



# Gendered Pathways to Employability in Developing Economy: Evidence from Logistics Regression and Oaxaca-Blinder Decomposition of Gender Differences

Rabi'u Isah Moh'd<sup>1</sup>, Gbenga Moses Niyi Omofa<sup>1</sup>, Udi Joshua<sup>1</sup>, Dambo Hussain<sup>2</sup>, Festus Victor Bekun<sup>3,4,5\*</sup>

<sup>1</sup>Department of Economics, Federal University Lokoja, Nigeria, <sup>2</sup>Department of Economics, Airforce Institute of Technology, Kaduna, Nigeria, <sup>3</sup>Faculty of Economics Administrative and Social Sciences, Istanbul Gelisim University, Istanbul, Turkey, <sup>4</sup>Research Center of Development Economics, Azerbaijan State University of Economics, Baku, Azerbaijan, <sup>5</sup>VIZJA University, Warsaw, Poland. \*Email: [fbekun@gelisim.edu.tr](mailto:fbekun@gelisim.edu.tr)

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## ABSTRACT

Using data from the wave 5 of the general household survey (GHS) data, this paper investigates gender inequalities in skills acquisition and labour market outcomes among youth in Nigeria. The paper employs three set of procedures; logistic regression, OLS and Oaxaca-Blinder decomposition for the analysis. The study reveals that while there is no statistically significant gender inequality in skill acquisition (through apprenticeship participation), inequalities actually exist in earnings and employment opportunities. Specifically, the result of the analysis shows that young women are 44% less likely to be employed and also earn approximately 39% lower than men. Decomposition results further showed that this earnings gap is driven not by differences in human capital endowments but primarily by structural factors and discrimination. The study therefore concluded that apprenticeships and education are vital for employment but fail to ensure equitable outcomes. Therefore, this study recommended that policy interventions must move beyond gender-blind approaches to actively correct structural barriers and promote female participation in high-return sectors to achieve meaningful inclusive growth.

**Keywords:** Gender Disparity, Skill Acquisition, Youth Employment, Oaxaca-Blinder Decomposition

**JEL Classifications:** J16, J24, J31, O15, I26

## 1. INTRODUCTION

Nigeria, the most populous country in Africa, is currently undergoing an important demographic transition with more than 60% of its population below the age of 25. This invariably appears to put the nation among the countries with the world's largest youth populations. Ordinarily, this should be a potential dividend that could accelerate economic growth and development especially if young people are equipped with the right skills and opportunities to participate in the labour market. However, what is obtainable in the Nigeria's labour

market leave much to be desired. For, it is characterized by challenges of unemployment and underemployment in many instances. These challenges in turn may continue to undermine inclusive development and poverty reduction efforts (Ajakaiye et al., 2015).

A cursory look at studies in Africa, especially sub-Saharan countries, reveals that skill acquisition is central to youth employment and underemployment challenges (e.g. McGuinness et al., 2018). This is to say that the ability of young people to acquire skills through formal education or vocational trainings

plays a significant role towards improving their employment prospects as well as ease their labour market participation.

It is hard to overstate how important the technical and vocational education and training (TVET) in enhancing the employment potential for youth in general. For, these kinds of skill acquisition trainings could well prepare youth to have a wider employment opportunity as against waiting for white-collar jobs that may never come after graduation. Consequent to this, the Nigerian governments have since accepted this fact and have been using strategies to prepare young people for the world of work in Nigeria for some time now. For instance, programmes such as the national directorate of employment (NDE), industrial training fund (ITF) initiatives and more recent entrepreneurship and digital skills programmes such as 3MTT, are all aimed to clear the gap between skills and employment (Jiboku et al., 2021). In spite of these seemingly important efforts, Nigeria continues to grapple with high youth unemployment rate of about 6.5% in the second quarter of 2024, according to National Bureau of Statistics (NBS, 2024). This is an indication that what has been done before has either not been enough or has been a horrendous misfit to the reality of the labour market and the type of skill that it requires.

Among the critical angles of this challenge that can-not be disregarded is the aspect of gender disparities in job opportunities and acquisition of skills. Nigerian labour market is well divided into gender divisions, where women are disadvantaged in terms of accessing skills, entry into the labour market and wages (Akintoye, 2008; Adeosun and Owolabi, 2021). For instance, women are less likely to participate in technical and vocational training than men and even when they do, they are more likely to concentrate in skills that are traditionally seen as women's. Occupations or skills like catering, hair dressing, fashion design and other related occupations whose economic returns are often low (Alade et al., 2015). In contrast, men are likely to be more adequately represented in more technical fields that are in high demand such as construction, engineering, information and computer technology, data science, etc. These patterns of, particularly, gender biased skill acquisition could have serious implications for labour market potentials, since they already segregate men and women into different sectors of the economy with unequal earnings potentials and job security, thereby potentially leading to differences in social mobility.

Across Nigeria and the wider African continent, the evidence abound is clearly in favour of men; women are more likely to be pushed out of the labour force or stuck in vulnerable informal jobs (Akintoye, 2008; Anyanwu and Augustine, 2013). It is not merely a question of securing a job, though, even in cases when women are working, they experience such issues as a pay gap and lack of development. Such is not a case only in Nigeria. We can also find those trends in Eswatini (Brixiová Schwidrowski et al., 2021) and Jordan (Groh et al., 2016). Recent work by Hossain and Jukes (2025) even suggests that systemic factors might have an impact on soft skills like grit and self-efficacy. Ultimately, you can't talk about labour markets without talking about how gender norms is shaping a young person's future in general.

While much has been written in this area, most of the existing research on youth employment in Nigeria have only looked at specific skill development or entrepreneurship programmes. Even at that, most of them used small or localized samples (Emeh et al., 2012; Paul, 2017; Ogunro et al., 2024). These studies, while very essential, merely shed light on how individual training programmes are designed and implemented. But these studies lack gender-sensitive picture of how skills actually shape employment outcomes of the youth at the national level. What you find in the literature is the case where the studies either focus, albeit, narrowly on labour market inequalities without linking them to training, or they assess training programmes without fully accounting for the ways gender influences access to opportunities and results. Owing to this dearth in the field, we do not know much about how men and women are different in terms of skills accessibility and conversion of these skills into meaningful work opportunity.

Such neglect of gendered pathways to such employment is not merely an intellectual issue but it is also a policy issue. In the process of overlooking gendered realities of acquisition and utilization of skills, we might be responding to youth employment with policies that do not respond to the problems at hand. These kinds of policies would go ahead and disregard various challenges encountered differently by men and women. And, an entrepreneurship programme may be sound on paper, but unless it takes into consideration the unique obstacles faced by women, it is only going to increase the disparity. This paper enters into that field by exploring the relationship between skill acquisition and youth employment in Nigeria focusing on gender disparities. The study would provide evidence that is relevant and needed for policies and strategies that work for everybody.

## 2. METHODOLOGY

### 2.1. Data Source

This study uses data from the 2023 to 2024 Nigeria General Household Survey (GHS), Wave 5. The collection of this data in Nigeria is done and released every 4 years by the National Bureau of Statistics (NBS) in collaboration with the World Bank. It is a nationally representative survey that collects information at both the household and individual levels. From demographic characteristics to household welfare information. Because the dataset is multi-level, we were able to look at youth employment without losing the context of the wider household. For this analysis, we specifically focus on youths aged 15-35 years (the national definition of youth in Nigeria). From the household roster, we extracted individual-level variables such as gender, age, marital status, education, skill acquisition and employment status. We then derived the household-level welfare indicators from detailed expenditure modules existing in the dataset. These are then collapsed into per capita expenditure and transformed into logarithmic form because expenditure data tend to be highly skewed.

### 2.2. Variables

Our analysis focuses on three main dependent variables. First, employment status, measured as a binary indicator of whether the respondent is engaged in any income-generating

activity (1 = employed, 0 = not employed). Second, we isolate apprenticeship participation, also coded as binary to identify those who reported apprenticeship as and otherwise. Lastly, we look at earnings, converted into natural logarithm of individual employment income, which is used in supplementary analyses of employment outcomes. The key independent variable of interest is gender (female), coded 1 for female and 0 for male. Additional explanatory variables include age (measured continuously in years), marital status (1 = married, 0 = otherwise), education (categorical: 0 = none, 1 = primary, 2 = secondary, 3 = higher) and household welfare, proxied by the natural logarithm of per capita expenditure.

### 2.3. Empirical Strategy

To examine the determinants of youth employment and apprenticeship, the natural step is to estimate binary choice models, since the dependent variable is binary. Specifically, a logit regression is used for employment status, specified as:

$$\Pr(\text{emp}_i = 1) = F(\beta_0 + \beta_1 \text{female}_i + \beta_2 X_i + \beta_3 H_i + \epsilon_i) \quad (1)$$

Where  $\text{emp}_i$  is employment status of youth,  $\text{female}_i$  is the gender dummy,  $X_i$  represents individual characteristics (age, marital status, education, self-skill),  $H_i$  represents household characteristics, while  $\epsilon_i$  is the error term, and  $F(\cdot)$  is the logistic cumulative distribution function. A similar logit specification is applied for apprenticeship participation.

Furthermore, for employed youths, we estimate the determinants of earnings using an ordinary least squares (OLS) regression of log earnings on gender, skills, and other covariates. This enables us to assess whether gender disparities persist not only in employment access but also in the level of earnings.

$$\ln \text{earning}_i = \beta_0 + \beta_1 \text{female}_i + \beta_2 X_i + \epsilon_i \quad (2)$$

Where  $\ln \text{earning}_i$  is natural log of earning for individual,  $\text{female}_i$  is 1 if female, 0 otherwise,  $X_i$  is the vector of other individual and household covariates believed to have relationship with earning.

Lastly, as an effort to measure the level and influences of gender differences in employment outcomes, Oaxaca-Blinder decomposition is used. This method decomposes the observed gender gap into an explained part of it that can be attributed to variations in characteristics (e.g. education, welfare, marital status, etc.) and an unexplained part which is usually understood as the influence of structural or discriminating factors.

#### 2.3.1. Oaxaca-blinder decomposition

The setup of Oaxaca-Blinder decomposition is as follows:

Let  $y_i = \ln(\text{earnings}_i)$ . Estimate operates OLS models for males (m) and females (f):

$$y_i^g = X_i^g \beta^g + \epsilon_i^g, g \in \{m, f\} \quad (3)$$

Where  $X_i^g$  includes individual and household covariates.

Let group means be  $\bar{y}^g$  and  $\bar{X}^g$ . The mean gap is:

$$\Delta \equiv \bar{y}^m - \bar{y}^f \quad (4)$$

Using the reference coefficient vector  $\beta^*$ , the twofold Oaxaca-Blinder decomposition is therefore:

$$\bar{X}^m - \bar{X}^f \beta^* + \bar{X}^m (\beta^m - \beta^*) + \bar{X}^f (\beta^* - \beta^f) \quad (5)$$

## 3. RESULTS AND DISCUSSION

### 3.1. Summary Statistics

Table 1 presents summary statistics of the key variables used in the analysis. The sample consists of 8,077 youths aged 15-35 years. The sample is predominantly young and unmarried, with an average age of 23 years. Females make up just under half (49.8%) of respondents. The vast majority (92%) reported to be engaged in some form of income-generating activity. Interestingly, only 5% reported being in apprenticeships based on their job classification.

The welfare indicator, measured as log per capita expenditure, has a mean of 11.39, which indicate moderate variation across households. Education levels remain generally low, with the average respondent falling just short of a secondary education (category mean of 1.7). Average monthly earnings among those reporting income is ₦51,657, though the distribution looks highly skewed, as indicated by the large standard deviation relative to the mean. The variation in observation counts across variables is an indicator missing responses in some of the modules, particularly that of skill acquisition and earnings.

### 3.2. Logistic Regression Estimates

#### 3.2.1. Employment determinants

Table 2 above presents the results of the logistic regression analysis. The results indicate that there are major gender differences as well as the effects of demographic factors, apprenticeship and household welfare on employment measure. In particular, the odds ratio of gender (female = 0.56,  $P < 0.01$ ) means that the likelihood of young women to be employed is 44% lower as compared to that of men. This finding is not new because previous studies have found similar results that women are under a continuous disadvantage in the labour market of Nigeria because of discriminatory norms, unequal opportunities and access to opportunities as well as household workloads (Aderemi and Aley, 2019). Although the same gender gaps have been noted elsewhere in Africa (Filmer and Fox, 2014), the fact that the disparity continues to exist despite education and apprenticeship indicates that structural factors are more of an issue in Nigeria. Age, on the other hand, is also identified to be positively correlated with employment. Namely, the finding indicates that every-1 year increment of the time increases the likelihood by about 4% (OR = 1.04,  $P = 0.01$ ). This might be as a result of experience and networks to a large extent.

The marriage has a negative relationship with youth employment. The probability of married people to be employed is less by 51% than that of their single counterparts (OR = 0.49,  $P < 0.01$ ). This finding is consistent with that of Wetheridge (2022) who postulated that marital obligations especially among women are a barrier to entry in the labour market.

**Table 1: Descriptive statistics of key variables**

Variable	Observations	Mean	Standard deviation	Minimum	Maximum
Female (=1 if female)	8.077	0.498	0.5	0	1
Married (=1 if married)	8.010	0.26	0.439	0	1
Age (years)	8.077	22.78	6.094	15	35
Employment (=1 if employed)	8.075	0.919	0.272	0	1
Monthly earnings (Naira)	2.777	51.657	113.898	0	2.500.000
Log per capita expenditure	8.066	11.39	1.077	5.7	14.68
Education (0=none; 3=higher)	6.955	1.71	0.844	0	3
Apprenticeship (yes=1)	2.777	0.053	0.225	0	1

For binary variables, the mean represents the proportion where value=1

**Table 2: Logistic regression results of youth employment determinants**

Variable	Odds ratio	Robust standard error	Z	P-value	95% confidence interval
Female	0.56***	0.06	-5.02	0.000	(0.45, 0.70)
Age	1.04***	0.01	3.35	0.001	(1.02, 1.06)
Married	0.49***	0.07	-4.85	0.000	(0.37, 0.66)
Primary	1.04	0.25	0.15	0.878	(0.65, 1.67)
Secondary	1.26	0.25	1.15	0.249	(0.85, 1.85)
Higher	3.80***	0.85	5.97	0.000	(2.45, 5.89)
Log PCE	1.00	0.06	-0.03	0.974	(0.89, 1.12)
Apprenticeship	6.57***	1.36	9.12	0.000	(4.38, 9.86)

n=2,350, Clusters=1,585 households, Pseudo R<sup>2</sup>=0.111, Wald  $\chi^2$  (8)=253.80, P<0.001. (\*P<0.10, \*\*P<0.05, \*\*\*P<0.01)

**Table 3: Logistic regression results of youth skill acquisition**

Variable	Odds ratio	Standard error	Z	P-value	95% Confidence intervals
Female	0.71	0.16	-1.54	0.124	0.46-1.10
Age	0.90***	0.02	-5.58	0.000	0.86-0.93
Married	0.24***	0.10	-3.33	0.001	0.11-0.56
Primary	3.21**	1.66	2.25	0.025	1.16-8.88
Secondary	4.47***	2.12	3.16	0.002	1.77-11.33
Higher	1.74	1.04	0.92	0.355	0.54-5.65
Log PCE	0.93	0.08	-0.81	0.417	0.78-1.11

n=2,350, Clusters=1,585 households, Pseudo R<sup>2</sup>=0.138, Wald  $\chi^2$  (7) = 97.886, P<0.001. (\*P<0.10, \*\*P<0.05, \*\*\*P<0.01)

The effects of education are surprisingly skewed. While primary and secondary schooling don't significantly predict employment, higher education acts as a massive catalyst. In fact, it increases the odds by nearly four-fold (OR = 3.80, P < 0.01). This finding reflects the premium placed on tertiary qualifications in Nigeria's labour market (Akinyemi and Isiugo-Abanihe, 2014 and is consistent with other African and global evidence. For example, Sparreboom & Staneva (2014) demonstrated that lower levels of schooling in Sub-Saharan Africa often fail to provide market-relevant skills. On the side of per capita expenditure, this result indicate that it does not significantly predict youth employment (P = 0.974).

From the result, it can be discerned that the strongest predictor of youth employment is apprenticeship participation. Youths engaged in apprenticeships are over 6 times more likely to be employed than their peers (OR = 6.57, P < 0.01). This indicates how relevant vocational training and informal skill acquisition in Nigeria can be. Similar finding has been reported in Nepal, where a large-scale

vocational training programmes raised non-farm employment by up to 31% points among participants (Chakravarty et al., 2019).

### 3.2.2. Skill acquisition

Surprisingly, the results in Table 3 show that gender plays no role in apprenticeship participation. Age on the other hand shows that it is a strong determinant of apprenticeship participation. Each additional year reduces the odds of being an apprentice by about 10% (P < 0.01). This finding is consistent with the understanding that apprenticeships typically serve as an entry point into the labour market, taken up predominantly by younger individuals transitioning from school to work (Chakravarty et al., 2020).

Marital status also shows a significant negative effect. Married youths are 76% less likely to participate in apprenticeships (OR = 0.24, P < 0.01). This aligns with previous evidence that marriage, particularly for women, limits the time and resources available for training or skill acquisition, thereby reducing the likelihood of apprenticeship participation.

Looking at education, the results indicate that it has a high positive impact on the participation of the youth in training. In particular, youths who have primary (OR = 3.21, P < 0.05) and secondary education (OR = 4.47, P < 0.01) are statistically showing significant differences in that youths who are not educated at all have lower chances to be apprentices. Interestingly, tertiary education does not play a major role in this. This implies that in Nigeria, apprenticeships are mainly used as a transition between low to moderately schooled people, and that the degree people probably do not go through vocational training, instead, waiting to secure a more formal job. Per capita expenditure (*lnpcexp*) does not, however, significantly predict apprenticeship participation. It means that education and marital status have more effects on the decisions to enter into apprenticeship than the level of household consumption does.

The margins output (not reported) provides additional evidence to the reported patterns. The estimated likelihood of apprenticeship enrolment among males and females is 6.7 and 4.9% respectively. Although a difference by gender of almost 2% points is not strong statistically, it is significant in the context considering the low overall participation rate of between 5% and 7%.

### 3.3. Determinants of Earning among the Youths

Findings of the OLS regression of the log earnings as reported in Table 4 below depicts gender inequalities and other factors that determine the youth earnings in Nigeria. The female coefficient

value is negative and highly significant which means that women are actually paid significantly less than men even after considering their education level, age, house hold spending and level of apprenticeship. Our estimates show a grim reality. It is found that the female gender is associated with a 39% drop in income. This huge disparity indicates that inequality between the genders in respect of income is not merely an insignificant problem but to some extent it is embedded within the Nigerian labour market. This finding is the same as that of other related settings, which indicate that female income is lower than that of men, even when education and experience are taken into consideration (Nopo, 2008).

From the table, age appears to have a positive and significant effect on earnings. That is, each additional year increases earnings by about 4%. This finding is in line with the notion that experience in the labour market accumulates with age. With age, the youth become more skilled and productive to earn higher wages. On the contrary, the marital status seems to play no major role in earnings.

This suggests that for Nigerian youth, the earnings structure is not shaped by marriage. As expected, the role of education in determining earning is found to be important in the result. It shows that, compared to youths with no formal schooling, those with any level of education earn more. About 38% more for those with primary level education, 48% more for those with secondary education and as much as 82% more for those with higher education. These results reinforce the role of human capital in shaping youth labour market outcomes. This aligns with the findings reported across developing countries (Psacharopoulos and Patrinos, 2018). The sharp differences across education levels points to the need for policies that expand access to quality education as a pathway to poverty reduction.

Interestingly, the earnings have a negative correlation with participation in apprenticeship programmes. The apprentices also earn about 49% lower payment as compared to their colleagues in other job categories. This, of course, implies that

the apprenticeships are more of a training ground than an outright source of income. This observation may be attributed to the fact that the earning potential of apprenticeship can only be achieved upon getting a formal job. Therefore, although apprenticeships can potentially contribute to the development of future employability, it does not seem to contribute to the reduction of the current gap in gender wages or enhance financial results in the short term of Nigerian youth.

Last, household welfare which is measured by log per capita expenditure exhibits a positive and significant relationship with earnings. Young people in more affluent families have better incomes, and this is probably due to the benefits accruing to them as a result of better networks and opportunities. This result agrees with some evidence in Africa, where the socioeconomic background contributes immensely to the individual labour market performance (Baah-Boateng, 2016).

All of this leads to the eventual conclusion of a labour market that has a clear picture of a gender earnings gaps, great effects of returns to education and household background. Although apprenticeship programmes have a role to play in acquisition of skills, they do not seem to have an immediate wage effect meaning its role is preparatory and not instantaneous rewarding engagements.

### 3.4. Oaxaca-Blinder Decomposition

The Oaxaca-Blinder decomposition, reported in Table 5, reveals a significant gender earnings gap among Nigerian youth. Essentially, the result shows that male youth have higher log earnings (10.33) compared to their female counterparts (9.93). This yields a gap of 0.40 log points ( $P < 0.01$ ). The difference is an indicator to a substantial disparity in actual earnings between male and female youth.

The table reports break down of the sources of the gap observed in gender earning. The endowment effect (explained component) is statistically insignificant ( $-0.008, P = 0.82$ ). This means that

**Table 4: OLS regression results for determinants of earnings**

Variable	Coefficient	Standard errors	t	P-value	95% Confidence intervals
Female	-0.495***	0.058	-8.47	0.000	-0.61--0.38
Age	0.042***	0.006	6.53	0.000	0.03-0.05
Married	0.016	0.078	0.2	0.839	-0.14-0.17
Primary	0.322***	0.121	2.66	0.008	0.09-0.56
Secondary	0.394***	0.101	3.91	0.000	0.20-0.59
Higher	0.599***	0.122	4.91	0.000	0.36-0.84
Apprentice	-0.665***	0.153	-4.34	0.000	-0.97--0.36
Log per capita exp	0.172***	0.039	4.46	0.000	0.10-0.25
Constant	6.883***	0.459	15	0.000	5.98-7.78

Dependent variable is natural log of individual earnings. Robust standard errors are reported. Significance levels: \*\*\*  $P < 0.01$ , \*\*  $P < 0.05$ , \*  $P < 0.1$

**Table 5: Oaxaca-blinder decomposition of gender differences in log earnings**

Component	Coefficient	Standard errors	Z	P-value	95% confidence intervals (lower-upper)
Mean log earnings (Men)	10.333	0.045	-	-	10.245-10.420
Mean log earnings (Women)	9.931	0.042	-	-	9.849-10.012
Earnings gap (M-F)	0.402	0.054	7.38	0.000	0.295-0.509
Explained (endowments)	-0.008	0.035	-0.23	0.817	-0.078-0.061
Unexplained (coefficients)	0.652	0.059	10.98	0.000	0.536-0.769
Interaction	-0.242	0.047	-5.16	0.000	-0.334--0.150

observable characteristics such as education, age, marital status, apprenticeship participation and household consumption do not significantly account for the male-female earnings differential. The result simply implies that men and women in the sample have relatively similar distributions of human capital and socioeconomic characteristics. The coefficient effect, on the other hand, is both large and statistically significant (0.652,  $P < 0.01$ ). This is to mean that the size of the gender earnings gap is not created through disparities in characteristics but rather disparity in the reward of the said characteristics in the labour market. In the gender inequality literature, this unexplained portion is often attributed to structural barriers or blatant discrimination in labour markets (Blau and Kahn, 2017; Weichselbaumer and Winter-Ebmer, 2005). The interaction term is negative and significant ( $-0.242$ ,  $P < 0.01$ ), which signifies that the joint effect of differences in characteristics and returns reduces the overall gap marginally. In other words, if both endowments and returns had been distributed differently, the observed gap could have been even larger.

Looking at the detailed decomposition (not reported), age differences contribute negatively through endowments but positively through coefficients suggesting that female youth may not benefit equally from labour market experience. Education (primary and secondary) shows some explanatory power, but the differences are marginal and largely insignificant. The largest contributions to the unexplained component come from marital status and age, both of which yield higher returns for men than women. This supports evidence of gender-specific structural barriers in labour markets (Campos et al., 2015).

#### 4. CONCLUSION, POLICY IMPLICATIONS AND RECOMMENDATIONS

This study was aimed at investigating the gendered pathways to employability thereby analysing inequalities in skill acquisition and their impact on youth labour market outcomes. The findings of the study revealed an entrenched gender inequality in the outcomes of interest. Specifically, while access to apprenticeships does not show a significant gender bias, serious inequalities in employment access and, most strikingly, in earnings was found in the analysis. Young women are less likely to be employed than their male counterparts and earn approximately 39% less. The Oaxaca-Blinder decomposition showed that this earnings gap is not due to differences in observable characteristics like education or age, but rather by structural factors and discriminatory payment practices that put women at disadvantage.

Strong positive returns to higher education and the powerful role of apprenticeships in securing employment, observed in the result indicate the undeniable value of skill acquisition. However, the immediate negative association between apprenticeships and earnings indicated that, training may have benefits in the future, but it is not immediately remunerative. Furthermore, the concentration of these benefits is unequal; the returns to education and experience are systematically lower for women.

The findings necessitate a decisive shift from gender-blind to gender-transformative policies in Nigeria's youth employment

and skills development strategies. The following targeted recommendations are proposed:

1. Since the earnings gap is largely unexplained by human capital endowments, government policies must expressly address discriminatory hiring and pay practices where they exist.
2. Policy interventions should intensify the support to young women's entry into high-demand and higher-return technical fields (e.g., ICT, engineering, renewable energy) through targeted scholarships and stipends.
3. While apprenticeships are effective for gaining employment, their low pay necessitates complementary support. Therefore, policies should provide stipends to apprentices to make these programmes more viable, especially for women and married youths who face higher opportunity costs. Post-apprenticeship, programmes should facilitate transitions into formal and good-paying jobs through grants for business start-ups.
4. Education has shown significant potential earning returns. There is need to expand access to tertiary education especially to poor section of the society, even though the current administration has shown commitment to expand the frontier of access to tertiary education, much need to be done in that area. Also, improving the quality and market-relevance of primary and secondary education is crucial at this point to ensure these levels also provide a solid foundation for employability.

In all, harnessing Nigeria's demographic dividend is contingent upon creating an inclusive labour market. This will remain elusive without deliberate policies that recognize and actively dismantle the gendered barriers to skill acquisition, employment, and equitable earnings.

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