

Poverty and Government Empowerment among Women of Ibarapa Central Local Government Areas, Igboora, Oyo State

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ABSTRACT

The study evaluated the access to government economic empowerment among women living in poverty in rural communities, specifically, Ibarapa Central Local Government areas of Oyo State, southwestern Nigeria. Adopting a mixed-methods research design, the study combines quantitative data from structured questionnaires administered to 120 women with qualitative insights from semi-structured interviews involving 15 women engaged in diverse economic activities and key informants. Quantitative data were analysed using descriptive statistics, while qualitative data were subjected to thematic analysis.

The findings reveal that although women in the study area are economically active and predominantly self-employed, a significant proportion earn low monthly incomes and experience high levels of debt, indicating persistent economic vulnerability. The study further finds that government empowerment programmes for women do exist, particularly in the form of vocational training and the distribution of business tools. However, access to these programmes is uneven, with limited awareness, selective participation, and inadequate financial support constraining their overall effectiveness. While the donation of business tools emerged as the most tangible form of empowerment, the absence of complementary financial capital and transparent access mechanisms limits sustainable poverty reduction.

The study concludes that poverty among women in Ibarapa Central LGA is not a result of lack of economic engagement but is driven by structural income inadequacy and institutional barriers. It recommends improved awareness, equitable access, integrated financial support, and accountability in the design and implementation of government empowerment programmes to enhance women's economic wellbeing and reduce poverty.

Keywords: Poverty, Women Empowerment, Government Programmes, Rural Women, Nigeria

INTRODUCTION

Women constitute nearly half of Nigeria's population (National Population Commission [NPC], 2023; National Bureau of Statistics [NBS], 2022) and play significant roles across the formal, informal, and unpaid sectors of the economy. These contributions are critical to national socioeconomic growth and development. Empirical evidence suggests that women often generate greater economic impact than men in entrepreneurship, micro-enterprises, and other primary industries (Organisation for Economic Co-operation and Development [OECD], 2020; Adegbite & Iyiola, 2014). This assertion was further substantiated in a public presentation by the Director-General of the National Institute for Legislative and Democratic Studies (NILDS), Abubakar Sulaiman, reported in *BusinessDay* on November 30, 2020, which indicated that women contribute no less than 60% of Nigeria's economy through their activities in the informal and semi-formal sectors (Kwen, 2020).

Despite their substantial economic contributions, women continue to experience limited representation in leadership and ownership positions. Several studies (Adeyemi & Sheu, 2023; Ojo & Danjuma, 2023; Adewumi & Ibrahim, 2022) have affirmed the dominance of female labour in informal and primary sectors while highlighting persistent barriers to women's advancement into decision-making and ownership roles. For instance, although women are heavily engaged in micro-business activities, they own only about 41% of

investments within the sector, with approximately 23 million female entrepreneurs operating in this space (Ojo & Balogun, 2023). A commonly cited explanation for women's disproportionate representation in leadership and ownership positions, even within sectors they dominate, is their extensive involvement in unpaid domestic and care work. Globally, women shoulder a substantial share of unpaid labour, including childcare, eldercare, and support for economically vulnerable household members. This unpaid work enables men to focus more on paid employment, thereby indirectly contributing to work–life balance and overall economic stability.

The concentration of women in low-paid and unpaid sectors of the economy has been widely identified as a key factor in the feminisation of poverty in many societies, including Nigeria. Numerous studies (Afolabi & Adetunji, 2023; Adamu & Bello, 2022; Adewumi & Ibrahim, 2022) attribute this trend to a complex interplay of structural, social, and economic inequalities that restrict women's access to income, productive assets, and economic opportunities. According to the UNESCO Institute of Statistics (2023), nearly 130 million girls worldwide are out of school, largely due to poverty, child marriage, and restrictive social norms. Similarly, the International Labour Organisation (2023) reports that women are disproportionately concentrated in lower-paying and less secure occupations, such as domestic work, agriculture, nursery teaching, and micro-scale trading, and, on average, earn only 77 cents for every dollar earned by men for comparable work.

In many countries, including parts of Nigeria, particularly rural communities, prevailing social norms and legal constraints further limit women's rights to inherit property, migrate for employment, own assets, or access credit facilities. These barriers significantly hinder women's ability to establish or expand businesses, thereby constraining their economic potential (UN Women, 2022). Rural women, in particular, face multidimensional poverty drivers that weaken their capacity to escape low income, poor health, limited education, and restricted access to economic opportunities (Adamu & Shehu, 2023). Consequently, poverty remains more pronounced among women than their male counterparts. Poverty among women is therefore best understood as a multidimensional phenomenon resulting from the combined effects of gender inequality, social exclusion, and economic deprivation.

LITERATURE REVIEW

Characteristics of Women in Nigeria

The term *characteristics* refers to the attributes that define individuals or groups within a society, including age, educational attainment, marital status, income level, employment status, access to healthcare, land ownership, and participation in decision-making processes (Adewuyi & Adepoju, 2023). In Nigeria, women's socioeconomic characteristics are largely shaped by cultural norms, religious beliefs, regional disparities, and unequal access to opportunities such as education and economic empowerment. Oladipo and Hassan (2022) noted that these socioeconomic characteristics are key indicators of women's quality of life and are frequently employed in development planning to assess vulnerability, access to resources, and inclusion in national programmes such as economic empowerment initiatives.

Despite policy efforts aimed at gender equality, the socioeconomic status of Nigerian women remains generally lower than that of their male counterparts across several dimensions. Education is one of the most significant contributing factors. Although initiatives promoting girl-child education have increased awareness, many women, particularly in rural areas, continue to face limited access to formal education. Data from the National Bureau of Statistics (NBS, 2022) indicate that female literacy rates in Nigeria remain lower than those of males, with pronounced disparities between urban and rural areas. In rural communities such as Ibarapa Central Local Government Area of Oyo State, cultural inhibitions, teenage pregnancy, early marriage, and financial constraints often prevent girls from completing secondary education or advancing to tertiary institutions. These educational limitations directly affect women's employability, income levels, and political participation, particularly in rural settings (Yusuf & Danjuma, 2023).

Economically, Nigerian women are predominantly engaged in peasant agriculture, petty trading, elementary-level teaching, and self-employment within the informal sector. These activities are often characterised by low and unstable incomes, limited access to capital, and restricted ownership of productive assets such as land (Ajibola & Salami, 2023). These constraints significantly reduce women's ability to secure credit from financial institutions, expand their businesses, or engage in commercial-scale production. Additionally, women remain underrepresented in wage employment, particularly in science, technology, engineering, and

mathematics (STEM) fields and formal corporate sectors. The persistent gender wage gap further reinforces economic inequality, with women earning considerably less than men for comparable work (Adamu & Shehu, 2023).

Health represents another critical socioeconomic dimension where Nigerian women face substantial challenges. Access to quality healthcare, especially maternal and reproductive health services, remains limited for many women due to poor infrastructure, long distances to healthcare facilities, financial constraints, and cultural taboos (Ibrahim & Adeyemi, 2023). Nigeria continues to record one of the highest maternal mortality rates globally, with rural women disproportionately affected. The combined burden of poor health outcomes, high fertility rates, and unpaid domestic responsibilities further restricts women's ability to engage fully in productive economic activities.

In terms of political and social participation, women in Nigeria remain underrepresented at all levels of governance and decision-making. Although advocacy for gender inclusion has increased, women account for less than 10% of elected officials at both national and sub-national levels. Structural barriers such as patriarchal norms, party politics, financial constraints, and limited access to political networks continue to impede women's participation in governance. Even at the household level, women often have limited influence over financial decisions, despite contributing significantly to household income.

Nevertheless, Nigerian women have demonstrated remarkable resilience by increasingly participating in micro-enterprises, cooperative societies, vocational training programmes, and community development initiatives. Governmental and non-governmental organisations have introduced several empowerment programmes targeting women, particularly in rural areas (NBS, 2022). These initiatives aim to enhance women's access to income-generating opportunities and reduce gender-based poverty. Against this backdrop, the present study examines the availability of such empowerment programmes in Ibarapa Central Local Government Area and assesses whether rural women can access and benefit from them effectively.

Poverty among Women

Poverty extends beyond income deprivation to encompass restrictions in access to basic needs, rights, and opportunities necessary for achieving a dignified standard of living. Afolabi and Adetunji (2023) argued that poverty among women is largely driven by gender-based disparities in education, health, employment, access to land, financial resources, and decision-making power. In Nigeria, particularly in rural communities across Oyo State, including Ibarapa Central Local Government Area, poverty among women remains widespread due to low literacy levels, limited employment opportunities, cultural barriers, and inadequate access to government support services (Ogunleye, 2022).

Traditionally, poverty has been measured using income and consumption-based indices, often defined by a poverty line such as the international threshold of \$2.15 per day (World Bank, 2025). While this approach remains widely used, it has been criticised for its inability to capture the multidimensional nature of poverty, especially among women. Olayemi and Musa (2022) observed that income-based measures often overlook intra-household inequalities, where women may lack control over resources even when households are classified as non-poor. Consequently, individual-level poverty measurement is essential for accurately reflecting women's lived experiences.

In response to these limitations, multidimensional approaches to poverty measurement have gained prominence. The Multidimensional Poverty Index (MPI) incorporates indicators across health, education, and living standards, providing a more comprehensive assessment of deprivation (Alkire & Kanagaratnam, 2022). Findings from the National Bureau of Statistics and the Oxford Poverty and Human Development Initiative reveal that approximately 63% of Nigerians are multidimensionally poor, with women more likely to experience overlapping deprivations. Similarly, Ajibola and Salami (2023) found that 51.7% of women in Ibadan, Oyo State, were multidimensionally poor, particularly in healthcare access, education, and housing quality.

Another important poverty assessment tool is the Foster–Greer–Thorbecke (FGT) index, which measures poverty incidence, depth, and severity. Using this approach, Aluko and Ibrahim (2022) reported a poverty

headcount ratio of 42% among women in rural Oyo State, alongside a poverty gap index of 16%, indicating both high prevalence and intensity of poverty.

The Individual Deprivation Measure (IDM) further addresses the gender bias inherent in household-level poverty assessments by focusing on individual deprivation across dimensions such as time use, personal safety, decision-making power, and access to public spaces (Kabeer & Santos, 2023). A pilot study in southwestern Nigeria revealed that rural women experience significant deprivation not only in material resources but also in autonomy and freedom of choice. These findings reinforce arguments by Ajibola and Salami (2023) that gender-sensitive and multidimensional poverty measures are essential for inclusive and effective policymaking.

Overall, the literature underscores that poverty alleviation efforts targeting women, particularly in rural areas such as Ibarapa Central, must extend beyond financial assistance to address structural and institutional constraints that perpetuate poverty over time.

Economic Empowerment of Women

Economic empowerment refers to the process through which individuals gain the ability and autonomy to make economic decisions that improve their livelihoods and well-being. It encompasses access to income, employment, credit, land, markets, and the capacity to utilise these resources effectively (Nwankwo & Bello, 2022). For women, economic empowerment goes beyond income generation to include property ownership, control over financial resources, labour market participation, and involvement in decision-making processes (Ogunyemi & Bello, 2022). The United Nations (2022) identified economic empowerment as one of the most effective strategies for addressing multidimensional poverty and improving quality of life, particularly among marginalised groups such as rural women. Economically empowered women are more likely to invest in their families and communities, thereby contributing to broader socioeconomic development (UN Women, 2022).

In Nigeria, economic empowerment forms a core component of national poverty alleviation and development policies. Government initiatives such as the National Social Investment Programme (NSIP), TraderMoni, MarketMoni, and the Nigeria for Women Project (NFWP) aim to enhance women's access to finance, skills acquisition, and entrepreneurial opportunities. The NFWP, launched in 2018 and expanded in 2023 with additional World Bank funding, targets poor rural women through Women Affinity Groups to improve income and livelihoods (World Bank, 2023).

Despite these efforts, poverty remains pervasive among women in Ibarapa Central Local Government Area. Many women continue to engage in subsistence agriculture and informal trading yet struggle to meet basic household needs. Studies suggest that the limited impact of empowerment programmes may be attributed to inadequate funding, poor awareness, politicisation, and weak monitoring mechanisms (Adebayo & Bello, 2022). Cultural barriers such as male-dominated land ownership and low female educational attainment further constrain women's economic participation.

Access of Women to Government Empowerment Programmes

Access to governmental empowerment programmes remains a critical challenge for women in Nigeria, particularly in rural communities. Although several women-focused initiatives exist at federal, state, and local levels, including the Nigeria for Women Project (NFWP), Government Enterprise and Empowerment Programme (GEEP), and National Women Empowerment Fund (NAWEF)—women's participation and benefit remain uneven due to structural, socio-cultural, economic, and institutional barriers (Ibrahim & Adeyemi, 2023).

Lack of awareness is a major obstacle to access. Adebayo and Salami (2022) found that over half of rural women in southwestern Nigeria were unaware of government empowerment programmes targeting them. Information dissemination often relies on digital platforms and urban-based media, excluding women with limited literacy or internet access.

Bureaucratic processes and complex application requirements further limit access. Many women lack the documentation or technical capacity required to complete digital registrations for programmes such as GEEP

and NAWEF (Ogunleye, 2022). In some cases, favoritism, mismanagement, and lack of accountability among intermediaries hinder equitable access.

Funding and institutional capacity constraints also affect programme reach. Although the NFWP aims to reach over 1.5 million rural women by 2026, only about 400,000 beneficiaries had been reached by early 2023 due to administrative and financial challenges (World Bank, 2023). Sociocultural norms, including patriarchal restrictions and gender biases, further limit women’s participation in empowerment initiatives (Kabeer & Santos, 2023).

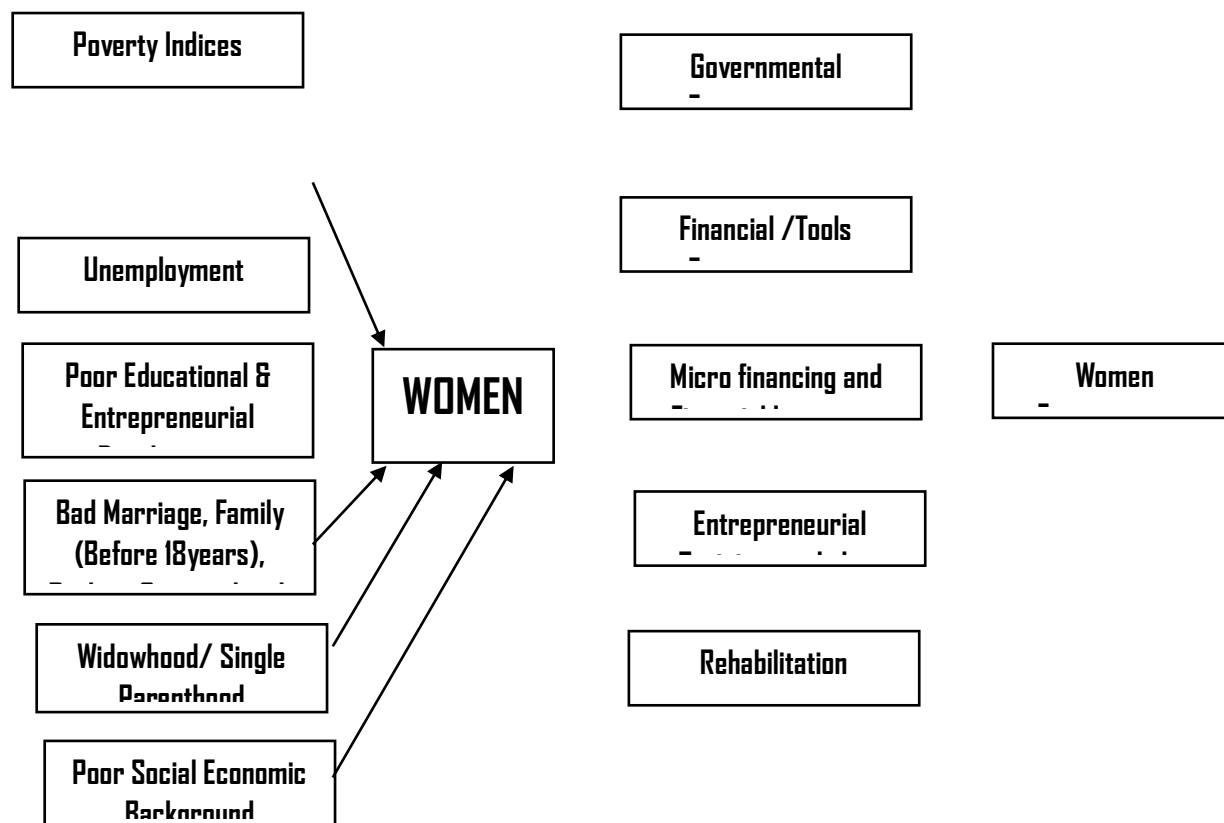
Nevertheless, successful access cases exist, particularly among urban and semi-urban women and organised cooperatives. Thrift groups in Oyo and Ogun States have effectively partnered with microfinance institutions and government agencies to access loans under GEEP and NAWEF (Akinyemi & Hassan, 2022). Innovations such as USSD-based loan disbursement under TraderMoni have also reduced access barriers for some women (National Social Investment Office, 2022).

However, empirical evidence on access to empowerment programmes among rural women in Ibarapa Central Local Government Area remains limited. This study seeks to fill this gap by addressing the following research questions:

- i. What are the socioeconomic characteristics of women in Ibarapa Central Local Government Area?
- ii. What governmental economic empowerment programmes exist for women in the area?
- iii. To what extent do women in Ibarapa Central LGA access these programmes?

Understanding the effectiveness of these initiatives is crucial for informing future policy interventions aimed at reducing poverty among rural women.

Model of the study



METHODOLOGY

This study adopted a mixed-methods research design, integrating both quantitative and qualitative approaches to provide a comprehensive understanding of poverty and government economic empowerment among women in Ibarapa Central Local Government Area (LGA) of Oyo State. The mixed-methods approach was considered

appropriate because it allows for triangulation of findings and offers deeper insights into women’s lived experiences beyond numerical data.

Quantitative data were collected using structured questionnaires, while qualitative data were obtained through semi-structured interviews conducted with women engaged in diverse economic activities, as well as key informants knowledgeable about women’s empowerment initiatives.

The target population comprised women aged 18 years and above residing in Ibarapa Central LGA. This population was selected due to women’s central role in household sustenance, informal economic activities, and their exposure to poverty and empowerment programmes. In addition, local government officials and leaders of women’s associations were included as key informants to provide institutional perspectives on empowerment initiatives.

A stratified random sampling technique was employed to ensure representation across different socioeconomic groups, educational backgrounds, and types of economic activities (such as farming, trading, tailoring, and food processing). A total of 120 women were successfully surveyed using questionnaires. For the qualitative component, 15 women and 3 key informants were purposively selected based on their involvement in economic empowerment activities and community leadership.

Quantitative data were analysed using descriptive statistics (frequencies and percentages) and inferential interpretations with the aid of Statistical Package for the Social Sciences (SPSS). Qualitative data from interviews were transcribed, coded, and analysed using thematic analysis, allowing for the identification of recurring patterns and dominant themes related to poverty and empowerment.

Ethical approval was obtained prior to data collection. Participants were adequately informed about the purpose of the study, and informed consent was obtained from all respondents. Participation was voluntary, confidentiality was assured through anonymisation of responses, and participants retained the right to withdraw from the study at any stage without penalty.

Data Analysis And Presentation

Table 4.1: Socioeconomic Characteristics of Women in Ibarapa Central Local Government Areas (n=120)

S/N	Variable	Category	Frequency	Percentage (%)
1	Age (in years)	31–45	650	54.2
		46–60	450	37.5
		Older than 60 years	100	8.3
2	Marital Status	Single (Never married/Divorced/Separated/Widowed)	40	33.3
		Married (1st/2nd/Subsequent marriage)	80	66.7
3	Number of Children	None	—	—
		1–3	75	62.5
		4–6	40	33.3
		More than 6	5	4.2
4	Age at First Pregnancy (Years)	Less than 16	70	58.3
		16–19	30	25.0
		20–25	20	16.7
		Older than 25	—	—
5	Occupation	Self-employed	45	37.5
		Government service	30	25.0
		Private enterprise	20	16.7

		Hustling	10	8.3
		Unemployed	15	12.5
		Schooling	—	—
6	Educational Attainment	Secondary school attempted	60	50.0
		Post-secondary school	30	25.0
		Vocational education	20	16.7
		Primary school	10	8.3
		Secondary school completed	—	—
7	Income per Month	Less than ₦70,000	45	37.5
		₦71,000–₦200,000	20	16.7
		₦201,000–₦500,000	—	—
		More than ₦500,000	—	—
		Other/Unspecified	55	45.8
		TOTAL	120	100

Source: Researcher’s survey, 2025

Table 4.1 presents the socioeconomic characteristics of the sampled women in Ibarapa Central LGA (n = 120).

The age distribution indicates that the majority of respondents were within the 31–45 years age bracket (65 respondents; 54.2%), followed by those aged 46–60 years (45 respondents; 37.5%). Only 10 respondents (8.3%) were above 60 years of age. This suggests that most respondents were in their economically productive and family-building years.

Regarding marital status, 80 respondents (66.7%) were married, while 40 respondents (33.3%) were single, divorced, separated, or widowed. This reflects a higher representation of married women in the study area.

In terms of family size, 75 respondents (62.5%) had between 1–3 children, while 40 respondents (33.3%) had 4–6 children, and only 5 respondents (4.2%) had more than six children. This indicates predominantly small to medium-sized families.

Educational attainment shows that 50% of respondents had attempted secondary education, 25% had post-secondary education, 16.7% had vocational training, and 8.3% had only primary education. This reflects moderate educational exposure among the women.

Occupationally, 37.5% were self-employed, 25% worked in government service, 16.7% were employed in private enterprises, while others were hustling or unemployed. Despite active engagement in economic activities, income levels remained low: 45.8% earned less than ₦70,000 monthly, and 37.5% earned between ₦71,000 and ₦200,000, indicating widespread economic vulnerability.

Table 4.2 Existing Governmental Economic Empowerment Programme’s For Women in Ibarapa Central Local Government Area. N=120

S/N	Question	Yes	No	I cannot say
19	Do you know any vocational centre in your Local Government Areas, where government train women for self-employment?	65 (54.2%)	45 (37.5%)	10 (8.3%)
20	Have you heard of any governmental empowerment programme for women in the neighborhood?	55 (45.8%)	60 (50%)	15 (12.5%)
21	Would you like to be a part / beneficiary of government economic empowerment programme if such chance is available?	100 (83.3%)		20 (16.7%)

Source: From field research, 2025

Table 4.2 presents respondents' awareness and perception of existing governmental empowerment programmes.

Findings reveal that 54.2% of respondents were aware of government vocational training centers, while 37.5% were unaware. However, awareness of broader empowerment programmes was relatively low, as only 45.8% reported having heard of such programmes.

Despite low awareness and access, there was an overwhelming willingness to participate, with 83.3% of respondents expressing interest in benefiting from government empowerment initiatives if given the opportunity. This demonstrates a strong unmet demand for empowerment programmes among women in the area.

Table 4. 3 Access of Women to Existing Governmental Empowerment Programme in Ibarapa Central Local Government Area. N=120

S/N	Question	Yes	No	I can't say
22	Have you ever received money from any governmental agent or politician meant to help you financially e.g. Trader Monie, Small Scale finance, Tinubu Fund, Seyi Makinde Fund?	35(29.2%)	75(62.5%)	10(8.3%)
23	Have you ever heard/seen a woman received money (e.g. Trader Monie, Small Scale finance, Tinubu Fund, Seyi Makinde Fund etc.) from any government agent or politician?	60(50%)	40(33.3%)	20(16.7%)
24	Have you ever received loan from a government agent or at bank arranged by government?	50(41.7%)	30(25%)	40(33.3%)
25	Have you ever heard/seen a woman received loan from a government agent or at bank arranged by government?	100(83.3%)	20(16.7%)	
26	Have you ever received donation of any business tools e.g. Dryer, Grinding machine, Sewing Machine, meant to empower you economically from government?	75(62.5%)	25(20.8%)	20(16.7%)
27	Have you ever heard/seen a woman received donation of tools e.g. Dryer, Grinding machine, Sewing Machine, meant to empower you economically from government?	80(66.7%)	40(33.3%)	
28	Have you been a part of any government sponsorship of economic empowerment programme?	50(41.7%)	50(41.7%)	20(16.7%)

Source: From field research, 2025

Table 4.3 examines women's access to existing governmental empowerment programmes.

Only 29.2% of respondents had personally received financial assistance from government agents or politicians, while 62.5% had never benefited directly. However, 50% had heard or seen other women receive financial assistance, indicating selective access.

Regarding loans, 41.7% had received government-arranged loans, while 83.3% were aware of others who had benefited. Donation of business tools emerged as the most accessible form of empowerment, with 62.5% of respondents personally receiving tools such as sewing machines or grinding machines.

Participation in government-sponsored empowerment programmes was evenly split, with 41.7% reporting participation and 41.7% reporting no participation, suggesting inconsistent programme reach.

Qualitative Findings

To complement the quantitative data, semi-structured interviews were conducted with 15 women engaged in diverse economic activities (trading, farming, tailoring, and food processing) and 3 key informants (women

leaders and local officials). Interview responses were anonymised and coded using thematic analysis. Four dominant themes emerged.

Theme 1: Persistent Economic Vulnerability despite High Work Engagement

Most interviewees described continuous economic hardship, despite being actively engaged in income-generating activities. This finding aligns with the quantitative evidence showing that 45.8% of respondents earn less than ₦70,000 monthly and 62.5% are in debt.

One respondent (Trader, 38 years) stated:

“I work every day in the market, but what I earn cannot cover food, children’s school fees, and health. Sometimes I borrow to survive.”

Similarly, a rural farmer (42 years) explained:

“Even when we harvest well, money does not last. Fertilizer is costly, transport is costly, and there is no savings at the end.”

These narratives support the survey finding that a majority of women feel financially strained, reinforcing the argument that poverty among women in Ibarapa Central is not due to idleness but to structural income inadequacy.

Theme 2: Unequal Access to Government Empowerment Programmes

Although government empowerment programmes exist, access was described as uneven and selective, corroborating the quantitative finding that only 29.2% had personally received financial support, while 50% had merely heard of others benefiting.

A respondent (Food processor, 45 years) remarked:

“We hear about TraderMoni and other loans, but only some people get it. If you don’t know someone, it is difficult.”

Another participant added:

“Government people came to share machines, but they didn’t reach everyone. Many women were left out.”

This explains why awareness (54.2%) does not translate into participation (41.7%), highlighting systemic gaps between policy intent and grassroots implementation.

Theme 3: Business Tools as the Most Tangible Form of Empowerment

Interviewees consistently identified donation of business tools as the most visible and impactful government intervention, strongly validating the quantitative result that 62.5% received tools.

A tailoring apprentice (29 years) stated:

“The sewing machine I received helped me start work on my own. Without it, I would still be assisting others.”

However, beneficiaries also noted limitations:

“The machine helped, but no money to buy materials. Tools alone are not enough.”
(Trader, 41 years)

This qualitative evidence deepens the survey finding by showing that tools increase capacity, **but** financial capital determines sustainability.

Theme 4: Strong Willingness to Participate in Empowerment Programmes

Across interviews, women expressed strong interest in future government empowerment initiatives, echoing the quantitative finding that 83.3% desire to be beneficiaries.

One respondent summarised this sentiment clearly:

“If government helps us with small loans and training, many women here will succeed.”

Another interviewee noted:

“We are ready. What we need is opportunity and fairness.”

This reinforces the study’s conclusion that demand for empowerment far exceeds supply, making women highly receptive to improved policy interventions.

Integrated Discussion of Quantitative and Qualitative Findings

The integration of survey data and interview narratives reveals a convergent pattern. Quantitatively, women in Ibarapa Central LGA are predominantly economically active yet financially constrained, earning low incomes and experiencing high debt levels. Qualitatively, interviews confirm that these challenges are rooted in structural and institutional barriers, rather than lack of effort or skills.

The coexistence of high entrepreneurial participation (58.3% self-employed) and persistent poverty supports existing literature on the feminisation of poverty in rural Nigeria. Interview data further reveal that government empowerment programmes are unevenly accessed, often influenced by information gaps, social networks, and political mediation.

While the donation of business tools emerges as the most successful intervention, both data strands indicate that stand-alone interventions are insufficient. Women require a combination of tools, affordable credit, training, and transparent access mechanisms to escape cyclical poverty.

Importantly, the strong willingness expressed by women to participate in empowerment programmes signals a high policy readiness environment, suggesting that improved programme design and delivery could yield significant socioeconomic returns.

SUMMARY AND CONCLUSION

Summary

The study revealed that women in Ibarapa Central LGA are predominantly middle-aged, married, and economically active, yet financially constrained. Despite moderate educational attainment and entrepreneurial engagement, most women earn low incomes and carry significant debt. Although government empowerment programmes exist, access remains limited, with business tool donation being the most prominent intervention. The strong desire for participation underscores the need for expanded and inclusive empowerment policies.

CONCLUSION

The study concludes that poverty among women in Ibarapa Central LGA persists not due to lack of effort or skills, but as a result of structural and institutional barriers limiting access to empowerment resources. Government programmes have potential but require improved coverage, transparency, and integration of financial support mechanisms.

RECOMMENDATIONS

Based on the findings, the following recommendations are made:

- i. Government should intensify grassroots sensitisation through community meetings, local media, and women’s groups.

- ii. Micro-loans with low interest rates should complement business tool donations.
- iii. Training should include business management and savings education.
- iv. Transparent distribution systems should be implemented to prevent politicisation and exclusion.

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