TECHNOLOGY & EMPLOYMENT INCLUSION IN MARGINALISED CONTEXTS

Jobberman Nigeria Report **- 2025**

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ACKNOWLEDGEMENTS

Who We Are

We are Nigeria's leading career development and recruitment solutions company.

Founded in 2009, Jobberman's services have grown over the years with an attendant success rate, which has helped us revvmain the **No. 1 recruitment company in Nigeria**, with over **3.1 million candidates** and **93,000+ employers.** We are part of the African Talent Company (TATC). TATC is a group of Pan-African businesses working together to solve the talent gap in Africa with unique, home-grown solutions.

We consider ourselves PACE setters and thus our core values: **Performance, Accountability, Continuous Learning, and Excellence.**

Jobberman leverages technology and data-driven recruitment solutions to work with employers to ensure that the right person is placed in the right job most efficiently, thus, resulting in increased workplace productivity.

Jobberman provides:

- Access to a large pool of candidates
- Excellent data on candidates to aid decision-making
- An experienced team of professionals serving you
- Access to both local & international talent

Jobberman

Recruitment/ Talent Acquisition

CV Services

VISION
To be Nigeria's solution to bridge the talent gap.

MISSION
To be Nigeria's solution to bridge the talent gap.

Youth Engagement

Assessment

3,100,000
Seeker Profiles

+93,000
Registered Employers

+90
Applications per Job

+985,653
Job Applications Yearly

Most represented age group

Millennials: 60% of our database is between 26 - 40 years

Fastest growing segment

Fresh graduates between 19-26 years account for ~50% of our joiners each year

Qualifications

60% of candidates in our database have a Bachelor's Degree & above
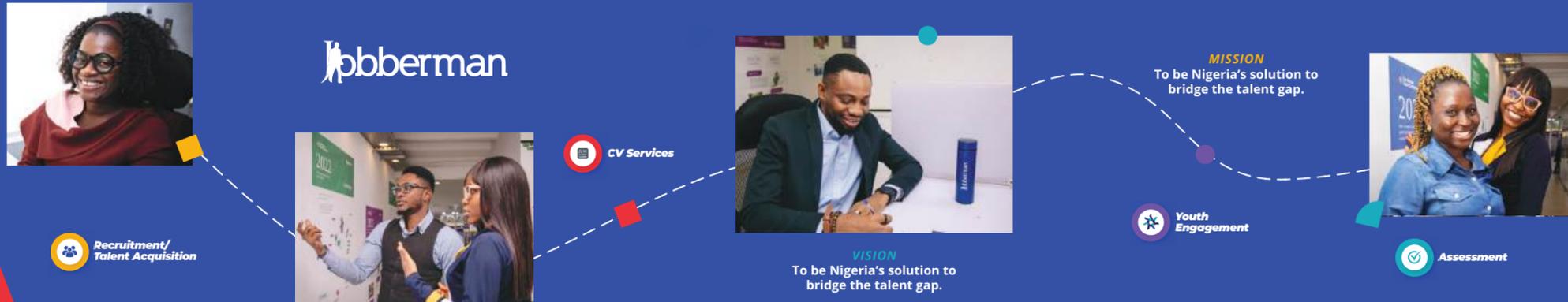
ABOUT YOUNG NIGERIA WORKS

In January 2020, Jobberman Nigeria partnered with the Mastercard Foundation *Young Nigeria Works* Strategy. This initiative aims to equip young people with the skills and knowledge to access jobs, grow businesses, and expand economic opportunities.

The second phase of the project kicked off in January 2025. The partnership's goal is to train 3.5 million young people in Nigeria (with 70% focus on women) and enable 1.8 million of them to secure dignified and fulfilling work by 2025.

The project is being implemented in twelve (12) states including:

KATSINA
KADUNA
KANO
BAUCHI
ADAMAWA
OYO
LAGOS
OGUN
BENUE
ONDO
EDO
DELTA
ENUGU
AKWA IBOM
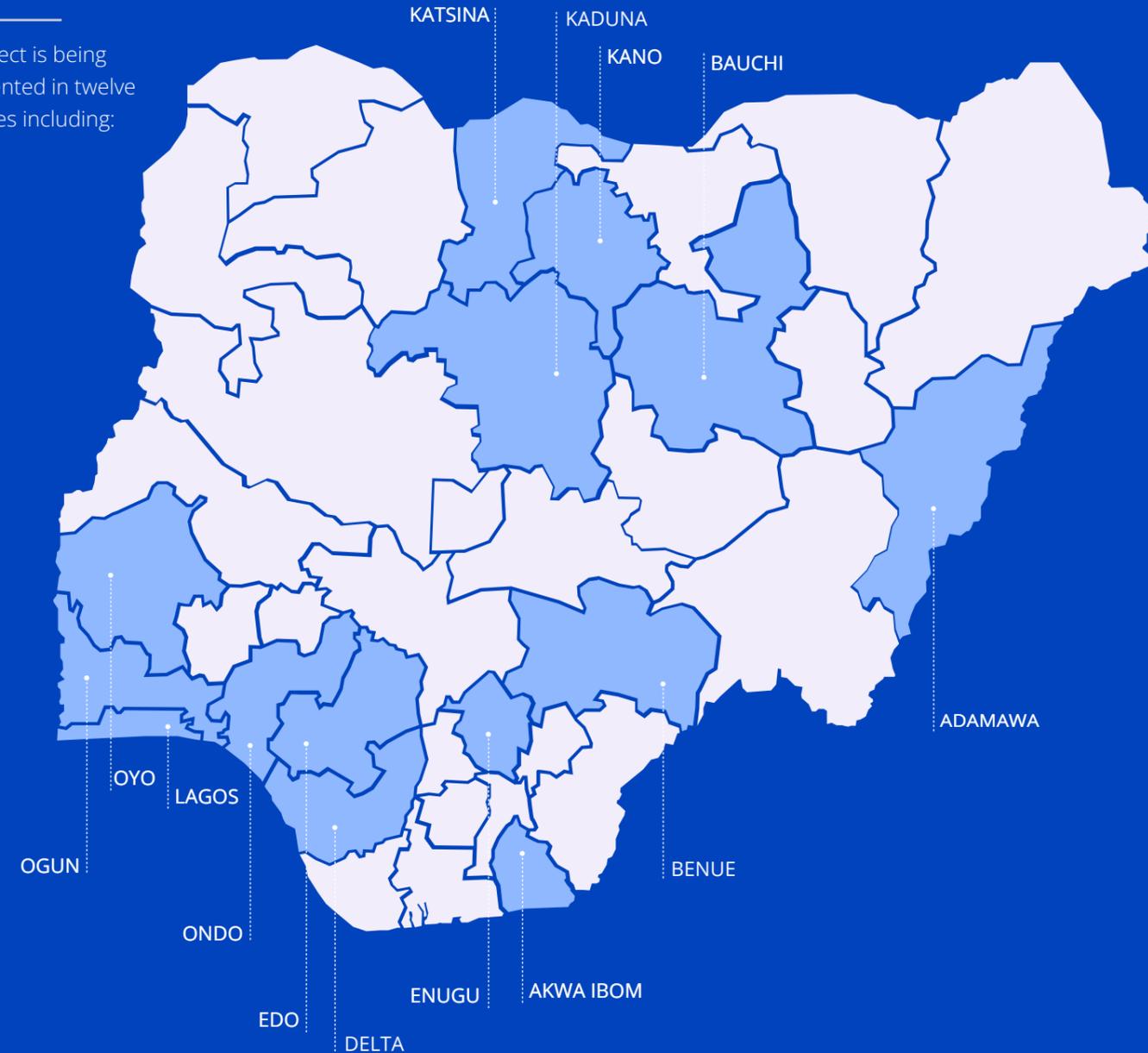
Since the inception of the project, we have achieved the following:

+2,350,024
Soft Skills Participants Trained

+594,986
Job placements

+800,000
Youth Engagement via events

9 Published reports

EXECUTIVE SUMMARY

Amid shifting global dynamics, including demographic transitions, economic uncertainty, and environmental imperatives, technological advancements are becoming a powerful force in shaping employment trends. While these shifts are expected to disproportionately affect young people and women in marginalised communities, digital platforms are removing traditional barriers, unlocking new pathways for income generation, expanding access to work, and fostering more inclusive labour market participation, but systemic and structural gaps limit full potential.

Technology and Employment Inclusion in Marginalised Contexts Report 2025 captures the voices and experiences of over *1,000 young people*, especially women from underserved communities, persons with disabilities, and internally displaced persons, alongside insights from *300 employers* across Northern, Eastern, and Western Nigeria. The report explores how technological advancements are influencing employment trends in marginalised contexts, assesses employer readiness for inclusive hiring, and offers contextual recommendations for driving equitable access to work.

Key Findings

Only 24% of rural women in Nigeria use the internet, underscoring the deep gendered and geographic divides in digital access. While overall internet penetration is rising, over half the population remains digitally excluded due to poor connectivity, device affordability, and digital skill gaps. Bridging this divide is critical to ensuring that the benefits of digital innovation reach the most marginalised.

Growing internet access is transforming economic activities in IDP settlements. *Despite financial barriers and poor connectivity slowing adoption, access to basic phones is reshaping how IDPs run their crafts businesses — enabling logistics coordination, customer engagement, and market access.* The presence of local "tech connectifiers" further supports skill-building by linking residents to market trends and fostering collaborative learning.

Young people in marginalised communities still rely on traditional job search methods such as in-person visits and CV submissions but are adopting a "phygital approach", a mix of offline and digital strategies. Social media platforms like Facebook, WhatsApp, and Telegram are widely used compared to specialised job platforms. However, despite high engagement, *job placement success remains low—only 20–21%* on Facebook and Instagram. Barriers such as low awareness, perceived complexity, limited human interaction, and fraud concerns continue to limit the uptake and effectiveness of specialised job platforms.

Diversity, Equity, and Inclusion (DEI) initiatives are gaining traction in Nigeria; however, significant orientation gaps and the high cost of inclusive adaptations remain key barriers to meaningful progress. *Approximately 72% of employers in the formal sector report making no intentional efforts toward inclusion.* Furthermore, 9 in 10 employers do not actively seek to hire individuals from marginalised groups, particularly PWDs. Among the most cited challenges are difficulties in assessing the skills of PWDs (50.77%) and the lack of accessible infrastructure during recruitment processes (23%).

Higher education among women in disadvantaged communities is closely linked to greater digital autonomy. *In Northern Nigeria, 88% of educated women report unrestricted internet access, while almost half of unemployed women lack formal education and face costly barriers to digital access and skills training.* While women with higher education may enjoy greater internet freedom, their digital engagements remain subject to societal censorship and scrutiny.

Informal sector employers (33.6%) show more inclusive hiring than formal ones (27.6%), due to greater social embeddedness, flexibility and lower entry barriers, though 60% still lack formal inclusion strategies. Agriculture (35.9%) and the creative industry (28.3%) lead in hiring marginalised groups. Regionally, Northern states like Kano (56.2%) and Adamawa (21.5%) demonstrate stronger inclusion than Southern areas like Lagos (13.9%). However, 28% of employers in Southern Nigeria cite the need for subsidized inclusivity training and access to inclusive recruitment platforms to better engage marginalized jobseekers and improve hiring practices.

Persons with Disabilities (PWDs) are increasingly shifting from dependence to self-sufficiency pursuing tech-enabled careers, supported by AI-powered assistive tools and platforms driving online learning, job search and remote work. These platforms support digital concealment disabilities, helping them navigate bias. However, employment outcomes are mostly unintended as many platforms have exclusionary designs that limit meaningful inclusion and impact for PWDs.

Referrals remain the dominant recruitment channel for hiring marginalised groups in Nigeria. However, the use of technology and social media in hiring is gradually increasing, with 49% of employers in the North now leveraging digital platforms. This signals a shift toward more tech-enabled and potentially inclusive recruitment practices. *Notably, 27% of Southern and 55% of Northern employers express interest in inclusive hiring support through technology and NGO partnerships, highlighting a growing opportunity to scale inclusive recruitment solutions.*

Across digital platforms, WhatsApp is reshaping income and employment opportunities for women and PWDs with limited digital access and literacy through its simple, accessible features. WhatsApp emerged as the most socially accepted job search and business tool for women in traditional communities; *with 44% using it for marketing and 31% acquiring clients. 45% of PWDs used Whatsapp for job searches resulting in a 55% success rate.*

Over 59% of marginalised populations engage in part-time work or self-employment, shaping their skills preference. There's a strong demand for advanced business management, followed by soft, creative, and advanced digital skills—while agriculture-related skills and formal academic certifications attract comparatively low interest, signalling a preference for entrepreneurial competence and digital literacy over conventional career paths.

INTRODUCTION

Digital platforms are reshaping Africa's employment landscape —breaking down traditional barriers and creating pathways for more inclusive employment.

Africa's labour market is rapidly evolving through digital innovations, with platforms and social media bridging visibility gaps between jobseekers and employers. The African Talent Company, through Jobberman and Brighter Monday, is leading this shift—capturing 64% of the market share in paid organic listings across Nigeria, Ghana, Uganda, and Kenya. In 2024 alone, Jobberman Nigeria connected over 3 million Nigerian jobseekers with 75,000 employers, contributing to a network of over 6 million jobseekers continent-wide.

The rise of digital platforms has significantly contributed to job growth by expanding the gig economy and improving access to freelance and remote work opportunities. According to McKinsey, these platforms could create up to 72 million jobs and increase global GDP by 2% over the next decade. Beyond employment access, they are also enhancing job readiness by democratizing learning opportunities and helping to close critical talent gaps. However, persistent digital divides, cultural and structural barriers particularly affecting rural youth, women, and Persons with Disabilities continue to threaten inclusive participation and risk deepening existing inequalities.

As Nigeria's digital infrastructure and literacy expand, integrating inclusive tech practices is crucial to unlocking employment and income gains. In South Africa, women make up 52% of the digital workforce, while in Kenya, around 70% of workers rely on digital platforms for income. These examples highlight how digital platforms can foster inclusion, bridge demographic mismatches and reduce skills-based unemployment across Africa.

Platform	User Base/ Engagement	Traffic /Job Listing	Features
LinkedIn	7.5 million users based in Nigeria	Approximately 4.58 million visits in 2023	Networking and Job searching
The African Talent Company (TATC)	Over 6 million job seekers across Nigeria, Ghana, Uganda, and Kenya	64% of market share in paid organic listings across its 4 core markets	Comprehensive recruitment services, and career development.
Jobberman Nigeria	3 million job seekers and 90,000+ employers.	675.7k total visits in September 2024.	Comprehensive recruitment services, and career development.

Top 3 Gig-work platforms in Nigeria

upwork

Upwork, a global marketplace with 827,000 active clients generated $160.9 million in Q1 2023.

fiverr.

Fiverr, a global marketplace with Over 830,000 sellers and 5.5 million buyers and $277-286 million in 2021.

freelancer

Freelancer, a crowdsourcing marketplace has Over 77 million freelancers and employers, and generated $75 million in 2024.

Digital technology will continue to influence work cultures in the foreseeable future. By 2030, an estimated 230 million jobs in Sub-Saharan Africa will require digital skills (World Economic Forum, 2022).

Although internet penetration in Nigeria has improved, only 50% of Nigerian women have internet access. (UNICEF cited by Punch Nigeria, 2021). This gap is worsened by cultural norms that limit women's access to technology, particularly in Northern Nigeria, where 60% of women are digitally excluded due to sociocultural barriers (Equal Access International, 2020). This highlights the intersection of gender, geography, and culture in shaping digital inequality. Additionally, people with disabilities are 11% less likely to access the internet and 16% less likely to own smartphones, further marginalising them in the digital economy (GSMA, cited by Business Day, 2022).

The expanding digital economy offers opportunities for job creation, remote work, skills training, and entrepreneurship. While the COVID-19 pandemic accelerated growth in e-commerce and digital services, opening new digital economic pathways, it remains unclear how inclusive these innovations are, particularly for marginalised groups. What types of digital innovations exist in these contexts? What changes are unfolding, and how are they influencing employment outcomes?

The Young Nigeria Works (YNW) project, fundamentally driven by technology and implemented in multiple states, including fragile and conflict-affected regions in Northern Nigeria, offers valuable opportunities to explore these questions. Evidence from this initiative can shape policy, strengthen programming, and enhance tech-driven solutions that promote decent work, inclusion, and reduced disparities, especially for women.

Research Aims and Objectives

The project aims to assess the impact of digital innovations on employment trends in marginalised contexts and evaluate employers' perspectives, practices and readiness for inclusive hiring. Specifically, it seeks to:

- Evaluate the accessibility and utilisation of digital platforms (digital job boards, gig/remote work platforms and social media) by marginalised populations.
- To understand how digital platforms facilitate job creation and access to employment opportunities in fragile and conflict-affected contexts, identifying primary challenges and successes.
- To assess the existing job search and skills development practices leveraged by marginalised populations.
- To examine the role of technological advancements in the evolution of jobs, skills and job creation in marginalised contexts.
- To examine employers' current hiring practices and recruitment strategies as they relate to marginalised groups.

Research Questions

Based on the set objectives, the study answers the following research questions:

- What digital platforms are currently accessible and utilised by marginalised populations for job searches and business practices?
- To what extent do digital platforms facilitate job creation and access to employment opportunities in fragile and conflict-affected contexts, and what are the challenges and successes?
- What are the existing job search and skill development practices leveraged by marginalised populations?
- What notable shifts are occurring in the types of available jobs and the required skill sets within marginalised communities, and how are these changes influenced by technological advancements and adoption?

CONTEXTUAL INSIGHTS: DIGITAL INNOVATION AND NIGERIA'S EMPLOYMENT LANDSCAPE

Digital innovations are expanding opportunities across industries, but structural and systemic barriers continue to impede employment inclusion.

Employment outcomes in Nigeria remain deeply unequal, with millions of young people affected due to gaps in skills and education. Women in rural or conflict-affected areas are further excluded by structural and cultural constraints such as caregiving burdens, restricted mobility, and limited access to finance and digital tools. While policies exist to improve women's access to work, significant gaps in job quality persist. Over 80% of employed women remain in low-paying informal jobs, while those in formal employment often face discrimination that hinders career progression, reinforces gender pay gaps, and contributes to their under-representation in leadership roles (Genderpedia, 2024).

Persons with disabilities (PwDs) and internally displaced persons (IDPs) face deep-rooted socio-economic challenges that hinder their inclusion in the workforce. Nearly 90% of PwDs live below the poverty line, with limited access to employment (The Borgen Project, 2021) Women with disabilities are especially at risk, facing greater levels of unemployment, violence, and social exclusion. Although protective policies exist, weak enforcement, persistent stigma, inaccessible infrastructure, and a prevailing charity-based narrative continue to limit real inclusion. Similarly, IDPs—many of whom have lost their livelihoods to conflict—struggle to re-enter the formal economy due to social stigma, limited opportunities, and poor implementation of policies aimed at supporting their economic reintegration.

Despite these challenges, digital platforms offer new opportunities, especially through the gig economy and social media-driven entrepreneurship. Youth and women can leverage online tools for flexible income generation, and gig work contributed to a slight drop in youth unemployment in early 2024. However, a truly inclusive approach to employment in Nigeria must tackle these layered inequalities through equitable access to digital infrastructure and tools, targeted skilling programmes, inclusive hiring practices, and regional investments that bring opportunity closer to underserved communities.

Nearly **90%** of PwDs live below the poverty line, with limited access to employment. Women with disabilities are especially at risk, facing greater levels of unemployment, violence, and social exclusion.

Over **80%** of employed women remain in low-paying informal jobs, while those in formal employment often face discrimination that hinders career progression, reinforces gender pay gaps, and contributes to their underrepresentation in leadership roles.

Nigeria's digital divide is further compounded by a significant gender gap in digital access, with women disproportionately affected.

Nigeria ranks 3rd in Africa and 65th globally on the 2022 Inclusive Internet Index, which measures internet accessibility, affordability, relevance, and readiness for economic and social impact. While Nigeria performs well in affordability and relevance, it lags in availability, ranking 81st globally (Financial Nigeria, 2020). According to the GSMA 2021 Customer Survey, urban mobile internet usage stands at 67% for men and 46% for women; in rural areas, it drops to 41% for men and just 24% for women. This gap is largely driven by poverty and cultural norms that restrict women's access to digital tools.

The gender digital divide not only limits women's access to education and social engagement but also hinders their economic participation. Womenn are under-represented in tech-driven sectors, with digital skill gaps reducing their job opportunities and income potential. Internet access has been shown to boost women's digital financial inclusion—connected women are more likely to own mobile money accounts and access key financial services essential for entrepreneurship and economic independence (Emerald Insights, 2024). However, in Nigeria, many women remain excluded due to low connectivity rates.

These challenges have far-reaching implications. The World Bank (2024) reports that internet access reduces extreme poverty by 7%, illustrating its potential to uplift marginalised populations. But the persistent gender gap in connectivity limits these benefits for women within the country, especially in rural areas. Closing this divide could significantly improve women's employment outcomes and earnings, fostering inclusive growth and broader societal gains.

Mobile Internet Usage
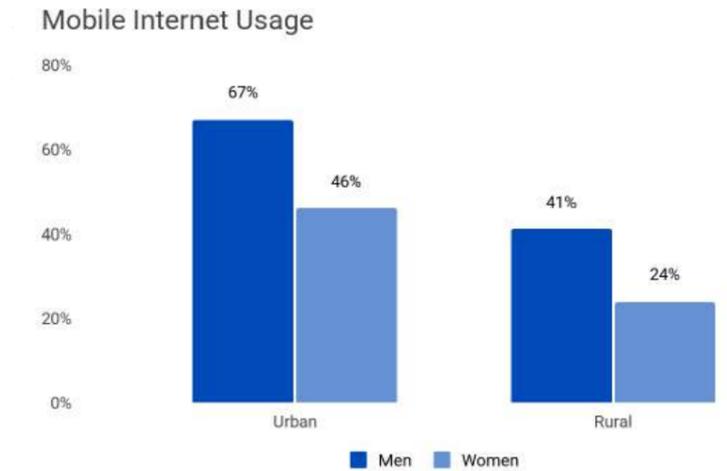
Source: GSMA, 2021

Nigeria ranks 3rd in Africa and 65th globally on the 2022 Inclusive Internet Index.

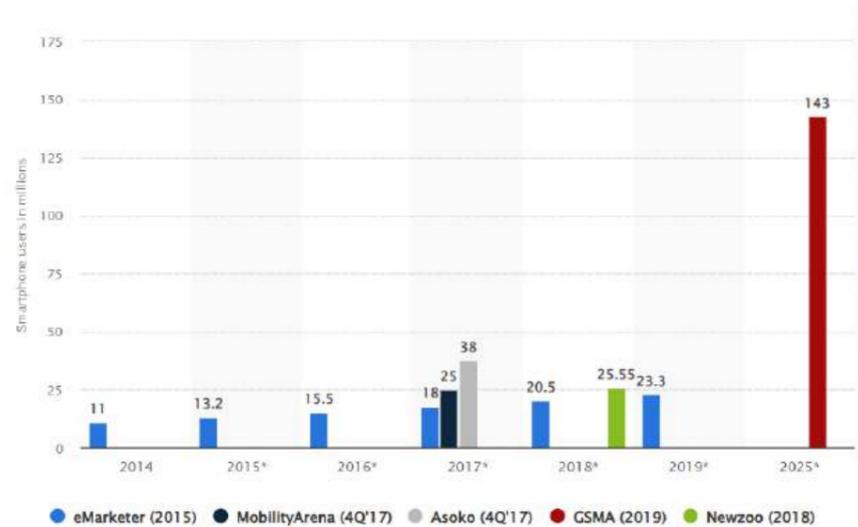**Despite increasing internet penetration and growing smartphone adoption, digital illiteracy and infrastructure gaps limit young people's ability to fully leverage opportunities in Nigeria's digital economy.**

Nigeria's mobile industry is rapidly growing, with a population of over 218 million and a high mobile penetration rate *(MCP Insight, 2023)*. By October 2024, mobile subscribers reached 157.3 million, and smartphone users, estimated at 36–40 million in 2024, is projected to exceed 140 million by 2025, positioning Nigeria as a global smartphone market leader (*Nairametrics, 2024; Commercium, 2024*).

Internet data consumption reached 713,200 terabytes by 2023, driven by post-COVID-19 digital adoption and smartphone use, with 92.4% of users accessing the web via mobile devices *(Geo-Poll, 2021)*. However, limited fibre optic coverage—only 35,000 of the required 125,000 kilometres—impedes nationwide internet access.

Despite growing internet use, over half of Nigeria's population remains digitally excluded due to digital illiteracy and limited access to devices and connectivity. A 2021 World Bank report revealed 50% lack digital skills, limiting access to job opportunities, education, and economic growth, especially in marginalised communities.

The digital skills gap also worsens Nigeria's unemployment rate, with over 85% of graduates in 2024 unprepared for digital job requirements *(Nairametrics, 2024)*, further entrenching inequality and hindering inclusive growth.

Legend: eMarketer (2015) · MobilityArena (4Q'17) · Asoko (4Q'17) · GSMA (2019) · Newzoo (2018)

Values: 2014: 11 · 2015*: 13.2 · 2016*: 15.5 · 2017*: 18, 25, 38 · 2018*: 20.5 · 2019*: 25.55, 23.3 · 2025*: 143

Internet Subscribers in Nigeria

- 200k — 2000
- 85.49 million — 2020
- 103 million — 2024
- 153million UNIQUE MOBILE SUBSCRIBERS
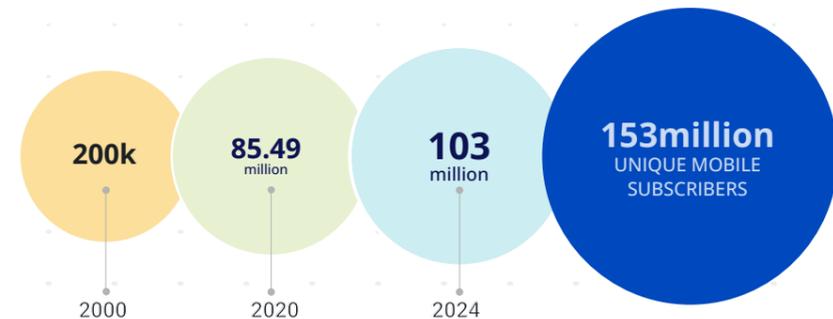
Living in marginalised communities does not diminish young women's agency, they are only limited by the social culture that shapes them and quality of education and opportunities available to them

33 year old Arts and Crafts Practitioner/Kano IDP Settlement

We cannot go to the market; we have to give our community leader our crafts to help us to sell; sometimes he sells them, and sometimes he brings it back for us."

23 year old PWD Jobseeker in Yola

"I once had to dress like a masquerade to an interview, I wore large clothes to hide my mobility issues so they wouldn't know"

22 year-old social media manager / content creator, in a remote community in Enugu State

"I sometimes have to travel to another location, spending close to 400 naira on a daily just to get strong internet connectivity; this makes me feel very much excluded from the society."

32 Years old development practitioner/ semi urban resident Kano State.

"Being marginalised for me means having a voice but not being able to use it. It means having a voice and wanting to create change, but being told you are not allowed to do so. It is wanting to drive society forward but being told to stay at the back because I am a woman."

MARGINALISED WOMEN IN NIGERIA'S DIGITAL ECONOMY

For women in marginalised communities socioculturalnormsandsystemicbarrierslimitaccess to the digital age's empowerment opportunities.
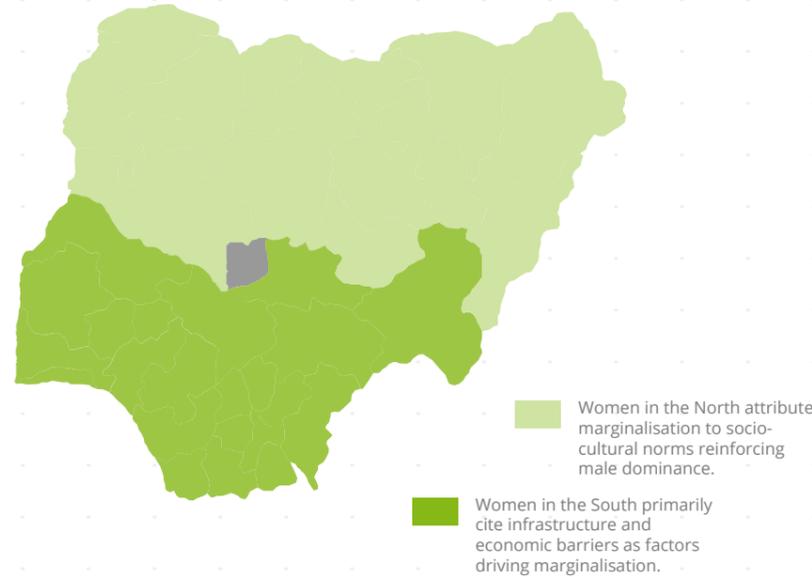
The digital age presents new opportunities for women's socio-economic empowerment in Nigeria. However, it also reinforces existing inequalities especially for women in rural, remote, and conflict-affected areas. These women face multiple, intersecting challenges shaped by geography, cultural norms, and systemic exclusion.

Although frameworks like the National Gender Policy (2006) and Nigeria's ratification of CEDAW (1985) offer legal support and have raised awareness, weak enforcement and cultural resistance have limited their real-world impact. As a result, marginalisation remains widespread—89% of women surveyed in the South and 90% in the North identify as marginalised across rural, urban, and semi-urban areas.

In the North, entrenched patriarchal and religious norms shape rigid gender roles that limit women's autonomy in education, economic participation, and digital access. In the South, more flexible gender norms allow women better access to education and economic opportunities. However, infrastructure gaps and geographic exclusion still hinder socio-economic progress, especially for women in remote areas. Across both regions, women with disabilities face compounded challenges due to accessibility barriers and discriminatory norms.

Despite these challenges, women continue to demonstrate resilience. They engage in informal trade, leverage local skills, and increasingly explore social media platforms to support their livelihoods. Young women in marginalised communities in the South are venturing into content creation and freelance work even with limited digital access.

Marginalisation remains a pervasive reality across the country. 89% of surveyed women in southern Nigeria and 90% in northern Nigeria identified as marginalised.

Women in the North attribute marginalisation to socio-cultural norms reinforcing male dominance.

Women in the South primarily cite infrastructure and economic barriers as factors driving marginalisation.

Legal Frameworks Exist, But Enforcement and Cultural Barriers Undermine Impact.

National Gender Policy (2006)	CEDAW (1995)
Aims to promote gender equality and women's empowerment by addressing disparities in education, economic participation, and political representation.	**Seeks** to eliminate all forms of discrimination against women by advocating for legal protections, equal rights, and socio-economic inclusion.

Despite widespread marginalisation and restrictive societal norms, higher education levels are linked to greater digital autonomy for women in Northern Nigeria.

In Northern Nigeria, wives and daughters are usually discouraged from using the internet, citing cultural beliefs that link it to negative exposure and moral decline (Firoz Lalji Institute for Africa). However, our data shows that women's digital autonomy in the North improves with higher education, while in the South, access is largely unrestricted regardless of education level.

Among women with bachelor's degrees in the Northern region, 88% report regular uncontrolled access, while just 12% experience restricted use. In contrast, 64% of women with secondary education have regular access, and 36% face limitations. The situation is most severe for those with no formal education—84% report restricted access and just 17% have regular use.

In the South, the picture is notably different. Regular and unrestricted internet access is more widespread, cutting across all education levels. Among women with bachelor's degrees, 93% report regular access, and 80% of secondary school graduates do the same. Notably, even women with no formal education in the South report 100% regular and unrestricted access, highlighting a stark contrast with their northern counterparts.

While education increases unrestricted digital access for women in the northern region, they still face societal censorship that limit their digital autonomy and full participation in the digital economy. Addressing this requires community-driven advocacy and investment in girls' education and digital infrastructure in marginalised and conflict affected areas.

How would you describe your access to the internet - North

Controlled Internet Access   Uncontrolled Internet Access
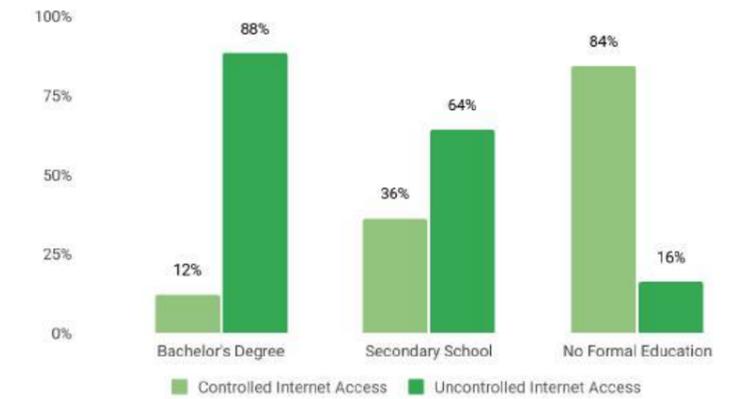
Women with a bachelor's degree have greater unrestricted internet access than those with less education or none.

In the Northern region, societal expectations discourage wives and daughters from using the internet.

While this study proposes that educated northern women enjoy unrestricted freedom to use the internet, they encounter societal censorship on their internet activities.
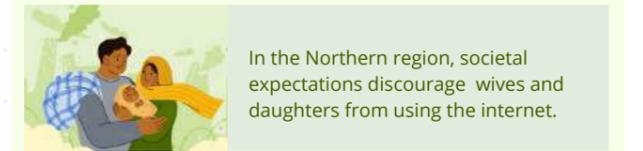
Education gaps fuel unemployment, deepening women's marginalisation: 50% of women without jobs lack formal education and face costly barriers to skills training.

Unemployment remains a significant issue for women in Nigeria, with 24% lacking a job, business, or source of income. Of these, 47% lack formal education, a major barrier to gainful employment. While many women without formal education typically transition into informal enterprises due to lower barriers to entry, structural challenges prevent a large subset from doing so, reinforcing cycles of poverty and exclusion.

Among unemployed women without formal education, 43% live in urban centres, 12% in rural areas, and 29% in urban slums. 43% are aged 23–27, a critical phase for personal and career development and financial independence. Despite better access to education in the South, female unemployment is higher at 35%, compared to 26% in the North. This gap is driven by skills mismatches and intense competition in densely populated urban areas. Also, 23% of these women who are unemployed live with a disability, facing compounded barriers such as stigma, inaccessibility, and workplace discrimination. The World Bank (2023) reports that women with disabilities are twice as likely to be unemployed.

With over 50% of Nigerian girls out of school and poor female enrolment in adult literacy programs, expanding access to formal education, as well as vocational, entrepreneurial, and digital skills training—alongside inclusive hiring practices—can help reduce unemployment and empower Nigerian women, especially those with disabilities. Business management and digital literacy are seen as essential skills for improving employment prospects, but barriers like training costs (33%), lack of information (23%) and internet expenses (15%) remain major barriers to upskilling.

Employment Status of Women with no Formal Education
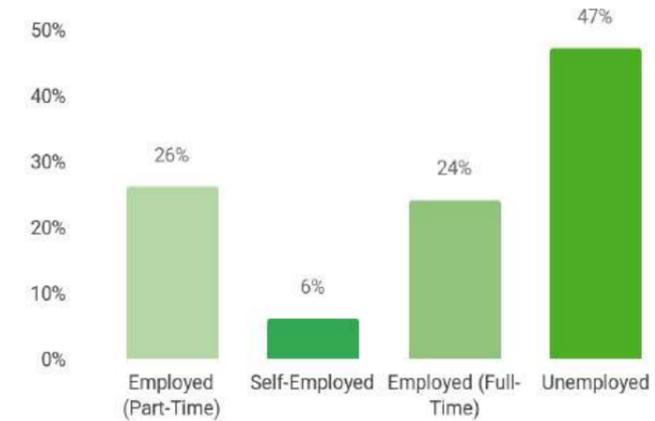
47% of women without formal education are unemployed, with only 24% in self employment.

Business management and digital literacy are seen as essential skills for improving employment prospects, but barriers like training costs (25%), internet expenses (25%), and lack of devices (17%) remain major barriers to upskilling.

The creative and agriculture sectors remain the top employment sectors for women in marginalised communities, with 75% self-employed and only 14% holding full-time jobs

Women's employment in marginalised communities follows national trends, with 24% engaged in self-employment, 33% working part-time and 14% holding full-time jobs. Most self-employed women work in the creative/media sector (55%) and agriculture (38%), while part-time roles are concentrated in creative/media (39%) and tech (28%). Full-time jobs are mainly found in creative/media (40%) and education/training (27%). highlighting persistent barriers to full-time employment in traditional industries.

Cultural and regional factors significantly influence employment patterns. In the North, early marriage and family responsibilities limit women's participation in formal employment. There is also a preference for business start-ups and a declining trust for private sector jobs, which makes more women gravitate towards the education and administrative roles in the public sector.

In marginalised southern communities, over half of women engage in part-time work or are self-employed, reflecting both limited access to stable, flexible, well-paying jobs and their agency in creating opportunities where few exist and also interest in combining multiple income streams.

Despite these challenges, 47% of women express pride in their work, suggesting resilience in the face of adversity, 24% feel slightly proud, and 19% remain indifferent.

State of employment
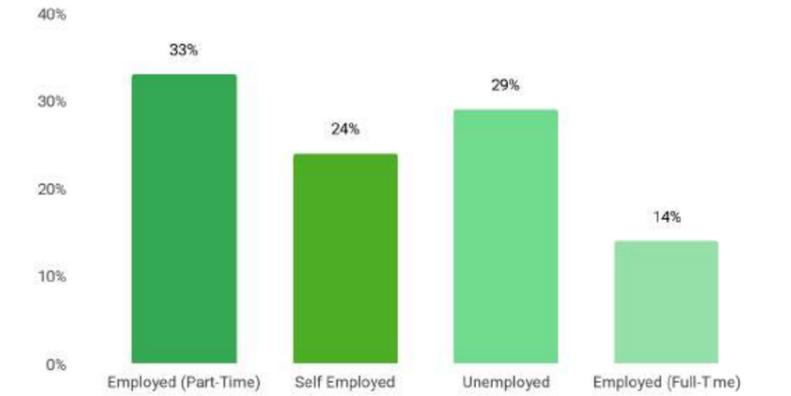
Part-time roles and self-employment are the primary means of livelihood for women in marginalised communities

Despite the under-representation of tech in full-time roles, its increasing presence in part-time work signals growing inclusion of marginalised women in digital industries. Full-time jobs, however, are still dominated by the creative/media (40%) and education/training (27%) sectors, underscoring ongoing barriers to stable employment in other industries.

Women are predominantly low-income earners across employment types and key sectors, with 73% earning below the national minimum wage.

Despite women's participation in key income and employment sectors, many are confined to low-paying jobs in the informal sector due to education and skills gaps and systemic biases. In marginalised communities, young women aged 18 to 35, whether business owners or workers, largely fall into the low-income bracket. Around 73% earn below the national minimum wage of 70,000 naira ($47), particularly in agriculture, education, digital, and creative industries. However, women in education and digital sectors fare slightly better, with 31% and 36%, respectively, earning between 81,000 and 100,000 naira or more.

Although a large number of women in this study hold a bachelor's degree, their education does not significantly impact their income. In the northern region, 72% of educated women with bachelor's degrees earn below the minimum wage, with 34% earning less than 20,000 naira per month. In the southern region, while 70% of women with a degree are employed, only 16% earn between 81,000 and 100,000 naira or more, and the rest earn below the national minimum wage. Among women with disabilities, 51% have a bachelor's degree, yet 81% earn below the minimum wage.

Self-employed women are most financially vulnerable, with 81% earning below the minimum wage. Full-time employees have the highest proportion of higher earners, with 53% earning above the threshold, followed by part-time workers at 43%. Income reliability varies by region due to cost-of-living differences between rural and urban areas. Harsh economic conditions and poor infrastructure, such as inadequate road networks and unreliable power supply, further impact women's income potential. The gender wage gap remains significant, with women earning approximately 45% less than men in comparable roles.

Monthly Income of Women

● Below Minimum Wage ● Above Minimum Wage
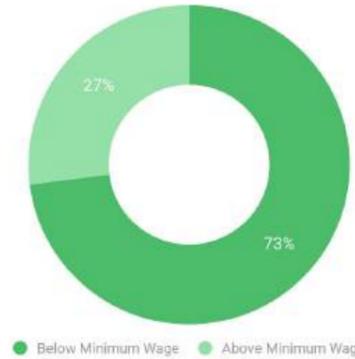
Majority of women in disadvantaged communities are earning below the minimum wage at 73%.

■ Above Minimum Wage ■ Below Minimum Wag
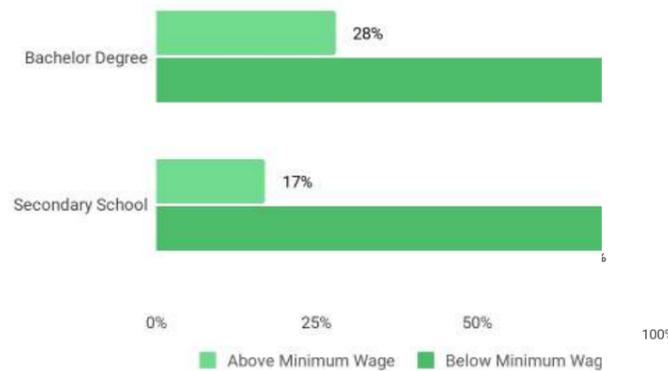
A high proportion of women with bachelor's degree are earning below minimum wage at 72%, with those with secondary school qualification earning below minimum wage at 83%.

Tech jobs are concentrated in urban areas but rural participation signals existing potential and emerging opportunities for marginalised women.

Nigeria's tech sector is expanding rapidly, contributing about 20% to the GDP, driven by increased internet access, a youthful population, a thriving startup scene, and government support. Sectors like fintech, e-commerce, health-tech, and cybersecurity are generating jobs, with high demand for skills in cloud computing, data science, programming, and digital marketing. However, women make up only 17% of the tech workforce, with 28% of them in part-time or freelance roles. This aligns with NBS data placing women's participation at 20%, well below the global average, highlighting the need for greater inclusion.

Since 2020, most on-site tech jobs have remained concentrated in cities with robust digital infrastructure to support the growth of the digital labour force. Lagos accounts for 56% of tech jobs, while Abuja contributes just over 10%. In rural areas, only 7% of women work in tech, compared to 16% in urban areas. This disparity stems from skill gaps—only 12% of marginalised populations have technical skills, and just 29% have basic computer literacy. Limited exposure to tech careers and a preference for agriculture (31%) over tech (17%) also contribute to low participation.

The COVID-19 pandemic accelerated remote tech job growth, with Jobberman reporting a rise in remote listings from 1.53% in 2021 to 17.35% in 2022. Remote work models, such as agent and digital banking, offer opportunities to decentralise tech jobs. However, infrastructure challenges like unreliable electricity, poor internet, and limited digital tools continue to hinder access

What type of work or business are you currently engaged in?
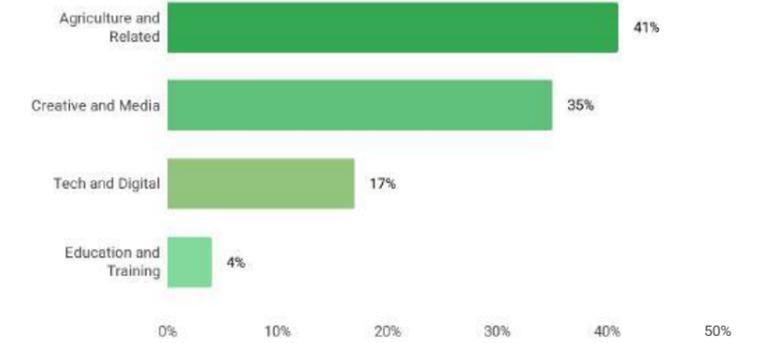
Despite tech's under-representation in employment share total, its share in part-time work signals growing inclusion of marginalised women in digital industries.

31% Agriculture sector

17% Tech sector

Limited awareness of career opportunities in tech and preference for - related work (31%) over the tech sector (17%) highlight the need for better exposure to tech career.

Remote job listings on Jobberman, surged by 88.44% from 1.53% in 2021 to 17.35% by the end of 2022. The optimisation of remote operating models such as agent banking and digital banking holds the potential to decentralise tech jobs. However, infrastructure deficits such as poor electricity, internet connectivity, and access to digital tools affects digital inclusion.

04

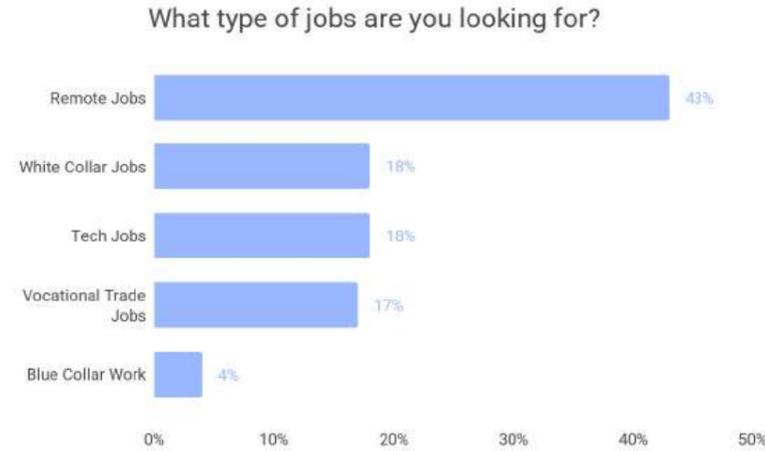# DIGITAL PLATFORMS AND EMPLOYMENT INCLUSION IN MARGINALISED COMMUNITIES

Digital platforms can transform socio-economic opportunities for marginalised populations, but familiarity gaps and exclusionary designs limit impact

Globally, the growth of digital labour platforms has been pivotal in driving socio-economic empowerment, especially for marginalised demographics. Between 2018 and 2022, U.S. employment for persons with disabilities (PwDs) grew by 11.6%, driven by remote work. In Nigeria and Africa at large, digital platforms hold enormous potential to transform the socio-economic trajectory for marginalised populations.

These platforms have been increasingly viewed as instrumental in mitigating social and workplace inequalities, creating new income opportunities, and increasing workforce participation of marginalised populations. While diversity and inclusion in digital innovations have gained attention over the past decade in Nigeria, significant gaps persist, limiting their impact. Familiarity with existing platforms is low among marginalised groups. In this study, while 43% of respondents expressed interest in remote work, over 80% were unfamiliar with relevant platforms.

Due to challenges in using social media and online platforms, marginalised populations rely more on traditional methods like visiting organisations, word-of-mouth referrals, and face-to-face networking. Among those who are familiar, exclusionary platform design and digital literacy affect usage and success rates. For instance, persons with disabilities struggle with complex platform layouts. Simplifying interfaces and incorporating universal design can improve accessibility for diverse users, offering marginalised communities the opportunity to bypass local discrimination and limited job access.

What type of jobs are you looking for?

Remote Jobs	43%
White Collar Jobs	18%
Tech Jobs	18%
Vocational Trade Jobs	17%
Blue Collar Work	4%

A low percentage of women are in the tech and digital sector at 17%, with the highest proportion of women in the agriculture and creative sector
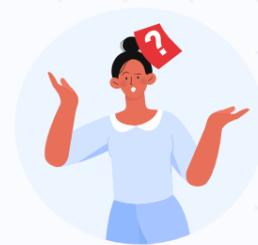
Although a significant number of marginalised individuals in this study expressed interest in remote jobs, over 80% remain unfamiliar with remote work platforms.

Marginalised communities often adopt a "Phygital" job search approach, blending traditional methods with social media rather than using specialised job sites

Marginalised communities largely rely on traditional job search methods, such as visiting offices and submitting CVs in person. However, digital platforms are disrupting these practices, with word-of-mouth referrals now facilitated by social media platforms like WhatsApp. Social capital plays a vital role as job seekers leverage relationships with former colleagues, trainers, and associations. This "phygital" approach blends offline and digital strategies to overcome systemic barriers, but social media platforms like Facebook, WhatsApp, and Telegram are preferred over specialised job sites like LinkedIn and Jobberman, despite its limited success rates.

Social media also serves as a key tool for networking, job discovery, and business promotion due to its accessibility via low-end smartphones. However, self-taught use often leads to gaps in leveraging these platforms for career and business growth. For instance, marginalised users of Facebook and Instagram for business promotion avoid paid advertising, limiting their reach to personal followers. Job searches rely on following familiar organisations, which becomes ineffective when companies rarely post vacancies.

Marginalised communities place high value on human connection in their job search, which explains their preference for social media platforms. In contrast, the lack of feedback and personal engagement on job sites reduces trust in these platforms—leading 21% to believe many listings are fake. Additionally, job ads on these sites often feel generic and irrelevant, unlike the more targeted posts in social media groups. This leads 35.8% to report that listings are usually for distant locations, reflecting their fear of fake interviews and preference for familiar, nearby opportunities.

Use of Social Media to get Jobs

	Facebook	Instagram	Twitter
Attempted to get a job	68%	69%	96%
Got a job	20%	21%	1%
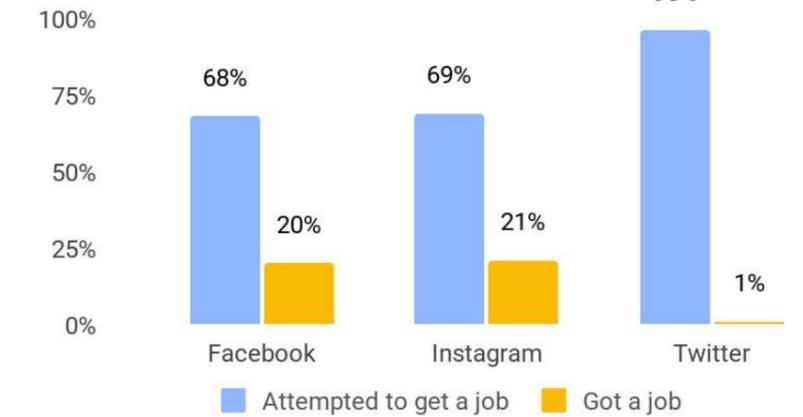
The success rates of social media job search remain low, with only 20% securing jobs via Facebook, 21% via Instagram, and just 1% via Twitter, despite high job search activities on these platforms (68% of Facebook users have used it for job search, 69% of Instagram users, and 96% of Twitter users)

For women in disadvantaged communities, engagement on online job platforms is primarily hindered by a lack of confidence, digital skills and resources. It takes 1-3 months of repeated job search failures to discontinue use

In marginalised communities, we assessed women's familiarity with seven digital job platforms. Jobberman (42%) and LinkedIn (33%) were the most recognised, with awareness primarily driven by interactions with humanitarian and non-governmental organisations. In urban areas, awareness spreads through word-of-mouth, social media, and Google searches.

However, familiarity doesn't guarantee usage. In the North, familiarity with Jobberman (35%) and LinkedIn (30%) is lower than in the South (56% and 39%, respectively). Despite this, 72% of those familiar with Jobberman use the platform, compared to 70% for LinkedIn and 50% for JobMag. Barriers like lack of platform credibility (44%), device/internet issues (39%), and digital skills gaps hinder conversion rates.

Disadvantaged communities face challenges in navigating platforms, tailoring applications, and using advanced features. Women, in particular, lack confidence in networking, posting, and applying for jobs. Repeated job search failures lead to skepticism causing many to stop applying after 1–3 months and discontinue platform use. This reinforces perceptions of fraud and discourages further engagement due to fears of employer bias.

The gap between awareness, usage, and success is stark: on LinkedIn, 72% apply, but only 12% secure jobs. On Jobberman, 62% apply, but only 23% succeed. JobMag shows a 24% success rate from 62% of applicants. Despite being less effective, social media is still the preferred job search tool over specialised job boards.

Familiarity of Online Platforms (Women)
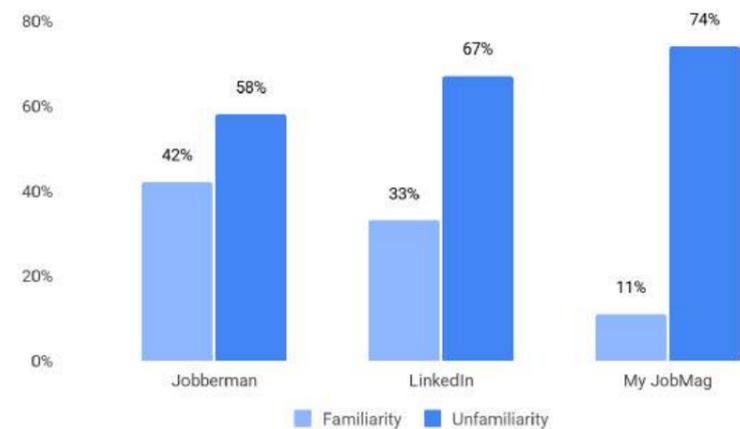
Across board, familiarity of online job platforms is low among women in disadvantaged communities, with 33% familiar of LinkedIn, 11% of My JobMag, and 42% with Jobberman.

Many women using online digital job boards abandon them after 1–3 months of unsuccessful job applications, often discontinuing their use altogether. This lack of success reinforces perceptions of fraud, leading many to believe that the job listings on these platforms are not genuine.

Job seeking Persons with Disabilities (PwDs) use digital platforms as a tool for concealing their disabilities, and overcoming perceived employer bias but job success rates remain low

Familiarity with online job platforms among Persons with Disabilities (PwDs) is limited, with only 30% familiar with LinkedIn, 25% with Jobberman, and 13% with JobMag. Awareness of remote job platforms like Fiverr (16%) and Upwork (14%) is similarly low, with much of the awareness coming from humanitarian and non-governmental organisations, particularly in the North where digital resources are limited.

PwDs often use these platforms strategically to hide their disabilities, avoiding disclosure in hopes of improving job prospects. However, many are screened out during virtual interviews once their disabilities are identified, highlighting persistent biases in digital recruitment.

Despite high usage among familiar users—86% for Jobberman and LinkedIn, 70% for JobMag—PwDs face barriers such as limited digital skills and inaccessible platform designs (e.g., lack of text-to-speech functionality and high-contrast modes). This results in lower job success rates: 68% search for jobs on Jobberman, but only 21% secure employment, with similar gaps on LinkedIn (52% search, 15% success) and JobMag (58% search, 25% success).

PWD business owners mostly leverage social media but face unique barriers with usage. For instance, auditory impaired PwDs struggle with customer engagement, as most prefer phone calls over text. Visually impaired PwDs face challenges navigating platforms due to poor screen reader compatibility and lack of alternative text for images.

Familiarity with Online Job Platforms
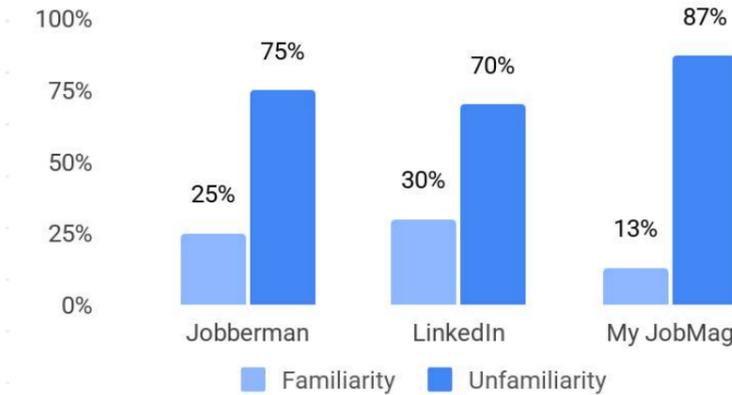
PwDs who are familiar with Jobberman are 25%, LinkedIn 30%, and JobMag 13%, showing low level of awareness of online job platforms.

PwDs face major challenges using online job boards due to limited digital skills and inaccessible designs, such as missing text-to-speech and high-contrast modes. The lack of clear disability inclusion statements further restricts opportunities.

WhatsApp is considered the most socially acceptable job search and business platform for women in more traditional, marginalised communities

WhatsApp has become a crucial tool, bridging the gap between traditional practices and modern job search methods. WhatsApp is particularly attractive to women in disadvantaged communities due to its low data usage, minimal internet requirements, and user-friendly interface. It offers a socially acceptable platform in patriarchal settings, allowing women to engage with familiar contacts, reducing potential conflicts.

As an instant messaging platform, WhatsApp enables women to connect with friends and family to share job opportunities, exchange CVs, and join job-specific groups. These groups provide access to job links, detailed position information, and a wider audience for resume distribution. For business owners, WhatsApp serves as an accessible marketing tool, helping advertise products, connect with potential customers, and finalise sales.

WhatsApp's effectiveness is evident in its success rates: 48% of women secure jobs through the platform, aligning with 51% of job search activities conducted there. Additionally, 31% of women business owners report gaining clients through WhatsApp, underscoring its role in supporting employment and entrepreneurship.

Use of Whatsapp (Women)

31%

44%

● Marketing ● Got a client
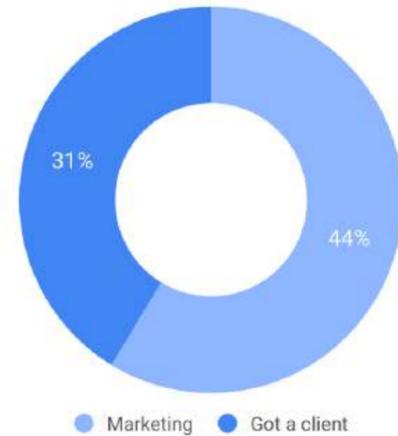
Marketing efforts on Whatsapp at 44% led to 31% successful client acquisition

WhatsApp's low data usage and user-friendly interface make it ideal for women in low-resource areas. In patriarchal societies, it offers a socially acceptable way to access the internet, enabling women to connect with family and friends without conflict.

WhatsApp offers accessibility features that facilitate job searches, networking, and community-building for People with Disabilities (PwDs).

WhatsApp is increasingly favored by Persons with Disabilities (PWDs) for its accessibility features and user-friendly interface. The platform bridges traditional job search methods and digital platforms, allowing PWDs to network, build trust, and connect with individuals who share similar experiences. While it has limitations in accessing broader markets, WhatsApp is popular for creating supportive networks and identifying job opportunities.

WhatsApp includes several accessibility features: screen reader support (TalkBack for Android, VoiceOver for iOS) for visually impaired users, and third-party apps that convert voice messages to text for those with hearing impairments. The platform's multiple communication options—text, voice calls, and video calls—offer flexibility for users with different abilities. Deaf or mute users can engage in text-based conversations, while those with hearing impairments benefit from closed captions during voice and video calls.

WhatsApp's intuitive interface, with features like large text, high-contrast themes, and vibration alerts, enhances its accessibility. This has contributed to a 55% job placement success rate from job search activities on the platform. However, PWDs are underutilizing WhatsApp for business, as current marketing efforts have only resulted in a 16% client acquisition rate, indicating an opportunity to expand entrepreneurial use.

Use of WhatsApp (PwDs)

45%

55%

● Tried getting a job ● Got a job
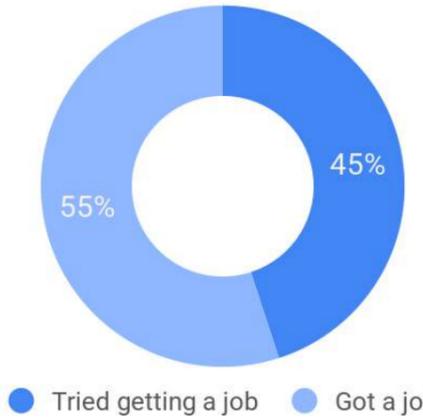
Job search efforts at 45% led to 55% landed jobs on Whatsapp for PwDs.

WhatsApp's simple and intuitive interface further enhances its apeal among PWDs, requiring minimal training for effective use. Features such as large text options, high-contrast themes for improved readability, and vibration alerts for incoming messages and calls make the app more accessible to users with visual and hearing impairments.

EMPLOYER PERSPECTIVES AND HIRING TRENDS IN MARGINALIZED COMMUNITIES

Referral is the dominant recruitment strategy used by employers in recruiting PWDs and women in hard to reach communities

Despite the increasing availability of digital recruitment tools, a growing number of employers in Nigeria have yet to fully integrate technology into their hiring processes for marginalised populations. This gap is driven by multiple factors, including low smartphone adoption in marginalised communities and informal hiring practices.

In Northern Nigeria, 52% of employers reported that technology plays no role in their recruitment efforts, with only 3% utilising specialised job boards, indicating a heavy reliance on traditional, non-digital methods. In the South, there is modest adoption of digital tools, with 53% of employers reporting the use of online assessments and automation. However, this usage is often general and not specifically tailored to inclusive hiring.

Across both regions, offline methods dominate recruitment for marginalised groups. Referrals are the most commonly used channel, employed by 79% of employers in the North and 72% in the South, followed by social media, with usage ranging from 8.3% in the South to 10.5% in the North.

These findings show that while digital tools have entered mainstream recruitment, they are not yet being strategically deployed to engage marginalised job seekers. Social media, however, offers a promising entry point. Its use aligns with the observed "phygital" approach among marginalised groups, who combine personal networks with digital tools to access opportunities. Although referrals remain the dominant hiring strategy, social media serve as a bridge between traditional and digital recruitment methods for inclusive hiring.

79%
social media
and referrals

52% of employers in Northern Nigeria say technology plays no role in their recruitment from marginalised communities, as most of them rely on social media and referrals (79%).

In the South, employers are increasingly using online assessment and automation tools when recruiting from marginalised communities but referrals dominates.

Inclusive employers tend to be informal and agriculture-based, often located in the northern region, and guided by community ties and organic inclusion practices

Inclusive hiring is gradually gaining momentum in Nigeria, with 40% of employers reporting active efforts through affirmative actions and dedicated policies. However, the majority, 60% of employers, still lack any formal approach toward inclusive recruitment. Interestingly, employers in the informal sector (33.6%) are more engaged in inclusive hiring than those in the formal sector (27.59%). This may reflect the informal sector's greater flexibility, lower entry barriers, and a form of "inclusion by necessity", as it absorbs over 70% of the workforce and serves as a critical source of livelihood for marginalised groups.

By sector, agriculture (35.94%) and the creative industry (28.3%) lead in hiring from marginalised communities, both sectors being characterised by accessible entry points and adaptable work roles. Regionally, the northern states, particularly Kano (56.15%) and Adamawa (21.54%), demonstrate stronger inclusion efforts compared to Lagos (13.85%) in the South. This disparity may point to a more community-orientated hiring culture of referrals and minimal digital tools usage in the North, whereas recruitment in the South is increasingly shaped by impersonal digital tools, online assessments and forms.

Encouragingly, 55.12% of inclusive employers have formal policies in place, reflecting a level of strategic intent. Among marginalised groups, Persons with Disabilities (48.7%) are the most frequently hired, followed by women in remote areas (36.2%). However, Internally Displaced Persons (IDPs) remain significantly underrepresented, with just 15.34% hired, underscoring the persistent structural and geographic barriers they face.

In summary, inclusive employers are most commonly found in the informal and agricultural sectors, predominantly based in northern Nigeria, and are often guided by intentional hiring strategies. Nonetheless, IDPs continue to be excluded, highlighting the need for more targeted efforts to ensure no group is left behind.
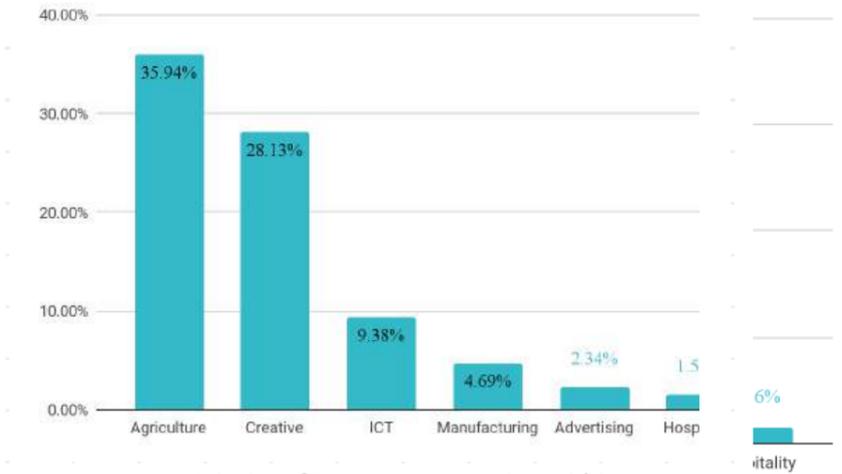
Majority of PwDs are operating within the agricultural sector at 59%.

Enugu 3.3%
Lagos 13.2%
Adamawa 23.1%
Kano 60.3%
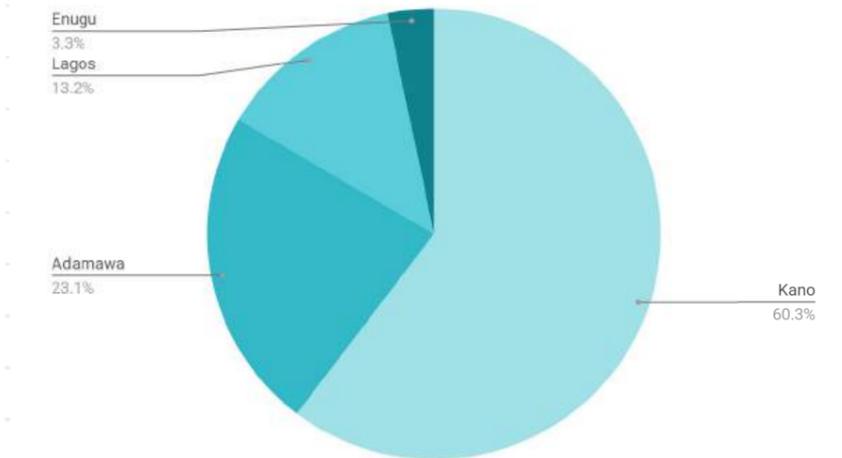
Majority of PwDs are operating within the agricultural sector at 59%.

Despite reporting that marginalised employees excel in roles like IT, design, marketing, and customer service, employers still report persistent, context-specific hiring barriers and perceived skills gaps

Hiring from marginalised groups reveals distinct challenges shaped by regional, contextual, and sector-specific dynamics. Employers seeking to hire persons with disabilities (PWDs) frequently cite difficulty in assessing their skills (50.77%) and providing accessible infrastructure during interviews (23%) as key barriers. These issues are especially prevalent in the creative sector, where 31.25% of employers report infrastructure challenges. Yet, many PWDs thrive in flexible and remote work environments, particularly in creative roles—highlighting the potential for inclusion if workplaces invest in accessibility and support.

Women in hard-to-reach communities face a different set of hurdles. Employers report logistical and transportation challenges (31.58%), along with limited access to technology and inadequate skill levels—issues more pronounced in the formal sector (33.3%), where expectations for digital proficiency are higher. In contrast, informal sector employers, particularly in agriculture (78.75%) and the creative industries (50%), encounter fewer obstacles, likely due to more flexible hiring practices and lower entry barriers. Internally displaced persons (IDPs) confront challenges that reflect their broader exc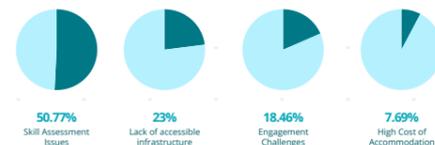lusion from economic and social systems. Transportation (36%) and cultural barriers (28%) are the most commonly reported issues, underscoring the difficulties IDPs face in integrating into host communities and accessing stable employment.

Despite these obstacles, marginalized groups show clear strengths. PWDs are known to excel in creative and design roles, IT and software development (especially in the South, 31.7%), and customer service (particularly in the North, 28.5%). However, skill gaps persist—Southern employers cite problem-solving (36.3%) and technical skills (31.82%) as areas of concern, while in the North, communication (42.5%) and technical skills (37.5%) are more pressing. Similarly, women are widely recognized for their capabilities in marketing and communication, with additional strengths in HR (22.5%) and customer service (19.35%) noted by northern employers. Still, challenges in communication (34.9%), technical proficiency (30.1%), and problem-solving (33.3%) continue to limit their potential, particularly in northern regions.

Challenges in Hiring from Marginalised Communities

People With Disability

| 50.77% Skill Assessment Issues | 23% Lack of accessible infrastructure | 18.46% Engagement Challenges | 7.69% High Cost of Accommodation |

Women in Hard-To-Reach Location

| 31.58% Logistics and Transportation | 33.3% Limited Access to Technology | 28.07% Lack of Skills | 15.79% Cultural Barriers |

Internally Displaced Persons

| 36% Logistics and Transportation | 28% Cultural Barriers | 20% Lack of skills and qualifications | 16% Limited Access to Technology |
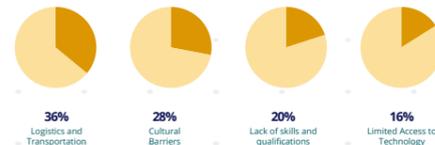
Most formal organisations, especially in advertising, are not hiring marginalised groups due to accommodation constraints, and deprioritisation

Despite increasing discourse and policy momentum around inclusive hiring, the reality tells a different story. 88% of employers report not actively seeking to hire individuals from marginalized communities. This gap is most evident in the formal sector, where 72% of employers admit to making no intentional efforts toward inclusion. Even in the informal sector, 66.4% echo this trend, highlighting a widespread reluctance to embrace inclusive practices. This is particularly troubling in light of the 5% employment quota for persons with disabilities outlined in the 2019 Disability Act—a critical legal benchmark that remains largely unmet.

Among formal industries, advertising stands out as the least inclusive. In this sector, 20.69% of organizations openly state that inclusive hiring is not a priority, while 18.97% cite their inability to provide the necessary accommodations. These barriers reflect broader systemic issues across other sectors, where readiness, whether infrastructural, cultural, or policy-driven, remains limited.

However, there are promising signs of willingness to change. Employers across Northern and Southern Nigeria are showing interest in improving their hiring practices, though their motivations vary. In the South, employers point to subsidized inclusivity training (28.4%) and better access to inclusive recruitment platforms (27.19%) as key enablers. Northern employers, on the other hand, emphasize building partnerships with NGOs (55.17%) and receiving public recognition (15.52%) as primary incentives.

These regional differences underscore the need for tailored approaches, proving that inclusive hiring strategies must be context-specific rather than one-size-fits-all.

Formal sectors with the least inclusive

Sector	%
Advertising and Marketing	37%
Creative	32%
Information Communication and Technology	13%
Agriculture, Fishing and Forestry	6%
Others	6%

Category	%
Not a Priority	21.75%
Need for special accommodation	18.54%
Work place integration issues	13.55%
Low Productivity	11.05%
Lack of awareness	9.98%
Limited Availability of candidates	7.31%
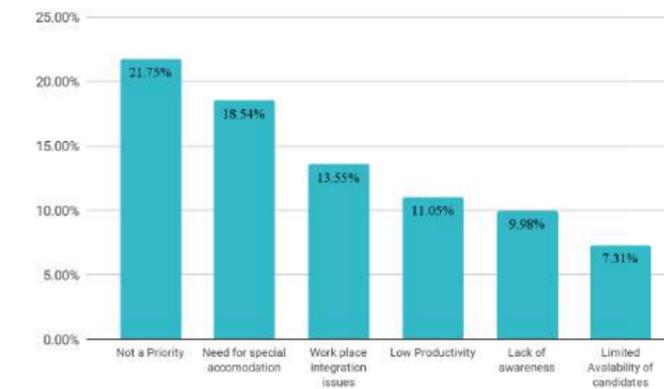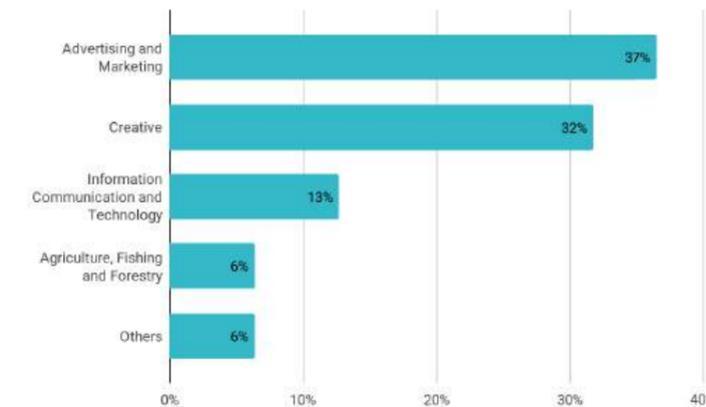
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06

PERSONS WITH DISABILITIES: EMPLOYMENT DISCRIMINATION AND ACCESSIBILITY BARRIERS

PwDs are increasingly turning to online education and skills development to overcome barriers to employment and inclusion, but persistent accessibility gaps limit their full participation.

In 2018, the World Health Organisation reported that 29 million Nigerians were living with disabilities. Unfortunately, societal attitudes, often influenced by superstitions and cultural beliefs, perpetuate stigma against Persons with Disabilities (PWDs). This widespread stigma leads to exclusion from education, employment, and social activities, creating a cycle of poverty and marginalisation.

Education remains a significant barrier for PWDs, with only 4.5% enrolled in formal education, largely due to inaccessible school environments (ActionAid, 2021). The lack of accessible higher education and vocational training further limits their ability to gain competitive skills. Although the digital economy offers new opportunities, the absence of inclusive training programs further restricts their participation.

The internet is becoming an essential tool for persons with disabilities (PwDs), offering new opportunities for education, employment, and economic participation. Online platforms are enabling PwDs to access learning materials and acquire new skills. However, challenges such as affordability, digital literacy gaps, and accessibility issues with certain platforms continue to limit PwDs' ability to fully engage with the digital economy.

While PwDs mainly use the internet for learning (27%) and communication (25%), their participation in job searches and digital entrepreneurship remains low at 21% and 18% respectively, due to accessibility gaps and financial barriers especially for visually and hearing-impaired users. In the northern region, job search and digital entrepreneurship are low at 15% and 19% respectively. In the southern region, job search is low at 19% and digital entrepreneurship at 13%. Despite these barriers, a growing number of PwDs are embracing digital platforms for learning and professional development.

What do you use the internet for?

Education 27%
Communica 25%
Business 17%
Job Search 16%
Entertainme 14%
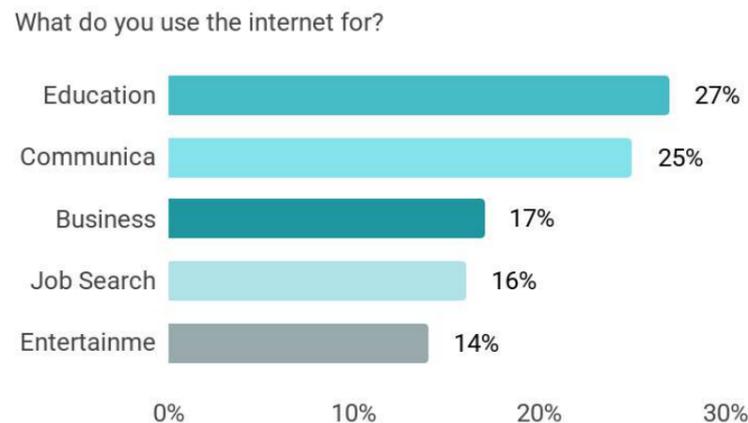
While there is an emerging number of PwDs using the internet for upskilling, the numbers are still low at 27%

| With barriers in traditional education, PWD are embracing digital platforms for education | Despite increased interest in digital education, job search is one of the least reasons to use the internet amongst PWD. |

Business management and advanced digital literacy are the most in-demand skills among PWDs for improving employment outcomes, with agriculture, digital, and the creative sector emerging as their preferred career pathways

Persons with Disabilities (PwDs) in Nigeria mainly acquire skills through in-person training provided by humanitarian organisations, covering basic literacy, entrepreneurship, and communication. These sessions often include sign language interpreters and accessible venues, but high transport costs remain a key barrier. With rising mobile adoption, many PwDs are turning to online courses using assistive technologies, although limited digital literacy and poor internet access still drive a preference for in-person support.

PwDs identify business management, advanced digital literacy, and technical skills as critical for employment. In the North, business management (24%) is most desired, followed by advanced digital literacy (20%); in the South, business management (32%) leads, followed by technical skills (21%). Agriculture (37%) is the top sector of interest, followed by digital/tech (33%) and creative industries (22%).

Despite the 2019 Discrimination Against PwDs Act mandating a 5% employment quota, exclusion persists due to biased hiring, inaccessible workplaces, and the cost of assistive devices. Unemployment stands at 30%—29% in the North and 33% in the South—with only 24% in full-time employment. As a result, 46% of PwDs are self-employed or working part-time, largely in agriculture (60%), creative/media (30%), and tech (11%). Gender patterns show women dominate creative/media (47%), while men lead in agriculture (70%).

Still, 80% earn below the minimum wage, and only 28% earn above NGN70,000. Entrepreneurial growth is hindered by stigma, limited capital and technology, and barriers like lack of interpreters or customer distrust, which constrain economic opportunity despite strong resilience.W

What type of work or businesses are you currently engaged in?

11%
28%
59%

● Agriculture and Related   ● Creative and Media
● Tech and Digital   ● Education and Training
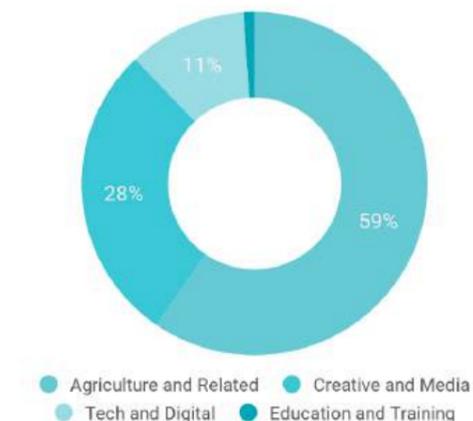
Majority of PwDs are operating within the agricultural sector at 59%.

PWDs are developing skills in business management, and advanced digital literacy with the aim of working in Agriculture, Tech, and Creative industries.

47%
Creative/Media

70%
Agriculture
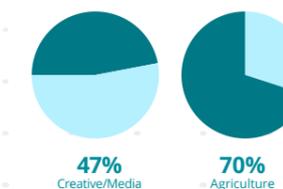
Gender dynamics show female PwDs are more active in creative/media (47%) while male PwDs dominate agriculture (70%).

Nigeria has policies promoting inclusivity for PwDs, but their implementation remains inconsistent across states, with some lacking the necessary enforcement frameworks.

Nigeria has taken important steps to advance the rights of Persons with Disabilities (PwDs), beginning with its ratification of the UN Convention on the Rights of Persons with Disabilities (UNCRPD) in 2010 and the passage of the Discrimination Against Persons with Disabilities (Prohibition) Act in 2018. The Act mandates inclusive education, prohibits discrimination, and requires a 5% employment quota for PwDs in public institutions. It also established the National Commission for Persons with Disabilities (NCPWD) to drive implementation, with financial penalties for non-compliance and a transition period ending in January 2024. NGN250,000 for individuals and NGN500,000 for companies, with an additional fine of NGN50,000 for company executives involved.

At the subnational level, disability inclusion remains uneven. While states such as Lagos, Kaduna, Plateau, and Anambra have enacted supporting laws and established agencies, others either lack enforcement mechanisms or have yet to adopt comprehensive frameworks. Challenges persist in the employment sector, where many employers cite the cost of accommodations and assistive tools as barriers, while discriminatory hiring practices and inaccessible recruitment processes further marginalize PwDs.

Social inclusion remains limited by poor infrastructure and urban planning. Inaccessible transportation, roads, and public spaces restrict the mobility and full participation of PwDs. Although the NCPWD is charged with monitoring and enforcing inclusion, it faces financial and operational constraints, reducing its ability to hold institutions accountable and scale its impact.

"In 2019, the president signed the Disability Act into law, mandating that every business organisation must reserve 5% of its employment opportunities for persons with disabilities. In spite of this, some businesses outrightly refuse to offer employment to persons with disabilities if they discover that the applicant has a disability. Several cases of such discrimination have been reported."

Program Director working with PWD

Discrimination Against Persons with Disabilities (Prohibition) Act, mandates the full inclusion of PWDs in society, emphasising the need for quality, inclusive education and establishing a 5% employment quota for PWDs in all public organisations.

The National Commission for Persons with Disabilities (NCPD), is tasked with preventing discrimination and promoting disability inclusion across all sectors. The Act enforces strict penalties for violations: individuals found guilty under Section 28(1)

Inclusion Strategies for Physical and Online Engagements

Sign Language Interpretation

Include Sign language interpreters during physical engagement

Venue Accessibility

All areas of the venue including the restroom should have low platform and ramps where necessary

Event Support Team

All support team members engaged, including the MC, should have experience or education related to the disability community, with sign language interpretation skills as a key requirement.

Sitting Arrangement

The sitting arrangement should be spacious, creating room for easy movements.

Disability Friendly Virtual Platforms

Adopt platforms that PWDs are familiar with and are easy to navigate (i.e YouTube and Zoom)

Clear Feeds

Ensure the video and sound quality on the live stream platform are very clear and easy to interact.

Light Reduction

The lightning within the hall should be kept minimal because of those with visual impairment

Sound Control

The loudness of the sound system should be kept at normal levels to accommodate those with hearing impairment.

Document Accessibility

Communication materixals should be shared before and during the event were text to speech enabled

Care Givers

Provide professional caregivers and allow participants to come along with personal carers if they have one

Closed Caption on Videos

Leverage platforms that accommodate closed captions (Zoom, Youtube) on live streamings to engage virtual engagements for online participants.

Sign Language Interpreters

Live feeds of interpreters at the physical event should be included in the videos being live streamed across platforms

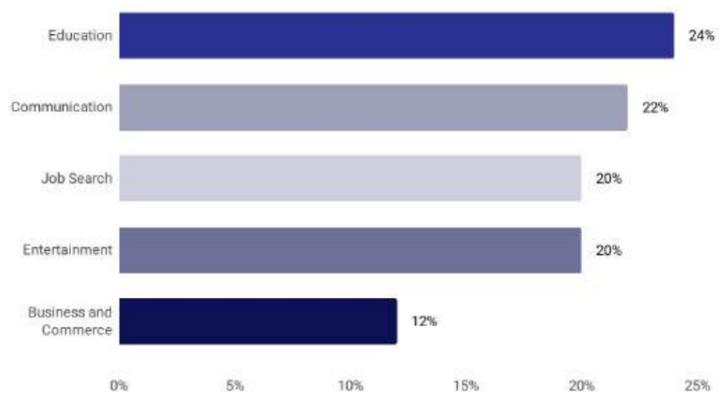# INTERNALLY DISPLACED PERSONS: NAVIGATING EXCLUSION AND MARKET ACCESS

Internally Displaced Persons (IDPs) in Nigeria face significant barriers to formal education, and non-traditional skills training primarily due to geographical exclusion, financial constraints and poor digital connectivity.

Internally Displaced Persons (IDPs) in Nigeria, especially in the northeastern states, face deep social and economic exclusion due to conflict, violence, and natural disasters. As of mid-2022, around 3.1 million Nigerians were displaced, primarily in the northeastern states. Living in overcrowded camps or with host families on the fringes of host communities, IDPs experience limited access to basic services like shelter, food, healthcare, and education. This physical and systemic marginalisation increases dependency on aid and perpetuates poverty. Education is particularly affected, with over a million displaced children lacking access to functional schools, teachers, and learning materials.

Educational attainment among IDPs in Nigeria varies by location and integration level, with those in urban areas are more likely to access formal education and attain higher degrees, while those in rural or isolated settlements often receive only basic education. In underserved areas, humanitarian groups and community volunteers provide basic instruction in literacy, numeracy, and vocational skills. Despite limited support, IDPs often take initiative attending nearby schools or learning through hands-on experience in fields like agriculture, food processing, and crafts. However, education remains a major challenge due to a lack of infrastructure, financial hardship, and discrimination.

Although online education offers a promising, low-cost pathway to learning and upskilling, only 24% of IDPs with digital access are engaged in such platforms. Barriers like poor internet connectivity, high data costs, and limited digital literacy prevent broader adoption. Additionally, 36% of IDPs are discouraged from vocational training due to cost. These educational and economic gaps not only hinder individual progress but also deepen generational cycles of poverty and exclusion, reducing the long-term prospects for displaced communities.

What do you use the internet for?

Category	Percentage
Education	24%
Communication	22%
Job Search	20%
Entertainment	20%
Business and Commerce	12%

The number of IDPs using the internet to upskill is low at 24%

The perceived high cost of training programs discourages participation at 36%, leaving many IDPs without the opportunity to upskill or gain certifications that could improve their employability.

Despite limited access to formal upskilling, displaced women are leading peer-driven learning efforts — leveraging social platforms to expand skills, improve income, and foster community resilience

Economic exclusion is equally widespread, as IDPs struggle to find stable jobs due to skill gaps, employer bias, and competition with host communities. A significant proportion of IDPs are self-employed, accounting for 44% of the population. They engage in various activities such as petty trading, subsistence craftsmanship, and manual labour, often acquiring skills through vocational training provided by humanitarian organisations or by networking within and beyond the camps. While some identify business opportunities through analysis and experimentation, limited access to finance remains a major challenge, hindering their ability to expand their ventures.

About 33% of IDPs in Nigeria secure full-time employment, mainly through traditional job search methods and informal networks. However, many struggle to find stable work due to limited resources, weak social connections, and reliance on small-scale job agents and local residents. These positions are often in the informal sector and offer low wages, with only 12% of IDPs earning above the minimum wage. Education significantly influences income levels—half of those earning more hold bachelor's degrees, while the other half have secondary education—underscoring the need for targeted interventions to improve employment outcomes and economic resilience.

In northern settlements, digital learning is emerging as a peer-driven solution despite connectivity issues. A "tech connectifier"—typically someone with a smartphone—joins WhatsApp groups to access and share new craft techniques, enabling informal knowledge exchange, especially among women. This grassroots approach demonstrates the adaptability and resilience of women in IDP communities in accessing learning opportunities and skills development, even with limited infrastructure.

Current Employment Status

Status	Percentage
Self employment	44%
Employment (Full-Time)	33%
Employment (Part-Time)	17%
Unemployed	6%
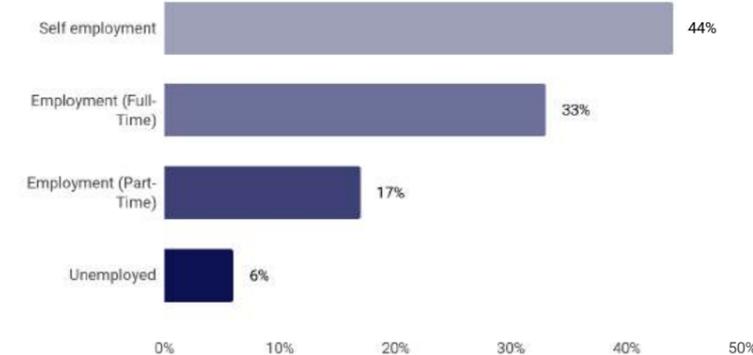
Majority of PwDs are self-employed at 44%, followed by those in full-time employment at 33%

A large proportion remain low-income earners, with only 12% earning above the minimum wage. Among those in this higher-earning group, education plays a key role—50% hold bachelor's degrees, while the remaining 50% have secondary education qualifications.

Nigeria's policy on Internally Displaced Persons reflects the government's commitment to safeguarding IDPs' rights and welfare, however persistent gaps exists

Nigeria has established a comprehensive policy framework to address the needs of internally displaced persons (IDPs) affected by conflict, natural disasters, and other crises. The National Policy on Internally Displaced Persons, adopted in 2021, affirms the government's commitment to protecting the rights and welfare of IDPs and pursuing durable solutions to their displacement. Aligned with international standards—including the UN Guiding Principles on Internal Displacement and the African Union's Kampala Convention—the policy focuses on safeguarding human rights and ensuring access to essential services.

A central feature of the policy is the creation of an interagency coordination framework to streamline responses. This framework defines the roles of government bodies, NGOs, and civil society, with the National Commission for Refugees serving as the lead agency. It supports pathways such as voluntary return, local integration, or resettlement and emphasises informed decision-making by IDPs. The policy also provides for immediate relief, psychosocial support, infrastructure rehabilitation, and livelihood restoration.

However, a key limitation is that the policy lacks legal status and is therefore unenforceable by the government or delegated actors. Moreover, there is no dedicated body to monitor its implementation, and the NCFR remains underfunded. As a result, IDPs often face severe rights violations and lack adequate access to food, healthcare, education, and other basic services. The absence of enforceable mechanisms further undermines IDPs' ability to make informed choices about returning home or integrating into host communities.

The National Policy on Internally Displaced Persons, adopted in 2021, underscores the government's commitment to safeguarding the rights and welfare of IDPs while seeking durable solutions to their displacement.

Nigeria lacks a comprehensive and codified legal framework specifically designed to protect IDPs. This absence of clear laws hampers effective management and protection of IDPs resulting in gross violations of their rights, including inadequate access to basic necessities like food, water, healthcare, and education.

Jobberman Research Team at Damare Camp, Yola

SKILLS DEVELOPMENT PRACTICES IN MARGINALISED COMMUNITIES

Marginalised communities mostly engage in self-paced, unstructured online learning over structured courses and training.

As societal and technological landscapes evolve, marginalised communities in Nigeria are increasingly turning to digital platforms for upskilling. Traditional training programs remain largely inaccessible due to high costs (65.1%), lack of information (45.4%), and poor internet access (38%).

In response, 65% of individuals now rely on unstructured online learning—far outpacing participation in certifications (8%), in-person training (3%), or structured online courses (1%). There is also a growing practice of following thought leaders on platforms like WhatsApp, TikTok, and Facebook to stay informed, while others rely on YouTube for hands-on tutorials. In Southern Nigeria, however, interest in structured platforms such as Coursera is gradually rising.

Experiential and experimental learning are also vital. Artisans refine their techniques based on customer demands, and entrepreneurs continuously adjust their strategies to meet market needs—gaining practical knowledge through real-world problem-solving.

Peer learning networks on WhatsApp and Telegram serve as important knowledge-sharing hubs. These communities foster collaboration, mentorship, and skill-building — a common practice across marginalised groups, including Internally Displaced Persons in Adamawa.

Unstructured online learning

This widely practiced skill development approach involves unstructured, on-demand learning without a predefined training outline.

Online Shadowing

This form of online learning involves following thought leaders and entrepreneurs, applying their insights to one's business.

Experiential and Experimental Learning

This upskilling method is popular among artisans and craftsmen. It involves hands-on learning through experience and responding to client requests.

Barriers to upskilling
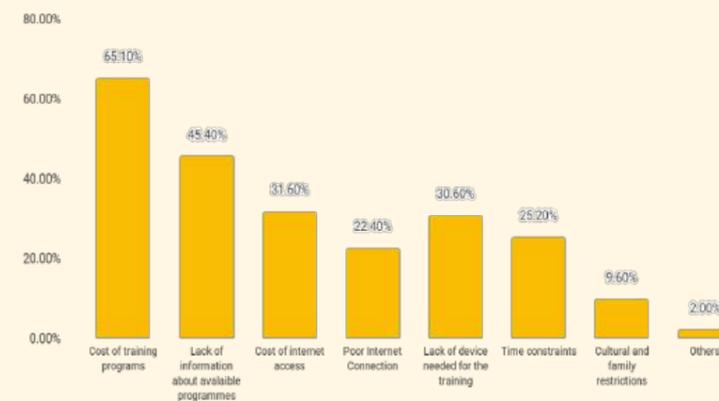
Marginalised communities working in different industries are looking to learn advanced/intermediate business management skills

Rising unemployment and inflation in Nigeria are driving a growing shift toward entrepreneurship, especially among marginalised communities already active in the informal economy. These individuals view entrepreneurship not only as a survival strategy but as a viable path to income generation and long-term resilience. As a result, there is increasing demand for business growth skills, particularly in business management.

Findings from the study show that business management skills (54.2%) are more in demand than technical skills (47.1%). In addition, respondents expressed growing interest in soft skills, creativity, and digital literacy, while interest in agriculture-specific skills and formal academic qualifications remains relatively low. Notably, 55% of respondents report some business management experience, and 46.5% have digital literacy skills—pointing to a demand for intermediate and advanced training.

A sectoral breakdown reveals that agriculture (31.8%) and the creative industry (25.4%) have the highest demand for business acumen. Meanwhile, respondents in the digital, tech, and fintech sectors show strong interest in advanced digital literacy (21.4%) and technical skills (23.8%). Soft skills are valued across sectors, though they are less prioritised by students, educators, and health professionals.

Skills marginalised communities are looking to develop
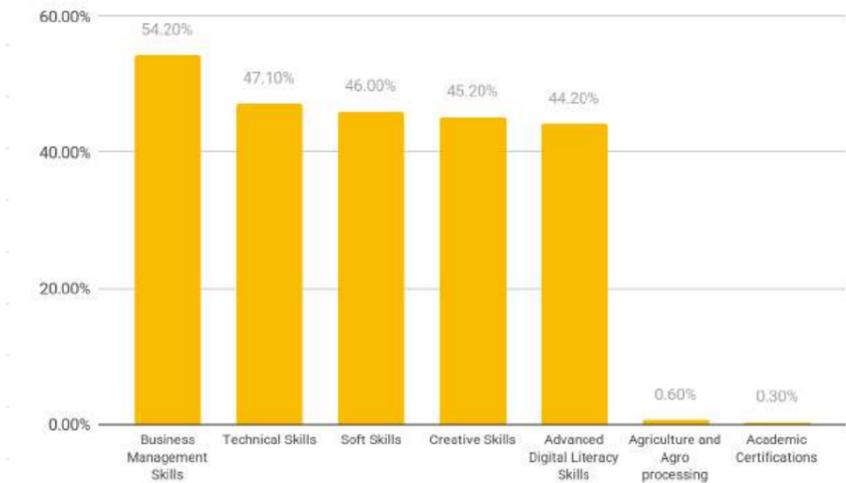
With many marginalised individuals working in the informal economy, there is a growing demand for business management skills to enhance sustainability and growth (irrespective of the industry they currently work).

Upskilling doesn't stop at skill acquisition; securing financial resources for application is equally as important

Despite the growing integration of digital tools in education and training, hands-on learning continues to play a crucial role in skill development among Nigeria's marginalised communities. Early skill development begins by participating in apprenticeships with local businesses, acquiring practical experience by engaging directly in day-to-day operations. Additionally, community-based workshops and vocational training programmes—often organised by government agencies or NGOs—offer valuable instruction in trades such as tailoring, bead-making, and other crafts. However, participation in these opportunities is frequently limited by logistical barriers, especially transportation costs to remote training centres.

Among self-employed individuals, there remains a strong emphasis on upskilling, particularly in areas that enhance their ability to grow or diversify their businesses. Yet, they are beginning to focus less on further training and more on mobilising financial resources to expand existing ventures or launch new ones. To address funding gaps, entrepreneurs in marginalised contexts often rely on informal saving schemes and thrift cooperatives, although access to substantial capital remains limited.

Persons with Disabilities (PwDs) face compounded challenges in upskilling. Many require tailored support—such as sign language interpreters, assistive technologies, or physically accessible learning venues. Although digital platforms offer some promise for remote learning, low levels of digital literacy and limited access to adaptive tools hinder their effectiveness. For many PwDs, in-person training remains the most feasible and accessible learning format.

Although digital platforms offer some promise for remote learning, low levels of digital literacy and limited access to adaptive tools hinder their effectiveness.

While the rise of digital technology presents new opportunities for virtual learning, the effectiveness of these tools is limited for PwDs who lack digital literacy

Hands-on learning remains a fundamental pathway for skill acquisition. Many marginalised individuals participate in apprenticeships with local businesses, gaining practical experience through daily operations.

Many self employed individuals turn to thrift cooperatives as a means of pooling resources to support business growth. Despite these collective efforts, access to additional funding sources remains a persistent challenge.

Online Shadowing

This method of skills development involves following and observing role models or individuals engaged in trades of interest on the internet. It is unstructured and skill development are dependent on the content dished out by these individuals.

> " *I follow business leaders on instagram/facebook, and people who drop business tips on instagram; she also interact with people there.*

> " *I use facebook because I want to upgrade my skills; I search for people that have established their business like those people into cooking" She further stated that "When you follow them, you begin to understand how they are doing it, and you would do it"*

Experimentation

Experimentation was observed as a critical skill that enables marginalised women keep upgrade their skills and keep up with market trends. They receive samples from clients, and try their best to reproduce it, as identically as possible. This method stretches them beyond their current skills, forcing them to develop new skills. Amongst the women engaged in Yola IDP settlement, one of the respondent reported that

> " *When a client send us new designs, we look at it, study it and then reproduce the cap. I am confident taht I can produce any design or pattern"*

Outside of the IDP settlement in Yola, a mobility impaired Cobbler also showed similar experimental skill development approach, but took it a nudge further. The respondent submitted

> " *Aside from client sending me designs, I also visit website of popular shoe designers like Zara, I look at their designs and try to reproduce it. My dream is to work for Zara and I try to do everything they do"*

Inclusive Training Approaches for Marginalised Communities

Beyond providing the necessary technical and digital skills, training programs must integrate psycho-social support and soft skills to help marginalised women, especially IDPs and PWDs to build resilience, overcome dependence mentality and foster self-reliance.

Key actions include:	Outreach & Training Design	Intervention Approach	Key Actors
Conduct physical community based trainings within accessible locations in IDP camps or settlements	Women	Integrate foundational skills to support *adult literacy* for rural women and youths.	*NGOs and Local education providers*
Leverage Peer to peer learning: utilise trained female community members to drive training for other members		*Cultural sensitivity:* adapt training materials to integrate cultural practices and advance local skills.	*Government* has a strong affiliation with IDPs and PwDs with localised policy to guard their education, training and employment engagements.
Develop Self-paced entrepreneurship training modules on social media and introduce low tech platforms	IDPs & PWDs	*Psycho-social support, soft skills and counselling services;* support resilience building, leadership development, conflict resolution, advocacy, innovation etc.	*IDPs and PWDs;* are key stakeholders in driving relevance and ownership of intervention
Leverage Digital and Community in person influencers for outreach and training;	NGOs	*Hard/ Technical Skills:* develop entrepreneurship and small business management for income generation, vocational training,financial literacy, digital literacy skills etc.	*Associations*, in most cases are a point of entry to PWDs and IDPs and women in local communities, and membership is in most cases, considered critical for minimise barriers to skills development, income and employment opportunities
Develop video training content with PWD and IDPs engaged in targeted industries			
Provide mentorship programs for entrepreneurs and professionals to support sustainability of intervention	Digital & Community in-person influencers	*Train mental resilience,* to enhance consistency in improving economic outcomes.	*Influencers*, both digital and in person, who leverage social media (including WhatsApp and Telegram groups) and community meetings for information sharing and skill training for PWDs, IDPs and women in hard-to-reach communities

Jobberman Research Team with Community Leaders at IDP Settlement, Kano

TECHNOLOGICAL ADVANCEMENT AND THE EVOLUTION OF WORK IN MARGINALISED COMMUNITIES

Emerging evidence suggests that technology is an enabler, not a threat to economic stability in marginalised communities

Emerging evidence shows that technology is empowering marginalised communities, helping them achieve economic inclusion and independence. Internally Displaced Persons (IDPs), Persons with Disabilities (PwDs), and women entrepreneurs are increasingly integrating digital tools into their lives, shifting from dependency to self-sufficiency. Women, particularly entrepreneurs, are leading this change, using technology to expand market access, refine business operations, and monetise unpaid skills.

While concerns about automation replacing jobs persist, technology is creating new opportunities for marginalised groups to engage in the digital economy. Digital platforms are providing pathways for these individuals to overcome traditional barriers and access new markets.

However, technology is not a one-size-fits-all solution. Its use is tailored to the unique needs of each demographic. IDPs use digital tools for market access and logistics, while PwDs rely on technology for self-sufficiency.

Beyond addressing immediate challenges, technology also enables financial inclusion through digital payment platforms, online marketplaces, and remote job opportunities. These innovations help marginalised communities compete and thrive, with many individuals not just using but actively shaping technology to fit their needs and drive economic transformation.

> Technology, in marginalised communities, is not a one-size-fits-all solution; it adapts to the unique needs of each demographic. A growing number of IDPs in remote areas are using digital platforms to access new market and coordinate logistics, while PwDs rely on technology to foster self-sufficiency.

Digital technology is driving a mindset shift for PwDs, empowering them to move from dependency to digital-driven independence and growth.

Digital technology is significantly enhancing economic opportunities for Persons with Disabilities (PwDs) in Nigeria, moving them from dependency to self-sufficiency. PwDs, once reliant on family support, alms, or small-scale ventures, are now gaining tech-enabled skills like programming, data analysis, and digital business management. They are leveraging technology to access formal employment opportunities and build sustainable businesses.

PwD entrepreneurs are increasingly using digital marketing and platforms such as WhatsApp and Telegram to scale their businesses, connect with others, and access training programs that sharpen their skills and competitiveness. These digital tools allow them to reach wider audiences, expand services, and enhance business operations.

Despite these advancements, years of discrimination have created negative perceptions of PwDs in the job market, with some hesitant to apply for online jobs. Furthermore, the lack of locally tailored assistive technologies, like text-to-speech software compatible with Nigerian accents and languages, restricts inclusivity. The high cost of assistive devices forces many PwDs to rely on outdated or inadequate tools, limiting their engagement with digital platforms.

To sustain this progress, it is crucial for stakeholders to promote digital inclusion. Businesses should hire more PwDs, create remote-friendly roles, and provide accessible digital tools. Policymakers and tech companies need to focus on reducing the cost of digital devices, improving internet infrastructure, and enhancing accessibility features tailored to local contexts.

> "
>
> *Before now, pwd could only depend on family support, and do unskilled work to put food on their tables. However, as technology evolves they are now becoming data analyst, programmers and others. We have success stories that we have trained in different sectors of work. They are thriving in every sector they find themselves.*
>
> Programme Manager/ NGO / 8 years experience human capital development programs for NGO/ Lagos

> "
>
> *"There is no disability online. Everyone is equal online so long you can do the job. We want more of our people to embrace digital technology, and they are. They understand the essence of computers and the internet.*
>
> PWD Association Leader, Enugu State

Technology is transforming Women's Business Models, allowing them to develop novel businesses

As technology adoption grows, Nigerian women are entering new business areas, particularly through the commercialisation of domestic work and innovative models. Instead of job displacement, women are using technology to create new businesses and develop tech-driven models.

A popular approach is the rotational sales model, where a group of women contributes weekly payments, allowing one member to make bulk purchases each cycle. This model, facilitated by platforms like WhatsApp, helps women acquire household items more efficiently and is gaining traction.

Women are also succeeding in affiliate marketing by promoting products on social media platforms like Facebook, creating income streams without significant startup capital. Additionally, technology has enabled women to monetise domestic skills, such as selling homemade food and offering cleaning services online.

However, many marginalised women face barriers like limited access to smartphones and laptops, low education levels, and financial constraints, which hinder their full participation in the digital economy. The risk of online fraud also discourages engagement.

Rotational Sales Model

"
"I started a whatsapp group, where I added 24 women. In the group, everyone started paying 2k per week, and one person received an Abaya. We did it till it went round the group"

33 year old Female Trader, Kano

Affiliate Marketing Business Model

"
I have a friend who sells cars; I started posting his cars on my facebook page and I started getting buyers for his cars. I then get my cut.

28 Years old Elementary School Teacher, Kano

Commercialisation of Domestic Work

"
Women are leveraging home cooking as a business, selling food online and reaching customers through digital platforms. They utilise existing logistics and e-hailing courier services for efficient delivery.

While smartphones adoption is low, technology is still driving skill development, logistic coordination, market expansion and access for IDPs

Technology is playing a transformative role in skill development, logistics, market expansion, and access for Internally Displaced Persons (IDPs). Similar to Persons with Disabilities (PWDs), technology is not replacing traditional jobs but rather enhancing market access, improving logistics, and facilitating skill acquisition. However, the adoption of technology in IDP settlements has been slow due to financial constraints and systemic issues, such as limited network bandwidth.

While smartphones remain costly, the widespread use of basic phones has significantly changed how IDPs conduct their traditional arts and crafts businesses. Technology has expanded their market entry strategies, moving beyond traditional hawking to include logistics coordination, customer engagement, and client acquisition.

Additionally, technology supports skill development within settlements through "tech connectifiers" who help bridge the digital divide by receiving design specifications from clients and sharing them with others. This collaboration enhances craftsmanship and fosters learning.

Through the integration of basic technological tools, IDPs are diversifying their economic activities and improving market interactions, marking an important shift in their economic behaviour.

Basic Phones used by IDP women in Damare, Adamawa

Technology fosters skill development in settlements through a "tech connectifier" who bridges the digital gap by sharing client designs and samples, enabling collaboration and enhanced craftsmanship.

AI is unlocking inclusion, and economic empowerment among PwDs and women in disadvantaged communities

Due to rapid advancements in digitisation and AI, about 14% of the global workforce may need to transition to new tech-driven careers. While much of the global and local discourse around AI are driven by concerns around job displacements, AI presents a significant opportunity to bridge long-standing employment gaps especially for marginalised groups. 70% of the Nigerian online population reported using generative AI, far surpassing the global average of 48% (Google/IPOS, 2025).

Although awareness and access to AI tools remain limited in underserved communities, engagements with PWDs highlights a growing adoption of AI-powered assistive technologies, such as voice-to-text tools and screen readers. These tools are eliminating long standing barriers to employment, enabling visually impaired users to work in roles such as legal research, virtual administration, and customer service. Similarly, speech-to-text solutions are supporting engagement of hearing impaired individuals in online learning and access more diverse work opportunities.

For women in disadvantaged communities, AI is emerging as a tool for productivity and empowerment. They leverage generative AI to create marketing content, streamline tasks, and reduce work hours. Women-led businesses are using platforms like ChatGPT to build branding strategies, manage client communication, and access business support without costly consultants. In addition, women who use AI powered financial apps reported a 25-30% increase in savings and a 40% improvement in financial literacy (The Punch Newspaper, 2024).

The potential of AI remains largely untapped among marginalised populations. Targeted interventions are essential to enable their meaningful participation in the digital economy. Key barriers include limited awareness, a lack of practical skills, and the absence of locally relevant support systems. This signals an urgent need to expand inclusive, community-based digital training programs that move beyond basic digital literacy and build practical, employment-enhancing AI competencies.

Nigeria's AI Ecosystem is expanding:

The Nigerian AI market is expected to reach $1.31 billion in 2025 and $5.30 billion by 2031 (Statista.)

The number of AI-focused startups in Nigeria has increased from 35 in 2022 to over 80 in early 2024, with these startups raising over $120 million in funding.

70% of the Nigerian online population used generative AI, surpassing the 48 per cent global average (Google/IPOS 2025)
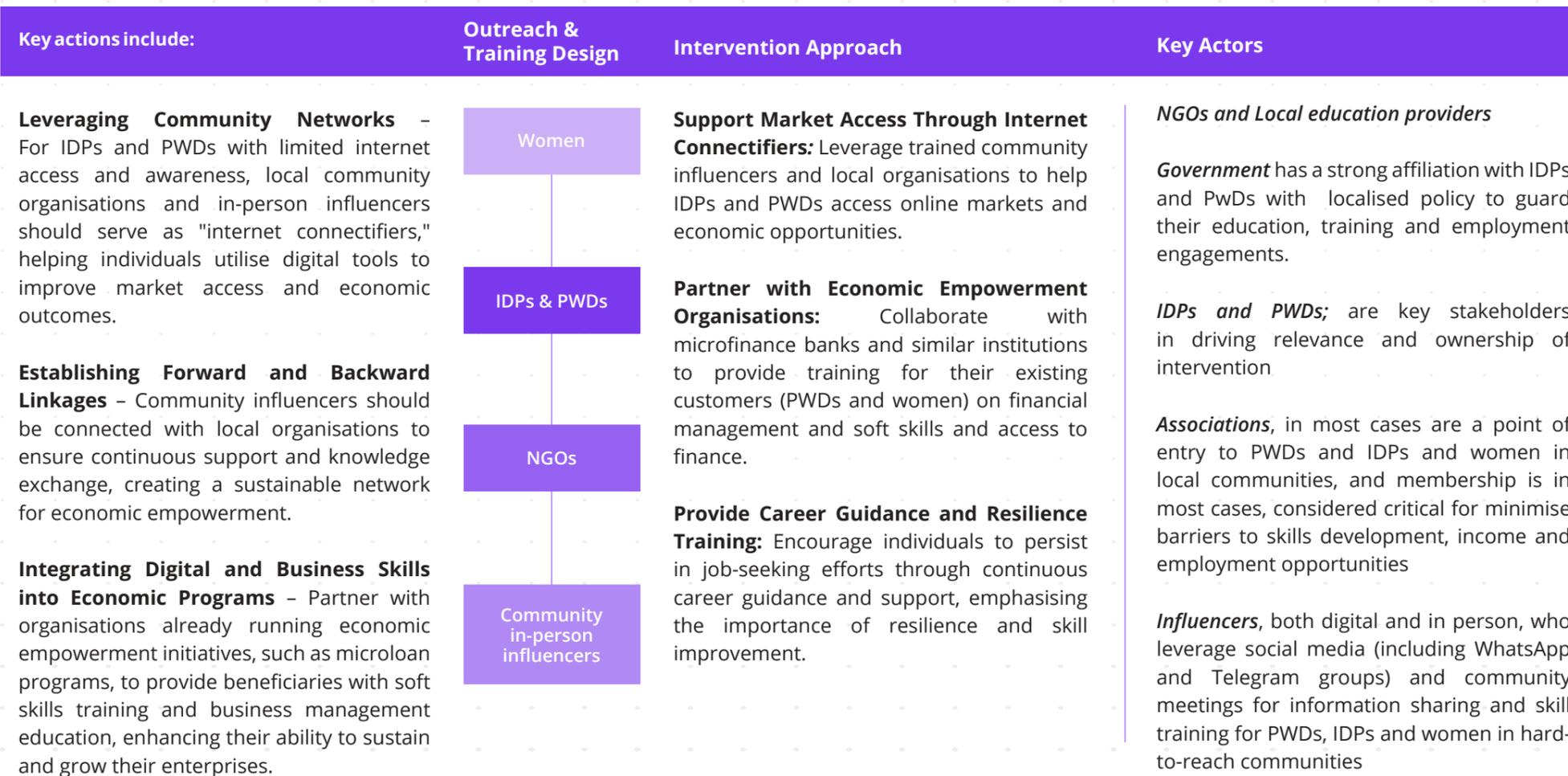
There is a growing adoption of AI powered assistive technologies, such as voice-to-text tools and screen readers, are eliminating long standing barriers to employment.

"Before, people used to pay writers to create content on different topics. But now, with AI everywhere, the technology can handle that work. Personally, I'm not a writer, but with AI, I can easily generate what I need. I just tell it what to do, and it does it for me—so I no longer have to rely on someone else to write for me." **25 yrs old woman in disadvantaged community in Enugu**

Inclusive Placement Approaches for Marginalised Communities

To address market access restrictions, limited awareness of online job and e-commerce platforms, socio-cultural barriers, and geographic constraints, interventions must adopt a hybrid physical and digital approach.

Key actions include:	Outreach & Training Design	Intervention Approach	Key Actors
Leveraging Community Networks – For IDPs and PWDs with limited internet access and awareness, local community organisations and in-person influencers should serve as "internet connectifiers," helping individuals utilise digital tools to improve market access and economic outcomes. **Establishing Forward and Backward Linkages** – Community influencers should be connected with local organisations to ensure continuous support and knowledge exchange, creating a sustainable network for economic empowerment. **Integrating Digital and Business Skills into Economic Programs** – Partner with organisations already running economic empowerment initiatives, such as microloan programs, to provide beneficiaries with soft skills training and business management education, enhancing their ability to sustain and grow their enterprises.	Women IDPs & PWDs NGOs Community in-person influencers	**Support Market Access Through Internet Connectifiers:** Leverage trained community influencers and local organisations to help IDPs and PWDs access online markets and economic opportunities. **Partner with Economic Empowerment Organisations:** Collaborate with microfinance banks and similar institutions to provide training for their existing customers (PWDs and women) on financial management and soft skills and access to finance. **Provide Career Guidance and Resilience Training:** Encourage individuals to persist in job-seeking efforts through continuous career guidance and support, emphasising the importance of resilience and skill improvement.	*NGOs and Local education providers* *Government* has a strong affiliation with IDPs and PwDs with localised policy to guard their education, training and employment engagements. *IDPs and PWDs;* are key stakeholders in driving relevance and ownership of intervention *Associations*, in most cases are a point of entry to PWDs and IDPs and women in local communities, and membership is in most cases, considered critical for minimise barriers to skills development, income and employment opportunities *Influencers*, both digital and in person, who leverage social media (including WhatsApp and Telegram groups) and community meetings for information sharing and skill training for PWDs, IDPs and women in hard-to-reach communities

STRENGTHENING EMPLOYMENT INCLUSION

Expanded digital infrastructure is poised to drive significant socio-economic transformation in marginalised communities across Nigeria over the next decade. However, many persons with disabilities (PwDs), youth, and women continue to face layered barriers to accessing meaningful employment and economic opportunities. Challenges shaped by geography, harmful social norms, and systemic digital gaps persist, even as some individuals are using digital tools to break traditional barriers, access information, build networks, and reach broader markets.

Despite the growing presence of digital platforms and their potential to level the playing field, widespread exclusion remains the norm. Structural and systemic challenges—including poor internet infrastructure, low smartphone penetration, high data costs, and limited awareness—continue to undermine digital adoption. Even among those with access, issues such as low digital literacy, inadequate assistive tools, and limited confidence inhibit full engagement with technology. These barriers are particularly pronounced among persons with disabilities (PwDs), internally displaced persons (IDPs), and women in disadvantaged communities.

The findings further underscore the role of deep-rooted social inequalities in shaping digital access and utilisation. Gender norms, geographical isolation, and sociocultural constraints continue to limit the economic agency of women. PwDs often encounter exclusionary digital environments, while IDPs prioritise basic survival over long-term digital engagement. These dynamics exacerbate existing socio-economic disparities and reinforce patterns of marginalisation.

Nevertheless, the study also captures promising shifts. In Northern Nigeria, educated women are increasingly challenging traditional norms and demonstrating resilience, indicating that education plays a critical role in facilitating digital inclusion. The growing use of a "phygital approach", where individuals combine traditional methods with informal digital tools to seek jobs and build businesses, demonstrates the resilience, adaptability, and innovation of marginalised populations, even in low-resource settings.

However, reliance on informal and social media-based digital networks limits exposure to broader, more formalised economic opportunities. Low awareness, inconsistent use of platforms, and insufficient digital skills further constrain impact. This signals an urgent need for coordinated efforts to bridge the digital divide through targeted interventions.

Unlocking the full potential of digital platforms for inclusive economic participation requires targeted strategies that improve infrastructure, boost digital literacy, promote accessible technologies, and create supportive environments – both online and offline. As digital technology reshapes work and economic engagement in Nigeria, intentional and inclusive efforts are essential to ensure marginalised populations are not left behind and to build a digital economy that benefits everyone.

At Jobberman

We Advocate

At Jobberman, we promote inclusive employment through targeted initiatives such as the PWD Forums, conducted across multiple states to enhance PWDs employability. Also, we deliver soft skills, digital literacy, financial literacy and entrepreneurship training programmes specifically tailored for women, PWDs and IDPs across the country, equipping them with the competencies needed to thrive in the evolving job market.

Our advocacy efforts include impactful campaigns such as **She's More and #BeABossLady,** which have empowered over 300,000 women, both directly through training and mentorship and indirectly through awareness and community mobilisation. Through the Alliance for Better Work, we convene key stakeholders to champion inclusive hiring practices and foster equitable workplace environments across sectors.

We Embed

We are committed to fostering gender inclusion, with a strong emphasis on hiring women across all levels of the organisation, including leadership. Currently, women occupy 63% of leadership roles and make up more than 68% of the overall workforce.

The company also implements a robust disability sensitivity policy to ensure a discrimination-free workplace for persons with disabilities (PWDs). These initiatives are spearheaded by a dedicated "Gender and Inclusion Desk," managed by an experienced coordinator with several years of expertise in driving inclusive practices.

We Enable

Jobberman's website is built with accessibility at its core, enabling visually impaired users to navigate seamlessly using screen readers and talkback tools. Features such as clear headings, descriptive alt text, and keyboard-friendly navigation ensure that visually impaired users can independently browse job listings, submit applications, and access valuable resources without obstacles.

Similarly, our office is equipped with elevators and accessible staff buses helping to reduce physical strain and create a more accommodating and inclusive workspace for all team members.

We Propose *8* Core Interventions for Private sector, Public sector and Development partners to drive inclusive employment across the country

8 Strategic Priorities for Job tech platforms and Programming for Marginalised Groups

- Provide inclusivity training to HR personnel/employers.
- Promote DEI in hiring by sensitising employers to prominently display diversity and inclusion commitments on their websites and job postings.
- Prioritise human interaction over automated bots to strengthen platform credibility and foster a personalised and memorable experience. (E.g., leverage low-tech platforms like whatsapp for post-upskilling support.)
- Ensure platforms are inclusive and cater to all disability clusters.
- Create targeted social media content that guides jobseekers through the signup process and identifying scam job alerts.
- Offer mentorship and career coaching for PwDs to boost confidence and job applications.
- Encourage disability-focused job fairs and networking events to connect employers with talented PwDs in a more supportive environment.
- Create self-paced entrepreneurship training on digital marketing, financial literacy, and social media growth strategies for rural women and displaced women.

8 Strategic Priorities for Policy Actors

- Facilitate the sustainable reintegration of Internally Displaced Persons (IDPs) especially in the North.
- Drive stronger enforcement of policies that improve access to education for girls and adult education for young women, with a focus on the Northern region.
- Advocate inclusive hiring processes ensuring reasonable accommodations, such as accessible interview formats, assistive technologies, and flexible work arrangements are made.
- Strengthen labour market data systems for marginalised groups
- Support digital inclusion through digital infrastructure investments in rural areas, affordable access and digital literacy programs
- Promote public-private partnerships to scale inclusive work models
- Drive accessibility and anti-discrimination standards in recruitment, including safeguarding for women.
- Utilise traditional and digital media to drive widespread awareness about digital platforms and their economic benefits.

Integrate low-tech platforms —particularly WhatsApp, into the engagement strategy.

Mann Dvveshi Foundation

Case Study	The Mann Deshi Foundation has successfully supported over 100,000 rural women entrepreneurs by offering financial literacy training and connecting them to business opportunities through WhatsApp. To date, they have digitally trained over 15,000 women, with 85% of beneficiaries coming from rural communities.
Strategic Approach	Leverage WhatsApp as an alternative to conventional online job platforms to engage marginalised populations in various activities, such as job listings, employment opportunities, training programs, and career development support.
	Utilise WhatsApp group features to create interactive communities where marginalised individuals can connect, access resources, and receive guidance.
	Emphasise human interaction over automated bots to ensure a more personalised and impactful engagement experience.
Potential Impact	Expanded access to job opportunities, enterprise development, and career support, leading to increased employment and business growth among marginalised populations.
	Addressing systemic barriers that contribute to digital exclusion, particularly for women and persons with disabilities (PwDs).
Key Actors and Potential Partners	Lothego: An EdTech solution offering self-paced text and image-based online courses to people in low-resource settings through its lightweight Lothego app. The organisation currently focuses on Teacher Education, but their existing infrastructure and pedagogical strategies can be leveraged to teach soft-skills and entrepreneurship.

100,000

Rural women entrepreneurs accessed

What We Know

WhatsApp is one of the most effective digital platforms for marginalised populations, facilitating their transition from traditional job search methods and enterprise development to the use of digital technology.

Its user-friendly features enable individuals with limited internet access, low digital literacy, minimal formal education, and physical disabilities to engage effectively, leading to meaningful outcomes.

Size of Impact

- ■ Internally Displaced Persons
- ■ Visually, Auditory and Mobility impaired PWDs
- ■ Rural youth and women
- ■ Youth and Women in urban slums

■ High
■ Medium
■ Low

Offer Digital Skills Training and Development

Tech Herfrica

Case Study	Founded in 2023, Tech Herfrica is committed to the digital inclusion of women and girls in rural African communities. The organisation provides digital tools, training, and resources that enhance farming and business activities. Beneficiaries have reported an average income increase of 50% after participating in the program.
Strategic Approach	Offer training programs that enhance digital skills, focusing on digital marketing and social media management to help entrepreneurs scale their businesses. Additionally, provide platform navigation training (e.g., Jobberman and remote job boards) to maximise employment opportunities.
	Establish digital skill acquisition centres tailored to the needs of specific marginalised groups. These centres should be located in both rural and urban areas, offering access to the necessary training and resources for these populations.
Potential Impact	Improved access to and effective use of online job boards and remote job platforms, enhancing job opportunities and income potential, leading to dignified work.
	Better utilisation of social media and e-commerce platforms for marketing, customer service, and broader market outreach, which can drive business growth for marginalised entrepreneurs.
Key Actors and Potential Partners	Aisha Kwaku and associates, Kano State launched a hub in 2023 dedicated to women only. The hub provides training on web development, cyber security and facilitates linkages for international remote jobs. The organisation is also in partnership with the British Council and Cisco Networking Academy to provide numerous relevant training for women.

50%

Income increase for rural women

What We Know

Digital skills are essential for accessing economic opportunities through online platforms. However, marginalised populations often struggle to use these platforms effectively, limiting their potential.

Bridging the digital skills gap is key to improving the use of digital job boards, remote platforms, and social media by marginalised groups, especially for those with internet access.

Size of Impact

- ■ Internally Displaced Persons
- ■ Visually, Auditory and Mobility impaired PWDs
- ■ Rural youth and women
- ■ Youth and Women in urban slums

■ High
■ Medium
■ Low

Provide Employability Skills Training and Career Building Services

Workforce OpportunIty Services

Case Study	Workforce Opportunity Services focus on providing mentoring and workforce training to individuals from underserved communities. The organisation offers custom training programs that combine technical skills with interpersonal development, including CV writing and career readiness workshops. As of April 2021, WOS has served over 5,300 individuals through partnerships with more than 65 corporations across over 60 locations globally. Participants have successfully transitioned into employment, demonstrating the effectiveness of comprehensive career development services for marginalised groups.
Strategic Approach	Offer CV writing, interview preps and career-building services to improve the chances of employment for marginalised job seekers.
	Develop accessible centres in strategic locations across the country to provide tailored services aimed at marginalised groups stand out in their job applications.
	Raise awareness among marginalised populations about the importance of professional presentation when job hunting, including having a polished CV, staying confident in interview, and having effective communication skills.
Potential Impact	Marginalised populations will be better equipped to stand out in job applications, increasing their chances of securing employment.
	Increased confidence among marginalised job seekers, empowering them to participate in recruitment processes without fear of discrimination.
	Addressing mental barriers, particularly for persons with disabilities (PwDs), fostering greater self-assurance and resilience.
Key Actors and Potential Partners	Jobberman's physical job centres in Nigeria are dedicated to providing career services to marginalised individuals in low-resource settings. The centres offers tailored and in-person support to enhance employment opportunities in people in low resource and marginalised settings.

What We Know

Marginalised populations often show initial interest in online job boards and remote platforms but tend to disengage after 1-3 months due to a lack of feedback on their applications.

For others, poor performance in the recruitment process may also be an hindering factor towards securing employment, rather than explicit discrimination.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

■ High
■ Medium
■ Low

Promote Disability Inclusion in Employment

Disability Inclusion at MTN Nigeria

Case Study	MTN Nigeria has a standalone disability policy that underscores its commitment to inclusive hiring. The policy includes a pledge to actively participate in the Nigerian Business Disability Network, provide all necessary workplace accommodations, and conduct regular disability audits. The company also hosts inclusive event where persons with and without disabilities participate together, and showcases assistive devices to raise awareness about disability inclusion and accessibility.
Strategic Approach	Encourage employers to prominently display diversity and inclusion commitments on their websites and job postings, emphasising disability inclusion as a core company value.
	Implement inclusive hiring processes by ensuring reasonable accommodations, such as accessible interview formats, assistive technologies, and flexible work arrangements.
	Establish mentorship and career coaching programs tailored for PwDs to build confidence and encourage job applications.
	Encourage disability-focused job fairs and networking events to connect employers with talented PwDs in a more supportive environment.
Potential Impact	Increased job applications from PwDs, giving employers access to a broader and more diverse talent pool.
	Improved confidence among PwDs in job searching and recruitment processes, enabling them to focus on their skills and expertise rather than physical limitations.
	Stronger workplace diversity, fostering innovation and inclusivity within organisations.
Key Actors and Potential Partners	Nigerian Business Disability Network is an association of employers in Nigeria who are committed to ensuring inclusive hiring practices.Memberships includes multinationals and national organisations in Nigeria
	The Special Needs Initiative for Growth (SNIG) is a Nigerian non-governmental organisation (NGO) founded in 2017 and based in Lagos. It focuses on empowering persons with disabilities (PwDs) through vocational training, career development, and advocacy for disability inclusion.

What We Know

Many PwDs conceal their disabilities when applying for jobs, while some limit themselves to disability-specific job postings, reducing overall applications.

Employer discrimination and inadequate accommodations have further created mental barriers, discouraging PwDs from actively seeking job opportunities.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

■ High
■ Medium
■ Low

Raise Awareness of Digital Platforms and their Economic Benefits

The Tech for Good Institute

Case Study	The Tech for Good Institute is a non-profit organisation working to advance the promise of technology and the digital economy for inclusive, equitable and sustainable growth in Southeast Asia. TFGI has been at the forefront of research and advocacy around the public benefits of digital platforms. Their work highlights how platforms in sectors such as e-commerce, financial services, healthcare, tourism, and education have enabled micro, small, and medium enterprises (MSMEs) to digitize operations with minimal investment.
Strategic Approach	Promote the benefits of digital platforms for job searches and business growth among marginalised groups. Conduct outreach campaigns across states to improve familiarity and usability of digital platforms for economic activities. Utilise both traditional and digital media to drive widespread awareness.
Potential Impact	Increased awareness of online platforms, enabling marginalised groups to leverage them for professional and business growth. Increased adoption of digital job boards and social platforms, leading to improved employment and economic outcomes. Enhanced access to remote and gig work, boosting income levels and promoting economic inclusion.
Key Actors and Potential Partners	The National Information Technology Development Agency (NITDA) created in April 2001 to implement the Nigerian Information Technology Policy and coordinate general IT development in the country has the strategic priorities of fostering digital literacy and cultivating talents, building a robust technology research ecosystem, strengthening policy implementation and legal framework, and other activities in Nigeria.

What We Know

Many marginalised populations are unaware of existing digital platforms, particularly online job boards and remote work platforms, causing them to miss out on job and economic opportunities.

While social media is used for business activities, these platforms are not being optimally leveraged for maximum success.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

■ High
■ Medium
■ Low

Improve Education Access for Women in the Northern Region

Women's Digital Literacy Program in Kenya

Case Study	The Strategic Approach to Girls' Education (STAGE) project developed and implemented an intervention that supported marginalized, out-of-school girls in northern Ghana to enter and succeed in formal education. STAGE builds on the Government of Ghana's Complementary Basic Education policy, which supports an accelerated learning program that provides literacy and numeracy classes in the mother tongue to out-of-school adolescent girls.
Strategic Approach	Conduct awareness campaigns to shift gender norms and promote the value of girls' education. Engage traditional leaders, religious authorities, and parents as champions of female education. Provide scholarships, stipends, or school supplies to reduce the financial burden on families.
Potential Impact	Increased education can lead to better economic outcomes for women Increased educational enrollment for women.
Key Actors and Potential Partners	The Centre for Girls' Education works with rural and low-income urban girls aged 4-24, aiming to reduce barriers to education and delay early marriage. The majority of participants come from Hausa-Fulani communities where poverty and cultural norms often hinder girls' educational opportunities.

What We Know

A significant number of unemployed women lack formal education.

Higher education plays a crucial role in reducing marginalisation, empowering women to make economic decisions, improve their livelihoods, and navigate patriarchal structures more effectively.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

■ High
■ Medium
■ Low

Adopt Tailored Approaches for Engagement

Community Health Centres (CHCs) in Ontario

Case Study

CHCs in Ontario improved health outcomes for marginalised populations by enhancing community participation. They built skills and leadership within marginalised groups, empowering them to contribute to health service planning while addressing cultural and logistical barriers. As a result, participation from diverse groups, including newcomers and low-income populations, increased. Additionally, tailored health services better meet community needs, leading to improved health outcomes.

Strategic Approach

Adopt a gender-sensitive approach when engaging women, particularly in northern regions. Training programs should be led by female facilitators, with minimal male involvement.

Ensure inclusive environments and online platforms that cater to all disability clusters.

Prioritise support for IDPs with limited reintegration, as they experience higher levels of marginalisation.

Potential Impact

Increased participation in programs and interventions tailored to marginalised groups.

Improved community support for initiatives respect traditional and cultural values.

What We Know

In northern regions, conservative religious practices place women under male authority, restricting their choices and behaviours.

Meanwhile, Persons with disabilities have diverse needs based on their impairment type.

Internally Displaced Persons (IDPs) struggling to reintegrate into host communities and camps feel more excluded than those who have successfully reintegrated.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

High
Medium
Low

Facilitate the Sustainable Reintegration of Internally Displaced Persons (IDPs)

Global Communities

Case Study

Global Communities (formerly CHF International) supported the reintegration of IDPs in urban areas through paid public works, vocational training, and psychosocial support. IDPs worked on infrastructure projects for up to 59 days, addressing immediate needs and strengthening community ties. Tailored skills training in sectors like sewing, construction, and cleaning—developed with local businesses—led to 83% job placement, with employers reporting high satisfaction.

Strategic Approach

Prioritise economic and empowerment programs for IDPs in remote and rural communities.

Strengthen enforcement of government policies and develop legislative acts to ensure adequate support for IDPs' social and economic inclusion.

Advocate for technology-driven economic empowerment by providing tailored support for digital access and platform utilisation.

Potential Impact

More effective reintegration of IDPs into host communities.

Improved access to broader markets and economic opportunities.

Increased empowerment among IDPs to engage in economic activities and achieve better outcomes.

What We Know

IDPs in remote camps face greater exclusion compared to those in urban areas.

Despite existing policies, discrimination from host communities and limited government support hinder IDPs' reintegration.

Size of Impact

- Internally Displaced Persons
- Visually, Auditory and Mobility impaired PWDs
- Rural youth and women
- Youth and Women in urban slums

High
Medium
Low

Expand Internet Access Nationwide

BharatNet in India

Case Study

The BharatNet Initiative expanded fibre-optic internet to over 100,000 Indian villages, improving access to e-commerce, digital payments, online education, and telemedicine. This initiative boosted entrepreneurship, enabling rural artisans to sell nationwide via platforms like Amazon Karigar and Flipkart Samarth. It also enhanced financial inclusion through mobile banking and created remote job opportunities via Upwork and Fiverr, driving economic growth.

Strategic Approach

Expand fibre optic coverage to the required 125,000 kilometres to ensure enhanced and sufficient internet penetration nationwide.

Promote a free-market economy in the smartphone industry to encourage healthy competition, leading to reduced smartphone prices across the country.

Potential Impact

Enhance access to education, employment, entrepreneurship opportunities, and financial inclusion in remote and rural communities nationwide.

Foster improved livelihoods and business growth, particularly for self-employed wom

What We Know

IDPs in remote camps face greater exclusion compared to those in urban areas.

Despite existing policies, discrimination from host communities and limited government support hinder IDPs' reintegration.

Size of Impact

- ■ Internally Displaced Persons
- ■ Visually, Auditory and Mobility impaired PWDs
- ■ Rural youth and women
- ■ Youth and Women in urban slums

■ High
■ Medium
■ Low

10   TECHNOLOGY AND EMPLOYMENT
      INCLUSION IN MARGINALISED CONTEXTS

APPENDIX - STUDY SCOPE, METHODOLOGY, AND REFERENCES

Study Scope

The study acknowledges the broad scope of marginalisation in Nigeria, where 63% of the population lives in multidimensional poverty. It specifically focuses on three marginalised groups: *Persons with Disabilities (PwDs), Internally Displaced Persons (IDPs), and women in disadvantaged communities, including semi-urban, rural, and urban slum areas, with a priority on ensuring women's representation across these groups.* Semi-urban areas face challenges such as poor infrastructure, limited access to technology, and weak market connectivity, putting women at a disadvantage compared to urban centres. Urban slums also experience severe issues like inadequate housing, poor sanitation, and lack of basic amenities, which exacerbate the struggles of marginalised populations.

For PwDs, the study *focuses on individuals with physical, mobility, visual, and auditory disabilities.* It also examines the experiences of IDPs in Lagos, Kano, and Adamawa. While IDPs in Lagos have been reintegrated into the community, those in Adamawa and Kano live in non-government-administered settlements.

The research was conducted across various regions in both Northern and Southern Nigeria to analyse disparities in resources, digital technology usage, and economic activities, providing a comprehensive view of marginalisation across the country. *The study emphasises digital platforms that facilitate job creation and employment linkages, focusing on tools that promote economic inclusion and labour market access.*

The study focuses on three marginalised groups, including women in disadvantaged communities, Persons with disabilities and Internally Displaced Persons across Northern and Southern regions of Nigeria.

Women in Disadvantaged Communities
This study prioritised women in disadvantaged communities and women representation across the three groups including semi-urban areas, rural settings, and urban slums.

Persons With Disabilities (IDPs)
The study examined IDPs in Lagos, Kano, and Adamawa. IDPs in Lagos have been reintegrated into the community, those in Adamawa and Kano reside in non-government-administered settlements.

Internally Displaced Persons (PwDs)
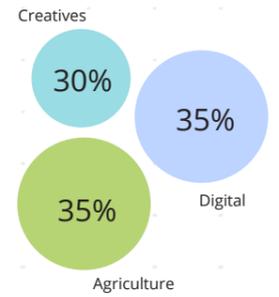The study focuses on those with physical disabilities including mobility, visual, or auditory impairments.
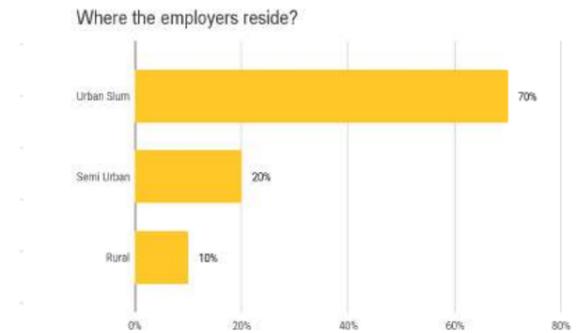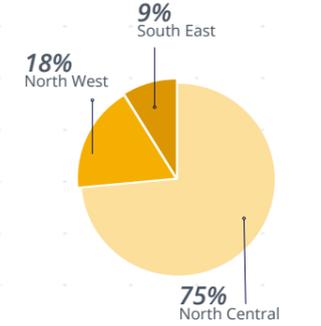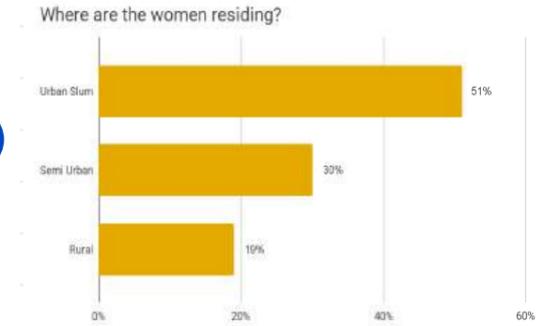
Geographic Distribution and Participant Profile

The majority of participants are young adults aged 18–35, with most holding Bachelor's degrees, followed by those with secondary school certificates. Women comprise 61% of the sample, while men account for 39%. Most participants are low-income earners.

Among women in disadvantaged communities, 51% live in urban slums, 30% in semi-urban areas, and 19% in rural areas. Over 70% have a Bachelor's degree, and 66% are unmarried.

For persons with disabilities, 58% are women, with the majority aged 23–32. 64% have Bachelor's degrees, and 47% live in urban areas, with 62% unmarried.

Participants from conflict-affected areas are mainly from North Central (59%), where resource and ethnic conflicts occur. The North West accounts for 29%, with ongoing banditry and jihadist groups. The South East represents 12%, where separatist movements and intercommunal violence contribute to instability.

100 Total Respondents — 61% / 39%

Where are the women residing?
- Urban Slum 61%
- Semi Urban 30%
- Rural 19%

- 9% South East
- 18% North West
- 75% North Central

100 Total Respondents (Employers)

Where the employers reside?
- Urban Slum 70%
- Semi Urban 20%
- Rural 10%

- Creatives 30%
- Digital 35%
- Agriculture 35%

Data Collection Methods

This study used a cross-sectional mixed-method approach, combining qualitative and quantitative methods to explore technology usage patterns and employment outcomes for marginalised groups, as well as challenges faced when engaging with digital job platforms.

Quantitative Component:

Survey: Over 1,000 responses were collected from women, PwDs, and IDPs (aged 18-35 with internet access) within Jobberman database. A stratified sampling method ensured nationwide representation, with a focus on Northern Nigeria.

Employer Survey: Focused on employer perspectives regarding inclusive hiring for marginalised groups. Distributed to 150-300 employers via email, social media, and existing networks.

Qualitative Component:

Focus Group Discussions (FGDs): 8 FGDs with 10-15 participants each in Lagos, Adamawa, Kano, and Enugu, focused on women, PwDs, and IDPs to identify technology usage drivers.

Key Informant Interviews (KIIs): One-on-one interviews with government officials, civil society leaders, and experts to understand systemic barriers and opportunities for inclusive hiring.

Desk Research: Reviewed existing literature to provide context and support the study's findings.

Conceptual Clarification

Technology

In this study, technology refers specifically to Information and Communication Technology (ICT) tools that facilitate job creation, including gig/remote work platforms, e-commerce marketplaces, job boards, and talent acquisition efforts. It also encompasses digital tools used in employability education and continuous professional development to enhance job prospects. While technology drives productivity and expansion, especially for SMEs, it can also result in job displacement in some sectors, highlighting the importance of critically understanding its disruptive impact on employment.

Employment Inclusion

Employment Inclusion refers to the generation of new employment opportunities, essential for economic growth and individual well-being. It includes both self-employment through entrepreneurship and full-time roles offering income stability. For this study, employment inclusion is defined as creating new jobs within the economy through establishing new businesses or expanding existing ones to increase employment opportunities.

Marginalised Contexts

This study defines "marginalised contexts" as the barriers faced by women, persons with disabilities (PWDs), and internally displaced persons (IDPs) in Nigeria. Women are often excluded due to socio-cultural norms, care responsibilities, and gender bias. PWDs face physical, economic, and policy-related barriers, along with limited access to assistive technologies. IDPs struggle with displacement-related challenges, including poor access to basic services and infrastructure. Addressing these issues is crucial to building a more inclusive and equitable economy.

Study Limitations

While this study may have a wide range of applications, the study suffers from the following limitations that may impact the generalisability of the study.

Cross-Sectional Design:

The study employed a cross-sectional approach, collecting data at a single point in time. This limits the ability to capture changes or trends over time, such as evolving cultural norms, improvements in digital infrastructure, or policy impacts. Longitudinal data would have provided a richer understanding of how women's access to technology and feelings of marginalisation evolve, particularly in response to interventions or societal changes.

Limited Scope of Variables:

While the study explores marginalisation and digital access, other influential factors such as local governance and grassroots initiatives may not have been fully accounted for. This could lead to an oversimplification of the challenges women face and under-representation of systemic factors.

Language Barriers

Given the national scope of the study, researchers encountered participants with limited proficiency in conversational English (especially in Northern Nigeria). To bridge this gap, translators were engaged to facilitate communication. The translators translated both the questions and responses, which added an additional layer of complexity to the data collection process. This reliance on translation introduced potential risks of misinterpretation or loss of nuance, which could impact the accuracy and reliability of the data.

Hard-to-Reach Study Locations

Internally Displaced Persons (IDP) settlements are often situated in remote areas outside metropolitan centres, with limited infrastructure and weak connections to nearby communities. These logistical challenges posed significant difficulties for the researchers. Concerns over safety further constrained the researchers' ability to visit and stay in these locations for extended periods. As a result, the data collected from these areas may lack depth and fail to fully capture the lived experiences of individuals in such settlements.

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The Infomal Sector Report

Gender Barriers Report: Unmasking the Barriers to Women's Participation in Nigeria's Labour Market

The Agricultural Sector Report

The Agricultural Sector Skills Gap Report

The Creative Sector Report

The Creative Sector Skills Gap Report

The Digital Sector Report

The Digital Sector Skills Gap Report

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