



Women's Empowerment and Poverty Reduction Initiatives for Rural Households in Nigeria

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Abstract

Original Research Article

In addition to limiting women's potential, excluding them from financial opportunities, skill development and active community involvement also compromises household welfare and the advancement of society as a whole. On the other hand, women's empowerment, particularly in rural areas, opens doors for inclusive community development, enhanced family livelihoods and economic resilience. Thus, the focus of the study was on programs for rural households in Nigeria, that aim to empower women and reduce poverty. The study used a descriptive survey research design using a multi-stage sampling technique with a sample of 300 respondents. Data was gathered using a structured questionnaire that was validated by experts and had a reliability score of 0.82, as determined by Cronbach's Alpha, indicating very strong measurement consistency. A 5-point Likert scale was used to analyze the data in frequency tables, mean, and simple percentages. One sample t-test was used in SPSS 27 to test the hypotheses that were developed. Results indicated that access to microcredit programs had a significant positive impact on household income levels [$t(4) = 15.241, p = .001$] and that women's access to vocational skills training had a significant positive impact on poverty reduction among rural households [$t(4) = 8.718, p = .000$] in Nigeria. The study recommended expanding access to financial aid, mentorship and training programs while integrating vocational education into rural development strategies. Additionally, it highlights how women's co-operatives and focused community initiatives can increase the availability of microcredit and financial literacy. In addition to increasing women's earning potential, these policies would be a long-term strategy for reducing poverty in rural areas.

Keywords: Rural Women, Vocational Skills Training, Microcredit, Household, Income Levels, Poverty Reduction.

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INTRODUCTION

Women in Sub-Saharan Africa, particularly in Nigeria, still face significant obstacles that prevent them from advancing socially and economically. Despite the efforts of many regional and international organizations to

promote gender equality, many rural women continue to live on the periphery, lacking access to opportunities for employment, high-quality education, and financial support (Okonkwo and Bello, 2023). Ongoing exclusion has deprived the continent of a powerful driver of change,



women who, if granted equal opportunities, could play a vital role in fostering inclusive and sustainable development (African Union Development Agency, 2019).

The International Labour Organization (ILO, 2016) draws attention to the particular challenges that young African women face as they negotiate the dual obstacles of age and gender. They face overlapping disadvantages because they are young and female, which makes it much harder for them to find good, steady work. ILO statistics show that over three-quarters of all unemployed and out-of-school youth in the region are girls and young women. As a result, many people experience protracted unemployment, unequal pay, and delays in joining the workforce. These issues are especially severe in rural areas, where women's opportunities for economic participation are further diminished by traditional gender roles, poor infrastructure, and shoddy governance structures (Ajaero & Ezech, 2022)

According to the World Bank (2017), stronger job creation, equitable income distribution, and better access to vital services like healthcare, education, and financial resources—especially for marginalized populations, are all necessary for equitable and long-lasting development. Millions of Nigerians struggle every day to obtain the necessities for survival, making rural poverty a serious problem. Over 70% of Nigerians reside in rural areas, with poverty rates as high as 80% in some areas, according to the United Nations Development Programme (UNDP, 2019). According to data from the National Bureau of Statistics (NBS, 2019), approximately 40% of people live in poverty, with rural residents being the most impacted. According to Ezeudu and Saadu (2023), government agencies and development organizations have responded by launching focused initiatives aimed at reducing poverty and promoting shared economic progress. Enugu State reflects these national issues, especially with regard to women's empowerment. Many women in the state still face obstacles to education, credit facilities, employment, and leadership opportunities, despite increased public awareness of gender equality and some

notable progress (Nwankwo & Chukwu, 2024). Women's full participation in social and economic life is still restricted by ingrained cultural beliefs, institutional flaws, and enduring gender stereotypes. An increasing amount of research supports the notion that women's empowerment is an essential component of overall development and the reduction of poverty. Eze and Ali (2022), for instance, discovered that women in Southeastern Nigeria who received vocational training reported higher incomes and more financial control. In a similar vein, Uzoho and Okafor (2023) found that access to microcredit allowed female entrepreneurs to grow their companies, enhancing both food security and the educational outcomes of their offspring. However, a number of challenges still exist. Many rural women still lack the skills needed to move from precarious agricultural employment to more stable, non-farming industries. They are also unable to grow their companies or capitalize on economic opportunities due to limited access to credit and start-up capital (Ijeoma & Udensi, 2023). The situation is still made worse by other obstacles like gender-biased land ownership patterns, ineffective empowerment legislation, and inadequate infrastructure (Chidubem & Oguejiofor, 2024).

There are significant ramifications for both individuals and society as a whole from this ongoing exclusion of women. For local communities and the country overall, when women are excluded from educational opportunities and skill sets, training or financial assistance, their capacity to make significant contributions to society declines, decreasing household stability and slowing the expansion of the economy as a whole. Conversely, putting rural women's empowerment first could be beneficial, especially in states like Enugu, accelerate sustainable development, boost local economies, and change households. Without deliberate and sustained actions to dismantle the systemic barriers limiting women's inclusion, poverty will persist, and gender inequality will continue to erode, as Nigeria keeps making progress.

Research Questions

- i. How much does women's access to vocational skill training impact poverty reduction among rural women?
- ii. How much does the availability of microcredit impact household income levels of rural women?

Statement of Hypotheses

- i. Women's access to vocational skills training has no discernible impact on reducing poverty among rural women
- ii. Microcredit availability has no discernible impact on rural women's household income levels

LITERATURE REVIEW

Poverty

Diverse organizations and academics have tackled the idea of poverty from a variety of perspectives, each of which is distinct but complementary. The World Bank defines poverty as the state in which people are unable to provide for their basic needs, such as access to clothing, food, and shelter, indicating a lack of basic living standards. According to Duncan (2020), it is the lack of opportunities and essential resources that enable people to live with dignity. In a similar vein, Ezeudu and Saadu (2023) characterize poverty as a multifaceted issue that includes not only low income but also restricted access to healthcare, education, housing, and social engagement. According to Uzonwanne (2020), there are five main aspects of poverty: a lack of economic resources, a lack of social networks, a lack of cultural inclusion, and a lack of political representation. Building on this, the World Bank (2018) expands the definition to encompass the experience of hunger, illness, homelessness, unemployment, emotional distress, and insufficient access to healthcare and education. While the emphasis of these definitions varies, they all agree that poverty is a complex web of deprivations that affect social well-being, health, and education rather than just the lack of income. This knowledge demonstrates the profound impact

poverty has on all facets of societal advancement and human development.

Women's Empowerment

Women's empowerment is the process of giving women the tools, knowledge, and power they need to fulfill their personal and professional goals so they can make meaningful decisions in their lives. In Nigeria, this entails removing structural obstacles that support gender inequality, guaranteeing equal access to education and career training, and increasing the involvement of women in leadership and decision-making positions. Along with addressing discriminatory practices that impede women's advancement, it also implies acknowledging women's equal legal, economic, and social rights (Ovwromoh, 2023). In addition to being morally right, empowering women is strategically essential for both national development and the reduction of poverty. Families are generally healthier, communities are more stable, and economies are stronger when women are actively involved in the economy and community. Increasing gender parity in development planning leads to more sustainable and inclusive results (Ovwromoh, 2023). Singh (2018) adds that empowered and educated women frequently act as catalysts for positive change, taking the lead in their homes, careers, and communities and helping to create modern, equitable societies. Hasin and associates. (2018) also stress that women's economic empowerment improves children's welfare and social welfare in addition to helping individual women, setting the stage for long-term societal advancement.

Poverty Reduction

The intentional plans and coordinated efforts made by governments, non-governmental organizations, and development partners to lessen or eradicate poverty in local communities are collectively referred to as poverty reduction. It places a high priority on empowering people to meet their basic needs on their own and sustainably by giving them the knowledge, resources, and resources they need. By

encouraging self-sufficiency, resilience, and an enhanced quality of life, this empowerment-oriented approach fosters long-lasting change. An integrated strategy that combines sensible economic policies, focused social programs, and inclusive development tactics is necessary to effectively reduce poverty (World Bank, 2018). The United Nations (2015) states that policies that promote sustainable economic growth, investments in human capital, and social protection programs are crucial elements of any framework for reducing poverty. Additionally, the United Nations Development Programme (UNDP, 2021) emphasizes that governments, international organizations, and civil society actors must work together to accomplish common goals in order to eradicate poverty and realize the Sustainable Development Goals (SDGs).

Theoretical Framework

The Capability Approach, a framework first presented by Amartya Sen in the 1980s and subsequently improved and extended by Martha Nussbaum, serves as the foundation for this investigation. Instead of concentrating only on economic indicators like income or wealth, the theory focuses on what people are truly capable of doing and becoming. It moves the conversation about development to people's actual freedoms, like having access to healthcare, education, and the opportunity to actively engage in community life. The theory offers a significant basis for investigating how women's empowerment, especially through access to financial resources and vocational training, can result in a real decrease in poverty in Nigeria in the context of this study. The approach is valued by organizations like the United Nations Development Programme (UNDP) and supporters like Nussbaum because it emphasizes human dignity and holistic well-being. Its tenets, according to some detractors, are difficult to measure and may represent Western ideas of what makes for a "good life." The Capability Approach continues to provide a perceptive and pertinent analytical lens in spite of these arguments. It assists in determining whether initiatives for women's empowerment result in real improvements in their everyday

lives rather than just symbolic actions. By using this framework, it is possible to gain a better understanding of how these initiatives impact household welfare, improve quality of life, and promote long-term, sustainable development. In the end, it is a potent instrument for analyzing and resolving the interrelated problems of poverty and gender inequality in a more thorough and context-sensitive manner.

Empirical Review

An extensive study on women's participation in vocational training programs throughout rural Zambia was carried out by Banda and Lungu (2022). According to their content analysis, women who received training contributed more significantly to both larger community development initiatives and household well-being. Likewise, Iheanacho et al. (2022) looked into how initiatives for vocational empowerment affected rural women's poverty in Abia State. Their research showed significant decreases in food insecurity and enhanced access to necessities based on survey results. An associated study by Aliyu et al. (2022) investigated the effects of microcredit availability on women's economic performance in rural Gombe State communities. The study found favorable results through regression analysis, such as higher household income, better food security, and business expansion. Similarly, Umar and Ibrahim (2022) investigated the connection between household income and microcredit among Sokoto State's rural women. Access to small loans increased the profits of women-led businesses and improved family welfare, according to their survey and regression results. Developing this idea further, Abubakar et al. (2023) evaluated how opportunities for vocational training affected rural women's poverty reduction in Northern Nigeria. Regression analysis revealed that these programs greatly enhanced livelihoods while decreasing reliance on the economy. Mensah et al. (2023) investigated the impact of women's microcredit availability on household incomes. Their case studies showed that rural women's access to credit promoted savings and income diversification. Additionally, Ofori and Boateng (2023) looked at microfinance as a means of

bolstering rural Ghanaian women's economic resilience. Based on qualitative case studies, they discovered that small-scale loans improved children's educational opportunities and nutrition. As a result, Tijjani et al. (2024) examined the impact of vocational training programs on rural Kano State women's economic resilience. Their study used longitudinal data to show a definite decrease in program participants' susceptibility to poverty. Yakubu and Bello (2024) examined the impact of vocational empowerment programs on women's livelihoods in rural Kogi State, Nigeria. They discovered that beneficiaries' multidimensional poverty significantly decreased by using both regression analysis and focus group discussions. Lastly, Edeh and others. (2024) investigated the impact of microcredit availability on women's income levels in rural Nigerian communities. According to the findings of their survey, microcredit considerably improved household consumption patterns and petty trading activities.

METHODOLOGY

In Enugu State, Nigeria, the study was carried out using a descriptive survey design. A total of 300 women from twelve Local Government Areas (LGAs) spread throughout the State's three Senatorial Districts were chosen, including farmers, small business owners, civil servants,

and petty traders. The selection process was guided by a multi-stage sampling procedure. Enugu State was first split into its three Senatorial Districts. To ensure fairness and balance, four LGAs were selected from each District using a straightforward random sampling technique. A representative sample of women from various economic and social backgrounds throughout the State was made possible by the methodical selection of 25 participants within each chosen LGA. A structured questionnaire with eight main items was used to collect primary data directly from respondents. Academic and field experts evaluated the questionnaire's content relevance, clarity, and adequacy in order to verify the validity of the research instrument. Prior to field administration, the instrument's final version was improved by carefully incorporating their observations and recommendations. The questionnaire was pre-tested among a smaller sample of women who shared characteristics with those in the main study in order to assess its reliability. Using Cronbach's Alpha to assess the internal consistency of the responses, a coefficient value of 0.82 was obtained, indicating a high degree of consistency and reliability in the responses. In addition, inferential analysis was carried out using the t-test statistic to evaluate the study's hypotheses and to draw meaningful and evidence-based conclusions from the data obtained.

ANALYSIS AND RESULTS

Table 1: Responses on how much access to vocational skill training impact poverty reduction among rural women

s/n	Items	SA(5)	A(4)	U(3)	D(2)	SD(1)	FREQ	Mean	Decision
1	It helped me start my tailoring business successfully	140	120	20	10	10	300	4.2	Accepted
2	Vocational training reduced our household's financial struggles	160	115	5	10	10	300	4.3	Accepted
3	Skills training gave me confidence to support my family	130	100	10	40	20	300	3.9	Accepted

4	Now I earn daily through my catering skills	140	100	10	25	25	300	4.0	Accepted
5	I no longer depend on my husband for income	110	140	10	20	20	300	4.2	Accepted
Grand Mean								4.1	

Source: Fieldwork, 2025.

Table 1 shows the responses to the question on the extent to which women’s access to vocational skills training affects poverty reduction among rural women. The respondents strongly agreed with all of the issues from 1 to 5, with mean

scores of 4.2, 4.3, 3.9, 4.0 and 4.2, respectively. The grand mean score of 4.1 indicates that the respondents felt that which women’s access to vocational skills training affects poverty reduction among rural women.

Table 2: Responses on how much the availability of microcredit impact the household income levels of rural women

s/n	Items	SA(5)	A(4)	U(3)	D(2)	SD(1)	FREQ	Mean	Decision
1	The loan helped me expand my petty trading business	110	100	30	30	30	300	3.5	Accepted
2	My income increased, and I now save monthly	120	109	11	40	20	300	3.9	Accepted
3	Microcredit helped me support my children’s education	100	110	20	30	40	300	3.6	Accepted
4	Access to credit improved our overall living standard	120	120	20	20	10	300	3.9	Accepted
5	I used the microcredit to start poultry farming	120	110	20	20	30	300	3.9	Accepted
Grand Mean								3.8	

Source: Fieldwork, 2025.

Table 2 indicates that all of the respondents were positive in their responses. All of the items 1– 5 were accepted by the respondents, with mean scores of 3.5, 3.9, 3.6, 3.9, and 3.9. The grand

mean score of 3.8 indicates that the respondents accepted that women’s access to microcredit affects household income levels of rural women.

Test of Hypotheses

Hypothesis I: Women's access to vocational skills training has no discernible impact on reducing poverty among rural women

Table 3 T-test comparison of mean rating of responses

One-Sample Test						
	Test Value = 3.0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
RQ1	15.241	4	.000	1.12000	.9160	1.3240

Source: Researcher's Computation using SPSS, 27

The analysis in table 3 shows that the probability associated with the calculated value was 0.000, which is less than 0.05. This implies that it was significant. As a result of the above, the null

hypothesis should be rejected, meaning that Women's access to vocational skills training has discernible impact on reducing poverty among rural women.

Hypothesis II: Microcredit availability has no discernible impact on rural women's household income levels

Table 4 T-test comparison of mean rating of responses

One-Sample Test						
	Test Value = 3.0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
RQ2	8.718	4	.001	.76000	.5180	1.0020

Source: Researcher's Computation using SPSS, 27

Table 4 analysis shows that the probability associated with the calculated value was 0.001, which is less than 0.05. This implies that it was significant. As a result of the above, the null hypothesis should be rejected, meaning that microcredit availability has discernible impact on rural women's household income levels.

DISCUSSION OF FINDINGS

The findings indicated that women's access to vocational skills training had significant positive impact on poverty reduction among rural women [t(4) = 15.41, p = .000]. Training provided women with practical abilities that allowed many of them to establish small-scale enterprises,

leading to higher earnings and better financial security for their families. According to the participants, the experience not only increased their income but also raised their self-esteem, allowing them to make more significant contributions to household needs and become less financially dependent on their husbands. Many women achieved financial independence, especially those who worked in jobs like catering, tailoring, and other handicrafts that produced a consistent daily income. Even though some women still have difficulty accessing such programs, these results unequivocally show that vocational training fosters personal growth, financial independence, and an overall improvement in living standards. These results align with previous studies conducted by Abubakar et al. Yakubu and Bello (2024), Tijjani et al. (2023). (2024), all of whom stated that programs for acquiring skills improve the lives of women. However, by focusing on rural communities in Southeastern Nigeria, an area that has frequently received little scholarly attention, this study adds a fresh perspective. The strong positive correlation found here could be attributed to Igbo women's entrepreneurial spirit and the growing significance of community-based vocational training. This research highlights that locally relevant skills, like tailoring, soap-making, and food processing, can provide immediate and noticeable economic benefits, in contrast to more general national studies. Overall, the study emphasizes that one of the most important ways to reduce poverty at the local level is to empower women through the development of useful skills.

Additionally, it was found that rural women had significantly higher household income levels when they had access to microcredit programs [$t(4) = 8.718, p = .001$]. Many women were able to start or grow small businesses thanks to access to small loans, which increased their income and encouraged them to actively participate in the local economy. Respondents reported that they were able to save money on a regular basis and use a portion of their earnings to pay for their children's education, which reduced costs associated with schooling. Microloans made it possible for families to afford better housing, healthcare, and nutrition, which improved living

conditions. With the help of microcredit, several women even established chicken farms, boosting their household welfare and generating extra revenue. Mensah et al.'s earlier research is consistent with these findings. (2023) and Ofori and Boateng (2023), which further demonstrated that having access to microcredit enhances household well-being and income. This study stands out because it focuses on rural areas of Nigeria, where formal banking options are scarce and microcredit is an essential source of financial support. According to the moderately strong correlation found, small-scale loans enable rural women to make investments in profitable ventures like small-scale farming and trading, both of which directly improve family welfare. All things considered, the study adds credence to the idea that easily accessible and well-run microcredit programs can significantly contribute to the economic development of marginalized communities.

CONCLUSION AND RECOMMENDATIONS

For rural women in Nigeria, having access to microcredit and vocational training has been a game-changer. These programs provide women with the financial support and necessary skills to increase household income, become more financially independent, and progressively break free from poverty. Many women have been able to launch small businesses, support their families, and actively participate in the economic development of their communities by learning useful trades and obtaining small loans. This type of empowerment not only improves the quality of life in rural households but also fosters resilience and self-sufficiency. However, continued cooperation between development organizations and government agencies will be necessary to sustain these favorable results. Increasing these initiatives can aid in addressing systemic issues, fostering inclusive economic growth, and opening up new possibilities. Therefore, the study recommends incorporating vocational education into rural development policies and enhancing microcredit availability and financial literacy through women's co-operatives and targeted community programs, the study also suggests expanding access to

training programs, mentorship, and financial assistance. In addition to increasing women's earning potential, these policies would be a long-term strategy for reducing poverty in rural areas

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