

Influence of Skills Acquisition and Financial Inclusion on Economic Empowerment of Women and Youth in Conflict Communities of North-East Nigeria: A Study of Selected States

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Abstract

This study investigated the influence of skills acquisition and financial inclusion on the economic empowerment of women and youth in conflict-affected communities across BAY States, North-East Nigeria. A quantitative cross-sectional survey design was adopted, and data were collected from 372 women and youths who participated in vocational, entrepreneurial, agricultural, and financial inclusion programmes. Descriptive statistics, Pearson correlation, and multiple regression were used for data analysis. The findings revealed that participation in skills acquisition programmes was relatively high (Grand Mean = 3.58), financial inclusion was moderate (Grand Mean = 3.16), and both variables had significant positive effects on economic empowerment ($R^2 = 0.549$, $p < .001$), with skills acquisition emerging as the stronger predictor ($\beta = 0.512$, $p < .001$). Insecurity, inadequate start-up capital, and limited market access were identified as major challenges affecting sustainable empowerment. The study concludes that integrating market-relevant skills training with accessible financial services is essential for strengthening economic resilience and livelihood opportunities for women and youth in BAY States. Recommendations targeting policymakers, financial institutions, and development agencies are provided.

Keywords: Skills acquisition, financial inclusion, economic empowerment, women, youth, conflict communities, BAY States

Introduction

Economic empowerment of women and youth is an important development priority, particularly in conflict-affected settings where insecurity, displacement, poverty, and destruction of productive assets disrupt livelihoods and economic opportunities. In North-East Nigeria, these challenges have significantly affected household income and livelihood activities, with women and youth experiencing limited access to education, vocational skills, productive resources, employment, and financial services (UNDP, 2023). The Borno, Adamawa, and Yobe (BAY) States constitute the epicentre of the insurgency and have experienced substantial displacement, infrastructure destruction, and disruption of markets and other economic activities (UNDP, 2023; IOM, 2024). These conditions have reduced opportunities for women and youth who traditionally depend on agriculture, trading, and other informal activities for their livelihoods. Strengthening their

economic capacity is therefore important for improving household welfare, self-reliance, resilience, and community recovery (World Bank, 2023; UNICEF, 2024). Skills acquisition is one important pathway to economic empowerment. Government agencies, non-governmental organizations, and development partners have introduced vocational, entrepreneurial, agricultural, and other training programmes to equip women and youth with practical competencies for employment and self-employment. Evidence suggests that relevant skills can improve productivity, employability, income generation, and livelihood resilience, particularly when training is supported by appropriate markets and institutional structures (Amoah & Amoah, 2018; Nwosu & Olamide, 2020; Ogunyomi & Olamide, 2021; ILO, 2023). However, acquiring skills alone may not guarantee sustainable economic outcomes where beneficiaries lack access to finance, productive assets, markets, and business support. This is particularly relevant to women in the BAY States, who may face additional barriers arising from limited financial access, restrictive socio-cultural practices, reduced mobility, and low ownership of productive resources (Aladejebi, 2020; UN Women, 2023; World Bank, 2024).

Financial inclusion therefore represents another important dimension of economic empowerment. Access to savings, credit, insurance, mobile money, and other financial services enables individuals to invest in productive activities, manage economic risks, accumulate assets, and expand enterprises. Nevertheless, women and low-income populations in conflict-affected communities often remain dependent on personal savings, family assistance, and informal sources of finance because of limited access to formal financial institutions (EFInA, 2023). Conflict further weakens financial infrastructure and restricts movement and market participation. Thus, while skills may strengthen individuals' productive capacity, financial inclusion can provide the resources required to apply those skills in income-generating activities. An integrated approach that combines skills development with financial access may therefore be more useful than treating the two interventions separately.

Despite the growing number of empowerment interventions in the BAY States, an important empirical gap remains. Existing studies have largely examined women's entrepreneurship, youth skills development, agricultural empowerment, or financial inclusion as separate issues, providing limited evidence on their combined influence on economic empowerment in conflict-affected communities (Chukwudi & Uduji, 2020; Aliyu & Ibrahim, 2023). Moreover, previous findings differ regarding the relative importance of skills and financial access. Some studies emphasize skills development as a major pathway to improved livelihoods, whereas others identify inadequate financial access as a critical constraint (Okoroafor & Nwankwo, 2018; EFInA, 2023; ILO, 2023; World Bank, 2024). Earlier studies have also been limited by narrow geographical coverage, small samples, or insufficient examination of the interaction between these factors. Consequently, there is inadequate context-specific quantitative evidence showing whether skills acquisition and financial inclusion independently and jointly predict economic empowerment among women and youth in the conflict-affected BAY States. The present study addresses this gap by examining skills acquisition and financial inclusion within a single analytical framework and determining their relative and combined influence on economic empowerment. Its focus on selected conflict-affected communities across Borno, Adamawa, and Yobe provides evidence from a setting that has experienced substantial economic disruption but remains relatively underrepresented in empirical empowerment research. The study further employs multiple regression analysis to assess the predictive contribution of the two factors while providing empirical evidence that can support more integrated and context-sensitive empowerment programming. This approach distinguishes

the study from earlier work that examined these dimensions independently and provides practical evidence for government agencies, development partners, financial institutions, and other stakeholders working to improve livelihoods in fragile communities.

Against this background, the study investigates the influence of skills acquisition and financial inclusion on the economic empowerment of women and youth in selected conflict-affected communities of the BAY States. The study was guided by four objectives:

- 1) to examine the extent of participation in skills acquisition programmes among women and youth in conflict-affected communities of the BAY States;
- 2) to assess their level of financial inclusion;
- 3) to determine their level of economic empowerment; and
- 4) to investigate the influence of skills acquisition and financial inclusion on their economic empowerment.

Accordingly, the study tested the following null hypotheses at the 0.05 significance level: **H₀₁**: Skills acquisition has no significant influence on the economic empowerment of women and youth in the BAY States; **H₀₂**: Financial inclusion has no significant influence on the economic empowerment; and **H₀₃**: Skills acquisition and financial inclusion jointly have no significant influence on the economic empowerment.

Literature Review

Conceptual Review

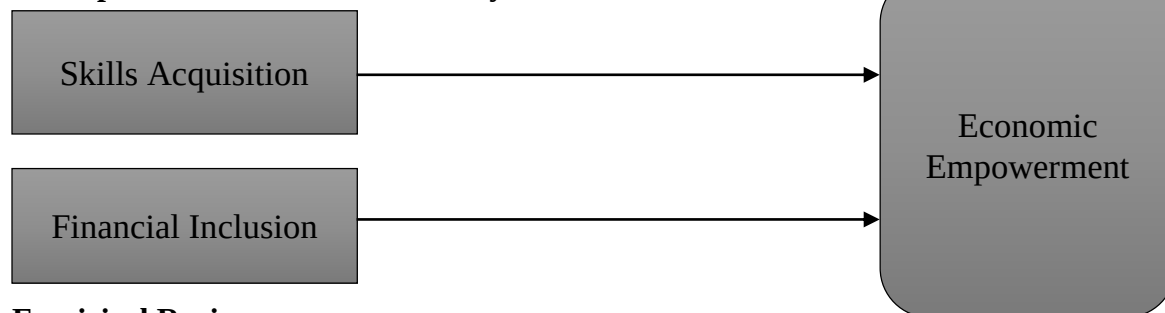
Skills acquisition involves the development of practical, technical, entrepreneurial, and vocational abilities that enable individuals to participate in productive economic activities and improve their livelihoods. For women and youth, it extends beyond formal schooling to include market-oriented competencies such as tailoring, ICT, catering, agribusiness, digital marketing, and other income-generating skills (Okoroafor & Nwankwo, 2018; Aliyu & Ibrahim, 2023; ILO, 2023). In conflict-affected and underserved communities of the BAY States, where formal employment opportunities are limited, skills acquisition is widely viewed as an important strategy for reducing unemployment, poverty, and economic dependency (UNDP, 2023; World Bank, 2024). Financial inclusion refers to the access to and effective use of affordable financial services such as savings accounts, credit, insurance, mobile money, and digital payment systems (World Bank, 2023; EFINA, 2023). For women and youth in conflict communities of the BAY States, financial inclusion is essential because it facilitates access to capital, encourages savings, supports enterprise development, and strengthens economic security (UNDP, 2023; IFAD, 2023). Research indicates that mobile technology and digital financial services can improve financial access among rural and marginalized populations (Asongu & Odhiambo, 2021). However, poverty, low financial literacy, gender discrimination, lack of collateral, and weak infrastructure continue to limit financial inclusion in many parts of sub-Saharan Africa, including the BAY States (World Bank, 2024; EFINA, 2023; UN Women, 2024).

Economic empowerment is the process through which individuals gain the resources, opportunities, and confidence to make meaningful economic decisions and participate actively in income-generating activities (Ismaila & Mohammed, 2021; UNDP, 2023). It includes access to employment, entrepreneurship, financial services, productive assets, education, and supportive institutions, while also involving control over economic resources and participation in community development (World Bank, 2023). In conflict-affected settings of the BAY States, economic empowerment is closely associated with poverty reduction, social inclusion, resilience, and peacebuilding, as empowered individuals are more likely to invest in education, health, food

security, and productive activities that benefit their households and communities (UNICEF, 2024; FAO, 2024).

Independent Variables

Conceptual frame work of the study



Empirical Review

Evidence consistently shows that entrepreneurship and vocational skills acquisition contribute significantly to economic empowerment. Youths who receive entrepreneurship training are more likely to establish businesses, generate income, and become self-reliant than those without such training (Chukwudi & Uduji, 2020; ILO, 2023). In rural and semi-urban areas, skills acquisition programmes have been linked with improved employment prospects, reduced dependency, and greater community resilience (Amoah & Amoah, 2018; World Bank, 2023). In the BAY States, initiatives such as N-Power, YouWiN!, vocational training centres, and agricultural entrepreneurship schemes have sought to promote entrepreneurship among unemployed youths (Adebayo & Daramola, 2023; Federal Ministry of Humanitarian Affairs, 2022). Although implementation challenges remain, programmes that combine training, mentorship, and access to start-up resources have produced positive outcomes in income generation and self-employment (World Bank, 2024; UNDP, 2023). For women, entrepreneurship training improves business management skills, confidence, innovation, and participation in economic activities (Abass, 2019; UN Women, 2023). Nevertheless, women-owned enterprises in the BAY States often face constraints related to limited access to finance, restrictive social norms, family responsibilities, weak business networks, and discriminatory business environments (Aladejebi, 2020; World Bank, 2024).

Financial inclusion also plays a crucial role in converting acquired skills into sustainable economic outcomes. Access to savings, credit, and digital financial services enables women and youth to start, expand, and sustain businesses. In the BAY States, women still rely more on self-funding, family support, and spousal assistance, while their access to formal bank credit remains lower than that of men (EFInA, 2023). Mobile money and branchless banking have improved financial access among underserved populations (Muthinja & Chipeta, 2018; World Bank, 2023), and studies in rural Africa show that digital financial services can reduce transaction costs, improve access to credit, and support entrepreneurial activities (IFAD, 2023). However, technological access, financial literacy, social networks, gender relations, and institutional support continue to shape the effectiveness of financial inclusion (Asongu & Odhiambo, 2021; EFInA, 2023). Several areas of consensus emerge from the literature. First, both skills acquisition and financial inclusion are widely recognized as important determinants of economic empowerment. Second, the effectiveness of these interventions depends on contextual factors including institutional support, market conditions, and socio-cultural norms. However, disagreements persist regarding the relative importance of skills versus financial access, with some studies emphasizing skills

development (ILO, 2023) and others highlighting financial constraints (World Bank, 2024). Methodological differences—including variations in measurement approaches, sample characteristics, and analytical techniques—contribute to these divergent findings. Contextual variations across countries and regions further complicate generalization, with conflict-affected settings presenting unique challenges that require context-specific investigation. Unresolved research questions include how these factors interact in fragile contexts and what combination of interventions produces the most sustainable empowerment outcomes. These gaps underscore the need for the present investigation within the BAY States.

Theoretical Framework

The study is underpinned by Human Capital Theory and supported by Empowerment Theory. These frameworks were selected because they provide complementary explanations for how skills development and financial access contribute to economic empowerment, and together they offer a more comprehensive analytical lens than either theory alone. The study is grounded in Human Capital Theory and supported by Empowerment Theory, which together explain how skills development and financial access can promote economic empowerment. Human Capital Theory, associated with Becker (1993), argues that investment in education, training, and skills enhances productivity and economic opportunities. In this study, vocational and entrepreneurial skills are viewed as investments that enable women and youth to generate income, establish businesses, respond to market demands, and strengthen their economic resilience in the BAY States. Thus, the theory explains the expected positive influence of skills acquisition on economic empowerment. Empowerment Theory focuses on individuals' ability to gain control over resources, make decisions, and participate meaningfully in economic and social activities (Zimmerman, 2000). Within this study, skills acquisition enhances confidence, knowledge, and self-efficacy, while financial inclusion provides access to savings, credit, and other financial resources needed to convert these capabilities into economic activities. Together, the theories provide a complementary explanation: Human Capital Theory explains how skills build productive capacity, while Empowerment Theory explains how skills and financial resources strengthen individuals' agency and control over economic outcomes. This integrated perspective is particularly relevant to women and youth in conflict-affected communities of the BAY States.

Methodology

The study adopted a quantitative cross-sectional survey design to examine the influence of skills acquisition and financial inclusion on the economic empowerment of women and youth in selected conflict-affected communities in Borno, Adamawa, and Yobe (BAY) States. The target population comprised women and youths aged 18 years and above who had participated in vocational, entrepreneurial, agricultural, or financial inclusion programmes. The population was estimated at approximately 12,000 beneficiaries based on programme records. Using Yamane's (1967) formula at a 5% margin of error, a minimum sample of 388 was obtained; consequently, 400 questionnaires were administered, of which 372 were validly completed and returned. A multistage sampling procedure was adopted. Conflict-affected LGAs were purposively selected based on conflict exposure and the availability of empowerment interventions, communities were subsequently selected, and respondents were selected through stratified and simple random sampling to ensure representation of women and youth. Eligible participants were adults who had resided in the selected communities for at least six months, participated in an empowerment programme, and voluntarily consented to participate.

Data were collected using a structured questionnaire developed from relevant literature on skills acquisition, financial inclusion, and economic empowerment. The instrument covered demographic characteristics, skills acquisition, financial inclusion, and economic empowerment indicators, measured on a five-point Likert scale. Three experts in entrepreneurship development and research methodology reviewed the instrument for content and face validity, while a pilot test involving 30 respondents from similar communities outside the study sample was conducted. Construct validity was assessed through factor analysis. Reliability was established using Cronbach's Alpha, yielding coefficients of 0.87 for skills acquisition, 0.84 for financial inclusion, and 0.89 for economic empowerment, indicating satisfactory internal consistency (Nunnally & Bernstein, 1994; Taber, 2018). Data were collected between January and March 2026 by trained research assistants through face-to-face administration.

Participation was voluntary, and respondents were informed of the study's purpose, confidentiality, anonymity, and their right to withdraw without penalty. Informed consent was obtained from all participants, while permission to access selected communities and programme beneficiaries was obtained from relevant community leaders and programme organisations. No identifying information was collected, and data were securely stored and used solely for research purposes. Formal institutional ethical approval was not obtained; therefore, no claim of institutional ethical clearance is made in this study. This limitation is acknowledged to ensure transparency regarding the ethical procedures followed. Data were analysed using SPSS version 25. Frequencies, percentages, means, and standard deviations were used for descriptive analysis, while Pearson Product Moment Correlation and multiple regression were employed at the 0.05 significance level (Field, 2018; Pallant, 2020). Before regression analysis, assumptions of multicollinearity, normality, homoscedasticity, and independence of errors were assessed using VIF/tolerance values, Q-Q plots and Shapiro-Wilk test, scatterplots, and the Durbin-Watson statistic, respectively. The results indicated that the assumptions were adequately satisfied. Effect sizes, 95% confidence intervals, and model-fit statistics were reported alongside significance tests to establish both the statistical and practical importance of the findings.

Results: Response Rate and Demographic Characteristics

A total of 400 questionnaires were administered, and 372 were correctly completed and returned, representing a 93.0% response rate.

Table 1: Demographic Characteristics of the Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	158	42.5
	Female	214	57.5
Age	18–25 years	121	32.5
	26–35 years	156	41.9
	36–45 years	71	19.1
	46 years and above	24	6.5
Group	Youth	233	62.6
	Women	139	37.4
State	Borno	148	39.8
	Adamawa	124	33.3
	Yobe	100	26.9

Table 1 shows that females represented 57.5%, constituting the majority of respondents, while youths comprised 62.6% of the sample. Most respondents were between 26 and 35 years, indicating that the study largely captured economically active women and young people from the selected conflict-affected states. Borno State contributed the highest proportion of respondents (39.8%), followed by Adamawa (33.3%) and Yobe (26.9%).

Research Question 1: Extent of Participation in Skills Acquisition Programmes

Table 2: Extent of Participation in Skills Acquisition Programmes

Programme Type	Mean	Decision
Vocational/Technical training	3.88	High
Entrepreneurship training	3.74	High
Agricultural skills training	3.61	High
Digital/ICT training	3.42	Moderate
Business incubation/mentorship	3.27	Moderate
Grand Mean	3.58	High

Table 2 shows respondents reported a generally high level of participation in skills acquisition programmes (Grand Mean = 3.58). Vocational and entrepreneurship trainings were the most common, while business incubation and mentorship opportunities were relatively less accessible. This pattern was consistent across the three states, though respondents from Borno reported slightly higher participation in agricultural skills training compared to Adamawa and Yobe.

Research Question 2: Level of Financial Inclusion

Table 3: Level of Financial Inclusion

Financial Service	Mean	Decision
Savings account	3.71	High
Mobile money/digital payment	3.84	High
Access to microcredit	3.19	Moderate
Insurance services	2.44	Low
Formal bank loan	2.61	Low
Grand Mean	3.16	Moderate

Table 3, financial inclusion was moderate overall (Grand Mean = 3.16). Mobile money and savings accounts were widely used, whereas access to formal bank loans and insurance services remained relatively low among respondents. Across the states, mobile money usage was highest in Borno (Mean = 3.92), followed by Adamawa (3.81) and Yobe (3.76), reflecting the different levels of digital financial infrastructure penetration.

Research Question 3: Level of Economic Empowerment

Table 4: Level of Economic Empowerment

Indicator	Mean	Decision
Income generation	3.67	High
Self-reliance	3.82	High
Business ownership	3.29	Moderate
Savings ability	3.41	Moderate
Decision-making capacity	3.76	High
Grand Mean	3.59	High

Table 4 reveals that respondents exhibited a generally high level of economic empowerment (Grand Mean = 3.59). The strongest outcomes were self-reliance and decision-making capacity,

while business ownership and savings ability were comparatively moderate. Disaggregated by state, respondents from Borno reported slightly lower business ownership (Mean = 3.18) compared to Adamawa (3.34) and Yobe (3.36), likely reflecting the greater disruption of economic activities in Borno.

Research Question 4 and Hypotheses Testing

Table 5: Relationship between Skills Acquisition, Financial Inclusion, and Economic Empowerment

Variable/Statistic	R	B	t	p-value	95% CI	VIF
Skills Acquisition	0.684	0.512	11.84	< .001	[0.432, 0.592]	1.87
Financial Inclusion	0.593	0.337	7.91	< .001	[0.254, 0.420]	1.87
R ²	0.549	—	—	—	—	—
Adjusted R ²	0.547	—	—	—	—	—
F-value	224.37	—	—	—	—	—
Model p-value	—	—	—	< .001	—	—
Durbin–Watson	1.92	—	—	—	—	—

Table 5 above shows that Skills acquisition and financial inclusion significantly predicted economic empowerment ($p < .001$). The model explained 54.9% of the variance in economic empowerment, with skills acquisition being the stronger predictor ($\beta = 0.512$).

Hypothesis Testing: H₀₁ (Skills Acquisition): Rejected. Skills acquisition has a significant positive influence on economic empowerment ($\beta = 0.512$, $p < .001$).

H₀₂ (Financial Inclusion): Rejected. Financial inclusion has a significant positive influence on economic empowerment ($\beta = 0.337$, $p < .001$).

H₀₃ (Joint Influence): Rejected. Skills acquisition and financial inclusion jointly have a significant influence on economic empowerment ($R^2 = 0.549$, $F = 224.37$, $p < .001$).

Discussion of Findings

The study found that participation in skills acquisition programmes was relatively high, particularly in vocational, entrepreneurial, and agricultural training. This suggests that practical skills are important pathways to self-employment and income generation in conflict-affected communities. The finding supports Human Capital Theory and agrees with evidence that vocational and entrepreneurship training can improve employability, income, and resilience (Amoah & Amoah, 2018; Chukwudi & Uduji, 2020; ILO, 2023). However, the relatively low participation in business incubation and mentorship indicates that many beneficiaries may lack the support needed to convert acquired skills into sustainable enterprises.

Financial inclusion was moderate, with greater access to mobile money and savings accounts than to formal bank loans and insurance. This reflects the growing role of digital financial services but also highlights continuing barriers related to poverty, financial literacy, gender inequality, and weak infrastructure (EFInA, 2023; World Bank, 2024). The findings suggest that limited access to formal financial services may constrain beneficiaries' ability to invest and manage economic risks. Similarly, economic empowerment was generally high, particularly in self-reliance and decision-making, although business ownership and savings capacity remained moderate. This confirms that empowerment involves not only skills and resources but also the ability to convert them into sustainable economic opportunities (Ismaila & Mohammed, 2021; UN Women, 2023).

Regression results showed that skills acquisition and financial inclusion both significantly influenced economic empowerment, jointly explaining 54.9% of its variation ($R^2 = 0.549$). Skills acquisition was the stronger predictor ($\beta = 0.512$) compared with financial inclusion ($\beta = 0.337$),

suggesting that productive competencies provide the foundation for economic participation, while financial access helps beneficiaries apply those competencies. This finding supports both Human Capital Theory and Empowerment Theory and is consistent with evidence that skills development produces stronger outcomes when complemented by financial services (Aliyu & Ibrahim, 2023; UN Women, 2023; World Bank, 2023). The result also highlights the importance of integrated rather than isolated empowerment interventions. The findings must, however, be understood within the specific conditions of the BAY States. Insecurity, disrupted markets, damaged infrastructure, limited institutional capacity, and socio-cultural barriers continue to affect economic participation, with Borno experiencing particularly severe disruption. These contextual differences suggest that empowerment programmes should be adapted to local conditions. Overall, the findings imply that government, humanitarian agencies, and financial institutions should combine market-relevant skills training with financial literacy, savings, credit, business mentoring, and market-linkage support. Such integrated approaches are more likely to strengthen sustainable livelihoods among women and youth in conflict-affected communities.

Policy Implications

The findings call for integrated, gender-responsive, and conflict-sensitive empowerment policies in the BAY States. The Federal Ministry of Women Affairs should strengthen women-focused skills and financial inclusion programmes while addressing socio-cultural barriers and ensuring that interventions reach highly affected communities, particularly in Borno. State governments should develop context-specific strategies: rebuilding economic infrastructure in Borno, strengthening agricultural value chains and agribusiness in Adamawa, and expanding agricultural and non-farm employment opportunities in Yobe. Development finance institutions, including the Bank of Industry and Bank of Agriculture, should provide flexible financing for women and youth through reduced collateral requirements, group guarantees, affordable loans, business advisory services, and market linkages. The National Directorate of Employment (NDE) should align vocational training with labour-market needs by integrating entrepreneurship, financial literacy, business management, and agricultural skills, while strengthening mentorship and incubation programmes. SMEDAN should expand business development services, market information, access to finance, and support for damaged market infrastructure, particularly in Borno. Humanitarian agencies, development partners, and microfinance institutions should adopt coordinated programmes that combine skills development, financial inclusion, business support, and financial literacy. Innovative services such as group lending, micro-insurance, mobile and agent banking should be promoted to reach underserved communities. All interventions should incorporate conflict-sensitive monitoring and evaluation, avoid duplication, and prioritize hard-to-reach areas. Greater coordination among federal, state, financial, humanitarian, and community institutions is essential for sustaining economic empowerment outcomes across the BAY States.

Conclusion

The study concludes that skills acquisition and financial inclusion significantly enhance the economic empowerment of women and youth in selected conflict-affected communities of Borno, Adamawa, and Yobe States. Skills acquisition was the stronger predictor, while financial inclusion provided complementary support through access to savings, credit, and digital financial services. Together, both factors explained more than half of the variation in economic empowerment, suggesting that integrated interventions combining relevant skills training, financial access, mentoring, and market linkages may produce stronger outcomes than isolated programmes. However, the findings should be interpreted within the study's limitations, including insecurity,

inadequate start-up capital, limited market access, and institutional constraints. Since the study covered selected communities and used a cross-sectional design based partly on self-reported data, the findings should not be generalized beyond the study context without further evidence. Differences among the three states also suggest the need for context-specific interventions. Future studies should use longitudinal and comparative approaches to examine the long-term effects of skills acquisition and financial inclusion and identify effective practices that can be scaled across conflict-affected communities.

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