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University of Nigeria

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Keywords: *youth, women, empowerment, challenges and prospects.*

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Abstract- This paper on managing the challenges of women and youth empowerment programmes in Nigeria has the following objectives; to determine the challenges facing women and youth empowerment programmes in Nigeria and to determine the prospects for youth and women empowerment in Nigeria. Mostly secondary data were used in the study. Findings reveal that there are so many challenges working against youth and women empowerment in Nigeria namely; instability in government policies, failed health facilities, unplanned strikes, Boko Haram and Fulani herdsmen menace, kidnapping, lack of necessary infrastructure, and so on. Prospects for women and youth empowerment include but not limited to; reduction in the rate of unemployment, stability in government policies. installation of effective, efficient and result oriented economic team, profitable negotiation, land use law reforms, improvement in the provision of quality and well-equipped health facilities and basic infrastructure. The paper concludes that since women and youth economic empowerment programs thrive in positive developmental settings, and these promote youth competence, confidence and connections. Therefore, they should participate in established empowerment programs that have a variety of benefits, which will help them become embedded within the Nigerian culture and communities. The paper recommends among others that; policymakers need to establish an enabling environment that facilitates access to financial services for women and youth entrepreneurs, through the development of a supportive legal and regulatory framework, and the development of education and vocational training opportunities that are more aligned with the specific needs of women and youth in Nigeria.

Keywords: youth, women, empowerment, challenges and prospects.

I. Introduction

Nigeria is a developing economy with 83.5 per cent of her population falling into the youth age bracket of 0 – 40 years (Adenikinju, 2005). Besides, women constitute about half of the people of Nigeria. Any plan to develop the Nigerian economy must consider women and youth improvement (Akpan, 2015) very seriously. The youth unemployment rate is 11.1 per cent, mainly due to the limited formal job opportunities available (Shibru, 2017). As Africa's youth population is yet to more than double by 2055, it is imperative for governments to identify and promote alternative pathways to sustainable livelihoods (Shibru, 2017). Women and Youth in a country are the most viable and potential human resources not only in population structure but also in social structure (Hossian, 2010). According to Jin (2017), "empowering girls and women is powerful. Today, we know it is the key to economic growth, political stability, and social transformation". The contribution of women to economic development is well documented (Sanusi, 2012). There exist several barriers to the full optimisation of women's economic potential. These barriers range from cultural, to religious, traditional, and legal discrimination amongst others (Sanusi, 2012). Nigeria's participation on issues that relate to the position and empowerment of women has been a recurring phenomenon for the past two decades as garnered from her involvement in national and international conferences on women development since the era of the 1995 Beijing conference (Omoyibo, Egharevba and Iyanda, 2010).

Without proper and integrated bio-social development of the youth and women, a nation cannot achieve her human development goals intended. Although the Government of Nigeria has formulated policies, plans and programmes for youth and women empowerment and welfare but implementing these programmes through Government Organisations and Non-Governmental Organisations is the challenge been encountered by the promoters of these programmes. Over the last two decades, quality of life (QOL) has emerged as an essential unit of measurement to evaluate the success of empowerment programmes. It is employed as a goal of plamens and as well as an indicator of effectiveness. In contrast to Quality of Work Life (QWL), which is a relatively new concept, (QWL) is the overall quality of an individual's working life. QWL is sometimes considered as a sub-concept of the broad idea of QOL, which refers to the overall quality of an individual's life. However; there is no standard definition of QOL. A person's QOL is dependent upon subjective evaluation of the individual aspects of that individual's life, (Kar, Pascual and Chickering, 1999).

There are no doubts that Nigeria is a nation where the opportunities are boundless. That is why today we can see a trend in different women and youth

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empowerment programmes that would help the Nigerian youth as they grow to become the leaders of tomorrow. Relevant literature suggests that youth in this country, irrespective of all age-grades and regions face a lot of socio-cultural problems; as such they cannot play their significant roles in the country's socio-economic development and change. Many women have suffered varied traumatic experiences arising from neglect which have manifested itself in gender inequality and discrimination that has far-reaching implications for the empowerment of rural women in Nigeria (Omoyibo et al., 2010). As in other developing nations of the world, women in Nigeria are faced with numerous socio-economic challenges, for example, inadequate access to finance which has been identified as one major limiting factor to women entrepreneurship development. There is a foundational need for improvement of female access to education and health facilities to enhance women participation in the formal sector and an increase in their productivity. A closer look at Nigerian societies shows that the survival of many communities depends heavily on activities associated with women in the informal sector (Fatile, Ejalonibu, and Aliu, 2017). This notwithstanding, some laws deny women equal opportunities with men such as land ownership and opportunities to invest freely. These laws function as a handicap to women's economic capabilities and perpetuate a culture of dependence. It is against this background that the study seeks to determine how to manage the challenges of women and youth empowerment in Nigeria.

a) Objectives of the study

The study has two specific objectives, they are;

a. To examine the challenges facing women and youth empowerment in Nigeria.
b. To assess the prospects of women and youth empowerment in Nigeria.

II. Concepts and Definitions of Empowerment

In Hornby (2006), empower means to give enablement or authority; authorise, especially by legal or official means: the giving of an ability; enablement or permission. The empowerment of a person or group of people means the process of giving them enablement and status in a particular situation. In South Africa, empowerment is seen as a policy of providing unique opportunities in employment, training, and development for Black people and others disadvantaged under the apartheid system.

For an institution like the World Bank (2014), empowerment means the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Empowerment is a process while empowering is the verb action word. Through the process, an individual becomes an agent of change. More simply put, it's the "can do" factor, going from "I can't" to "I can." (Jin, 2017)

Akpan (2006a) remarks that empowerment starts from the correct identification of the cause of poverty, deprivation, impoverishment or marginalisation, followed by a planned programme of actions on how to overcome the problem and realise growth, the execution of such action plan, monitoring and evaluating the process for success and improvement. Empowerment is thus better conceptualised as a process of activities that will culminate in breaking the bonds of poverty circle and set in motion the virtuous circle of businesses that support wealth-creation and perpetuate prosperity. Poverty alleviation policies are a form of empowerment programme, but there are some other measures for empowerment. These include a cultural transformation that offers more opportunities for the accumulation of human capital through access to education and health facilities (Akpan, 2015).

Youth comprise persons in the 15years to 29years age category, following the Palestinian Central Bureau of Statistics. Global Affairs Canada (2017) asserts that "Youth empowerment is a process where children and young people are encouraged to take charge of their lives". They do this by addressing their situation and then take action to improve their access to resources and transform their consciousness through their beliefs, values, and attitudes. Being young is a stage of life where anything is possible, and much can be achieved. As a result of this, youth is a period of instability, change, uncertainty, and a constant search for purpose. The interest of young people is vastly different from those of older people. Young people want to change the world and establish their innovative values. They can only change society for better if they have the support of government, non-governmental organisations (NGOs) and public-spirited individuals. That is why Youth Empowerment in Nigeria is so essential. The challenge of the youth in this 21st century is universal formation, which is a condition for humanity's integration and human identity. This identity subsists at three levels: individual, social (cultural) and human identity (universal), (Maduabuchi, 2015).

Youth empowerment occurs in homes, at schools, through youth organisations, government policy-making and community-based programmes. Major structural activities where youth empowerment happens throughout society include community decision-making, organisational planning, and education reform.

The 53 member countries of the Commonwealth of Nations have all signed up to the Commonwealth Plan of Action for Youth Empowerment (2007–2015). The Plan of Action underpins the work of the Commonwealth Youth Programme (CYP). On the

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Commonwealth definition, "Young people are empowered when they acknowledge that they have or can create choices in life, are aware of the implications of those choices, make an informed decision freely, take action based on that decision and accept responsibility for the consequences of those actions. Empowering young people means creating and supporting the enabling conditions under which young people can act on their behalf, and on their terms, rather than at the direction of others" (CYP, 2007–2015).

While youth face enormous challenges, particularly concerning employment and livelihoods, they nevertheless represent the opportunity of today and tomorrow—as educators and innovators, entrepreneurs and investors, health professionals and scientists, politicians and peacemakers. This makes it doubly important to invest in them now—making it possible for future generations not only to survive but also thrive, and so that countries that spend in their youth can realise the vitally important' demographic dividend' these youth represent (USAID policy youth, 2012).

Youth empowerment aims to improve quality of life. Youth empowerment is achieved through participation in youth empowerment programs. However, scholars argue that children's rights implementation should go beyond learning about formal rights and procedures to give birth to a concrete experience of rights (Golay and Malatesta, 2014). There are numerous models that youth empowerment programmes use that help youth achieve empowerment. A variety of youth empowerment initiatives are underway around the world. These programmes can be through non-profit organisations, government organisations, schools or private organisations.

Contrasting the definition of empowerment with development, Ledford, Lucas, Dairaghi and Ravelli (2013) opine that, youth empowerment is different from youth development because the event is centered on developing individuals; while empowerment is focused on creating greater community change that relies on the development of individual capacity.

Empowerment movement makes the youth to gain momentum, become viable, and become institutionalised. Youth empowerment is often addressed as a gateway to intergenerational equity, civic engagement and democracy building. To Sazama and Young, (2006), "activities may focus on youth-led media, youth rights, youth councils, youth activism, youth involvement in community decision-making, and other methods".

Surprisingly, there is no universal definition of women's empowerment. The word "empowerment" does not exist in most languages. Although the phrase "women's empowerment" is used pervasively in the Gender Equality and Women's Empowerment space (and beyond), it is generally in the context of issues like economic empowerment, political participation, and girl child education. Furthermore, most of the data that have been collected is on gender equality, or more accurately inequality — counting the number of boys vs girls, men vs women. There is a dearth of information on women's empowerment, particularly at the global level (Jin, 2010). In line with Sustainable Development Goal and according to the International Labour Organization definition, decent and productive empowerment for women means opportunities that allow for economic empowerment and advancement of women in conditions of freedom, equity, security and human dignity by taking measures to combat discrimination and to promote equal access and opportunities (Global Affairs Canada, 2017).

III. Theoretical Framework

Empowerment theory focuses on processes that enable participation; enhance control through shared decision making; and create opportunities to learn, practice, and increase skills, (Zimmerman, 1995; 2000). Empowerment theory suggests that engaging youth in pro-social, meaningful, and community-enhancing activities that the youth themselves define and it helps youth gain vital skills, responsibilities, and confidence necessary to become productive and healthy adults, (Reischl, Zimmerman, Morrel-Samuels, Franzen, Faulk, Eisman, and Roberts, 2011).

a) *Types of empowerment*

Youth and Women empowerment examine six interdependent dimensions: psychological, community, organisational, economic, social and cultural empowerments.

- Psychological empowerment enhances an individual's consciousness, belief in self-efficacy, awareness and knowledge of problems and solutions and of how individuals can address issues that harm their quality of life. This dimension aims to create self-confidence and give youth the skills to acquire knowledge.
- Community empowerment focuses on enhancing the community through leadership development, improving communication, and creating a network of support to mobilise the community to address concerns.
- Organisational empowerment aims to create a base of resources for a community, including voluntary organisations, unions and association that seek to protect, promote and advocate for the powerless.
- Economic empowerment teaches entrepreneurial skills, how to take ownership of their assets and how to have income security.
- Social empowerment teaches youth and women about social inclusion and literacy as well as helping them find the resources to be proactive in their communities.

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- Cultural empowerment aims to recreate cultural practices and redefine cultural rules and norms for youth and women. Through these dimensions of empowerment, programmes can work on empowering youth in one or more aspects of their lives.

b) Goals of empowerment

Youth and Women empowerment programs are aimed at creating healthier and higher quality of life for underprivileged or at-risk youth and women (Edralin, Tibon, Victoria and Tugas, 2015). The five competencies of healthy women and youth are:

1) A positive sense of self,
2) Self- control,
3) Decision-making skills,
4) A moral system of belief, and
5) Pro-social connectedness.

Developmental interventions and programs have to be anchored on these competencies that define positive outcomes of healthy youth and women.

IV. Challenges of Women and Youth Empowerment in Nigeria

A very important issue concerning women economic activities is that upon hectic task in most families, especially if there are young children dependents, women have the natural propensity to bear more of the burden by undertaking any odd job and adopting various survival economic strategies to ensure that they secure the survival of the members of their households. This is due to the natural love which women have for their families, which, by an average assessment, is higher than whatever devotion and commitment men have (Akpan, 2015). As in other developing nations of the world, women in Nigeria are faced with numerous socio-economic challenges, for example, inadequate access to finance which has been identified as one major limiting factor to women entrepreneurship development and problems of accessing finance. Acha (2012) in Omotayo, Ademola and Oluwayemi (2017) reiterated that" through microfinance, poor women can expand their businesses and therefore contribute to household income which can have a positive impact on food security, their children's education, manage their household emergencies and plan for their future". The Central Bank has always encouraged advocacy for institutional support to women empowerment.

a) Youth Agitation from different Geo-political zones

Youth in our country are experiencing joblessness; therefore, due to the high unemployment rate which gave rise to the following;

a. Boko Haram menace in the North East region has rendered the economic activities in these areas prostrate. Even most of the Government property and individual business is affected severely. This is due to the frequent bombing and killing of innocent citizens and destroying people's properties worth of millions of naira. Most of the village dwellers are displaced and forced to live in Internally Displaced Persons Centers (IDPs).
b. Militants in the South-South region has also made the place unfit for youth and women empowerment. Most of the multinational companies in the oil region are relocating, and the expatriates are leaving the country because of this particular challenge. They cannot perform to their maximum capacity. According to Iruonagbe (2008), the Niger Delta region for several decades has been embroiled in a series of crisis. The area is the treasure base of the Nigerian economy. However, it presents a paradox, because amid immense wealth the majority of the people, especially women and the youth are incredibly impoverished. This perhaps to some extent explains why youth restiveness seems to simmer endlessly in the region. Thus, social instability, poor local governance, competition for economic resources and environmental degradation have taken its toll in the area. Invariably, the Niger Delta region suffers from government neglect, crumbling social infrastructure, high unemployment, abject poverty, filth, squalor and constant conflicts. It concludes that except the conditions of the people are improved upon, especially the women and the youth, the battle will continue to escalate in the region.
c. In the South-East, there is the problem of kidnapping, which has also affected the region negatively and is also as a result of aggrieved youth that is unemployed and idle. This can also lead them to commit atrocities like armed robbery, rape and other vices.

b) Economic Meltdown

In Nigeria, the effect of the economic recession has also affected the exchange rate of naira to the dollar and British pounds. This effect has brought untold hardship to the citizens of this country because prices of commodities have skyrocketed and subsequently the standard of living of our citizens is low, and due to this, the cost of living is now high.

c) The Problem of Fulani Herdsmen

The problem of Fulani herdsmen with farmers is an enormous challenge to the empowerment of women and youth in our country. Even when our government has budgeted much money for agriculture, the fear of being attacked by the Fulani herdsmen has made the women and the youth not to take an active part in farming. The challenge of strengthening linkages between policy makers, extension workers and farmers, to understand their real problems and constraints and

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how to alleviate them are indeed central in determining possible choices for improved agricultural development (Iruonagbe, 2011). There is much killing in different parts of the country due to this particular challenge, the most recent being the killing of Over 150 people in about five villages of Gashish District of Barkin Ladi Local Government of Plateau State following 48-hours siege by the Fulani herdsmen (Pam, 2018). There was also the killing on the New Year day of 73 people that were buried on the 11th of January 2018 at Benue State. There was also the killing of about 48 people at Nimbo in Uzo-Uwani Local Government Area Nsukka, in Enugu State. The incident happened on the 25th of April in 2016 (Ogili, 2016), and so many other killings by the Fulani herdsmen in Nigeria.

d) Instability in Government Policies

This is also a challenge to women and youth empowerment, in that some policies are not favourable to women and youth which have ripple effects like;

a. Youths migrating to other countries: escaping to other countries in search of greener pastures. This has caused much heat in foreign countries where they migrate. Most of our youth are dying every day in the Sahara desert or drowning in the Mediterranean Sea while fleeing their country. For example, the recent happenings in Libya using Nigerian youths as slaves, as witnessed in all the news media and the internet. The Federal government should be applauded for its Initiative in bringing them back home and empowering them, using a series of programmes and rehabilitation.
b. Political Thuggery: This challenge in the country has made the country so difficult to govern. Politicians turn youth to political thugs, and it is difficult to rehabilitate them even after the elections are over.
c. Unplanned Strike: In Nigeria, there are agitations everywhere. Most times one group or the other going on strike or embarking on industrial actions to achieve one thing or the other. These strike incidences affect the economic activities of our country; the most recent one is non-academic staff (NASU) of University strikes that has been on since December 2017 to April 2018, and even still on-going. This has almost crippled the academic activities in the whole universities in Nigeria.

e) Failed Health Facility

Our health facilities are not up to the expectation that is why people are dying every day because of not been able to access proper health care. Most of the well to do citizens of our country travel abroad when they are ill to access proper health care from countries like India, the United Kingdom, and Germany and other countries. It is the poor masses that usually take the burden of dying or having to use the dilapidating health facilities in the country. Nigeria's maternal mortality rate is amongst the highest in the world; the rate is estimated to be around 828 and 351 per 100,000 live births in rural areas and urban areas respectively. There are also regional disparities between the North and South. The North East has the highest rates of maternal mortality at around 1,549 per 100,000 live births, and the lowest rates are recorded in the South-East, with 165 per 100,000 live births (Sanusi, 2012). Thus the provision of health care delivery facilities is an important source of empowering women and youth.

f) Increasing rate of prostitution and teenage marriage

This is also a huge challenge facing our youth and women in the empowerment struggle, some powerful people that engage in trafficking of persons deceive our young girls that there are better opportunities for them abroad, only for them to be used as sex slaves abroad, or child labour. Teenage marriages also contribute to low female attendance, retention and achievements in school. About 30 per cent of school-age girls drop out of school having already begun childbearing at an early age. The physical and psychological implications of these phenomena cannot be overemphasised.

g) Lack of Basic Infrastructure

In most developing countries of the world especially in Nigeria, basic infrastructures like constant electricity, pipe borne water, and good roads are on the decline. Without power, no country can achieve any meaningful development, economically, technologically and otherwise. Power generation is the bedrock of all other activities that can help a country in its economic growth; also good roads create linkages from urban to rural areas where many agricultural products are produced. When the roads are in a deplorable condition, it makes the agricultural produce to be exorbitant due to the difficulty encountered in transporting them from the hinterland to the urban areas where they are sold. The collapse of these vital industries in the private sector has been traced to several reasons. Top on these are; multiple taxations and high-interest rate in the banks, poor infrastructure, and low electricity supply, bad roads, among others (Oyesola, 2010).

h) Inadequate Access to Finance

This is often cited as one of the major factors impeding the growth of women-owned businesses in developing countries. The key barriers include lack of ownership of collateral - as tradition would seldom cede property rights to women; coupled with the absence of credit histories – because most women businesses are informally organised (Sanusi, 2012). Nigeria's female population is estimated at 80.2 million (UNFPA, 2012), representing 49 per cent of the total population. About 54 million of Nigeria's female population lives in rural

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areas where they provide 60-79 per cent of the rural labour force. Although there is a policy of free education, the literature suggests that there are still some significant costs that deter parents and cause pupils to drop out of school.

i) Cultural norms and family responsibilities

Socially accepted norms and expected family roles have a profound effect on the type of economic activities that women can engage within. The technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time women have available and the control they can exert over their resources such as capital.

j) Property Rights to and control over asset

Legal regulations and customary rules often restrict women's access to and control over assets that can serve as collateral, such as land or livestock. Women are less likely to have land titled under their name, even when their families own land, and are less likely than men to have control over land, even when they do formally own it. Biased inheritance rights often bestow land to male relatives, leaving both widows and daughters at a disadvantage (Agarwal, 2003). Since land control is a major factor in participation in economic production, and land is a natural endowment, the traditional principle by which only the male folks have right of inheritance to land is a fundamental deprivation on women.

V. Overcoming the Challenges of Women and Youth Empowerment. way Forward Government Initiatives

a) Public Works and Women/Youth Empowerment Scheme

The Federal Government of Nigeria recently launched the Public Works and Women/Youth Empowerment Scheme (PW/WYE). The programme which is a component of the Subsidy Re-investment and Empowerment Programme (SURE-P) is targeted at generating about 370,000 jobs across the country. The PW/WYE is intended to create employment opportunities for women and youth in labour-intensive public works and is expected to generate 50,000 skilled jobs and 320,000 unskilled job opportunities. The implementation would be in partnership with the States, the Local Governments and the private sector. To enhance the scheme, the government has set aside some portion of the partial subsidy on petroleum prices removal proceeds to support the employment generation intervention nationwide (Sanusi, 2012). Unfortunately, SURE-P was the first casualty of Buhari's Administration, and he scrapped it.

b) You win Programme

This is a youth development programme established by the federal government under the last administration of Good Luck Jonathan starting from 2011 to empower Nigeria Youth and Women. You win programme is a youth enterprise with innovation in Nigeria. Many women and youth benefited from the plan.

c) N-Power Programme

This is an on-going federal government program that was established in 2016 under President Mohammed Buhari administration. It is geared towards empowering and equipping young Nigeria women especially the youth in different sectors such as N-power Agro, N-power Health, N-Power Teach, N-power Build, N-power creative, N-power Tax, N-power Tech (hardware and software) to better and facilitate their productiveness in economic and social development. Since its inception, it has alleviated many women and youth with skills acquisition to better their lives especially those not fortunate to acquire formal education.

All these government efforts would have been laudable but for the bureaucratic bottlenecks encountered in the process of assessment of the benefit of these schemes; the most noticeable ones being the Nigerian factor of "who knows who", God Fatherism, bribery and corruption experienced in the disbursement of the funds.

VI. Prospects for Women and Youth Empowerment in Nigeria

There are suggested ways that will help to improve the empowerment of women and youth in Nigeria; they include, but not limited to the following;

a) Reduction in the rate of unemployment

This could be achieved through the creation of industries and retiring people that are long overdue for retirement to create space for youth and young women to be employed. Also, improvement in agriculture; using both capital intensive and labour intensive methods will also absorb so many youths in farm work. This effort will help to reduce the unemployment rate in Nigeria. Akpan (2015) believes that government policies should be softer regarding demands for collaterals for loans and experience for employment. The minimisation of these demands will enhance the scope of economic opportunities and participation for women and youth, who, have noted, are naturally disadvantaged in attaining these demands. It is worth mentioning also that increased political participation for women and youth are also required for empowering these groups. Two features of the positive developmental youth settings are supportive relationships and support for efficacy and mentoring. Supportive relationships are those that are between youth and non-familial adults that foster trust and respect. Support for efficacy and mentoring specifically focuses on youth being active, instrumental agents of change in their communities, collective

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decision-making and adults listen to and respect their voice.

b) Improvement in the provision of basic infrastructure

When there are basic infrastructures like pipe borne water and electricity, other economic activities will not be restricted; there will be the production of goods and services which brings about economic development and growth. Building and maintenance of good roads will help in the transportation of farm produce from rural to urban areas easily and economically.

c) Improvement in the provision of quality and well-equipped health facilities

Government should try as much as possible to bring home what most of the officials that have gone overseas have seen there to our own country. This will help all of us and will make our leaders access health care within Nigeria and not abroad. Also, the provision of healthcare delivery facilities is an important source of empowering women and youths. In 2008 World's Safe Motherhood Day, Nigeria was rated with the notorious record of the second most fatal country worldwide for pregnant women and complications related cases; by this ranking, Nigeria had the highest maternal mortality rate in Africa as at 2008. Other common health problems such as malaria, typhoid fever and HIV/AIDS are still ravaging the people. Increased public investment in healthcare delivery will be therefore a fundamental way of enhancing the wealth-creation capacity of women and youth in Nigeria

d) Stability in government policies

Policies adopted by the governments at the three tiers of Nigeria's federal system have to do with the fiscal, monetary and trade policies with emphasis on pro-poor measures. The policy objective for empowering the poor and vulnerable members of the population, of which women and youth form majority of its composition, has always been to increase opportunities of livelihood for the poor through job creation, easing access to credits, provision of infrastructure, enhancement of business incentives, and increased participation in wealth-creation. For these purposes, budgetary allocations are made annually by federal, state and local governments, yet the policy outcomes usually fall short of expected policy-targets. The government should try to make stable policies that can stand the test of time. The policies should be in favour of the Youth and women; not only politicians and lawmakers. It should also create an enabling environment for youth and women to be empowered. Policies that improve the share appropriated by a hitherto disadvantaged group in the total output; social reforms in the production and market relations that result in more equitable access to the control of means of production are empowering the weak and poor (Akpan, 2015)

e) Introduction/creation of effective, efficient and result oriented economic team

The creation of this economic team will help stabilise and improve our economy by bringing down the exchange rate of Naira to the dollar and British pound. This will also make prices of commodities to come down and stabilise and improve our economy; thus reducing inflation. Similarly, political reforms that engender populist enlistment into political power positions, and adjustment towards a belief system that is more adaptable to changes and equality also provide opportunities for empowerment of the disadvantaged and vulnerable segment of the population (Akpan, 2015).

f) Land law

Reforms is a necessary way to empowering all marginalised segments of the population; but social campaigns, advocacy and re-orientation that will change people's traditional value system is essential to begin the process that will empower women and youth through participation in land ownership. After all, more women are engaging in farming than men in Nigeria, and youth have more energy to put the land to some economic use than the aged.

g) Profitable negotiation with youth organisations

Government should lend a listening ear to assuage aggrieved youths from different geo-political zones in Nigeria which is National Youth Council of Nigeria, (IYC; AREWA youth; ODUA youth, and Niger Delta youth). There should be round table discussions with this youth to lay down their grievances with the intention of a restoration of peace in these affected areas. This will improve economic growth and provide an enabling environment for youth and women empowerment.

h) Starting up of new businesses

Government and Non -governmental organisations (NGOs) can channel their interventions towards advocacy and training for the creation of entrepreneurship skills among youths and women. So talking about empowering women and youth in Nigeria through assisting them to set up, manage well and earn a living from micro- and small-scale enterprises is a well-considered process of solving the problem of poverty among these groups. It is an employment avenue and a sustainable income-generating process. It is a sustainable job creation process. It is a potential source of revenue to the government.

i) Formation of Cooperative organisations/societies

Cooperative organisations/societies emerged as self-help entities to combat economic and social inadequacies (Baarda, 2006). "Cooperative is a form of collective action in which individuals join together to accomplish what would be more costly or impossible to

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achieve individually", Akpan (2006) in (Akpan, 2015, p. 8). Cooperative organisations serve as an effective community development vehicle by their nature; they build economic self-reliance and civil society. The benefits of cooperative organisations accrue to the larger society because they create local jobs, reinvest locally, emphasis on education and skills raises local management capacity, reduce migration and concentration of capital (Hussain, 2014). People come together in cooperative societies to pool their resources together to meet individual needs that could not be resolved by individual limited financial capacity (Birchall, 2004). Cooperative societies aim to produce goods and deliver services and to satisfy the legitimate needs of members and also to promote cooperation, relations, participation and consequently to promote interpersonal connections. Cooperative societies provide services that benefit both members and the local community. It was also observed that it is an essential tool for the development of less economically developed communities (Ibrahim, 2004).

VII. Conclusion and Recommendations

Nigerian's population is predominantly youth-dominated, and female population accounts for about half of the total population. Generally, improving the economic environment to enhance the effectiveness of women and youth participation in economic activities is empowering to these vulnerable segments of the population. There is the urgent need for the present Federal government of Nigeria to invest meaningfully in education; equip her women and youth with the requisite knowledge and skills required for their survival through remarkable ingenuity that helps them to establish themselves as income earners and employers of labour in their own country. This is what empowerment means. It is high time we moved from youth empowerment rigmarole to walking the talk. Since women and youth economic empowerment programs thrive in positive developmental settings, and these promote youth competence, confidence and connections. Therefore, they should participate in established empowerment programs that have variety of benefits, which will help them become embedded within the Nigerian culture and communities. It will also redirect the interest of the women and youth to engage in meaningful activities that will be progressive to them individually and to Nigeria in general.

VIII. Recommendations

- Policymakers need to establish an enabling environment that will facilitate access to financial services for women entrepreneurs, through the development of a supportive legal and regulatory framework, and the development of education and vocational training opportunities that are more aligned with the specific needs of women.
- The role of young entrepreneurs as agents of positive change and creators of jobs in their communities and countries, particularly in Africa, must be recognised and a need to support these entrepreneurs and to increase the opportunities open to them is mandatory (The Commonwealth, 2016).
- Skilled women are more likely to access finance more easily. Therefore, a necessary step in enhancing funding for the women should be to ensure an upscale of their leadership, technical, entrepreneurial and managerial skills.
- An important priority for governments should be increasing the enrolment of girls across all levels of education complemented by efforts to improve the quality of education that they receive.
- While it is essential to building the capacity of the financial institution to serve women entrepreneurs better, it is also imperative that women are provided with the opportunity to be financially literate, so that they can speak the language of finance.

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