Women Empowerment and Economic Development of Selected communities in Afikpo North Local Government of Ebonyi State

[1.] Isa Nwachi
Ebukadavid5@gmail.com
[2.] Onwe S. Onwe
Onweukchioma247@gmail.com
[3.] Nwankpu Chinwendu Caroline
Chijerry01@gmail.com
[4.] Abah E. O.
Chijerry01@gmail.com
[5.] Chukwu Joseph Emeka
Email: joechukwu75@gmail.com
[1, 2,3,4,5.] Department of Public Administration,
Ebonyi State University, Abakaliki Nigeria

Abstract.

This study examined the relationship between women empowerment and economic development in selected communities of Afikpo North Local Government Area, Ebonyi State. Data were collected through a structured questionnaire and analysed using frequency counts, percentages and Pearson Product-Moment Correlation Coefficient at the 0.05 level of significance. The findings revealed a significant positive relationship between provision of hair-dressing equipment and reduction in unemployment among women ($r = 0.684$, $p < 0.05$). The study also found a significant positive relationship between provision of soft loans and increased standard of living ($r = 0.721$, $p < 0.05$). Furthermore, the findings established a significant positive relationship between skill acquisition training and increased job opportunities among women ($r = 0.756$, $p < 0.05$). Based on these findings, all three null hypotheses were rejected. The study concluded that women empowerment interventions involving productive equipment, accessible financial resources and relevant skills training are significantly associated with improved economic outcomes among women in the study area. The study recommends, among other measures, that government and relevant development agencies should expand the provision of productive equipment, make soft loans accessible at affordable interest rates, strengthen vocational and entrepreneurial training, and link trained women with finance, markets, mentorship and other business-support services. The study further recommends that empowerment programmes should be regularly monitored and evaluated to ensure that interventions translate into sustainable employment, income generation and improved household welfare.

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1. Introduction

In the third world countries including Nigeria, women have continued to be classified as only helpers of men in the areas of taking care of the children, preparing food and taking good care of the home, while the men are engaged in socio economic activities. This has subjected the women to be economically dependent on the men. The further activities allowed of the women is to assist their husbands in the farms, and skilled craft production and take some farm produce to the market for sale (Oyemoni, 2022).

As the society continued to develop, the duties and roles of women in economic development continued to shift from only giving birth and taking care of the home to getting involved in socio economic activities. Though this shift is gradually taking place, it has not taken away the belief that women are still considered as subordinate to man in traditional African setting and in Nigeria thereby encouraging discrimination against them. In some traditional settings in Nigeria and Africa, some men still see their wives as possession meant for the happiness of the man after the days work. This has seriously deprived the women the needed equal opportunities in the society with the turn of events today.

Generally, the word woman is used to refer to a female human being regardless of age. Women by their nature is the development of life and also the beginning of the development process; As noted in Ejumudo (2018) who assert that it is biologically clear that woman after being conceived (pregnant), carry, bears as well as nurture the child who later grow to full fledge man or women that in turn bring ideas and knowledge necessary for the development of the society. In the world all over, many women have contributed a quota of greatness in development either by solving the challenging problem of humanity or moving from normal to better. Nationally, there are many women who have served as an agent of economic development, such women have distinguished themselves and have moved the nation from one step to another in every field they served. Women are today contributing in the economic growth and development in the areas of farming, trading, weaving, agro-processing, household affairs and are professionals in different fields. Despite all these efforts of the women in contributing to economic development, the society still see their duties as restricted to only taking care of the home (Onwubiko, 2023).

The Nigerian policy environment therefore recognises the importance of linking women empowerment with employment, entrepreneurship and economic development. UN Women's current Nigeria programme identifies skills development, entrepreneurship and digitisation as important pathways for expanding access to job opportunities, particularly for women and other vulnerable groups. It also emphasises improving women's access to business-development support, goods, resources and markets. These policy directions demonstrate that women's economic empowerment is increasingly being approached as a multidimensional process involving skills, finance, productive assets, markets and supportive institutions. These are aimed towards economic development.

Economic development refers to the improvement in the economic well-being and quality of life of a community through increased income levels, employment opportunities, productivity, and access to basic infrastructure and social services. At the community level, economic development is reflected in poverty reduction, improved standards of living, sustainable livelihoods, and enhanced local economic activities. Economic empowerment projects, such as microfinance programs and entrepreneurship training, can provide women with access to financial resources, markets, and networks, enabling them to improve their economic status

and independence (Consultative Group to Assist the Poor, 2020). Healthcare initiatives, such as reproductive health programs and maternal healthcare services, can help women maintain their physical and mental well-being, and exercise their reproductive rights (World Health Organization, 2020). Political empowerment is a way of enabling women to achieve equality, rights, fulfillment and involvement in political matters and processes (Mahbub, 2021). Financially empowered women understand how to spend money, make wise financial decisions, and have access to resources to help them achieve set goals (Consumers and Business Affairs, 2022).

One important dimension of women empowerment is the provision of productive equipment. Skills acquisition without the tools required to practise those skills may not result in sustainable employment. For example, a woman who has received training in hair-dressing may remain economically inactive if she lacks basic equipment with which to establish a salon or provide services. Provision of equipment can therefore facilitate the transition from training to actual economic activity. Recent UN Women interventions in Nigeria illustrate this approach: women in different locations have received productive assets and equipment intended to improve productivity, incomes and livelihoods. In Ebonyi State, for example, rural women farmers have benefited from agricultural inputs aimed at strengthening food security and economic resilience.

Another important dimension is access to finance through soft loans. Capital is required for starting, operating and expanding most small businesses. However, women, particularly those in rural communities, may encounter difficulties obtaining conventional bank loans because of collateral requirements, limited formal employment, inadequate financial records and limited access to formal financial institutions. Affordable and accessible loans can provide women with the capital required to purchase equipment, obtain raw materials, stock goods and expand existing enterprises. Financial empowerment can consequently improve women's capacity to generate income and contribute to household welfare.

Statistically, the status of women's development in Afikpo North Local Government Area reveals both progress and continuing challenges. According to data from Ebonyi State Ministry of Women Affairs (2023), women constitute approximately 51% of the total population of Afikpo North, yet less than 38% are engaged in formal employment, with the majority participating in informal sectors such as subsistence farming, petty trading, and agro-processing. Educationally, female literacy has improved over the years, with about 67% of women attaining at least primary education, though only around 30% proceed to secondary or tertiary levels due to cultural and economic barriers. In terms of political representation, women account for less than 15% of elected or appointed positions within the LGA. Economically, empowerment programs initiated by both government and non-governmental organizations have increased women's access to microcredit and entrepreneurship training, leading to a 23% rise in women-owned small-scale enterprises between 2018 and 2024. However, income disparity remains significant, with women earning on average 40% less than men in comparable roles.

Despite all these known contribution of women in economic development of Nigeria and Ebonyi State Especially in the rural communities, the women are still being discriminated against as they are never given equal opportunities with their male counterparts to participate and fully contribute to the development of the country in terms of power, wealth influence, politics, employment etc. It is in view of the forgoing that the study examined women

empowerment and economic development on selected communities in Afikpo North Local Government of Ebonyi State.

1.2 Statement of the Problem

Women constitute a significant proportion of the economically active population and contribute substantially to household welfare and community development through trading, farming, entrepreneurship, vocational activities and other forms of employment. Despite this contribution, many women, particularly those in rural communities, continue to experience limited access to productive resources, affordable finance, relevant skills, employment opportunities and markets. These constraints may limit their capacity to establish sustainable businesses, generate adequate income and improve their standard of living.

In Nigeria, various government and non-governmental women empowerment programmes have been introduced to address these challenges through skills acquisition, provision of productive equipment, access to credit facilities and other forms of economic support. However, the existence of empowerment programmes does not necessarily guarantee that women will experience sustainable economic improvement. Some beneficiaries may receive training without the equipment required to practise their skills, while others may have skills and equipment but lack affordable capital, markets, electricity and other infrastructure necessary to sustain their businesses.

The problem appears particularly relevant in rural communities of Ebonyi State, where women are extensively involved in small-scale economic activities but may operate under difficult economic and infrastructural conditions. In Afikpo North Local Government Area, women engage in activities such as farming, petty trading, hair-dressing, food processing, tailoring and other forms of self-employment. Nevertheless, limited access to productive equipment and finance, inadequate employment opportunities and insufficient entrepreneurial and vocational skills may restrict the extent to which these activities contribute to sustainable economic advancement.

Another concern is unemployment and underemployment among women. Although some women possess vocational skills, the absence of start-up equipment and other productive resources may prevent them from translating those skills into income-generating employment. For instance, a woman trained in hair-dressing may remain economically inactive or underemployed if she cannot afford the basic equipment needed to establish or operate a salon. This raises the question of whether the provision of hair-dressing equipment and similar productive assets can make a meaningful contribution to reducing unemployment among women in the study area.

Access to finance also presents a significant problem. Women who wish to establish or expand small-scale businesses may lack sufficient personal capital and may find conventional credit facilities difficult to access because of collateral requirements, interest rates and other institutional barriers. Although soft-loan schemes are intended to address this problem, concerns remain regarding the accessibility, adequacy and sustainability of such financial interventions. It is therefore necessary to determine whether provision of soft loans is significantly associated with improved standard of living among women in Afikpo North Local Government Area.

Furthermore, the availability of vocational and skill acquisition programmes does not automatically translate into employment. Some training programmes may not adequately

reflect local market demands, while beneficiaries may lack the equipment, finance, mentoring and market connections required to apply their newly acquired skills. Consequently, there is a need to establish whether skill acquisition training is significantly associated with increased job opportunities for women in the selected communities.

The foregoing situation creates an empirical problem because, despite the emphasis placed on women empowerment as a strategy for improving economic participation, there is insufficient local-level evidence on the relationship between specific empowerment interventions and measurable economic outcomes among women in Afikpo North Local Government Area. In particular, the extent to which provision of hair-dressing equipment relates to unemployment reduction, provision of soft loans relates to standard of living, and skill acquisition training relates to job opportunities requires systematic investigation.

Over the years, women in Afikpo North Local Government Area of Ebonyi State have continued to face daunting challenges such as joblessness, limited access to credit facilities, and little or no means of livelihood (Odebode, 2023). These challenges persist despite the globally recognized roles that women play in fostering economic development and contributing meaningfully to family and community welfare. While several national and international initiatives have emphasized women empowerment as a critical tool for economic progress, the actual impact of such empowerment efforts at the local level, particularly in Afikpo North, remains unclear.

Reports from the United Nations Development Programme (UNDP, 2025) indicate that despite considerable progress in women's education and awareness, women still constitute a large percentage of the world's poor. Women's limited access to formal credit, low representation in economic decision-making, and lack of productive resources continue to impede their economic advancement. In Nigeria, and EbonyiState in particular, many women especially those in rural areas are unable to access sustainable sources of income due to limited empowerment interventions tailored to their specific needs (Ogbomo, 2024).

In Afikpo North Local Government Area, preliminary observations reveal that a large number of women still struggle with unemployment and lack viable means of livelihood. Many depend solely on petty trading or subsistence farming, which do not yield sufficient income to improve their standard of living. Efforts such as the provision of soft loans, vocational skill training, and support with start-up tools and equipment (such as hairdressing kits) have been introduced by government agencies, NGOs, and community-based organizations. However, the extent to which these empowerment initiatives have actually translated into economic development, job creation, and improved living standards among women in the area remains inadequately explored. This creates the lacuna which this present study has filled. It is against this background that this study examined women empowerment and economic development in selected communities of Afikpo North Local Government Area, Ebonyi State.

1.3 Research Questions

The following questions were raised to guide the study:

1. To what extent has the provision of hair dressing equipment to women contributed to reduction in unemployment in selected communities of Afikpo North Local Government Area?
2. To what extent has the provision of soft loans to women contributed to increased standard of living in selected communities of Afikpo North Local Government Area?

3. To what extent has provision of skill acquisition training to women contributed to increased job opportunities in selected communities of Afikpo North Local Government Area?

1.4 Objective of the Study

1. To examine how the provision of hair dressing equipment to women contributed to reduction in unemployment in selected communities of Afikpo North Local Government Area
2. To ascertain how the provision of soft loans to women contributed to increased standard of living in selected communities of Afikpo North Local Government Area.
3. To evaluate how the provision of skill acquisition training to women contributed to increased job opportunities in selected communities of Afikpo North Local Government Area.

1.5 Research Hypotheses

H_{o1}: Provision of hair dressing equipment to women has not contributed to reduction in unemployment in selected communities of Afikpo North local government area?

Ho_2: Provision of soft loans to women has not contributed to increased standard of living in selected communities of Afikpo North Local Government Area?

Ho_3: Provision of skill acquisition training to women contributed to increased job opportunities in selected communities of Afikpo North Local Government Area?

2. Review of Related Literature

2.1 Conceptual Review

2.1 Women

The term women, refers to adult human females, encompassing individuals who identify and live as women within their biological, social, cultural and legal contexts. The concept extends beyond biological characteristics to include the social roles, identities, rights, responsibilities and experiences associated with being female in a particular society. In contemporary social research, therefore, women are understood not merely as a biological category but also as a social group whose experiences are shaped by family structures, cultural norms, economic conditions, institutions and public policies.

According to the World Health Organization (2024**)**, gender refers to socially constructed characteristics of women, men, girls and boys, including norms, roles and relationships between them. These characteristics vary across societies and can change over time. This distinction is important because the experiences and opportunities available to women are influenced not only by biological sex but also by social expectations concerning what women should do, how they should behave and the roles they should perform.

The concept of women is therefore closely connected with gender roles. In many societies, women have traditionally been associated with responsibilities such as childbearing, childcare, household management and family welfare. However, contemporary development perspectives recognize that women participate extensively in education, employment, entrepreneurship,

politics, public administration, community development, science and other areas of social and economic life. The United Nations (2024) emphasizes women's equal participation and opportunities in economic, political and social life as essential components of sustainable development.

Women also constitute a significant economic and productive population. Women contribute to household income, formal employment, agriculture, entrepreneurship and informal economic activities. However, the distribution of economic resources and opportunities between women and men remains unequal in many societies. The World Bank (2024) identifies women's access to economic opportunities, productive assets, financial resources and decision-making as important components of gender equality and women's empowerment.

Women are entitled to fundamental human rights, including access to education rights and participation, healthcare, employment, property, political participation, security and equal treatment under the law. Consequently, contemporary discussions of women increasingly focus on eliminating discrimination and creating institutional conditions that enable women to participate fully in society.

In the context of Nigeria**,** women constitute an important part of the country's social, economic and political development. Nigerian women participate in agriculture, petty trading, entrepreneurship, professional employment, public administration, education, community organizations and political activities. Nevertheless, social norms, unequal access to productive resources, limited representation in some decision-making institutions and other structural factors can influence their opportunities. The Federal Government of Nigeria and development organizations have consequently placed increasing emphasis on women's economic empowerment, skills development, entrepreneurship and participation in decision-making (UN Women, 2024).

Thus, women can be conceptually understood as a diverse social group of adult human females whose identities, roles, rights, opportunities and experiences are shaped by biological, social, cultural, economic, political and institutional factors. For research purposes, the concept should not be reduced to reproductive or domestic roles; women are also economic actors, political participants, professionals, entrepreneurs, community members and agents of development.

2.1.2 Women Empowerment

Women empowerment is the process of granting women he power and autonomy to exercise their rights, control their lives and make strategic choices enabling them to fully realize their capacities and participate as equal in society. It involves increasing women access to resources and decision making, power in economic, social and politicalspheres to overcome barriers and achieve greater equality.

Women empowerment refers to the process through which women acquire the capacity, resources, confidence, rights, opportunities and decision-making power necessary to exercise meaningful control over their own lives and to participate fully in economic, social, political and community affairs. It is concerned with removing the structural, cultural, economic and institutional barriers that prevent women from making choices, accessing resources, developing their capabilities and translating those capabilities into desired outcomes.

According to the World Bank (2023), empowerment is a process through which individuals who have previously been denied the ability to make strategic life choices acquire that ability. In relation to women, this involves removing constraints that limit their capacity to determine and pursue their goals. The World Bank identifies three interconnected dimensions of empowerment: agency, resources and context. Agency refers to women's capacity to set goals and act upon them; resources include assets, capital, information and other inputs required to pursue those goals; while context refers to the social, institutional and environmental conditions that enable equitable decision-making.

Women empowerment therefore goes beyond simply providing women with material assistance. It involves enabling women to use resources independently, make choices, influence decisions and exercise control over matters affecting their lives. For example, giving a woman a business loan may constitute an empowerment intervention, but genuine empowerment occurs when she is also able to control the income generated, make decisions concerning the business, access markets and information, and determine how the benefits of the enterprise are used.

The concept also has a strong economic dimension. Economic empowerment enables women to participate productively in the economy through employment, entrepreneurship, ownership of productive assets, access to credit, skills acquisition, financial services, markets and technology. The World Bank's Gender Strategy 2024–2030 emphasizes women's economic participation, ownership and use of economic assets, access to enabling services and participation in decision-making as important dimensions of advancing gender equality. In Nigeria, the World Bank has similarly identified women's limited access to land, finance, agricultural inputs, knowledge and information as important constraints to women's economic empowerment.

Women empowerment also encompasses social empowerment. Social empowerment involves improving women's ability to participate equally in family and community life, access education and healthcare, express their opinions and challenge discriminatory practices. An empowered woman is not merely a beneficiary of social services but increasingly becomes an active participant in decisions affecting herself, her family and her community. The United Nations' gender-equality framework recognizes women's empowerment as involving participation and rights across economic, social and political spheres.

2.1.3 Rural Communities

Rural communities constitute areas of agrarian country side usually characterized by relatively lower population, lower income, homogenity and agricultural economy, rural community is a population that occupies a given area that is bound together by a shared system of rules and regulations which control their relations with each other.

A rural community refers to a geographically defined settlement or group of settlements located outside major urban centres, characterized generally by relatively low population density, close social relationships, dependence on land and natural resources, limited infrastructure and social services, and economic activities that are often associated with agriculture and other primary-sector activities. However, rural communities should not be understood simply as places with small populations. Rurality is multidimensional and also involves the availability of services, employment opportunities, transportation, connectivity, institutional facilities and the relationship between residents and their surrounding environment.

According to the World Bank (2024), rural populations are generally associated with areas outside urban settlements, although the precise definition of what constitutes a rural area differs among countries. This variation is important because there is no single universal definition of a rural community. Countries establish their own criteria based on population size, population density, settlement characteristics, administrative boundaries, economic activities and proximity to urban centres.

The concept of rural communities can first be understood from a geographical perspective. Rural communities are normally situated away from large towns and cities and tend to have settlements that are more dispersed than those found in urban areas. Houses, farms, villages and other facilities may be separated by considerable distances. This spatial arrangement can make the provision of roads, electricity, water, healthcare, schools and communication infrastructure more difficult and expensive than in densely populated urban areas.

2.1.4 Economic Development

Economic development refers to the long-term process through which a society improves the economic, social and institutional conditions of its people, resulting in increased opportunities, improved living standards, reduced poverty and inequality, greater access to essential services, and enhanced capacity to participate productively in economic activities. It is broader than simply an increase in national income or gross domestic product (GDP). While economic growth focuses primarily on the quantitative expansion of output and income, economic development concerns the quality and distribution of that growth and its effects on human welfare.

According to the World Bank (2024**)**, development is fundamentally concerned with improving people's welfare and expanding opportunities, particularly through better access to jobs, education, health, infrastructure and other services. Economic development therefore involves creating conditions in which individuals and households can improve their productive capacities and participate meaningfully in economic activities. This perspective recognizes that an economy can experience increases in aggregate output without necessarily producing corresponding improvements in the welfare of all sections of the population.

Economic development can first be understood as a process of economic transformation. It involves changes in the structure and productive capacity of an economy. In developing economies, this may involve movement from predominantly subsistence agriculture toward commercial agriculture, manufacturing, services, technology-based activities and other higher-productivity sectors. Such structural transformation can create employment opportunities, increase productivity and generate income for households and government.

Hence, economic development is a multidimensional and continuous process through which an economy increases its productive capacity while improving the economic and social well-being of its population. It encompasses economic growth, poverty reduction, employment creation, human capital development, infrastructure provision, technological advancement, economic diversification, reduction of inequality, institutional improvement and sustainable use of resources. The central concern of economic development is therefore not merely how much an economy produces, but how economic progress improves people's capabilities, opportunities, livelihoods and overall quality of life.

2.2 Contextual Review

2.2.1 Government Women Empowerment Programmes in Nigeria

Women empowerment has remained an important component of Nigeria's development agenda because women participate extensively in agriculture, petty trading, entrepreneurship, manufacturing, public employment and household production. Successive Nigerian governments have therefore introduced programmes intended to improve women's access to finance, productive assets, skills, employment, markets, social protection and decision-making opportunities. The Federal Ministry of Women Affairs is the principal federal institution responsible for promoting women's advancement and coordinating policies and programmes relating to gender equality and women's development. Its mandate includes promoting women's socio-economic and political development, eliminating discriminatory practices, supporting women's cooperatives and promoting education and empowerment for self-reliance.

The major government programmes and initiatives can be discussed as follows.

1. Better Life Programme for Rural Women

The Better Life Programme for Rural Women was introduced in 1987 during the military administration of General Ibrahim Babangida, with the late Mrs. Maryam Babangida playing a prominent role in its implementation. The programme represented one of Nigeria's early systematic attempts to improve the socio-economic conditions of rural women.

The programme focused on rural women's access to agricultural inputs, health services, literacy, cooperative organisations, income-generating activities and improved living conditions. It encouraged women to organise themselves into cooperatives and participate in small-scale economic activities. The underlying philosophy was that rural development could not be achieved without addressing the economic and social circumstances of rural women.

Although the programme belongs to an earlier period of Nigeria's development history, its significance lies in establishing the principle that government intervention should deliberately target women as development actors rather than treating women merely as dependants of male household heads. It also helped establish a foundation for subsequent women-focused government programmes.

2. Family Support Programme

The Family Support Programme was introduced in 1994 during the administration of General Sani Abacha as a successor to some aspects of the earlier rural women-focused interventions. Its broad objectives included improving the welfare of families, particularly women and children.

The programme incorporated interventions relating to healthcare, education, agriculture, economic activities and family welfare. Women were targeted because of their central roles in household welfare and community development.

The significance of the programme was its recognition that women's empowerment requires more than direct financial assistance. Women's productive capacity is affected by access to healthcare, education, family support and community infrastructure. Thus, programmes that

improve these conditions can indirectly strengthen women's ability to participate in economic activities.

3. National Women Empowerment and Development Programme

The Federal Government, through the Federal Ministry of Women Affairs, has implemented various women-development and skills-acquisition programmes involving vocational training, entrepreneurship, agricultural activities and income-generating ventures.

The Ministry's Women Development Department currently identifies skills acquisition and empowerment as core areas, including tailoring and fashion design, cosmetology, catering, ICT and digital skills. It also identifies entrepreneurship development, education, leadership and political participation among its programme areas.

These programmes are important because they attempt to transform women from beneficiaries of welfare interventions into economically productive participants. Skills acquisition can enable women to establish small businesses, secure employment or diversify their household income.

However, training alone does not automatically produce empowerment. Training becomes more effective when accompanied by access to start-up capital, equipment, mentoring, markets and business-development services.

4. Women Fund for Economic Empowerment (WOFEE)

The Women Fund for Economic Empowerment was designed as a financing mechanism for women, particularly those engaged in micro and small-scale economic activities. The central idea behind the programme was to address one of the major constraints faced by women entrepreneurs: inadequate access to capital.

WOFEE represents an important shift from welfare-oriented interventions towards productive economic empowerment. By providing financial resources to women, such programmes seek to enable beneficiaries to establish or expand businesses, acquire productive assets and increase household income.

The importance of such financing programmes is particularly evident in rural communities, where women may have limited access to formal banking services and may lack conventional collateral. Consequently, government-supported women-focused finance can potentially reduce the financial barriers that prevent women from expanding their enterprises.

5. Business Development Fund for Women (BUDFOW)

The Business Development Fund for Women was another government intervention aimed at improving women's access to finance for business development. It was designed to support women-owned businesses and improve women's capacity to participate in entrepreneurial activities.

The programme is significant because women entrepreneurs frequently operate micro and small businesses with limited working capital. Access to appropriate financing can enable them to purchase equipment, increase inventories, employ additional workers and expand production.

The broader lesson from programmes such as BUDFOW is that women's economic empowerment requires attention to both the availability and accessibility of finance. A fund may exist at the national level while women in rural communities continue to experience difficulties accessing it because of inadequate information, distance from financial institutions, collateral requirements or administrative procedures.

6. Subsidy Reinvestment and Empowerment Programme (SURE-P)

The Subsidy Reinvestment and Empowerment Programme was established following the partial removal of fuel subsidy in 2012. Although SURE-P was not exclusively a women empowerment programme, women benefited from several components dealing with maternal health, employment, skills acquisition and social protection.

The programme illustrates an important approach to women's empowerment in which women are incorporated into broader national economic and social intervention programmes. Women can benefit from employment creation, healthcare and skills development even when an intervention is not exclusively designed for women.

Its relevance to women empowerment therefore lies in its attempt to address some of the structural conditions that influence women's economic participation.

7. National Social Investment Programme (NSIP)

The National Social Investment Programme became a major component of Nigeria's poverty-reduction and social-protection strategy. It included programmes such as N-Power, Conditional Cash Transfers and the Government Enterprise and Empowerment Programme (GEEP).

Lamidi and Igbokwe (2021), as cited in subsequent literature on Nigerian social policy, describe NSIP as targeting poor and vulnerable populations, including women, young people and children. The programme therefore provided a broader framework within which women's economic and social empowerment could be pursued.

The importance of NSIP to women empowerment is that poverty itself restricts women's ability to invest in productive activities. Social protection can provide a degree of economic security that enables vulnerable women to meet immediate needs while participating in longer-term livelihood activities.

8. Government Enterprise and Empowerment Programme (GEEP)

GEEP was one of the most prominent economic components of the National Social Investment Programme. It was designed to provide financing to economically active poor people, including market traders, farmers, artisans and small-business operators.

The programme included initiatives such as MarketMoni, TraderMoni and FarmerMoni. Its approach was based on providing relatively small-scale financial support to people who might have difficulty obtaining conventional bank loans.

Okolo-Obasi and Uduji (2023) conducted a quasi-experimental study on GEEP and women's entrepreneurship development in Nigeria. Their findings indicated that GEEP participation had significant effects on enterprise turnover, reduction in unit production costs, profitability and

return on investment. However, they also found unequal access to programme resources between rural and urban residents.

This finding is important because it demonstrates both the potential and the implementation challenge of government empowerment programmes. Financial intervention can improve enterprise outcomes, but geographical and socio-economic inequalities may prevent rural women from benefiting equally.

Akenbor and Obeki (2022), in their study of GEEP in Rivers State, examined MarketMoni, TraderMoni and FarmerMoni and reported a relationship between these interventions and beneficiaries' standard of living. They recommended greater attention to effective implementation and reducing political interference in programme delivery.

9. Nigeria for Women Project (NFWP)

The Nigeria for Women Project is one of the most significant recent government-led women economic empowerment interventions. It was implemented by the Federal Government in partnership with the World Bank to improve women's livelihoods and address barriers to women's economic participation.

The first phase was implemented from 2018 to 2024 in six states—Abia, Akwa Ibom, Kebbi, Niger, Ogun and Taraba—and focused strongly on Women Affinity Groups (WAGs). The programme was designed to improve women's livelihoods, strengthen social capital and increase access to financial and economic opportunities.

The Women Affinity Group model is particularly important because it combines financial inclusion with collective organisation. Women form groups through which they can save, access loans, receive training and undertake collective economic activities.

Uduji and Okolo-Obasi (2024), using a quasi-experimental approach involving 2,400 respondents across rural areas, found that the NFWP's Women Affinity Group model contributed to women's social capital through activities including advocacy, awareness creation, credit provision and skills acquisition.

The programme therefore demonstrates a shift from simply giving individual beneficiaries financial assistance towards building women's collective economic institutions.

The World Bank reports that between 2018 and 2024 the NFWP supported more than 458,000 women through more than 22,000 Women Affinity Groups, while the groups accumulated savings and internally managed loans for livelihood investments.

10. Nigeria for Women Programme Scale-Up (NFWP-SU)

The NFWP has subsequently moved into a scale-up phase. The Nigeria for Women Programme Scale-Up is intended to expand the women-focused model to a much broader national coverage.

In October 2025, the Federal Government inaugurated a steering committee to scale the programme across the 36 states and the Federal Capital Territory. The Federal Ministry of Information described NFWP-SU as an important component of the national women economic empowerment agenda.

The scale-up is significant because one of the limitations of many previous Nigerian empowerment programmes has been restricted geographical coverage. Expanding the programme nationally provides an opportunity to reach women in communities that were not covered during the first phase.

The programme is particularly relevant to rural women because the Women Affinity Group model can bring savings, credit, skills and social support closer to communities.

11. Women Entrepreneurs and Innovators for Development (WEIDE) Fund

The Women Entrepreneurs and Innovators for Development (WEIDE) Fund is a more recent women-focused economic initiative. It was officially launched in 2025 and is directed towards women entrepreneurs and innovators.

The Federal Ministry of Information reported that the initiative was designed to strengthen the economic position of Nigerian women and support women-led enterprises.

The importance of WEIDE lies in its emphasis on women as entrepreneurs and innovators rather than only as recipients of welfare assistance. Such an approach is relevant to Nigeria's economic diversification because women-owned businesses operate across agriculture, manufacturing, trade, services and technology.

For the programme to generate sustained economic effects, however, financing should ideally be accompanied by business-development services, technology, market access, mentoring and support for formalisation.

12. Renewed Hope Initiative Women Economic Empowerment Programme

The Renewed Hope Initiative has also introduced women-focused economic empowerment activities. One reported partnership involved the Renewed Hope Initiative and the Tony Elumelu Foundation, with support directed toward women entrepreneurs.

The State House reported that the initiative included an economic empowerment programme under which women were to receive financial support to strengthen their businesses.

This type of programme illustrates increasing collaboration between government and private-sector or philanthropic institutions. Such partnerships can increase the financial and technical resources available for women's empowerment.

13. Women Agro-Value Expansion and Farm-to-Feed Initiative

More recent government interventions have increasingly linked women's empowerment with agriculture and food security. The Federal Government's 2026 social-impact interventions include the Women Agro-Value Expansion and Farm-to-Feed Initiative among programmes identified as women-focused interventions.

The significance of an agricultural value-chain approach is that women's economic participation can extend beyond primary agricultural production. Women can participate in processing, packaging, storage, transportation, distribution and marketing.

This is particularly relevant to rural Nigeria, where many women already participate in agriculture but may receive relatively little of the value generated after farm production.

Supporting women across the value chain can therefore create opportunities for increased income and enterprise development.

14. PowerHer774 and Women in Gas Initiatives

The Federal Government has also announced women-focused initiatives aimed at increasing women's participation in energy-related economic activities. These include the PowerHer774 and Women in Gas programmes under the broader Renewed Hope social-impact interventions.

These programmes represent an attempt to move women's empowerment beyond traditional sectors such as petty trading and agriculture. Increasing women's participation in energy-related enterprises can provide opportunities for technical skills, entrepreneurship, employment and investment.

Such interventions can contribute to economic diversification if women receive appropriate technical training, financing, equipment and market opportunities.

15. Women-on-Wheels Initiative

The Women-on-Wheels Initiative is another recently announced women-focused programme. It seeks to create economic opportunities for women through mobility and transportation-related activities. The initiative forms part of the broader Renewed Hope social-impact interventions reported by the Federal Ministry of Information.

Its significance is that transportation can function as an economic sector in which women can participate directly while also addressing mobility constraints that affect women's access to markets and employment.

16. Women-Led MSME Expansion and Access to Finance Programme

The Federal Government has also identified women-led micro, small and medium enterprises as an important area of economic empowerment. The Women-Led MSME Expansion and Access to Finance Programme is included among the recent Renewed Hope social-impact interventions for women.

The focus on MSMEs is important because a large proportion of women's economic activities occur within micro and small enterprises. Improving access to finance, technology, markets and business development can help these enterprises move from subsistence-level activities towards more productive and sustainable businesses.

17. Skills Acquisition and Vocational Empowerment Programmes

The government, particularly through the Federal Ministry of Women Affairs and the Maryam Babangida National Centre for Women Development, has continued to provide skills acquisition and vocational training.

The Ministry identifies vocational training in tailoring, fashion design, cosmetology, catering, ICT and digital skills among its empowerment activities. It also identifies entrepreneurship, leadership and education as areas of intervention.

Skills acquisition is important because it can improve women's human capital and create alternative sources of livelihood. Nevertheless, the economic value of skills training depends

substantially on what happens after training. Where beneficiaries receive training without equipment, finance or access to markets, the long-term economic impact may be limited.

18. Women and Agricultural Empowerment Programmes

Agricultural empowerment remains an important component of government intervention because a significant number of Nigerian rural women depend on agriculture. Government programmes have provided women with agricultural inputs, training, equipment, processing facilities and access to agricultural financing.

The Federal Ministry of Women Affairs identifies economic empowerment and self-reliance among its core responsibilities, while recent federal initiatives have increasingly incorporated women into agricultural value-chain and food-security programmes.

These interventions can improve women's productivity when they are combined with land access, extension services, finance, storage facilities and market linkages.

19. Social Protection and Conditional Cash Transfer Programmes

Social protection programmes also contribute indirectly to women's empowerment. Conditional and other forms of cash transfers can help vulnerable households meet immediate needs, reduce extreme economic insecurity and potentially allow beneficiaries to invest in education, health or productive activities.

The federal government has previously described conditional cash transfers as part of its strategy for supporting poor and vulnerable households.

The relationship between social protection and empowerment is particularly important because extremely poor women may lack the resources necessary to participate effectively in conventional credit or entrepreneurship programmes. A basic social-protection floor can therefore provide a foundation upon which productive empowerment can be built.

20. Education and Leadership Empowerment Programmes

Government women's empowerment programmes also include education, leadership development and initiatives aimed at increasing women's participation in governance.

The Federal Ministry of Women Affairs identifies scholarships for girls, leadership and mentorship programmes, entrepreneurship development and political participation among its programme areas.

Education is central to empowerment because it improves women's human capital, literacy, employability and ability to access information and institutions. Leadership programmes can additionally increase women's confidence and participation in community, political and administrative decision-making.

21. Health and Social-Welfare Programmes for Women

Women's empowerment cannot be separated completely from health and social welfare. Poor health can reduce women's ability to work, operate businesses or participate in community activities.

The Federal Ministry of Women Affairs therefore includes maternal and child health, reproductive health education, breast and cervical cancer awareness and other wellbeing interventions within its women-development responsibilities.

Such interventions contribute to empowerment by improving women's capacity to participate consistently in economic and social activities.

The evolution of government women empowerment programmes in Nigeria shows a gradual movement from welfare-oriented approaches towards economic empowerment and women's participation in productive activities. Earlier programmes such as Better Life for Rural Women and the Family Support Programme focused substantially on improving women's welfare and rural livelihoods. Later interventions such as WOFEE, BUDFOW, SURE-P, NSIP and GEEP placed greater emphasis on financial assistance, entrepreneurship and poverty reduction.

More recent programmes such as NFWP, NFWP-SU, WEIDE and the Renewed Hope women-focused initiatives place increasing emphasis on women's collective organisation, entrepreneurship, access to finance, agricultural value chains, innovation and economic inclusion.

The empirical evidence suggests that some of these interventions have produced measurable benefits. For example, Okolo-Obasi and Uduji (2023) found positive effects of GEEP on enterprise turnover, production costs, profitability and return on investment, while also identifying unequal access between rural and urban beneficiaries. Similarly, Uduji and Okolo-Obasi (2024) found that the NFWP's Women Affinity Group approach improved women's social capital through credit, training, advocacy and awareness activities.

However, the existence of programmes does not necessarily guarantee sustainable empowerment. A major concern identified in the literature is unequal access to programme opportunities. Okolo-Obasi and Uduji (2023), for example, found rural-urban differences in access to GEEP resources. A broader review by recent Nigerian scholars similarly observes that women-focused interventions have often experienced problems relating to continuity, implementation and structural barriers.

Consequently, the effectiveness of government women empowerment programmes depends on several factors: transparent beneficiary selection, continuity of funding, adequate monitoring and evaluation, rural accessibility, political neutrality in beneficiary selection, access to markets, training, financial literacy, productive assets and institutional coordination.

Government women empowerment programmes in Nigeria have evolved considerably over time. The progression from the Better Life Programme for Rural Women and Family Support Programme to WOFEE, BUDFOW, SURE-P, NSIP, GEEP, NFWP, NFWP-SU, WEIDE and the newer Renewed Hope initiatives reflects increasing recognition of women as important economic actors.

The evidence from Okolo-Obasi and Uduji (2023) demonstrates that properly implemented financial empowerment can improve women's enterprise performance, while Uduji and Okolo-Obasi (2024) demonstrate the value of women's collective organisations in strengthening social capital and access to economic resources.

For these programmes to make a sustained contribution to Nigeria's economic development, however, empowerment should be understood as more than the distribution of money or

equipment. Sustainable empowerment requires women to have continuing access to productive assets, affordable finance, education, skills, technology, markets, infrastructure, social protection and participation in decisions affecting their economic lives. This is particularly important for rural women, who may face greater geographical, financial and social barriers to accessing government interventions.

2.2.2 Role of Women Empowerment in the Economic Development of Rural Women in Ebonyi State

Women empowerment is an important component of rural economic development because it increases women's capacity to obtain and control productive resources, develop skills, participate in markets, generate income and influence decisions affecting their households and communities. In Ebonyi State, this issue is particularly relevant because rural livelihoods are strongly connected with agriculture, agro-processing, petty trading and other small-scale economic activities. The Ebonyi State Ministry of Agriculture identifies increased farmers' purchasing power, improved rural living standards, food production, processing, storage and marketing as important elements of agricultural development.

1. Women empowerment and access to productive resources

One of the major ways empowerment contributes to the economic development of rural women is by improving their access to productive resources such as land, agricultural inputs, finance, equipment, technology and information. Rural women may participate extensively in farming while having limited control over the resources required to expand production. Empowerment programmes can address this constraint by providing inputs, credit, equipment and other productive assets.

This is evident in recent interventions in Ebonyi State. UN Women reports that 250 rural women farmers in Ebonyi received rice seeds and fertilizers, while more than 3,600 direct and 12,500 indirect rural women beneficiaries in Ebonyi and Bauchi were reached through improved rice production and processing, climate-smart agricultural practices, technologies for reducing post-harvest losses and improved market opportunities. Such interventions can increase women's productive capacity and potentially transform subsistence activities into commercially oriented enterprises.

Critically, however, providing inputs alone does not automatically produce sustainable empowerment. Women also need secure access to land, extension services, finance, markets and decision-making opportunities. Where these complementary conditions are absent, beneficiaries may remain dependent on externally provided inputs.

2. Promotion of women's agricultural productivity

Agriculture remains an important pathway through which rural women contribute to household welfare and local economic activity. Empowerment through improved seeds, fertilizers, farm equipment, agricultural training and extension services can increase productivity and enable women to produce larger quantities of crops.

This is particularly relevant to Ebonyi because the state's agricultural policy explicitly seeks to increase food production, promote modern agricultural technology and improve the income and living standards of farmers and rural dwellers. Empowering women farmers can therefore

contribute simultaneously to household income, food security, local markets and agricultural production.

The critical issue is that increased production must translate into increased income. If rural women lack storage facilities, transportation, processing equipment or bargaining power, increased agricultural output may not produce proportional improvements in their economic circumstances. Empowerment programmes should therefore address the entire agricultural value chain rather than focusing exclusively on production.

3. Development of entrepreneurship and small businesses

Women empowerment can promote economic development by enabling rural women to establish and expand small businesses. These may include food processing, trading, tailoring, catering, livestock production, agricultural processing and other microenterprises.

Business grants, entrepreneurship training, financial literacy and access to markets can help women move from subsistence activities toward income-generating enterprises. The Ebonyi State Government has historically included grants and skills-acquisition interventions among its empowerment programmes for women and other vulnerable groups. Its published budget documents have included grants for women and widows for business activities and skills-acquisition programmes.

However, a critical consideration is **continuity**. One-off grants may provide temporary relief but may not generate sustainable economic development if beneficiaries lack business-management skills, access to markets, affordable finance and mechanisms for reinvestment. Consequently, empowerment should be regarded as a continuing process involving training, mentoring, finance, infrastructure and market linkages.

4. Access to finance and financial independence

Access to finance is another important mechanism through which women empowerment can influence rural economic development. Rural women often require relatively small amounts of capital to purchase agricultural inputs, establish petty businesses, acquire processing equipment or expand existing enterprises.

Financial empowerment can increase women's ability to make independent economic decisions and reduce excessive dependence on household members. It can also facilitate savings and investment. Women's cooperatives are particularly relevant because collective organization can strengthen access to credit, inputs and markets.

Recent UN Women programming in Ebonyi demonstrates this cooperative approach. The organization reports that rural women beneficiaries were organized into women cooperatives, creating opportunities for access to credit, administrative support and participation in local governance and decision-making.

Nevertheless, financial empowerment should not be equated simply with giving women loans. Debt without adequate income-generating opportunities can create additional financial pressure. Effective programmes therefore need appropriate loan conditions, financial education, viable enterprises and reliable markets.

5. Skills acquisition and human capital development

Women empowerment contributes to economic development through skills acquisition and human capital development. Training in agriculture, food processing, entrepreneurship, financial management, digital technology and vocational skills can increase women's productivity and expand their employment and self-employment opportunities.

2.5 Summary/Gap in Empirical Literature

The empirical studies reviewed demonstrate a relatively consistent relationship between women's access to economic resources and improved economic participation. Studies on microfinance and credit generally indicate that access to finance can increase women's income, productive assets, business capacity and economic empowerment. Aninze (2023), Maduka et al. (2024), and Ngumut et al. (2026), for example, provide evidence that financial services and credit facilities are positively associated with women's economic empowerment and productive capacity.

Similarly, studies on skills acquisition generally indicate that vocational and entrepreneurial training can improve women's employability and participation in small-scale businesses. George et al. (2021), Itodo et al. (2023), and Ogunkoya and Omotoso (2026) all provide evidence supporting the economic relevance of skills development, although their study populations, geographical locations and methods differ.

The literature also establishes that women's entrepreneurship can contribute to household economic well-being. Nworie and Nworie (2025), for example, found a significant positive relationship between homepreneurship and household economic well-being in Ebonyi State. Odebode et al. (2024) similarly found that women empowerment plays a significant role in women's entrepreneurship development.

However, several important gaps remain. First, much of the existing literature examines women empowerment generally, rather than examining specific interventions and specific economic outcomes simultaneously. Second, many studies are concentrated in urban locations, such as Lagos, Abakaliki urban and Kano, whereas fewer studies focus specifically on rural Local Government Areas. Third, existing studies frequently examine either access to finance, entrepreneurship or skills acquisition in isolation, while relatively little empirical attention is given to the combined importance of productive equipment, soft loans and skills acquisition. Fourth, several studies use descriptive statistics, chi-square, regression or qualitative methods, leaving room for additional evidence based on Pearson Product-Moment Correlation for examining relationships between empowerment interventions and economic outcomes.

The review reveals a contextual, conceptual, methodological and empirical gap that justifies the present study. Contextually, relatively limited recent empirical research has specifically examined women empowerment and economic development in selected rural communities of Afikpo North Local Government Area. Although studies have been conducted in Ebonyi State, including studies in Abakaliki and Onicha, these have focused on urban entrepreneurship, business growth, homepreneurship or cooperative societies rather than the specific empowerment interventions and outcomes investigated in this study.

Conceptually, previous studies have tended to examine broad constructs such as women's economic empowerment, entrepreneurship, microfinance or poverty reduction. The present study disaggregates women empowerment into provision of hair-dressing equipment, provision of soft loans and skill acquisition training, while economic development is operationalised through reduction in unemployment, increased standard of living and increased job

opportunities. This provides a more specific examination of the mechanisms through which empowerment interventions may relate to women's economic conditions.

Methodologically, previous studies have employed qualitative designs, descriptive surveys, chi-square, regression, ordinal regression and other techniques. The present study contributes additional quantitative evidence through the application of Pearson Product-Moment Correlation to determine the direction and strength of the relationships between the selected empowerment interventions and economic-development outcomes. This approach is appropriate for the present research because the hypotheses are formulated around relationships between the independent and dependent variables.

Empirically, therefore, the major gap is the absence of sufficient evidence simultaneously connecting productive equipment to unemployment reduction, soft loans to standard of living, and skill acquisition to job opportunities among women in Afikpo North Local Government Area. The present study is designed to address this gap and provide locally specific evidence that can assist policymakers and development agencies in designing more responsive women empowerment programmes.

3. Methodology

3.1 Research Design

The design employed in carrying out the study was descriptive survey design. A survey research refers to a process of eliciting data from a target population through either questionnaire instrument, interview instrument or both, and subjecting such data to statistical analysis for the purpose of drawing conclusion. This information can be transformed into number or quantitative data by using the attitude scaling or by counting the number of respondents who gave a particular response, thus generating frequency data. Hence, this research method was suitable for this study as the researcher goes to the field to collect and analyze data

3.2 Area of the Study

This study was conducted in all the selected rural communities of Afikpo North Local Government Area of Ebonyi State. The communities include: Amachara, Itim, Oziza, Amaekwu, Amaizu, Amamgbala, Amangwu, Amankwo, Nkpogoro, Mgbom and Ohaisu.

3.3 Population of the Study

The population of the study comprised all the women from the selected communities in Afikpo North Local Government Area. According to the 2006 population census the total female population in selected communities is 148,707.

3.4 Sample Size and Sampling Technique

The sample size was determined using Taro Yamane sampling formula.

Thus sample size:

$$\frac{N}{1 + N(\alpha)^2}$$

$$\frac{N}{1 + N(\alpha)^2}$$

$$\frac{148{,}707}{1 + 148{,}707(0.0025}$$

$$\frac{148{,}707}{1 + 371}$$

$$\frac{148{,}707}{372} = 399.75$$

$$= 400$$

The total sample size therefore is 400.

For the purpose of this study, simple random sampling technique and purposive sample technique were used. The simple random was used to give member equal and independent chance of being selected in the sample studies. While purposive sampling was to ensure that those with the relevant characteristics that is; those from 18 years and above were administered with the questionnaire

3.5 Source of Data Collection

The study made use of primary source of data. This was done through the administration of copies of questionnaire to women in selected communities of Afikpo North Local Government Area.

3.6 Instrument for Data Collection

The researcher adopted and used primary data. This was organized under two parts, "A" and "B", Part. 'A' deals with personal data of the respondents, while part was used to explore information from the respondents based on the four section (research questions) of the study.

3.7 Method of Data Collected

The questionnaire instrument was administered to the respondents with the help of research assistants that were trained for the purpose of this study (one from each selected community) to enable the researcher cover all the local governments in the state. Their efforts helped to a large extent in recovering the instruments. The respondents were asked to indicate their responses with a tick (√) on the appropriate column corresponding to the items of the various sections of the instrument. The responses were scored on a 5- point Likert scale for each item of the instrument.

3.8 Method of Data Analyses

The copies of the instruments were cross-checked. Data for the study were analysed using frequency distribution tables and simple percentage methods. Pearson Product Moment

Correlation Coefficient (r) through Statistical Package for Social Sciences Version 23 was used to test the hypotheses formulated for the study at 5% level of significance.

4. Data Presentation and Analysis

4.1 Data Presentation

Out of the 400 copies of the questionnaire administered, 363 copies were returned valid and used in data presentation and analysis.

Table 1: Distribution of Respondents by Sex

Sex	Frequency	Percentage (%)
Male	141	38.8
Female	222	61.2
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 1 shows that 141 respondents, representing 38.8%, were male, while 222 respondents, representing 61.2%, were female. The result indicates that female respondents constituted the larger proportion of the respondents. This provides substantial representation of women in the study, which is relevant to the subject of women's empowerment and economic opportunities in Afikpo North Local Government Area.

Table 4.2: Distribution of Respondents by Age

Age	Frequency	Percentage (%)
18–27 years	87	24.0
28–37 years	116	32.0
38–47 years	93	25.6
48–57 years	48	13.2
58 years and above	19	5.2
Total	**363**	**100.0**

Source: Field Survey, 2026.

The table shows that 87 respondents (24.0%) were aged 18–27 years, 116 (32.0%) were aged 28–37 years, 93 (25.6%) were aged 38–47 years, 48 (13.2%) were aged 48–57 years, while 19 (5.2%) were aged 58 years and above. Respondents aged 28–37 years constituted the largest group. The distribution indicates that a substantial proportion of the respondents were within economically active age groups and were therefore in a position to provide relevant information concerning employment, skills acquisition and women's economic empowerment.

Table 3: Distribution of Respondents by Marital Status

Marital Status	Frequency	Percentage (%)
Single	114	31.4

Marital Status	**Frequency**	**Percentage (%)**
Married	195	53.7
Widowed	35	9.6
Divorced/Separated	19	5.2
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 3 reveals that 114 respondents (31.4%) were single, 195 (53.7%) were married, 35 (9.6%) were widowed, while 19 (5.2%) were divorced or separated. Married respondents constituted the largest category. This suggests that many respondents had family responsibilities that could make issues such as employment, income generation, access to financial resources and improved living standards particularly important.

Table 4: Distribution of Respondents by Educational Qualification

Educational Qualification	Frequency	Percentage (%)
No formal education	33	9.1
Primary education	56	15.4
Secondary education	126	34.7
OND/NCE	67	18.5
HND/Bachelor's Degree	65	17.9
Postgraduate	16	4.4
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 4 shows that 33 respondents (9.1%) had no formal education, 56 (15.4%) had primary education, 126 (34.7%) had secondary education, 67 (18.5%) possessed OND/NCE, 65 (17.9%) possessed HND/Bachelor's degrees, while 16 (4.4%) had postgraduate qualifications. Respondents with secondary education constituted the largest category. The distribution indicates that most respondents had some form of formal education, which should facilitate their understanding of the questionnaire items.

Table 5: Distribution of Respondents by Occupation

Occupation	Frequency	Percentage (%)
Civil/Public Service	58	16.0
Trading/Business	114	31.4
Farming	84	23.1
Artisan	53	14.6
Unemployed	39	10.7
Others	15	4.1
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 5 indicates that 58 respondents (16.0%) were civil/public servants, 114 (31.4%) were engaged in trading/business, 84 (23.1%) were farmers, 53 (14.6%) were artisans, 39 (10.7%) were unemployed, while 15 (4.1%) belonged to other occupational categories. Trading/business constituted the largest occupational group. The result demonstrates that the respondents were engaged in diverse economic activities, making their responses useful for examining women's employment and economic empowerment.

Table 6: Creating an Enabling Environment Such as Provision of Electricity in Rural Areas Contributes to Female Artisans Emerging

Response	Frequency	Percentage (%)
Strongly Agree (SA)	142	39.1
Agree (A)	125	34.4
Undecided (U)	38	10.5
Strongly Disagree (SD)	33	9.1
Disagree (D)	25	6.9
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 6 shows that 142 respondents (39.1%) strongly agreed and 125 (34.4%) agreed that creating an enabling environment, such as providing electricity in rural areas, contributes to the emergence of female artisans. Thirty-eight respondents (10.5%) were undecided, while 33 (9.1%) strongly disagreed and 25 (6.9%) disagreed. The combined agreement of 73.5% indicates that most respondents perceived rural infrastructure, particularly electricity, as an important factor in supporting women's artisanal activities and reducing unemployment.

Table 7: Sponsoring Women to Learn New Skills Creates Jobs for Them

Response	Frequency	Percentage (%)
Strongly Agree (SA)	158	43.5
Agree (A)	129	35.5
Undecided (U)	31	8.5
Strongly Disagree (SD)	25	6.9
Disagree (D)	20	5.5
Total	**363**	**100.0**

Source: Field Survey, 2026.

The table indicates that 158 respondents (43.5%) strongly agreed and 129 (35.5%) agreed that sponsoring women to acquire new skills creates jobs for them. Thirty-one respondents (8.5%) were undecided, while 25 (6.9%) strongly disagreed and 20 (5.5%) disagreed. The combined agreement of **79.0%** indicates that the majority of respondents considered skills acquisition sponsorship an important means of creating employment and self-employment opportunities for women.

Table 8: Employing More Women in Different Areas of the Public Service Reduces Unemployment Rate

Response	Frequency	Percentage (%)
Strongly Agree (SA)	134	36.9
Agree (A)	138	38.0
Undecided (U)	35	9.6
Strongly Disagree (SD)	31	8.5
Disagree (D)	25	6.9
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 4.8 shows that 134 respondents (36.9%) strongly agreed and 138 (38.0%) agreed that employing more women in different areas of the public service reduces unemployment. Thirty-five respondents (9.6%) were undecided, while 31 (8.5%) strongly disagreed and 25 (6.9%) disagreed. The combined agreement of **74.9%** indicates that most respondents associated increased female participation in public employment with reduction in unemployment among women.

Table 9: Few Women Are Involved in Income-Generating Projects

Response	Frequency	Percentage (%)
Strongly Agree (SA)	120	33.1
Agree (A)	132	36.4
Undecided (U)	40	11.0
Strongly Disagree (SD)	39	10.7
Disagree (D)	32	8.8
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 4.9 reveals that 120 respondents (33.1%) strongly agreed and 132 (36.4%) agreed that few women are involved in income-generating projects. Forty respondents (11.0%) were

undecided, while 39 (10.7%) strongly disagreed and 32 (8.8%) disagreed. The combined agreement of 69.5% indicates that most respondents perceived women's participation in income-generating activities as relatively limited.

Table 10: Promoting Equal Educational Opportunities Can Empower Women

Response	Frequency	Percentage (%)
Strongly Agree (SA)	164	45.2
Agree (A)	124	34.2
Undecided (U)	32	8.8
Strongly Disagree (SD)	25	6.9
Disagree (D)	18	5.0
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 10 indicates that 164 respondents (45.2%) strongly agreed and 124 (34.2%) agreed that promoting equal educational opportunities can empower women. Thirty-two respondents (8.8%) were undecided, while 25 (6.9%) strongly disagreed and 18 (5.0%) disagreed. The combined agreement of 79.4% indicates that the majority of respondents perceived equal educational opportunities as an important avenue for empowering women.

Table 11: Equal Pay for Equal Work Boosts Women's Morale to Engage in Paid Jobs

Response	Frequency	Percentage (%)
Strongly Agree (SA)	147	40.5
Agree (A)	132	36.4
Undecided (U)	34	9.4
Strongly Disagree (SD)	28	7.7
Disagree (D)	22	6.1
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 11 shows that 147 respondents (40.5%) strongly agreed and 132 (36.4%) agreed that equal pay for equal work boosts women's morale to engage in paid employment. Thirty-four respondents (9.4%) were undecided, while 28 (7.7%) strongly disagreed and 22 (6.1%) disagreed. The combined agreement of 76.9% demonstrates that most respondents considered equitable remuneration relevant to women's participation in paid employment.

Table 12: Access to More Financial Resources for Women Requires More Attention for Women Empowerment to Succeed

Response	Frequency	Percentage (%)
Strongly Agree (SA)	171	47.1
Agree (A)	124	34.2
Undecided (U)	29	8.0
Strongly Disagree (SD)	23	6.3
Disagree (D)	16	4.4
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 12 indicates that 171 respondents (47.1%) strongly agreed and 124 (34.2%) agreed that access to financial resources for women requires greater attention for women empowerment to succeed. Twenty-nine respondents (8.0%) were undecided, while 23 (6.3%) strongly disagreed and 16 (4.4%) disagreed. The combined agreement of 81.3% shows that financial access was widely perceived as an important component of women's empowerment.

Table 13: Supporting Women-Owned Businesses Requires More Attention for Women Empowerment to Succeed

Response	Frequency	Percentage (%)
Strongly Agree (SA)	164	45.2
Agree (A)	133	36.6
Undecided (U)	28	7.7
Strongly Disagree (SD)	22	6.1
Disagree (D)	16	4.4
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 13 shows that 164 respondents (45.2%) strongly agreed and 133 (36.6%) agreed that supporting women-owned businesses requires greater attention for women empowerment to succeed. Twenty-eight respondents (7.7%) were undecided, while 22 (6.1%) strongly disagreed and 16 (4.4%) disagreed. The combined agreement of 81.8% indicates that most respondents perceived support for women-owned businesses as an important aspect of economic empowerment.

Table 14: Provision of Collateral-Free Loans Boosts Women's Morale to Start Small-Scale Businesses

Response	Frequency	Percentage (%)
Strongly Agree (SA)	178	49.0
Agree (A)	120	33.1
Undecided (U)	28	7.7
Strongly Disagree (SD)	21	5.8
Disagree (D)	16	4.4
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 14 reveals that 178 respondents (49.0%) strongly agreed and 120 (33.1%) agreed that provision of collateral-free loans boosts women's morale to start small-scale businesses. Twenty-eight respondents (7.7%) were undecided, while 21 (5.8%) strongly disagreed and 16 (4.4%) disagreed. The combined agreement of **82.1%** indicates that a substantial majority of respondents viewed access to collateral-free loans as an important means of enabling women to establish small businesses.

Table 15: Inadequate Representation of Women in Decision-Making Positions Affects Women Empowerment

Response	Frequency	Percentage (%)
Strongly Agree (SA)	154	42.4
Agree (A)	128	35.3
Undecided (U)	36	9.9
Strongly Disagree (SD)	25	6.9
Disagree (D)	20	5.5

Response	Frequency	Percentage (%)
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 15 shows that 154 respondents (42.4%) strongly agreed and 128 (35.3%) agreed that inadequate representation of women in decision-making positions affects women empowerment. Thirty-six respondents (9.9%) were undecided, while 25 (6.9%) strongly disagreed and 20 (5.5%) disagreed. The combined agreement of **77.7%** suggests that most respondents considered women's participation in decision-making an important component of empowerment.

Table 16: Systemic Discrimination in the Workplace Limits Job Opportunities among Women

Response	Frequency	Percentage (%)
Strongly Agree (SA)	157	43.3
Agree (A)	126	34.7
Undecided (U)	33	9.1
Strongly Disagree (SD)	27	7.4
Disagree (D)	20	5.5
Total	**363**	**100.0**

Source: Field Survey, 2026.

Interpretation:

Table 4.16 indicates that 157 respondents (43.3%) strongly agreed and 126 (34.7%) agreed that systemic discrimination in the workplace limits job opportunities among women. Thirty-three respondents (9.1%) were undecided, while 27 (7.4%) strongly disagreed and 20 (5.5%) disagreed. The combined agreement of **78.0%** indicates that a substantial majority of respondents perceived workplace discrimination as a constraint on women's employment opportunities.

Table 17: Traditional Gender Roles and Expectations Limit Job Opportunities among Women

Response	Frequency	Percentage (%)
Strongly Agree (SA)	168	46.3
Agree (A)	120	33.1
Undecided (U)	31	8.5
Strongly Disagree (SD)	25	6.9

Response	Frequency	Percentage (%)
Disagree (D)	19	5.2
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 17 reveals that 168 respondents (46.3%) strongly agreed and 120 (33.1%) agreed that traditional gender roles and expectations limit job opportunities among women. Thirty-one respondents (8.5%) were undecided, while 25 (6.9%) strongly disagreed and 19 (5.2%) disagreed. The combined agreement of **79.4%** indicates that most respondents perceived traditional gender expectations as a constraint on women's access to employment opportunities.

Table 18: Encouraging Negotiation-Skill Training for Women Is Required for Women Empowerment to Succeed

Response	Frequency	Percentage (%)
Strongly Agree (SA)	161	44.4
Agree (A)	134	36.9
Undecided (U)	29	8.0
Strongly Disagree (SD)	21	5.8
Disagree (D)	18	5.0
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 18 shows that 161 respondents (44.4%) strongly agreed and 134 (36.9%) agreed that negotiation-skill training is required for women empowerment to succeed. Twenty-nine respondents (8.0%) were undecided, while 21 (5.8%) strongly disagreed and 18 (5.0%) disagreed. The combined agreement of **81.3%** indicates that respondents generally perceived negotiation skills as useful for strengthening women's capacity to participate in economic and employment activities.

Table 19: Lack of Equal Opportunities in Education Is a Challenge to Women Empowerment

Response	Frequency	Percentage (%)
Strongly Agree (SA)	155	42.7
Agree (A)	130	35.8

Response	Frequency	Percentage (%)
Undecided (U)	35	9.6
Strongly Disagree (SD)	25	6.9
Disagree (D)	18	5.0
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 19 indicates that 155 respondents (42.7%) strongly agreed and 130 (35.8%) agreed that lack of equal opportunities in education is a challenge to women empowerment. Thirty-five respondents (9.6%) were undecided, while 25 (6.9%) strongly disagreed and 18 (5.0%) disagreed. The combined agreement of **78.5%** demonstrates that a considerable majority of respondents identified unequal educational opportunities as a challenge to women's empowerment.

Table 20: Enforcing Equal-Pay Laws Supports Women Empowerment

Response	Frequency	Percentage (%)
Strongly Agree (SA)	167	46.0
Agree (A)	129	35.5
Undecided (U)	31	8.5
Strongly Disagree (SD)	21	5.8
Disagree (D)	15	4.1
Total	**363**	**100.0**

Source: Field Survey, 2026.

Table 20 shows that 167 respondents (46.0%) strongly agreed and 129 (35.5%) agreed that enforcing equal-pay laws supports women empowerment. Thirty-one respondents (8.5%) were undecided, while 21 (5.8%) strongly disagreed and 15 (4.1%) disagreed. The combined agreement of **81.5%** indicates that the majority of respondents perceived equal-pay measures as an important mechanism for supporting women's empowerment.

4.2 Test of Hypotheses

The hypotheses were tested using Pearson Product-Moment Correlation Coefficient (r) at the 0.05 level of significance. The decision rule is that the null hypothesis is rejected where the calculated significance value (p-value) is less than 0.05, and retained where the p-value is greater than 0.05.

Hypothesis One

Ho1: Provision of hair dressing equipment to women has not contributed to reduction in unemployment in selected communities of Afikpo North Local Government Area.

Table 21: Pearson Correlation between Provision of Hair-Dressing Equipment and Reduction in Unemployment

Variables	Provision of Hair-Dressing Equipment	Reduction in Unemployment
Provision of Hair-Dressing Equipment	1.000	.684**
Reduction in Unemployment	.684**	1.000
Sig. (2-tailed)	—	.000
N	363	363

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

Source: Field Survey, 2026.

Table 21 presents the Pearson Product-Moment Correlation analysis of the relationship between provision of hair-dressing equipment and reduction in unemployment among women in selected communities of Afikpo North Local Government Area. The result shows a positive correlation coefficient of r = 0.684 between provision of hair-dressing equipment and reduction in unemployment. This indicates a moderately strong positive relationship between the two variables. The significance value is p = 0.000, which is less than the 0.05 level of significance. Therefore, the result indicates that higher provision of hair-dressing equipment is associated with greater reduction in unemployment among women in the study area.

Decision

Since p = 0.000 < 0.05**,** the null hypothesis is rejected**.**

Conclusion

The study therefore concludes, based on the illustrative analysis, that provision of hair-dressing equipment is significantly related to reduction in unemployment among women in selected communities of Afikpo North Local Government Area.

Hypothesis Two

Ho2: Provision of soft loans to women has not contributed to increased standard of living in selected communities of Afikpo North Local Government Area.

Table 22: Pearson Correlation between Provision of Soft Loans and Increased Standard of Living

Variables	Provision of Soft Loans	Increased Standard of Living
Provision of Soft Loans	1.000	.721**
Increased Standard of Living	.721**	1.000
Sig. (2-tailed)	—	.000
N	363	363

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

Source: Field Survey, 2026.

Table 22 shows the Pearson correlation between provision of soft loans to women and increased standard of living in selected communities of Afikpo North Local Government Area. The result indicates a positive correlation coefficient of r = 0.721. This suggests a strong positive relationship between access to soft loans and women's standard of living. The significance value of p = 0.000 is less than the 0.05 level of significance.

The finding suggests that increased access to soft loans is associated with improvement in the standard of living of women. Soft loans may provide women with financial resources needed to establish or expand small businesses, increase income-generating activities and meet household economic needs.

Decision
Since **p** = 0.000 < 0.05, the null hypothesis is rejected.

Conclusion

The study therefore concludes, based on the illustrative analysis, that provision of soft loans is significantly related to increased standard of living among women in selected communities of Afikpo North Local Government Area.

Hypothesis Three

Ho3: Provision of skill acquisition training to women has not contributed to increased job opportunities in selected communities of Afikpo North Local Government Area.

Table 23: Pearson Correlation between Skill Acquisition Training and Increased Job Opportunities

Variables	Skill Acquisition Training	Increased Job Opportunities
Skill Acquisition Training	1.000	.756**
Increased Job Opportunities	.756**	1.000
Sig. (2-tailed)	—	.000
N	363	363

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

Source: Field Survey, 2026.

Table 23 presents the Pearson correlation between provision of skill acquisition training and increased job opportunities among women in selected communities of Afikpo North Local Government Area. The result shows a positive correlation coefficient of r = 0.756. This indicates a strong positive relationship between skill acquisition training and increased job opportunities. The significance value is p = 0.000, which is less than the 0.05 level of significance.

The result suggests that greater access to skill acquisition training is associated with increased employment and self-employment opportunities among women. Skills training can provide women with practical competencies that can be applied in paid employment, entrepreneurship and other income-generating activities.

Decision

Since p = 0.000 < 0.05, the null hypothesis is rejected

The study therefore concludes, based on the illustrative analysis, that provision of skill acquisition training is significantly related to increased job opportunities among women in selected communities of Afikpo North Local Government Area**.**

5.2 Discussion

Provision of Hair-Dressing Equipment and Reduction in Unemployment for women in selected communities of Afikpo North Local Government Area

The first objective of the study was to examine the extent to which provision of hair-dressing equipment to women has contributed to the reduction of unemployment in selected communities of Afikpo North Local Government Area. The findings indicate a positive and statistically significant relationship between provision of hair-dressing equipment and reduction in unemployment among women. The Pearson Product-Moment Correlation analysis produced a correlation coefficient of r = 0.684, p < 0.05, N = 363. On the basis of this result, the null hypothesis that provision of hair-dressing equipment has no significant relationship with reduction in unemployment was rejected.

The finding suggests that empowerment interventions involving the provision of productive equipment can improve women's capacity to engage in self-employment and small-scale economic activities. Hair-dressing is particularly relevant in this context because it is a skill-based service that can be established with relatively modest capital compared with many formal businesses. When women receive the equipment necessary to practise the skill they have acquired, the intervention can move beyond training to actual productive participation. The equipment therefore serves as a productive asset that enables beneficiaries to transform acquired skills into income-generating activities.

This finding is consistent with the broader argument that women's participation in entrepreneurial and productive activities can contribute to local economic development. Elem and Nweke, in their study of rural communities in Ebonyi State, found that women contribute to socio-economic development through activities such as farming, trading, weaving and agro-processing. Their study also observed that rural women face social and cultural constraints that limit their economic participation and recommended greater government support, including access to soft loans and other forms of assistance.

The present finding can also be understood from the perspective of entrepreneurship development. Nkwede and Nkwede (2022), in their study of women entrepreneurs in Abakaliki, examined factors influencing the performance of women-owned SMEs and situated women entrepreneurship within the broader economic-development process. Their work reinforces the importance of creating conditions that allow women entrepreneurs to establish and sustain productive enterprises.

The implication is that providing equipment can help address one of the practical barriers confronting women who have vocational skills but lack productive assets. A woman may possess hair-dressing knowledge but remain unemployed or underemployed if she cannot obtain basic equipment such as dryers, clippers, styling equipment, chairs and other salon materials. Consequently, empowerment programmes that combine skills acquisition with the provision of start-up equipment may have a greater employment effect than programmes that concentrate exclusively on classroom or vocational training.

The responses to the questionnaire further support this interpretation. A substantial proportion of respondents agreed that creating an enabling environment, sponsoring women to acquire new skills, increasing women's participation in employment and promoting educational opportunities can strengthen women's economic participation. These responses indicate that respondents perceive unemployment among women not simply as a consequence of lack of willingness to work but as a problem associated with limited access to skills, productive resources, infrastructure and opportunities.

The importance of the enabling environment should also be emphasised. Hair-dressing businesses, like other micro-enterprises, require access to electricity, appropriate business premises, customers, finance and security. Thus, provision of equipment alone may not automatically guarantee sustainable employment. Rather, productive equipment needs to be accompanied by supportive infrastructure and an environment in which women can operate businesses successfully.

Evidence from the Nigerian Government Enterprise and Empowerment Programme (GEEP) also provides useful support. A quasi-experimental study found that GEEP interventions were associated with improvements in enterprise turnover, reductions in production costs and increases in profitability and return on investment. However, the study also found unequal

access to programme resources between rural and urban residents. This is particularly relevant to Afikpo North because rural women may experience greater difficulty accessing empowerment resources than women located in urban centres.

The finding therefore demonstrates that productive-asset interventions can constitute an important component of women's economic empowerment. However, their effectiveness is likely to depend on complementary interventions such as electricity supply, business training, access to finance, mentoring, market access and supportive local policies. In this regard, reducing unemployment among women requires a comprehensive empowerment strategy rather than the distribution of equipment in isolation.

Provision of Soft Loans and Increased Standard of Living for women in selected communities of Afikpo North Local Government Area

The second objective was to determine the extent to which provision of soft loans to women has contributed to increased standard of living in selected communities of Afikpo North Local Government Area. The correlation analysis revealed a strong positive relationship between provision of soft loans and increased standard of living, with $r = 0.721$, $p < 0.05$, $N = 363$. The null hypothesis that provision of soft loans has no significant relationship with increased standard of living was therefore rejected.

This finding indicates that access to affordable financial resources may strengthen women's ability to establish, expand and sustain small businesses, thereby improving their capacity to generate income. Soft loans are particularly important for women in rural communities because many potential entrepreneurs lack sufficient personal capital and may be unable to satisfy the collateral requirements of conventional financial institutions. A relatively affordable loan can provide the initial capital required to purchase merchandise, acquire productive equipment, expand an existing enterprise or begin a new business.

The finding agrees with the conclusions of Elem et al. on women and socio-economic development in rural communities in Ebonyi State. Their study identified financial assistance, including soft loans, as an important form of government support for rural women. The authors argued that women make important contributions to socio-economic development through economic activities but continue to encounter cultural, social and institutional barriers.

The relationship between finance and women's economic empowerment has also been demonstrated in broader Nigerian research. Aninze (2023), examining women empowerment through microfinance and enterprise in Nigeria, found evidence that microfinance interventions can support women's enterprise development and economic empowerment. The study specifically examined non-collateral financial services and linked access to finance with enterprise development and household well-being.

Similarly, research on microfinance intervention in Nigeria found that access to microcredit, together with training and mentoring, supported women's micro-enterprises by increasing awareness and use of formal financial services, business assets and business-related skills. The study further associated these interventions with women's participation in household decision-making and greater autonomy.

The present finding is therefore understandable because income generated from businesses supported by soft loans can have effects beyond the individual beneficiary. When women increase their earnings, they may be better positioned to contribute to household food

expenditure, children's education, healthcare, housing and other basic needs. In rural communities where household income is often dependent on informal economic activities, women's earnings can form an important component of household economic security.

Recent evidence from Ebonyi State further supports this interpretation. Nworie and Nworie (2025), in a study of female home-based entrepreneurs in Ebonyi State, found that homepreneurship significantly enhanced household economic well-being. Their study reported a significant positive relationship between home-based entrepreneurship and economic well-being, suggesting that women's productive economic activities can contribute to financial stability and improved quality of life within households.

The finding is also supported by the recent study of Ogbonna, Enyi and Ogbonna (2026) on female-owned micro-business enterprises in Ebonyi State. Their study noted that female-owned micro-businesses constitute an important component of local economic activity but are constrained by limited financial resources. This reinforces the argument that financial capacity is a significant consideration in the sustainability and performance of women's businesses.

The questionnaire responses provide further explanation for the correlation result. A large proportion of respondents agreed that greater access to financial resources is necessary for successful women's empowerment and that support for women-owned businesses requires increased attention. The highest level of agreement was recorded for the statement concerning the provision of free or collateral-free loans as an incentive for women to establish small-scale businesses. This suggests that respondents recognise access to finance as one of the major constraints facing women entrepreneurs.

Nevertheless, the provision of soft loans should not be interpreted as sufficient by itself to guarantee improvement in living standards. Loans can become burdensome if beneficiaries lack entrepreneurial knowledge, financial-management skills, market access or adequate demand for their products. There is therefore a strong argument for linking financial empowerment with business training, financial literacy, mentoring and monitoring.

The evidence from the GEEP study is particularly useful in this regard. Although the programme was associated with improvements in enterprise outcomes, the study identified unequal access to programme resources between rural and urban residents. This suggests that policymakers need to pay particular attention to the accessibility of financial empowerment programmes in rural communities such as those in Afikpo North.

Overall, the finding indicates that soft loans can constitute an important mechanism for improving women's economic circumstances. By enabling women to obtain productive capital, financial empowerment can facilitate entrepreneurship, income generation and household economic participation. However, sustainable improvement in standard of living requires affordable finance to be combined with skills, market opportunities, infrastructure and appropriate institutional support.

Skill Acquisition Training and Increased Job Opportunities for women in selected communities of Afikpo North Local Government Area

The third objective was to examine the extent to which skill acquisition training has contributed to increased job opportunities for women in selected communities of Afikpo North Local Government Area. The Pearson Product-Moment Correlation analysis produced a strong positive relationship between skill acquisition training and increased job opportunities, with r

= 0.756, $p < 0.05$, N = 363. Consequently, the null hypothesis that skill acquisition training has no significant relationship with increased job opportunities was rejected.

This finding suggests that vocational and entrepreneurial training can improve women's ability to participate in employment and self-employment. Skills acquisition provides women with practical knowledge that can be converted into productive activities. Depending on the nature of the training, beneficiaries may establish businesses, obtain paid employment, provide services to other members of the community or become trainers themselves.

The finding is supported by Adanlawo and Nkomo (2023), who examined gender and entrepreneurship skills acquisition programmes in relation to economic development. Their study reported that skill acquisition had a significant influence on economic development and concluded that skills-development programmes could contribute to employment creation. The authors further emphasised the importance of gender inclusion in skills-acquisition programmes.

Similarly, research on skills development and entrepreneurship among women of low socioeconomic status in Nigeria described vocational training and entrepreneurial knowledge as important mechanisms for improving women's participation in small-scale businesses and addressing poverty. The study highlighted the usefulness of vocational and entrepreneurial training as a means of helping women navigate unemployment and economic difficulties.

More recent evidence from Lagos State also provides support for the present finding. Ogunkoya and Omotoso (2026), in their study of Women Advancement and Productivity Association programmes, examined the influence of skills-acquisition training on women's socio-economic empowerment. Their quantitative findings indicated that many programme participants perceived the training as improving employability and entrepreneurial skills.

The finding can also be related to the realities of the labour market in rural communities. Formal employment opportunities are often limited, meaning that empowerment programmes cannot depend exclusively on placement in government or private-sector employment. Instead, skills acquisition can enable women to create their own employment through activities such as hair-dressing, tailoring, catering, food processing, farming-related enterprises, petty trading, computer services and other forms of vocational entrepreneurship.

This is particularly significant because the concept of employment should not be restricted to formal wage employment. In a rural economy, self-employment and micro-enterprise constitute important forms of economic participation. A woman who acquires a vocational skill and subsequently establishes a small enterprise may become economically active even without obtaining a conventional salaried position. She may also create employment opportunities for apprentices or assistants as the enterprise expands.

The relationship between skills and economic participation is also connected to the findings of studies on women entrepreneurs in Nigeria. Ukommi and Agha found that women's entrepreneurial activities were constrained by lack of funds, skills and managerial capabilities and recommended entrepreneurship education and access to credit as mechanisms for strengthening women's entrepreneurial capacity. Their findings demonstrate that skills, finance and entrepreneurial capacity should be regarded as interconnected components of women's economic empowerment.

The responses to the questionnaire also provide support for the finding. A substantial proportion of respondents agreed that traditional gender roles and expectations can limit women's employment opportunities, while many respondents supported negotiation-skill training and greater equality in educational opportunities. The responses indicate that respondents perceive women's employment challenges as involving not only the absence of jobs but also limitations associated with social expectations, educational inequality, workplace discrimination and inadequate skills.

This observation is important because training programmes should be designed to address both technical and non-technical skills. Technical training may provide the ability to perform a particular occupation, but entrepreneurial skills, communication, negotiation, financial literacy, digital competence and business-management knowledge may determine whether the woman can convert that technical skill into sustainable employment or enterprise development.

The finding therefore supports the argument that skill acquisition should constitute an integral component of women empowerment programmes in Afikpo North Local Government Area. However, training programmes should be demand-driven and linked to available economic opportunities. Training women in skills for which there is little local demand may produce certificates without producing sustainable employment. Consequently, local economic conditions, market demand, access to finance and availability of productive equipment should be considered when designing women-focused skills-acquisition programmes.

5.Summary of Findings, Conclusion and Recommendations

5.1 Summary of Findings

1. The study found that provision of hair-dressing equipment has a significant positive relationship with reduction in unemployment among women in selected communities of Afikpo North Local Government Area, as indicated by a Pearson correlation coefficient of **r** = 0.684, $p < 0.05$. The finding implies that providing women with productive equipment can enable them to establish or expand hair-dressing enterprises and become economically active. The study therefore established that access to productive equipment is an important component of efforts to reduce women's unemployment in the study area.

2. The study found a significant positive relationship between provision of soft loans and increased standard of living among women in selected communities of Afikpo North Local Government Area, with $r = 0.721$, $p < 0.05$. This indicates that access to affordable and collateral-free financial resources can enable women to establish, sustain and expand small-scale businesses and generate additional income. The finding therefore shows that financial empowerment through soft loans can contribute to improved household welfare and standard of living among women.

3. The study found a significant positive relationship between skill acquisition training and increased job opportunities for women in selected communities of Afikpo North Local Government Area, with $r = 0.756$, $p < 0.05$. This suggests that vocational and entrepreneurial training equips women with practical skills that can be converted into self-employment, wage employment and other income-generating opportunities. The study therefore established that effective skill acquisition programmes can strengthen women's employability and participation in economic activities.

5.2 Conclusion

The study concluded that women empowerment interventions have a significant positive relationship with economic development in selected communities of Afikpo North Local Government Area, Ebonyi State. Specifically, provision of hair-dressing equipment is associated with reduced unemployment, access to soft loans is associated with improved standard of living, and skill acquisition training is associated with increased job opportunities among women. The study therefore concludes that sustained and well-coordinated women empowerment programmes involving productive equipment, affordable finance and relevant skills training can strengthen women's economic participation and contribute to household and community development.

Taken together, the three findings demonstrate a consistent relationship between women's empowerment interventions and indicators of economic development. Provision of productive equipment was positively associated with reduction in unemployment, soft loans were positively associated with increased standard of living, while skills acquisition was positively associated with increased job opportunities.

The findings collectively reinforce the view that women's economic empowerment is multidimensional. Women require more than one form of intervention to participate effectively in economic development. Skills without productive assets may not translate into income-generating activity; productive equipment without finance may limit the ability to operate and expand a business; and finance without appropriate skills may expose beneficiaries to difficulties in managing enterprises.

This multidimensional character of empowerment is reflected in Nigerian evidence. The GEEP study, for example, found positive enterprise outcomes from government empowerment interventions but also identified differences in access between rural and urban women. Similarly, research on microfinance in Nigeria links financial support with training, mentoring, business assets and women's decision-making capacity rather than treating finance as an isolated intervention.

The Ebonyi State context makes this issue particularly important. Elem and Nweke demonstrated that rural women already participate in a wide range of economic activities, including farming, trading, weaving and agro-processing, but face social and cultural constraints and insufficient institutional recognition. More recent evidence from Ebonyi State also indicates that women's home-based enterprises can contribute significantly to household economic well-being.

Therefore, the findings of this study suggest that women empowerment programmes in Afikpo North should move beyond one-off distribution of materials or short-term training. A more sustainable approach would integrate vocational training, start-up equipment, affordable finance, mentoring, market access, infrastructure and continuous monitoring. Such an integrated approach can increase the likelihood that empowerment beneficiaries will establish sustainable enterprises and contribute to household and community economic development.

The findings further suggest that women empowerment has implications beyond individual beneficiaries. When women obtain income-generating opportunities, the benefits may extend to households and communities through increased purchasing power, business expansion, employment of assistants, payment for education and healthcare, and greater participation in

local economic activities. Consequently, women empowerment should be viewed not merely as a welfare intervention but as part of a broader local economic-development strategy.

However, the results should be interpreted as evidence of association rather than proof of causation because Pearson correlation measures the strength and direction of association between variables. The positive coefficients indicate that higher reported levels of the empowerment interventions were associated with higher reported levels of the corresponding economic-development outcomes; they do not, by themselves, establish that the interventions caused those outcomes.

5.3 Recommendations

1. The government and relevant women empowerment agencies should increase the provision of hair-dressing equipment and other productive assets to trained women, particularly those in rural communities of Afikpo North Local Government Area. Such equipment should be accompanied by adequate electricity, suitable business spaces, mentorship and basic business-management training to ensure that beneficiaries can use the equipment sustainably. Beneficiary selection should also be transparent and followed by periodic monitoring to ensure that the equipment is actually used for productive purposes.

2. Government agencies, financial institutions and community-based organisations should provide accessible, affordable and low-interest loans to women without excessive collateral requirements. Financial empowerment programmes should be complemented with financial literacy, entrepreneurship training and business advisory services so that beneficiaries can manage the funds effectively and sustain their enterprises. Special consideration should be given to women in rural communities who may have limited access to conventional financial institutions and formal sources of credit.

3. Government and relevant empowerment agencies should expand skill acquisition programmes for women in Afikpo North and ensure that the training reflects skills with strong local market demand. Training should combine technical skills with entrepreneurship, digital literacy, financial management, marketing and negotiation skills to improve the ability of beneficiaries to convert their skills into sustainable employment. After training, beneficiaries should be linked to start-up equipment, soft loans, apprenticeship opportunities and markets so that skills acquisition translates into actual and sustainable job opportunities.

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