sustainable economic growth are the objectives of this aim (United Nations, 2015). To enhance economic prospects and global empowerment, it underscores the importance of creating jobs, improving labour market conditions, and fostering entrepreneurship and innovation (UNDP, 2023).

To support its citizens, the Nigerian government expanded socioeconomic development, particularly in remote regions and villages. Eliminating government fuel subsidies exacerbates inequality and financial hardship (Shaibume & Ayangealu, 2025). Therefore, this study is timely to understand the cash incentives and livelihood opportunities for economic empowerment in Nigeria.

Problem Statement

Little is known about how Nigeria's financial incentive programs promote citizens' economic empowerment and self-reliance, despite their being designed to reduce poverty and enhance national economic stability (Al-Saidi, 2021). Previous research has focused more on the immediate relief provided by these programs, namely, cash transfers (UNICEF, 2020). The long-term effects of these initiatives on people's economic empowerment, however, have not been thoroughly examined (World Bank, 2019). In Nigeria, this disparity is also apparent.

Financial assistance and livelihood prospects are crucial for fostering economic empowerment in North-Western Nigeria, especially in light of the region's rising insecurity. Due to the severe disruptions brought on by the continuous wars, banditry, and relocation, many households are experiencing acute poverty and food insecurity (International Crisis Group, 2021). Through cash transfers and livelihood assistance programs, vulnerable populations can fulfil their basic needs while engaging in income-generating activities such as small-scale businesses and agriculture (UNDP, 2022). By enhancing financial resilience and reducing dependency on external incentives, these programs support social cohesion and long-term economic stability (FAO, 2023). Furthermore, livelihood empowerment may reduce the drivers of insecurity, as financial hardship is a factor in young people joining armed organisations (World Bank, 2022).

Therefore, to alleviate economic hardship and the underlying causes of insecurity in North-Western Nigeria, financial assistance must be combined with sustainable livelihood projects. Additionally, little research has examined how Nigerian cash incentive schemes enhance individuals' independence (IFAD, 2018). This study closes this gap by providing the Nigerian government and development partners with helpful information on how to design their programs.

Aim and Objectives of the Study

The primary aim of this research is to empirically explore the effect of cash incentives, livelihood opportunities, and Vocational and Technical Skills Development for Economic Empowerment in North-Western Nigeria

The objectives of the study are to:

- i. To understand the level of economic empowerment among citizens of North-Western Nigeria.
- ii. To examine the effect of cash incentives on economic empowerment among citizens of North-Western Nigeria
- iii. To ascertain the effect of livelihood opportunities on economic empowerment among citizens of North-Western Nigeria
- iv. To determine the effect of Access to Microfinance and Credit Facilities on economic empowerment among citizens of North-Western Nigeria.
- v. To ascertain the effect of Market Access and Business Support Services on economic empowerment among citizens of North-Western Nigeria.
- vi. To ascertain the effect of Vocational and Technical Skills Development on economic empowerment among citizens of North-Western Nigeria.

Hypotheses of the Study

The hypotheses can be formulated as follows:

- H1:** Cash incentives have a significant positive effect on economic empowerment among citizens of North-Western Nigeria.
- H2:** Livelihood opportunities have a significant positive effect on economic empowerment among citizens of North-Western Nigeria.
- H3:** Vocational and technical skills development has a significant positive effect on economic empowerment among citizens of North-Western Nigeria.
- H4:** Access to microfinance and credit facilities has a significant effect on economic empowerment among citizens of North-Western Nigeria.
- H5:** Market access and business support services have a significant positive effect on economic empowerment among citizens of North-Western Nigeria.

Review of Empirical Study

Several empirical studies have examined the role of cash incentives in enhancing economic empowerment and alleviating poverty. Haushofer and Shapiro (2016) conducted a randomised controlled trial in Kenya. They found that unconditional cash transfers significantly improved household consumption, investment in small businesses, and psychological well-being, demonstrating the transformative potential of direct financial support. Similarly, Banerjee, Niehaus, and Suri (2017) highlighted that cash transfers provide recipients with financial flexibility, allowing them to invest in productive activities and reduce vulnerability to economic shocks, findings that align with those of the present study in North-Western Nigeria. These studies collectively underscore that cash incentives are a critical mechanism for immediate and sustainable economic empowerment in low-income regions.

Empirical evidence also supports the role of livelihood opportunities in promoting economic empowerment. Dhar, Behera, and Mishra (2022) showed that participation in structured livelihood programs increased income stability and fostered self-reliance among rural populations in India. Likewise, Malapit et al. (2019) emphasised that integrated livelihood initiatives, when combined with training and market access, have a more substantial effect on household economic outcomes than isolated interventions. These findings reinforce the importance of developing community-based income-generating opportunities as a complement to cash-based programs to achieve holistic empowerment outcomes.

Vocational and technical skills development has also been widely recognised as a significant driver of empowerment. Kabeer (2015) argued that human capital development, particularly market-relevant skills training, enhances employability and entrepreneurial capacity, thereby enabling individuals to participate more fully in economic activities. Evidence from Bangladesh's ready-made garment sector indicates that technical training programs improved productivity and income levels among lower- and middle-level managers (Rahman & Mahmud, 2021). Such findings provide a strong empirical basis for promoting skills development as a sustainable strategy for enhancing economic empowerment in Nigeria.

Finally, studies on microfinance and market support services reveal mixed results regarding their effectiveness in fostering empowerment. While access to microfinance has been promoted as a tool for poverty reduction, Bateman and Chang (2012) argued that poorly designed credit schemes can impose repayment burdens and exacerbate financial stress among vulnerable populations. Conversely, market access and business support services have been found to significantly improve income generation and business sustainability by linking small entrepreneurs to broader markets and reducing transaction costs (Hagen-Zanker & Mallett, 2016). These insights suggest that a combination of financial assistance, capacity building, and market facilitation is essential to achieving meaningful and sustainable economic empowerment.

Research Methodology

Research Design

This study will employ quantitative methods to conduct a comprehensive analysis. Sampling Method: A stratified random sampling technique will ensure representation across each

state's different demographic groups and geographical areas. The primary data were collected directly from households in the selected states through surveys.

Data Collection Instruments:

Surveys/Questionnaires: A structured questionnaire will gather quantitative data on household demographics and other study variables.

Economic empowerment was measured using a 5-item scale assessing respondents' perceived control over their financial decisions, their confidence in their ability to generate income, and their ability to meet their economic needs. The items for this measure were derived from frameworks describing empowerment, namely Kabeer (1999) and Alsop & Heinsohn (2005).

Cash-based Incentives were measured using five items assessing the quality of cash-based support program delivery with respect to timing, adequacy, usefulness, and motivational value. The scale items for this measure were derived from evaluations of cash transfer programs conducted by Bastagli et al. (2016) and Molyneux et al. (2016).

Livelihood opportunities were measured using a 5-item scale assessing the accessibility of income-generating programs, respondents' participation in such initiatives, and the presence of livelihood support within the community. These items were drawn from the Sustainable Livelihoods Framework developed by Chambers & Conway (1992) and Scoones (1998).

Microfinance and Access to Credit Facilities were assessed using five questions about how easily respondents obtained loans, how affordable the credit they received was, and how relevant the financial services were to their economic activities. These measurements were taken from the Microfinance Indicators created by Armendáriz & Morduch (2010) and Ledgerwood (1999).

Vocational and Technical Skills Development was evaluated using five items assessing whether the respondent participated in a vocational skills training program, the relevance of the program content, and whether the respondent's technical competency improved—Vocational and Technical Skills Development by McGrath (2012) and UNESCO-UNEVOC (2013).

According to Anderson and Feder (2007), market access/business support services comprise five characteristics that facilitate access to markets or to business-related services. These characteristics include Market access, business advice (to help you understand your market), and ease of access to market information. The indicators for market access/business support services, described above, were developed based on value-chain and market-supporting literature published by Kaplinsky and Morris (2002).

30 households from each LGA. This provides data for 1,050 households across the seven states (35 LGAs × 30 households). Divide each state into strata based on geographical zones or population density. Randomly select 5 LGAs from these strata to ensure coverage of diverse areas.

Identify clusters (e.g., villages or communities) within each selected LGA. Randomly select households or individuals from each cluster to participate in the survey.



Figure 1: Map of Nigeria Showing the Northwest Region

Data Analysis

Statistical analysis will be performed using software like SPSS. The data will be analysed by descriptive statistics (mean, median, mode) and inferential statistics (regression analysis, hypothesis testing).

Findings

Preliminary Analysis

For this investigation, initial analyses were conducted to verify that the collected data were clean. Multicollinearity, heteroskedasticity, and normality tests were performed on the collected data. Multicollinearity, which can provide deceptive results, is indicated by highly correlated independent variables in a study (Salmerón-Gómez et al., 2024). Therefore, in this study, multicollinearity was tested using the Variance Inflation Factor (VIF).

Normality Test

As recommended by Tabachnick and Fidell (2013), the graphical technique was also used in this study to assess data normality; it is crucial to examine the distribution graphically in studies with sample sizes of 200 or more. The regression-normalised residual histogram was utilised, and Fig. 1 shows that each histogram bar moved toward the histogram centre. This demonstrates that the normalcy assumption is not violated.

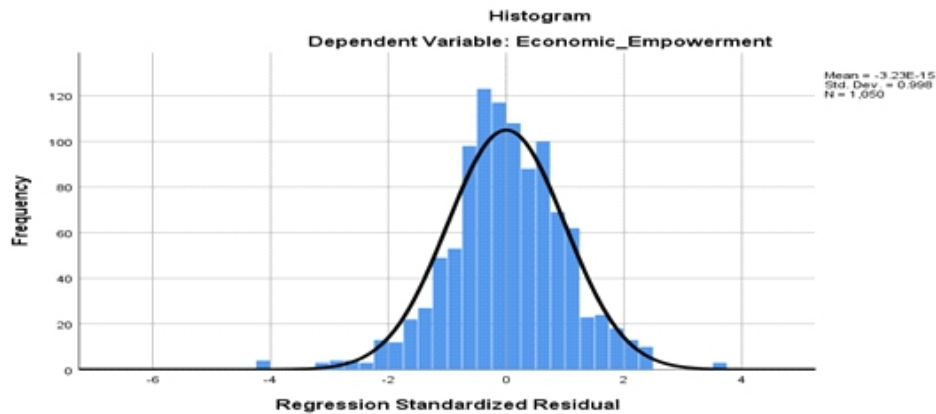


Figure 2: Normality Test: Histogram

Heteroskedasticity Test

Figure 2 shows the scatterplot graph between the residual (SRESID) and the predictive values of the independent variables (ZPRED). It is evident from the scatterplot's output in Figure 2 that the spots don't have a distinct, obvious pattern. Therefore, it may be said that the heteroskedasticity issue does not affect the regression model.

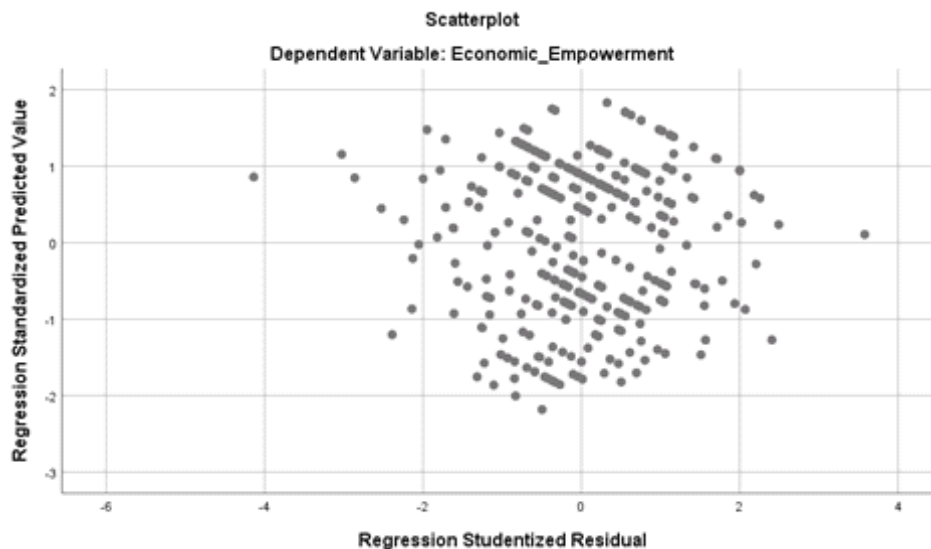


Figure 3: Scatterplot Graph

Demographic Statistics of the Respondents

Most participants (62%) were aged 18-25, and 79% were employed. A significant proportion of respondents (74.9%) had completed secondary school, indicating that this population is economically active and has some education; therefore, they may benefit from empowerment efforts. The incomes of the surveyed participants indicated that many earned less than ₦10,000 (\$22.75) per month, suggesting low economic status and financial instability, which

intervention projects aimed to address through cash transfers to people living in northern Nigeria.

Table 1: Demographic Characteristics of Respondents

Category		Frequency	Percent
Age group	18-25	655	62.4
	26-30	395	37.6
	Total	1050	100.0
Employment Status	PAID	829	79.0
	EMPLOYEE		
	SELF	221	21.0
	EMPLOYED		
	Total	1050	100.0
Level of literacy	Primary School	19	1.8
	Secondary	786	74.9
	School		
	Tertiary institution	245	23.3
	Total	1050	100.0
Monthly Income Range	Less than #5000 per Month	232	22.1
	#5000- 9999 Per Month	225	21.4
	₦10,000 – ₦50,000 per Month	153	14.6
	More than #50,000 Per Month	440	41.9
	Total	1050	100.0

Descriptive Statistics of Variables

The participants rated the economic empowerment program as moderately impactful, with average scores just above the halfway point (3.1-3.3) for each variable. Participants' experiences with cash-incentive assistance, opportunities for self-employment, funding from microfinance companies, and acquisition of vocational or technical skills vary sufficiently that the average scores (approximately 1.0) indicate substantial differences among them.

In terms of the average (mean) score of respondents, a score of 3.20 indicates that the level of Economic Empowerment among citizens in North Western Nigeria is average to moderate. Respondents reported neither strong agreement nor strong disagreement; therefore, it can be concluded that although some programs are reaching people, many avenues still require development or strengthening before achieving Sustainable and Consistent Economic Improvements.

Table 2: Descriptive Statistics of Latent Variable

Variable	Mean	Std. Deviation
Economic Empowerment	3.2004	1.01812
Cash Incentives	3.2734	1.11526
Livelihood Opportunities	3.2150	1.05540
Access to Microfinance and Credit Facilities	3.1389	1.01806
Vocational and Technical Skills Development	3.1084	1.02321
Market Access and Business Support Services	3.2384	1.04531

Correlation of the Study Variables

The results of the correlation analysis indicate a strong positive relationship among all test variables. This indicates that improvements in cash incentives, livelihood opportunities, and related sources are generally associated with greater economic empowerment in Northwestern Nigeria. In this regard, cash incentive and livelihood opportunity indicator variables had the two strongest positive associations with economic empowerment ($r = 0.868$ and $r = 0.807$, respectively). Moreover, both microfinance access and the development of vocational/technical skills are positively associated with higher levels of economic empowerment; however, these associations are less pronounced than those of cash incentives and livelihood opportunities. Therefore, the integration of these areas (i.e., Financial, Capacity Building, and Market Linkages) will significantly increase the likelihood of achieving greater Economic Empowerment in this region.

Table 3: Correlations

Variable	1	2	3	4	5	6
1 Economic Empowerment	1					
2 Cash Incentives	.868**	1				
3 Livelihood Opportunities	.807**	.867**	1			
4 Access to Microfinance and Credit Facilities	.671**	.738**	.794**	1		
5 Vocational and Technical Skills Development	.735**	.747**	.785**	.768**	1	
Market Access and Business Support Services	.662**	.663**	.665**	.606**	.680**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Multiple Regression

The regression analysis showed that 4 out of the 5 variables we studied have a direct positive effect on economic empowerment in Northwest Nigeria. The strongest effect was from cash incentives ($\beta = 0.621$, $p < 0.001$). Financial assistance programs significantly improve the economic well-being of people. Livelihood creation ($\beta = 0.153$, $p < 0.001$), skills development ($\beta = 0.145$, $p < 0.001$), and market access facilitation ($\beta = 0.099$, $p < 0.001$) also positively influence individual empowerment. Therefore, together, these initiatives will enhance people's ability to earn income, acquire employable skills, and connect with markets.

On the other hand, we found that access to microfinance and credit services has a small yet statistically significant negative association ($\beta = -0.079$, $p = 0.002$). This suggests that the

current microfinance and credit systems may impose burdens on low-income individuals, be challenging to access, and not adequately support their needs. This could result from excessively high interest rates, collateral requirements, or failure to adapt to the realities of their livelihoods.

The collinearity statistics show VIF values below 10 and tolerance values above 0.1, indicating that multicollinearity is not an issue and that these predictors provide unique explanatory power for individual empowerment. Overall, we found that providing individuals with direct financial support, creating opportunities for them to work, developing skills, and helping them make connections will help empower them. In addition, microfinance programs may need to be revised to serve at-risk and vulnerable populations better.

Table 4: Multiple Regression

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	0.361	0.054		6.744	0.000		
Cash Incentives	0.566	0.028	0.621	20.441	0.000	0.228	4.387
Livelihood Opportunities	0.147	0.033	0.153	4.500	0.000	0.183	5.471
Access to Microfinance and Credit Facilities	-0.079	0.026	-0.079	-3.035	0.002	0.312	3.201
Vocational and Technical Skills Development	0.144	0.027	0.145	5.412	0.000	0.294	3.405
Market Access and Business Support Services	0.096	0.020	0.099	4.698	0.000	0.477	2.095

Model Summary

The summary of the model indicates that the variables account for 78.1% of the variation in economic empowerment ($R^2 = 0.781$). This indicates that the models with these variables provide an overall explanation for the majority of the variation in economic empowerment. The Durbin-Watson statistic of 1.873, which is close to 2, shows that there is no evidence of significant autocorrelation among the residuals of the regression, and thus, the model's results can be relied upon.

Table 5: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.884 ^a	0.781	0.780	0.47793	1.873

a. Predictors: (Constant), Market Access and Business Support Services, Access to Microfinance and Credit Facilities, Cash Incentives, Vocational and Technical Skills Development, Livelihood Opportunities

b. Dependent Variable: Economic Empowerment

The ANOVA results show that the overall regression model is highly significant ($F = 743.285$, $p < .001$), confirming that the combined predictors meaningfully explain variations in economic empowerment.

Table 6: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	848.893	5	169.779	743.285	.000 ^b
	Residual	238.467	1044	0.228		
	Total	1087.360	1049			

a. Dependent Variable: Economic Empowerment

b. Predictors: (Constant), Market Access and Business Support Services, Access to Microfinance and Credit Facilities, Cash Incentives, Vocational and Technical Skills Development, Livelihood Opportunities

Discussion of the Findings

The results of this research indicate that Cash Incentives, Livelihood Opportunities, Vocational and Technical Skills Development, and Access to Markets are significantly associated with Greater Economic Empowerment in North-Western Nigeria, and that Cash Incentives appear to be a stronger predictor than the other components. These findings support previous research that Direct Financial Transfers have played a Critical Role in Building Household Income Stability and increasing economic participation in many Low-Income Settings (Hagen-Zanker & Mallett, 2016; Banerjee et al., 2017). Additionally, Findings from Studies (which have focused on cash transfers) have suggested that cash transfers not only Reduce Short-Term Financial Vulnerability but also provide an opportunity for Increased Productive Investment and Micro-Entrepreneurial Growth (Haushofer & Shapiro, 2016). The Positive Impact of Livelihood Opportunities and Skills Development on economic empowerment further supports existing evidence on the Importance of Pathways to Employment and the Enhancement of Human Capital as Key Elements of Long-Term Strategies to Reduce Poverty (Dhar, Behera & Mishra, 2022).

Microfinance and Credit Facility Access Hurt People, a Counterintuitive Finding. Microfinance is often portrayed and promoted as a tool for empowering women and other disadvantaged groups; thus, it can provide opportunities to access capital, which could positively impact people's lives. However, evidence from some of the highest quality studies indicates that there are no universal effects of micro-financing. There are specific and variable outcomes associated with individual programs/activities. There is growing awareness that High Repayment Pressure, High Interest Borrowing Costs, and Structural Inequalities affect the level of success micro-financing has; and are likely to determine, to a large extent, whether or not micro-report(s), as suggested by several recent articles published in top-tier development journals (Bateman & Chang, 2012), demonstrate that in addition to High Repayment Pressure, High Interest Borrowing Complexed with High-Pressure Repayment will not lead to Better Economic Outcomes or Reduced Household Stress (Bateman & Chang, 2012; Banerjee et al 2015,). In the end, we may need new ways or create new systems of credit which allow for more Flexible, Lower Interest Rates, to be more inclusive of vulnerable group(s) as well as reflect the new socioeconomic realities (small-scale economy) in NO/Northern Nigeria.

In conclusion, the empirical findings support the integration of multiple dimensions to develop an effective and sustainable model of economic empowerment. The type of support needed varies by geographic location, but empirical research indicates that a coordinated approach increases the likelihood of successful economic empowerment outcomes.

The completed empowerment model has demonstrated the potential for government organisations and policymakers to develop coordinated policies that account for local communities. In addition, the findings can serve as a foundation for further research on the most effective implementation of equitable economic development strategies across socio-economic sectors in North-Western Nigeria.

By incorporating broad-based conversations, this study contributes to understanding the requirements for effective economic empowerment strategies in Nigeria's developing regions. Furthermore, this study substantiates the need for empirical evidence-based guidance for Non-Governmental Organisations (NGOs), Funding Partners (e.g., Aid Agencies), and other development stakeholders engaged in development in this region.

Theoretical Contributions

The theoretical contributions of this research extend the understanding of economic empowerment in Northern Nigeria through a multidimensional framework. The integration of cash incentives, livelihood opportunities, vocational skills development, access to microfinance, and market access enabled the development of a single empirical model that shows the interactive influence of these empowerment mechanisms on economic well-being. In confirming and refining elements of human capital and livelihood theory (Sen, 1999; Kabeer, 2015), this research illustrated that positive drivers of empowerment were cash incentives, skills development, and market access, while the finding that micro-finance had an atypical and adverse effect on empowerment contradicted some of the long-held beliefs about

the universality of the effectiveness of traditional micro-finance theory. These findings will enhance theoretical discussions by showing that, to achieve long-term, sustainable economic empowerment, an integrated, collaborative, and context-specific model must be utilised rather than compartmentalised financial and capacity-building interventions, as has previously been the case.

Managerial Implications

The results of this study provide significant guidance for policymakers, development agencies, and local business leaders seeking to build greater economic empowerment in North-Western Nigeria. The significant findings are as follows: 1) Managers and program developers should focus on interventions that provide cash assistance, create economic opportunities and promote vocational/technical skill development, as these will have the most significant positive effect on the economic well-being of North-Western Nigerian citizens. 2) Research indicates that increased market access and business support services improve economic empowerment outcomes, but caution should be exercised in the design of microfinance products to minimize the risk of creating unintentional financial distress. Using a coordinated, evidence-based approach that combines financial assistance, capacity building, and market facilitation enables managers and business leaders to optimise the impact of their economic empowerment initiatives and better allocate resources to initiatives that produce sustainable, measurable improvements in the economies of residents of North-Western Nigeria.

Summary

Data from a survey of 1,050 people were used to examine how cash payments, job opportunities, skill development in vocational and technical occupations, access to microfinance loans, and market access affect an individual's economic empowerment in North West Nigeria. Results show that Cash Incentives, Job Opportunities, Skill Development in Vocational and Technical Fields, including Market Access, have a positive effect on Economic Empowerment at a statistically significant level. Cash Incentives were found to have the Largest Effect, while Access to Microfinance had a Small Negative effect on economic empowerment. Overall, the Data show that the Model Explains 78.1% of the Variance in economic empowerment. These results demonstrate that Multiple Approaches to Sustainability are needed to achieve economic empowerment through Financial Support, Capacity-Building Training, and Market-Making Activities, providing both Theoretical and Practical Ways for Policymakers and Development Practitioners to Work Together.

Conclusion

In conclusion, the current investigation demonstrates that cash incentives, income-earning opportunities, vocational and technical training, and access to markets are the primary drivers of economic empowerment among North-Western Nigerians. Additionally, traditional microfinance programs do not necessarily yield results comparable to the integrated approaches outlined above. This research highlights the importance of context-specific, comprehensive models of economic empowerment that include both financial and non-financial support to enhance skills and help entrepreneurs develop successful businesses,

thereby creating long-term improvements in the financial well-being of individuals in the region. Ultimately, this research provides invaluable information to help policymakers develop and implement more effective poverty-reduction initiatives and to identify additional ways to support inclusive economic development in North-Western Nigeria through information-based decision-making.

Recommendations

1. A key policy recommendation is to scale up targeted economic empowerment programs—such as cash transfers, skills development, and livelihood initiatives—particularly for low-income and young populations, to strengthen and sustain measurable improvements in economic well-being across North-Western Nigeria state.
2. Due to the high level of impact (with a positive correlation) that cash incentives have on economic empowerment, the Government and Development Agencies should increase the number of cash transfers made directly to impoverished and at-risk individuals and families. These cash transfers will provide immediate financial support and stimulate productive investment.
3. Community-based income-generating projects and agro-processing initiatives (the latter of which is currently underway), along with support for small-scale entrepreneurs, should be directed toward creating more sustainable livelihood opportunities for marginalised populations and, in doing so, creating pathways to economic empowerment.
4. Due to skills development having a positive correlation with Economic Empowerment, more Vocational Training Centres and Technical Education Programs need to be available and focused on developing market relevant skills to increase the capacity of youth and women to enter the labour market and operate as entrepreneurs.
5. Access to Markets is positively correlated with Economic Empowerment; therefore, we must prioritise the creation of Market Linkages, Business Advisory Services, Cooperatives, and Digital Platforms to facilitate Marketplace Connections and Reliable Infrastructures that reduce Transaction Costs.
6. The Exploitative Nature of Microfinance Facilities Has a Negative Correlation to Economic Empowerment, As They Place an Unequalised Burden on the Borrower, With A Correlation Coefficient of -0.079. It Would Therefore Be Appropriate for the Microfinance Institutions to Restructure Loan Products Based on Reasonable Interest Rates with Flexible Payment Control Terms. Furthermore, Microfinance Institutions Should Provide Small Entrepreneurs with Adequate Support to Ensure that the Facilities They Extend to Them Promote Economic Empowerment and Not Economically Burden Them.

Limitations

The findings of this research must be interpreted with caution because of the many limitations associated with the way the research was conducted. Firstly, a cross-sectional design made it impossible to determine whether financial outcomes could be attributed to the financial

empowerment interventions that were implemented. A cross-sectional design also only provides a snapshot of what the participants have experienced; therefore, it does not permit conclusions to be drawn about causal relationships. Secondly, relying on self-report survey data introduces a risk of response bias (for example, over-reporting or under-reporting of participant empowerment levels and program access). Thirdly, the study was conducted exclusively in the North-West region of Nigeria, which may limit its applicability to other geographical regions with different socioeconomic and cultural characteristics. Finally, while the model used in this study included the key drivers of empowerment, it did not incorporate additional contextual factors, such as social connectedness, political involvement, and local governance systems that may contribute to economic empowerment.

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