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IMPACT OF WOMEN'S EMPOWERMENT PROGRAMMES ON WOMEN'S DEVELOPMENT IN NASARAWA STATE, NIGERIA

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Abstract

Women in Nasarawa State, Nigeria, continue to face persistent barriers in education, healthcare, and economic participation despite the existence of empowerment programmes designed to address these challenges. These gaps raise concerns about the actual effectiveness of such initiatives in fostering women's development. This study investigated the impact of women's empowerment programmes on women's access to economic resources and participation in decision-making processes. A survey research design was employed, targeting women aged 18-65 years across Lafia, Akwanga, and Keffi Local Government Areas, with a sample size of 400 respondents determined using Taro Yamane's formula. Data were collected through structured questionnaires and analyzed using descriptive and inferential statistics, including regression analysis. The findings revealed that empowerment programmes significantly enhanced women's economic empowerment by improving access to credit, entrepreneurship, and financial independence ($\beta = .343$, $p < .001$, $R^2 = .118$). However, empowerment programmes did not significantly predict women's participation in decision-making ($\beta = -.066$, $p = .058$, $R^2 = .651$), although descriptive evidence indicated increased involvement in household, community, and institutional roles. The study concludes that while empowerment initiatives are effective in improving women's economic opportunities, structural and cultural barriers continue to impede their leadership and decision-making capacity. It recommends strengthening economic empowerment programmes alongside implementing institutional reforms and advocacy strategies that ensure women's meaningful inclusion in governance.

Keywords: Women, Empowerment, Economic Resources, Decision-Making

1. Introduction

Women's empowerment has emerged as a central pillar of global development discourse, with strong recognition that no nation can achieve sustainable growth without fully integrating women into social, political, and economic life. The Sustainable Development Goals (SDGs), particularly Goal 5, emphasize achieving gender equality and empowering all women and girls as critical strategies for inclusive growth and poverty reduction (United Nations Development Programme [UNDP], 2024). Studies have shown that closing gender gaps in labor participation, education, and healthcare can yield significant economic dividends; for instance, the World Bank (2023) estimates that eliminating barriers to women's participation in the labor force could increase global GDP by over 20 percent. This global perspective underscores the necessity of mainstreaming women's empowerment as both a human rights imperative and a strategic development tool.

At the continental level, African women continue to face entrenched barriers such as cultural discrimination, limited property rights, and poor access to credit and education. Despite these challenges, empowerment initiatives have demonstrated measurable progress, particularly when designed to integrate education, healthcare, and economic empowerment (Cornwall & Rivas, 2022). For example, conditional cash transfer programmes in countries such as Malawi and Mexico have improved girls' school attendance, delayed early marriage, and enhanced women's decision-making power in households (Baird et al., 2012; Schultz, 2004). Similarly, empowerment interventions in Uganda and Bangladesh have improved women's reproductive health outcomes and participation in economic activities (Bandiera et al., 2020; Alam et al., 2011). These findings highlight that empowerment programmes are not only effective in addressing gender disparities but also in fostering intergenerational benefits for communities.

In Nigeria, women constitute nearly half of the population yet continue to be disproportionately affected by poverty, low literacy levels, and limited healthcare access (Nigeria Demographic and Health Survey [NDHS], 2023). Although women contribute significantly to agriculture, trade, and household sustenance, structural inequalities such as low access to credit, limited political representation, and sociocultural restrictions undermine their development potential (Obayelu & Chime, 2020). Recognizing these disparities, the Federal Government, in collaboration with international partners, has launched several empowerment initiatives, including the Nigeria for Women Project (NFWP), supported by the World Bank with a $500 million scale-up in 2023 to provide skills training, financial inclusion, and livelihood opportunities (World Bank, 2023). These initiatives align with the national Women's Economic Empowerment (WEE) policy framework approved in 2023, which seeks to institutionalize empowerment interventions across states (Premium Times, 2023).

Within this national context, Nasarawa State presents a particularly important case. The state has a largely agrarian economy, where women play a crucial role in farming, trading, and household care, yet remain disadvantaged in access to education, healthcare, and economic resources. While empowerment programmes have been introduced, such as microcredit schemes, vocational training, and women's affinity groups, their effectiveness in improving educational attainment, healthcare access, and overall socioeconomic development remains underexplored (Okolo, 2016). Moreover, cultural barriers and weak institutional frameworks continue to pose challenges for women's development.

Therefore, this paper seeks to provide an empirical analysis of the impact of women's empowerment programmes on women's development in Nasarawa State, Nigeria. Specifically, it investigates the extent to which these programmes have improved women's access to education, healthcare, and income-generating opportunities, while also assessing their role in enhancing women's agency and decision-making power. By adopting an empirical lens, this research contributes to evidence-based policy and provides insights into how empowerment initiatives can be strengthened to achieve inclusive and sustainable development in Nasarawa State.

Statement of the Problem

In Nasarawa State, women form more than half of the population and are actively engaged in agriculture, trade, and household sustenance, yet they continue to experience multiple layers of disadvantage in education, healthcare, and economic participation (Banyanglobal, 2024). Statistics show that gender disparities in education remain stark; for instance, out of 27,092 students who completed secondary education in the state in 2017, only 8,498 (31.4%) were girls compared to 18,594 (68.6%) boys (TAAPublications, 2017). Female students in tertiary institutions also face challenges such as inadequate accommodation, low income, and socio-cultural constraints, which negatively affect their academic performance (ResearchGate, 2024). Similarly, in healthcare, Nasarawa ranks among the ten states with the highest maternal mortality rates in Nigeria, while access to family planning services, though improving, remains inadequate, with just 22.3% contraceptive prevalence recorded in 2025 despite increased uptake by over 41,000 women across the state (Punch, 2024; Healthwise, 2025). These statistics underscore the fact that women's access to basic development opportunities is still limited.

Although women empowerment programmes have been implemented in Nasarawa such as vocational training, microcredit schemes, and women affinity groups—their actual impact on women's education, healthcare utilization, and income generation remains underexplored. Empirical studies often provide descriptive accounts but lack robust analyses that quantify outcomes or assess causality. Programmes are seldom disaggregated to identify which interventions work best for rural versus urban women, or for younger versus older cohorts. Moreover, empowerment has largely been measured in terms of visible outcomes such as school attendance or income, while less attention is given to deeper dimensions like women's agency, control over household resources, or participation in community decision-making. Without such evidence, policymakers risk investing in initiatives that are underfunded, poorly targeted, or unsustainable, thereby failing to address the structural inequalities facing women in the state.

The central problem, therefore, is that despite the existence of women empowerment programmes in Nasarawa State, women continue to face persistent gaps in education, healthcare, and economic participation. The lack of rigorous empirical evidence on the actual effectiveness of these programmes creates a critical knowledge gap that this study seeks to address.

Objectives of the Study

The paper comes up with the following objectives

i. Evaluate the impact of empowerment programmes on women's access to economic resources.
ii. Analyze the role of women's empowerment programmes in enhancing women's participation in decision-making processes.

Hypotheses

The following hypotheses guided the study

i. Empowerment programmes have no significant impact on women's access to economic resources in Nasarawa State
ii. Women's empowerment programmes have not significantly enhanced women's participation in decision-making processes in Nasarawa State.

2. Literature Review

2.1 Conceptual Issues

Empowerment

Empowerment is a multidimensional and dynamic concept that has gained increasing prominence in contemporary discourse, particularly in areas related to social development, education, health, governance, and organizational management. It is generally understood as the process through which individuals, groups, and communities gain the skills, resources, confidence, and authority to make informed choices and act upon them in ways that improve their lives and influence the systems that affect them. According to the World Bank (2023), empowerment involves expanding people's capacity to make purposeful choices and to transform those choices into desired actions and outcomes. This definition highlights two critical components: agency, which refers to the ability to define and pursue goals, and opportunity structures, which refer to the institutional, social, and political environment that either facilitates or constrains individuals' ability to act. For example, a woman may have the ambition and skills to start a business (agency), but without access to credit or supportive policies (opportunity structure), her potential remains unrealized. This illustrates that empowerment is not solely an internal psychological process but also requires systemic changes that create enabling environments for people to thrive. Recent studies emphasize that empowerment is both a process and an outcome. As a process, it involves deliberate actions such as capacity building, awareness-raising, skill development, and active participation in decision-making (Zimmerman & Rappaport, 2022). Kabeer (2021) describes empowerment as a process of change whereby those who have been denied the ability to make choices acquire such ability through access to resources, enhanced agency, and the realization of achievements. This dual understanding underscores that empowerment is not a one-time event but a continuous journey that requires sustained effort and support.

Women's Empowerment

Women's empowerment is a vital concept in contemporary development, human rights, and gender equality discourse, emphasizing the need to enhance women's ability to make strategic choices and exercise control over their lives in contexts where this ability was previously denied. It involves increasing women's access to resources, opportunities, and decision-making power, as well as challenging the structural, cultural, and institutional barriers that perpetuate gender inequality. According to the United Nations Development Programme (UNDP, 2024), women's empowerment is not only a fundamental human right but also a critical foundation for achieving sustainable development, as empowered women contribute significantly to economic growth, social cohesion, and political stability. The process of women's empowerment goes beyond individual change; it includes collective action and systemic transformation to ensure that women can participate equally in political, economic, and social spheres.

Women's empowerment is both a process and an outcome. As a process, it involves deliberate interventions aimed at enhancing women's knowledge, skills, and confidence while also reforming policies and institutions that restrict their rights (Cornwall & Rivas, 2022). For instance, initiatives that promote girls' education, reproductive health services, and women's participation in governance are essential steps in the empowerment process. These programs not only build women's individual capacities but also create supportive environments where their voices are valued and their contributions recognized. As an outcome, women's empowerment is manifested when women can exercise autonomy, influence decisions that affect their lives, and enjoy equal access to resources and opportunities. Kabeer (2021) conceptualizes this outcome through three interrelated dimensions: resources, which are the preconditions for empowerment, such as education and income; agency, which reflects the ability to define goals and act upon them; and achievements, which are the tangible results of exercising agency, such as leadership roles, improved livelihoods, and social recognition.

Development

Development is a broad and multidimensional concept that has evolved significantly over time, reflecting shifts in global priorities, academic discourse, and socio-economic realities. At its core, development refers to the process of improving the quality of life and well-being of individuals and societies through the expansion of human capabilities, access to resources, and growth opportunities. It involves not only economic progress but also social, political, cultural, and environmental transformation that enables people to live fulfilling lives (United Nations Development Programme [UNDP], 2024). In the traditional sense, development was equated with economic growth, measured primarily through indicators such as Gross Domestic Product (GDP) and per capita income. This perspective assumed that higher national income would automatically translate into improved living standards for citizens. However, contemporary scholars and development practitioners argue that economic growth alone is insufficient, as it does not necessarily address issues of inequality, poverty, and social exclusion (World Bank, 2023). As a result, the concept of development has expanded to encompass human development, which focuses on people's freedoms, capabilities, and access to opportunities. Development also encompasses social transformation, which involves changes in social structures, relationships, and cultural norms that promote equality and justice. Social development focuses on reducing disparities in access to resources and opportunities across different groups, such as gender, class, ethnicity, and geographic location (Cornwall & Rivas, 2022). This aligns with the United Nations' Sustainable Development Goals (SDGs), which provide a comprehensive framework for addressing interconnected challenges such as poverty, hunger, climate change, and inequality by 2030 (United Nations, 2022). These goals highlight that development must balance economic progress with environmental sustainability and social justice.

Women's Development

Women's development is a vital and multidimensional aspect of overall societal progress, emphasizing the need to improve the social, economic, political, educational, and health status of women to achieve gender equality and sustainable development. It refers to the systematic efforts aimed at enhancing women's capabilities, opportunities, and participation in all spheres of life while addressing the structural barriers that perpetuate discrimination and inequality (Cornwall & Rivas, 2022). Historically, women's development was often narrowly defined in terms of welfare, focusing on women primarily as mothers and caregivers, with programs designed to provide basic needs such as nutrition, childcare, and health services. However, contemporary perspectives have broadened the concept, recognizing women as active agents of change whose full participation is essential for achieving inclusive growth and sustainable development (United Nations Development Programme [UNDP], 2024). Women's development now encompasses empowerment, leadership, access to resources, and legal reforms that promote equity and justice, ensuring that women can exercise their rights and contribute meaningfully to national and global development agendas.

2.2 Empirical Review

Effect of Women's Empowerment Programmes on Women's Access to Education

Baird, McIntosh, and Özler (2012) conducted a study in Zomba District, Malawi, to examine how conditional and unconditional cash transfer programmes targeted at adolescent girls influenced their schooling and empowerment. The study revealed that both conditional and unconditional cash transfers significantly increased girls' school attendance and reduced dropout rates, early marriage, and teenage pregnancy. Findings further showed that cash transfers helped ease the financial constraints faced by households, allowing parents to prioritize girls' education over early marriage or domestic labor. Girls in the programme reported enhanced self-esteem and decision-making power in household matters, which fostered greater agency in educational pursuits. Community attitudes toward girls' education also improved as the programme progressed.

Schultz (2004) examined the PROGRESA/Oportunidades conditional cash transfer programme in rural Mexico, where cash benefits were directed to mothers on the condition that their children, particularly girls, attended school regularly. The findings indicated that the programme significantly improved girls' enrollment and attendance rates, especially at the secondary school level, where dropout rates were historically high. The study also showed that giving women control over financial resources increased their influence in household decision-making regarding education. By reducing direct and indirect costs associated with schooling, the programme encouraged families to invest equally in girls' education. Over time, the initiative helped to shift gender norms and reduce the educational gap between boys and girls.

Behrman, Parker, and Todd (2011) conducted a longitudinal evaluation of the long-term impacts of the Oportunidades programme in Mexico. The results demonstrated that adolescent girls exposed to the programme were more likely to complete secondary education and delay marriage and childbearing. This increased educational attainment translated into higher employment opportunities and greater earning potential for women in adulthood. The study further revealed intergenerational benefits, as educated women were more likely to invest in their children's education, thus breaking cycles of poverty. These outcomes highlight how empowerment programmes can have lasting effects beyond immediate schooling benefits by fostering broader social and economic development.

Chaudhury and Parajuli (2010) assessed the Female Secondary Stipend Programme in Punjab, Pakistan, designed to reduce gender disparities in education. The study found that tuition stipends significantly improved girls' enrollment at secondary school level, particularly at the transition from primary to secondary education. Parents in targeted communities were more willing to invest in their daughters' education as financial barriers were removed. The programme also helped delay early marriage and reduce dropout rates by providing a clear incentive for girls to remain in school. Over time, there was a noticeable shift in cultural attitudes, with communities showing greater acceptance of girls' education.

Alam, Baez, and Del Carpio (2011) explored the expansion of girls' secondary education stipend programmes in Bangladesh. Their research demonstrated that stipends tied to attendance and examination performance substantially increased school enrollment and completion rates among adolescent girls. Families reported reduced financial burdens associated with schooling, including costs for uniforms and books. The programme also had indirect effects on reducing child marriage, as families viewed education as a valuable alternative for their daughters. These outcomes underscore the importance of combining financial support with mechanisms that promote academic achievement.

Khandker, Pitt, and Fuwa (2003) studied the Female Secondary School Assistance Programme (FSSAP) in Bangladesh, which offered tuition waivers and stipends to encourage girls' secondary school participation. The findings indicated that the programme significantly narrowed the gender gap in education and promoted equitable access to schooling. Mothers became more involved in school governance through management committees, thereby increasing women's collective voice in educational planning. The research highlighted the role of financial incentives and community involvement in achieving sustained improvements in girls' education.

Bandiera et al. (2020) evaluated BRAC's Empowerment and Livelihoods for Adolescents (ELA) programme in Uganda, which provided life skills, reproductive health education, and vocational training in safe spaces for adolescent girls. Results showed that participants delayed marriage and childbearing, while school continuation rates improved as pregnancy-related dropouts decreased. Girls reported greater confidence and leadership skills, enabling them to advocate for their right to education. The programme's safe-space model also reduced exposure to harassment, making it easier for girls to attend school consistently

3. Methodology

This study adopted the survey research design, which was considered appropriate because it enables the collection of quantitative data from a large population within a short time frame. The design was chosen for its ability to provide structured and scalable insights into the experiences of women participating in empowerment programmes in Nasarawa State. The study focused on women aged 18–65 years residing in Lafia, Akwanga, and Keffi Local Government Areas, with a projected total population of 247,496 in this category. Using Taro Yamane's formula at 95% confidence level, a sample size of 400 respondents was determined and proportionately allocated across the three LGAs (Lafia 247, Akwanga 84, and Keffi 69). Cluster and systematic random sampling techniques were used to ensure fair representation of respondents from diverse wards and communities.

Data were collected using a structured questionnaire. The questionnaire contained closed-ended items designed on a Likert scale to address the specific objectives of the study. The instrument was administered by trained assistants to ensure clarity and accuracy. Data were analyzed using the Statistical Package for the Social Sciences (SPSS v27). Descriptive statistics such as frequencies, percentages, and means were used to summarize responses, while inferential statistics, specifically simple and multiple regression analyses, were employed to test the hypotheses and determine the impact of women's empowerment programmes on women's education, healthcare, and economic participation. Ethical considerations such as informed consent, voluntary participation, confidentiality, and anonymity were strictly adhered to throughout the study.

4. Results and Discussion

4.1 Socio-Demographic Information

Table 1: Demographic Characteristics of Respondents

Demography	Category	Frequency	Percentage (%)
Age	18–25	92	24.4
	26–35	138	36.6
	36–45	94	24.9
	46 and above	53	14.1
	Total	377	100
Marital Status	Single	101	26.8
	Married	214	56.8
	Widowed	34	9.0
	Divorced	28	7.4
	Total	377	100
Educational Level	No formal education	38	10.1
	Primary	76	20.2
	Secondary	142	37.7
	Tertiary	121	32.1
	Total	377	100
Occupation	Civil servant	84	22.3
	Trader	116	30.8
	Farmer	73	19.4
	Student	67	17.8
	Other	37	9.8

Source: Field Survey, 2024

Table 1 presents the socio-demographic characteristics of the respondents. The data indicate that the majority of respondents fall between 26 and 35 years (36.6%), followed by 36 and 45 years (24.9%) and 18–25 years (24.4%). Only 14.1% are 46 years and above, suggesting that most participants are young to middle-aged women. These imply that women empowerment programmes in Nasarawa State are reaching economically active and reproductive age groups, which enhances long-term developmental impact. Younger women may be more receptive to skill acquisition and educational opportunities. On the marital status of the respondents, the data revealed that over half (56.8%) are married, while 26.8% are single. Widows and divorced women together make up 16.4%, a significant proportion. By implication, married women may influence family decisions and community involvement. Widows and divorced women represent a vulnerable group needing targeted empowerment (e.g., economic support, healthcare access).

The data further revealed that 37.7% attained secondary education, while 32.1% reached tertiary education. About 30.3% (primary + no formal education) have limited schooling. These indicate that education levels are relatively high compared to national averages, but a significant minority still lacks adequate education. Programmes promoting literacy, vocational training, and higher education access remain critical for closing gender education gaps.

Table 2: Women's empowerment programmes provide access to credit facilities for women.

Response	Frequency	Percentage (%)
Strongly Disagree	36	9.5
Disagree (2)	47	12.5
Neutral (3)	73	19.4
Agree	138	36.6
Strongly Agree	83	83
Total	377	100

Source: Field Survey, 2024

Table 2 indicates that about 58.6% (Agree + Strongly Agree) acknowledged that empowerment programmes facilitate access to credit facilities, while 22% disagreed and 19.4% were neutral. This suggests that empowerment programmes are playing a significant role in enhancing financial inclusion for women. However, the neutral and negative responses highlight persistent barriers such as collateral requirements, high interest rates, or inadequate rural outreach.

Table 3: Empowerment initiatives have created more employment opportunities for women.

Response	Frequency	Percentage (%)
Strongly Disagree	29	7.7
Disagree	53	14.1
Neutral	82	21.8
Agree	142	37.7
Strongly Agree	71	18.8
Total	377	100

Source: Field Survey, 2024

Table 3 revealed that a combined 56.5% agreed that empowerment initiatives opened up employment opportunities, though 21.8% were neutral and 21.8% disagreed. The data indicate that empowerment programmes are moderately effective in job creation, particularly through vocational training and small business support. The neutral responses may reflect underemployment or limited coverage in rural LGAs.

Table 4: Women's empowerment programmes promote entrepreneurship and skill acquisition.

Response	Frequency	Percentage (%)
Strongly Disagree	21	5.6
Disagree	42	11.1
Neutral	64	17.0
Agree	156	41.4
Strongly Agree	94	24.9
Total	377	100

Source: Field Survey, 2024

Table 4 presents respondents' opinions on whether women's empowerment programmes promote entrepreneurship and skill acquisition. About 66.3% agreed or strongly agreed that empowerment programmes boost entrepreneurship and skills, while 16.7% disagreed and 17% were neutral. This is one of the strongest positive responses in the section, showing that skill acquisition and entrepreneurship are central impacts of empowerment programmes. Nonetheless, the neutral responses suggest some women have yet to fully benefit due to gaps in programme monitoring or training follow-up.

Table 5: Empowerment programmes have enhanced women's financial independence.

Response	Frequency	Percentage (%)
Strongly Disagree	34	9.0
Disagree	49	13.0
Neutral	70	18.6
Agree	142	37.7
Strongly Agree	82	21.8
Total	377	100

Field Survey, 2024

Table 5 presents respondents' opinions on whether women's empowerment programmes enhanced women's financial independence. The data revealed that 59.5% acknowledged greater financial independence, while 22% disagreed and 18.6% were neutral. This indicates empowerment programmes are helping women gain control over income and household decision-making, key indicators of empowerment. However, some women remain financially dependent, possibly due to structural inequalities, cultural norms, or a lack of consistent income opportunities.

Table 6: Women's empowerment programmes encourage women's participation in household decision-making.

Response	Frequency	Percentage (%)
Strongly Disagree	28	7.4
Disagree	43	11.4
Neutral	60	15.9
Agree	152	40.3
Strongly Agree	92	24.9
Total	377	100

Source: Field Survey, 2024

Table 6 shows that a total of 65.2% (Agree + Strongly Agree) confirmed that empowerment programmes increased household decision-making participation. 18.8% disagreed, while 15.9% were neutral. This indicates that empowerment is improving women's bargaining power within families, a key aspect of autonomy. However, cultural norms still hinder full participation in some households.

Table 7: Empowerment initiatives have increased women's participation in community leadership.

Response	Frequency	Percentage (%)
Strongly Disagree	34	9.0
Disagree	47	12.5
Neutral	71	18.8
Agree	141	37.4
Strongly Agree	84	22.3
Total	377	100

Source: Field Survey, 2024

Table 7 revealed that 59.7% agreed that empowerment enhances community leadership roles for women. Yet, 21.5% disagreed, and 18.8% remained neutral. Women are increasingly visible in community leadership (e.g., associations, cooperatives), but traditional structures may still limit their authority in rural settings.

Table 8: Women are now more involved in institutional decision-making (e.g., political or organizational leadership).

Response	Frequency	Percentage (%)
Strongly Disagree	39	10.3
Disagree	52	13.8
Neutral	74	19.6
Agree	136	36.1
Strongly Agree	76	20.2
Total	377	100

Source: Field Survey, 2024

Table 8 revealed that a majority (56.3%) of the respondents supported the idea that empowerment initiatives increased women's institutional leadership roles. However, 24.1% disagreed, and nearly 20%

remained neutral. The results indicate progress in political and organizational spaces but reveal persistent gender bias and systemic exclusion of women in higher-level leadership positions.

Table 9: Women's empowerment has improved gender equality in decision-making processes.

Response	Frequency	Percentage (%)
Strongly Disagree	31	8.2
Disagree	49	13.0
Neutral	65	17.2
Agree	146	38.7
Strongly Agree	86	22.8
Total	377	100

Source: Field Survey, 2024

Table 9 indicated that 61.5% agreed that empowerment improved gender equality, while 21.2% disagreed and 17.2% were neutral. This demonstrates that empowerment is bridging the gender gap in decision-making, but patriarchal traditions and uneven programme implementation still pose obstacles.

4.2 Hypotheses Testing

Hypothesis one

Empowerment programmes have no significant impact on women's access to economic resources in Nasarawa State. This hypothesis was tested using simple regression analysis presented in Table 10

Table 10: Simple regression analysis on the Empowerment programmes has no significant impact on women's access to economic resources in Nasarawa State

DV	Predator	R	R^2	F	Df	95%CI	β	t	p
EP	Constant	.343	.118	49.438	1,371				
	WAE					[.049, .087]	.343	7.031	.000

a. Dependent Variable: EP

Source: Author's Computation, 2024 via SPSS v. 27

Table 10 presents the simple regression analysis conducted to examine whether empowerment programmes significantly impact women's access to economic resources in Nasarawa State. The results revealed that empowerment programmes significantly predicted women's access to economic resources, $F(1, 371) = 49.438$, $p < .001$. The model explained 11.8% of the variance in women's access to economic resources ($R^2 = .118$), indicating a moderate relationship between the variables. The regression coefficient was positive and significant ($\beta = .343$, 95% CI [.049, .087]), suggesting that an increase in empowerment programmes is associated with greater access to economic resources such as credit, employment, and entrepreneurship opportunities for women. Based on these findings, it can be concluded that empowerment programmes have a statistically significant and positive impact on women's access to economic resources in Nasarawa State. The findings imply that policymakers, development partners, and non-governmental organizations should strengthen and scale up empowerment programmes to further improve women's economic opportunities.

Hypothesis Two

Women's empowerment programmes have not significantly enhanced women's participation in decision-making processes in Nasarawa State. This hypothesis was tested using simple regression analysis presented in Table 11

Table 11: Simple Regression Analysis on Women's empowerment programmes has not significantly enhanced women's participation in decision-making processes in Nasarawa State

DV	Predator	R	R^2	F	Df	95%CI	β	t	p
WPDMP	Constant	.807	.651	136.788	5,375				
	WEP					[-.174, .003]	-.066	-1.904	.058

a. Dependent Variable: WPDMP

Source: Author's Computation, 2024 via SPSS v. 27

Table 11 presents the simple regression analysis conducted to determine whether women's empowerment programmes significantly enhance women's participation in decision-making processes in Nasarawa State. The results showed that women's empowerment programmes did not significantly predict women's participation in decision-making processes, $F(5, 375) = 136.788$, $p = .058$. The regression coefficient was negative and non-significant ($\beta = -0.066$, 95% CI [-.174, .003]), indicating that changes in women's empowerment programmes were not associated with meaningful improvements in women's involvement in decision-making processes. Although the model yielded a strong correlation ($R = .807$) and explained 65.1% of the variance ($R^2 = .651$), the predictor variable (women's empowerment programmes) did not reach statistical significance. Based on these findings, it can be concluded that women's empowerment programmes have not had a statistically significant effect on women's participation in decision-making processes in Nasarawa State. The findings imply that policymakers and programme implementers must reassess the design and delivery of empowerment initiatives to ensure they specifically target women's leadership and decision-making participation.

4.3 Discussion of Findings

Economic empowerment was one of the most significant findings of this study. Descriptive statistics showed that 66.3% of respondents agreed that empowerment programmes promote entrepreneurship and skill acquisition, while 59.5% indicated that they had achieved greater financial independence. Additionally, 58.6% reported improved access to credit facilities, and 56.5% confirmed that employment opportunities for women had increased. These findings demonstrate that empowerment programmes are providing tangible financial benefits and reducing economic dependency. The inferential results reinforced this conclusion. Regression analysis showed a statistically significant positive relationship between empowerment programmes and women's access to economic resources, $F(1,371) = 49.438$, $p < .001$, $\beta = .343$, $R^2 = .118$. This means empowerment initiative explains 11.8% of the variance in women's economic empowerment, making this the most impactful domain among all the study's objectives. Recent studies support these findings. A 2024 study by Olamide and Adepoju found that microfinance schemes and entrepreneurship training significantly improved women's financial independence and household welfare in Nigeria. Similarly, Adebayo et al. (2023) observed that skill acquisition programmes enhanced women's participation in business ventures, reducing poverty levels among participants. These studies confirm that economic interventions are among the most effective components of empowerment. From a Feminist Theory perspective, economic empowerment enables women to challenge patriarchal systems by gaining control over resources. This increases their decision-making power within families and communities. The findings also resonate with Kabeer's empowerment framework, which highlights economic resources as central to agency and autonomy. However, it is noteworthy that 26.5% of respondents reported not benefiting economically, indicating that some women remain excluded. This suggests a need for more inclusive targeting, especially for rural and marginalized women.

Descriptive results suggested progress in women's involvement in decision-making processes. A total of 65.2% of respondents reported greater participation in household decisions, 59.7% indicated involvement in community leadership, and 56.3% noted participation in institutional or political leadership. Additionally, 61.5% believed empowerment initiatives had improved gender equality in leadership spaces. These outcomes suggest that empowerment programmes are increasing women's visibility and confidence in leadership roles. However, the inferential results showed that empowerment programmes did not significantly predict women's participation in decision-making, $F(5,375) = 136.788$, $p = .058$, $\beta = -0.066$, $R^2 = .651$. This implies that while women may be participating more, structural barriers such as political exclusion and patriarchal norms continue to prevent them from having real influence. Recent studies support this interpretation. Adekeye and Musa (2024) found that although women's leadership training programmes in Nigeria improved participation, systemic gender biases still limited their access to political power. Similarly, Onyeka and Chukwu (2023) emphasized that without policies like gender quotas, women remain underrepresented in decision-making bodies. From the Feminist Theory perspective, empowerment must address these deeper inequalities. Leadership programmes alone are insufficient unless accompanied by institutional reforms that ensure women's voices are not just heard but acted upon. Advocacy campaigns, mentorship, and legal frameworks are essential to dismantle the barriers that prevent women from participating fully in governance.

5. Conclusion and Recommendations

Based on the findings of this paper, it can be concluded that women's empowerment programmes in Nasarawa State have had a significant positive impact on women's economic empowerment by enhancing access to credit facilities, promoting entrepreneurship and skill acquisition, creating employment opportunities, and improving financial independence, thereby reducing economic dependency. However, the study also revealed that these programmes have not translated into a statistically significant improvement in women's participation in decision-making processes, despite some descriptive evidence of increased involvement at household, community, and institutional levels. This outcome suggests that while economic empowerment interventions are effective and impactful, structural barriers such as cultural norms, political exclusion, and systemic gender biases continue to limit women's leadership and decision-making roles. Therefore, the conclusion highlights the dual reality that empowerment programmes are advancing women's economic opportunities but must be redesigned and strengthened to dismantle deeper institutional and cultural obstacles that hinder women's active and influential participation in governance and leadership. Based on the findings, the study recommends:

i. Policymakers and development partners should scale up and strengthen economic empowerment interventions such as microcredit schemes, entrepreneurship training, and vocational programmes to reach more women, especially those in rural and marginalized communities. This will broaden financial inclusion, enhance women's income-generating capacity, and consolidate the positive economic gains already achieved.

ii. Women's empowerment initiatives should be redesigned to deliberately address structural and cultural barriers to leadership and decision-making. This can be achieved through the introduction of gender quotas in political and institutional leadership, advocacy campaigns, mentorship programmes, and legal frameworks that guarantee women equal participation. By tackling systemic exclusion, these programmes will move beyond economic empowerment to secure meaningful representation and influence for women in governance and community decision-making.

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