

Market Research Study

Dignified Futures

Youth aspirations and the search for decent work in Nigeria

BFA
GLOBAL

Acumen



Contents

Acknowledgments

Terminology

Research Approach

Key Takeaways

Sector Insights

- Transportation
- Retail and Trade
- Healthcare
- Creative
- Agriculture

Recommendations



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About: The Challenge Fund for Youth Employment, managed by a consortium consisting of Palladium, Voluntary Service Overseas (VSO), and Randstad, is a seven year and €134 million programme funded by the Netherlands Ministry of Foreign Affairs, that aims to create a prosperous future for 230,000 young women and men (15 to 35 years) in the Middle East, North Africa, Sahel and West Africa, and Horn of Africa regions. The Fund supports initiatives in 11 focus countries that offer youth, in particular young women, opportunities for work that is demand-driven and productive, offering a stable income and safe working conditions, and that is contributing to their personal development and social protection.

Terminology

Decent work

Employment that provides fair income, safe conditions, social protections, and opportunities for growth, ensuring dignity, equity, and equality. It promotes stability, inclusivity, and respect for workers' rights. In this document, 'decent work' is used for outcomes aligned with fair pay, dignity, and job quality.

Formal job

A paid position or regular employment. In this document, 'formal job' or 'job' indicates regulated employment with contractual agreements and benefits, secured with businesses or companies within the official legal framework that are taxed and regulated by government authorities.

Informal work opportunities

In this document, 'informal work opportunities' or 'work opportunities' refers to unregulated, often temporary employment without contractual agreements and benefits. It includes small-scale entrepreneurship and income-generating activities in the informal economy.



Research approach

Youths and women in Nigeria face multiple barriers to decent work, with their aspirations often being unmet due to financial constraints, gender norms, and lack of access to formal jobs and finance. This research offers insights into the drivers influencing their aspirations to attain decent work and shows how these drivers interact with work retention to build the resilience needed to break out of poverty.

Focusing on five sectors – transportation, healthcare, creative, retail and trade, and agriculture – this study aims to:

- Understand the **employment aspirations** of Nigerian youths and women, particularly in relation to decent work.
- Identify the **factors that influence these aspirations**, including family, cultural, and community dynamics.
- Explore the **barriers** to securing and retaining decent work opportunities in Nigeria, particularly for youths and women, that align with their aspirations.
- Examine the **trade-offs** youths and women make between their aspirations and the realities of the job market.
- Analyze **regional differences** in decent work aspirations, barriers, and experiences, focusing on Kano, Enugu, and Lagos.

Research approach

Acumen and BFA Global led the design and execution of this work through a mix of qualitative research with individuals and businesses in Nigeria, and remote interviews with high-growth startups and digital platforms. The research methodology included:

- **90 in-depth interviews (IDIs) and focus group discussions (FGDs)** conducted across Lagos, Kano, and Enugu, covering five key sectors: transportation, healthcare, creative, retail and trade, and agriculture. Respondent breakdown: **Male: 56 (62%); Female: 34 (38%).**
- **Twelve employer interviews** from the same sectors and regions.
- **Collaboration with Zebra CropBank** for the agricultural sector, providing sector-specific insights and respondent access.
- All interviews followed a **semi-structured discussion guide**, with participants aged 18 to 30. Each sector included **two individuals with formal jobs and four with work opportunities in the informal economy.**



Key takeaways

1. Aspirations for financial stability drive portfolio of work strategies

Many youths and women aspire to achieve financial stability through consistent, reliable income. However, since stable jobs with reliable income are often out of reach, they make ends meet through a portfolio of work including daily informal work, gig opportunities, and small investments into side businesses.

4. Temporary versus long-term career paths

Youths quickly enter sectors like transportation and retail due to the ease of access and immediate income, but they don't view these as long-term careers. In contrast, the healthcare and creative sectors align more with personal passions, where individuals see long-term potential and are willing to invest in their craft and growth over time.

2. Entrepreneurial ambitions meet barriers of limited capital and market access

There is a strong desire to start and grow businesses, particularly in the retail, agriculture, and creative sectors. Yet, limited access to capital and formal markets means many must bootstrap their businesses, relying on small-scale, community-driven enterprises or informal loans to expand incrementally.

5. Skills beyond digital literacy are critical for growth and aspirational careers

While digital literacy is increasingly important across sectors, youths need more than just technology skills. Employers are looking for individuals who can think critically, work independently, and demonstrate a willingness to continuously learn and adapt to new challenges. Growth within these sectors – whether from informal to formal roles or advancing from entry-level to higher-paying jobs – requires patience, dedication, hard work, and consistency.

3. Flexibility and career growth opportunities are key motivators

The preference for informal work is driven by the need for flexible hours to balance personal responsibilities. In sectors like healthcare and transportation, the lack of formal training and mentorship limits career advancement, pushing youths to seek career growth through side gigs and informal upskilling.

6. Social media is important, but influences unrealistic expectations

Social media presents learning and mentorship opportunities, but projects quick paths to success and wealth, undermining the willingness to invest time and effort into long-term career development and skill building. This focus on instant gratification discourages youths from committing to the gradual process of building a career, where consistent effort and skill development are essential for real success.



Transportation Sector Insights

Sector takeaways

Aspirations

- Long-term goals for most are outside of transportation
- Vehicle ownership is a common aspiration for some drivers
- Some aspire to move into transportation management roles
- Many aim to transition out of transportation into formal jobs with better benefits
- Drivers want to save money to invest in other business ventures or long-term career goals

Barriers

- High vehicle costs and limited access to affordable formal finance make ownership difficult
- No formal benefits like health insurance or pensions
- Road conditions and high fuel and maintenance costs are a financial strain
- Frequent police harassment and informal payments discourage long-term commitment

Drivers

- Daily cash flow is a major motivator for joining and staying in the sector
- Low entry barriers make it easy to start working quickly
- Flexible working hours are appealing to most
- The ability to combine transportation with other income streams, family commitments, and longer-term career goals is important for most

Surprises

- Many drivers are highly educated; some with university degrees
- Despite quick income, few see this as a long-term career
- Women are joining the sector despite gender stereotypes and biases
- Drivers are drawn to digital platform work due to data costs, comfort, and digital tools
- Physical health issues from long hours and exposure to accidents make health insurance a priority

Sector insights

Easily accessible employment for youths:

The barriers to entry for informal transportation are very low, requiring little to no qualifications or capital investment, making it an accessible option for many youths to quickly start earning daily income as tricycle or motorcycle taxis.

Transportation as a temporary stepping

stone: Many individuals, particularly those in informal roles, see their current engagement in transportation as a means to an end, allowing them to earn daily income to fund their actual aspirations in other sectors.

High education levels among drivers despite

low perceived status: A surprising number of drivers in both informal and formal transportation hold college degrees yet choose this work due to a lack of better opportunities and access to connections in their career of choice. Despite high levels of education, the social stigma around informal jobs in transportation persists, making it hard for these educated individuals to feel respected or view this as a long-term career.

“It’s a job that doesn’t require much skill or brain work. Once you know how to drive a tricycle, you can do it. It’s not something that requires extensive training.”
- Male driver, Enugu

“Many of these guys have side businesses. They’re doing gig work to make money to invest in their actual life’s purpose...a farm, shop, or salon that they really want to do.” - Transportation employer, Lagos

“A lot of us have degrees, but it’s hard to find jobs in our field, so we drive to earn money in the meantime.” - Female driver, Lagos

Sector insights

Women in transportation face gender bias but are drawn to independence and flexibility: Despite facing significant gender discrimination, personal safety issues, and social stigma – especially in the informal space – the autonomy and daily cash flow in transportation are strong enough motivators for many women to remain in the industry in the immediate term.

Flexibility and daily cash flow are key drivers: Flexibility in working hours is a strong motivator for youths and women, especially those balancing family commitments. Daily cash flow is a key driver motivating youths and women to enter the transportation sector, as it provides immediate, consistent earnings to meet their daily needs.

Barriers to growth in the sector: Despite low barriers to entering the transportation sector, significant macroeconomic challenges make it difficult for individuals to maintain and grow their work. Rising fuel costs, limited access to formal financing, and safety concerns – especially for female drivers – exacerbate these challenges.

“I worked for [hailed mobility company] for a year and two months. I’ve been on my own for three years and eight months now. I enjoy the flexibility of this job.” - Male driver, Enugu

“It’s the fuel increase. People can’t afford it. Instead of calling me to start debating price, they look for cheaper alternatives.”
- Male driver, Enugu

Sector insights

Overqualified but unmatched skills: Employers noted that youths entering the transportation sector are educated, but their skills and education often do not align with the sector's needs. They often hire overqualified workers (e.g., degree holders) as drivers.

Safety and social status impact retention: Gender bias and safety concerns for female drivers, along with the sector's perceived low status, make it difficult to retain employees long-term. Employers also mentioned having to adjust recruitment, onboarding, and training processes if they are to prioritize hiring women as drivers (all of which require extra budget).

Flexibility and vehicle ownership are key retention tools: Employers across the formal and informal transportation sectors use flexible work schedules and opportunities for vehicle ownership to retain employees, allowing them to gradually grow into business owners themselves. Formal transportation jobs offer some benefits, but little to no growth opportunities.

"I have a serious challenge with recruitment. There are so many unemployable youths. I'm struggling with mid-management talent and finding people who can commit to long-term growth." - Transportation employer, Lagos

"We focus on commercial vehicle drivers who can't otherwise access a loan from formal financial services. This is a major challenge for many drivers because most of them are either unbanked or have no formal credit history." - Transportation employer, Lagos



Retail and Trade Sector Insights

Sector takeaways

Aspirations

- Many aspire to own and expand their own small businesses
- Some aim to transition from informal retail to government jobs for stability
- Many informal retail workers hope to scale operations and move into wholesale or distribution
- Retail workers in medium-to-large businesses want to create a stable income stream to support their families
- Small retail shop owners often dream of formalizing their businesses to access larger markets, better prices, and higher margins

Barriers

- Lack of access to affordable financing limits business growth
- High competition in local markets makes scaling difficult
- Limited formal training or mentorship for growing small businesses
- Social pressure to secure stable, formal employment like government jobs
- Difficulty navigating regulations and formalizing businesses

Drivers

- Retail offers flexibility in working hours and business ownership
- Low entry barriers allow people to start small entrepreneurial activities with minimal capital
- Building strong customer relationships drives long-term engagement
- The potential for quick profits, especially in informal markets, motivates people
- The desire for independence and self-employment keeps people in the sector

Surprises

- Many traders prefer informal work for its flexibility, even with low stability
- Women dominate informal roles in medium-to-large retail, balancing family duties with business
- Digital tools are underused, despite their growth potential
- Personal relationships trump formal business qualifications
- Informal sole proprietors do not always see the value of formalizing their businesses

Sector insights

Entrepreneurial freedom and growth potential are key drivers: People join the small-scale retail and trade sector for the entrepreneurial freedom it offers, allowing them to start small businesses with minimal capital. They are motivated to stay and grow by the flexibility to set their own hours, and for some with the financial means, they are motivated by the potential to scale their businesses over time into medium-to-large enterprises.

Desire for government jobs versus flexibility of informal retail: While many participants interviewed, particularly in Enugu, aspire to transition into government jobs for their stability, benefits, and security, they simultaneously value the flexibility and autonomy that informal retail work provides. The informal retail sector allows them to control their schedules, balance work-life responsibilities, and pursue personal business growth, even as they keep an eye on more stable government employment for the long-term.

High turnover driven by financial instability and limited growth: A surprising number of drivers in both informal and formal transportation hold college degrees yet choose this work due to a lack of better opportunities and access to connections in their career of choice. Despite high levels of education, the social stigma around informal jobs in transportation persists, making it hard for these educated individuals to feel respected or view this as a long-term career.

“I feel good and quite comfortable. Although I am aspiring to expand, for now, I am not dissatisfied. My goal is to import high-quality clothes and goods from places like Turkey and cater to a more specific clientele.” – Female informal retail employee, Enugu

“I think [a government job] would allow me the freedom to combine it with my business. I could manage both. The stability of the job is appealing. Retail isn’t always secure, and if my business collapses, I’ll have nothing to fall back on.” – Female informal retail employee, Enugu

“Retaining female employees, due to family responsibilities is difficult, and punctuality issues are a challenge.”
– Retail employer, Enugu

Sector insights

On-the-job learning opportunities are important to retail employees in the informal sector: Although formal training is limited in the sector, many participants highlighted the value of on-the-job learning. Employees mentioned developing important skills such as customer service, cash handling, and multitasking, which they believe will benefit them in future entrepreneurial activities or formal employment opportunities in larger retail stores or supermarkets.

Customer service skills are often prioritized over formal business training: Employers report that many youths who stay in retail lack formal business training but have strong customer service skills and an entrepreneurial spirit. Employers in informal sectors focus on these practical skills rather than formal qualifications when hiring.

Retail approaches vary by region: In Lagos and Enugu, retailers are highly entrepreneurial, leveraging digital platforms to acquire inventory, promote, and sell products. In Kano, the retail sector is more informal, relying on personal networks of suppliers and customers. Face-to-face transactions remain critical in Enugu, where community and personal interactions drive retail without heavy reliance on digital tools. However, in Kano, insecurity poses a significant threat to the stability of these informal networks.

“I didn’t complete secondary school, having stopped at SS3, but my current job has taught me how to handle customers and manage money.”
– Female informal retail employee, Kano

“[Our company] in Enugu hires based on skills like accuracy, sales experience, and moral character. Employees are subject to formal agreements, and there is a preference for experienced candidates.” – Retail employer, Enugu

“I plan to expand my business. I’ll also open an Instagram page to reach more customers.” – Female informal retail employee, Enugu

Sector insights

Flexible schedules and commission earnings can support retention: Employers retain staff by offering flexible schedules, and some offer commission-based earnings, which allow employees to control their income to some extent. In formal settings, opportunities for training and business growth (e.g., moving from employee to shop manager) help retain ambitious workers.

Flexibility attracts women, but advancement is very limited: Employers report that women are drawn to the sector for the flexibility it offers, which allows them to balance work with family responsibilities. However, limited career progression and lower wages in informal roles make it difficult to retain women long-term. Employers rarely prioritize gender-specific hiring strategies, focusing instead on immediate labor needs.

Limited advancement opportunities, but some aspire to own their own business: Despite the lack of formal career progression in both formal and informal retail roles, many participants remain motivated by the aspiration to eventually own their own businesses. Despite low incomes, they view their current retail jobs as stepping stones toward entrepreneurship – the flexibility and customer relationships gained in the informal sector provide valuable experience for future business ventures.

“We try to get success stories, like an agent who grows into a regional manager, so we can show people that there is an actual career path.”
– Retail employer, Lagos

“Family commitments for women are a significant barrier, and youths lack the patience for long-term employment.” – Retail employer, Kano

“I’ve tried everything possible, but the expenses are too much. How much am I earning? How much do I need to buy a laptop and all the gadgets for DJing?” – Male formal retail employee, Kano



Healthcare Sector Insights

Sector takeaways

Aspirations

- Many healthcare workers aspire to move into public sector jobs for stability and pensions
- Some aim to upskill and pursue higher-paying roles like nursing
- Healthcare workers aspire to work abroad where pay, stability, and work conditions are better
- Some hope to open their own private healthcare clinics or pharmacies
- Career growth and promotions within healthcare institutions are common goals

Barriers

- High patient-to-worker ratios lead to burnout and limit career advancement
- Formal qualifications are required to transition from informal to formal roles
- Lack of mentorship and training opportunities hinders skill development
- Inadequate equipment and medical supplies make the work environment stressful
- Low wages in both formal and informal healthcare roles discourage retention

Drivers

- A strong sense of purpose and passion for helping others keeps people in healthcare
- Formal healthcare offers the potential for long-term stability, especially in public sector roles
- Social respect and community status as healthcare professionals are strong motivators
- Opportunities for professional development, particularly for women, drive engagement

Surprises

- Many healthcare workers volunteer for years in hopes of securing formal jobs
- Women dominate healthcare roles in certain regions due to cultural norms
- Workers in informal healthcare roles often balance family responsibilities and work
- The aspiration to work abroad is widespread, especially among nurses and doctors
- Burnout is a significant issue, particularly in underserved rural areas

Sector insights

The informal sector offers minimal growth but flexibility: In the informal healthcare sector, workers face significant barriers to career advancement, as formal qualifications and connections are needed to transition to more stable, higher-paying roles. However, informal healthcare workers often find flexibility in their schedules, allowing them to balance family responsibilities with work, even though they experience high patient-to-worker ratios and burnout.

“I work flexible hours, splitting time between hospitals and my personal businesses.” – Female informal healthcare employee, Kano

“I am neutral about my current part-time job. While the pay (15,000 Nigerian naira per month) is not high, it covers transportation costs, and I appreciate the flexibility it offers, allowing me to balance work, family, and the chemist business.” – Female informal healthcare employee, Kano

Challenging transition from volunteering to jobs:

Transitioning from low-paid or volunteer roles in healthcare to formal jobs is extremely difficult, as many workers, especially in Kano, volunteer for years in hopes of being absorbed into the public sector. They often work for free or for small stipends, investing significant time and effort in building connections, yet face limited formal job opportunities with benefits like job security and pensions.

“I often go two to three months without payment and when I do receive allowances, they are very low (20,000 Nigerian naira). My motivation for continuing the work is primarily to help society, no longer for financial gain.” – Female informal healthcare employee, Kano

Sector insights

Desire for government jobs: Many healthcare workers, especially women, prefer public sector jobs because of the perceived long-term stability, benefits such as pensions, and job security, despite the lower pay compared to the private sector.

Aspirations to move abroad for higher paying jobs: Many healthcare workers in higher-end formal roles, such as nurses and doctors, are driven by the aspiration to move abroad, where demand for healthcare professionals is strong, and the financial rewards are significantly greater. The opportunity for better pay, improved working conditions, and career growth motivates many to pursue international opportunities, particularly in countries with strong healthcare systems that actively recruit from Nigeria.

Societal expectations and gender influence in healthcare: The healthcare sector, particularly in Kano, is heavily shaped by societal and religious expectations, with a strong preference for female healthcare workers due to cultural norms that prevent women from being treated by male practitioners. This gender bias drives women into the healthcare sector, which is seen as a respectable and socially approved profession for women, offering job stability and social status.

Practical experience is often prioritized over formal education: In healthcare, formal qualifications are typically required. However, in regions where culture or religion hold strong influence, practical experience is often valued more than formal training. Many employees in low-level roles lack specialized healthcare education but are trained on the job and develop strong practical skills.

Sector insights

Burnout is common: Healthcare workers in underserved areas, particularly in Kano, face severe resource shortages such as outdated equipment and limited medical supplies, leading to increased stress and burnout due to high patient loads and overwhelming work demands.

Mentorship and job security drive retention: Employers retain staff by offering mentorship opportunities, particularly for women. In the public sector, job security and pensions are key incentives for retaining workers. In private healthcare, opportunities for upskilling and promotions play a significant role.

Cultural norms drive strong female participation: In the healthcare sector, particularly in northern regions, cultural and religious norms encourage the hiring of women, as female patients prefer female healthcare workers. Employers actively engage in recruiting women, as the profession aligns with societal expectations for women to take on caregiving roles.

“I feel that healthcare practitioners are not treated well, particularly with regards to salary. The workload is overwhelming with nurses seeing too many patients.” – Female informal healthcare employee, Kano

“We invest in the long-term development of our staff by offering mentorship and career growth opportunities. This is especially important in retaining employees in healthcare.” – Healthcare employer, Kano

“In Kano, cultural norms encourage women to enter healthcare roles. Female patients are more comfortable with female healthcare providers.” – Healthcare employer, Kano



Creative Sector Insights

Sector takeaways

Aspirations

- Many creatives aspire to reach global audiences with their craft
- Creatives aim to achieve financial independence while maintaining creative control
- Some want to grow their personal brands and become influencers in their field
- Many hope to transition from gig work to owning formal creative businesses
- Creatives aspire to collaborate with major brands and clients to elevate their work

Barriers

- Lack of access to capital limits growth and ability to formalize creative activities into businesses
- Inconsistent income makes financial planning difficult
- High costs associated with formalizing businesses
- Limited access to mentorship, on-the-job training, and formal education in creative fields
- Cultural norms, especially in more conservative regions, restrict women's participation in public-facing creative roles

Drivers

- Passion for creative work and self-expression motivates individuals to stay in the sector
- The flexibility of creative gig work allows individuals to manage their schedules
- Digital platforms provide access to larger audiences and clients, driving engagement
- Strong client relationships and word-of-mouth referrals sustain many creative careers
- The potential for international recognition and success pushes creatives to grow their portfolios

Surprises

- Many creatives learn their craft through self-teaching and online resources, not formal education
- The gap between small informal gigs and large formal projects is seen as too risky to cross
- Despite instability, passion for the craft keeps creatives in the sector
- Social media plays a huge role in the creative sector but also sets unrealistic expectations
- Women are underrepresented in public-facing creative roles in more conservative regions

Sector insights

Strong reliance on self-learning, with limited formal education and mentorship:

Creatives rely heavily on self-learning through online courses, industry influencers, and peer networks due to a lack of formal education and mentorship. While this DIY approach helps them develop critical skills, the absence of structured guidance hinders professional growth, leaving many – especially in Kano – uncertain about how to advance their careers.

“I never had training in fashion. Everything I’ve learned has been from watching YouTube videos and practicing.” – Male informal creative sector employee, Kano

“Mentorship is something I’ve always wanted, but it’s hard to find. I’ve had to learn everything on my own.” – Male informal creative sector employee, Lagos

Driven by self-expression and global aspirations:

The creative sector attracts individuals seeking creative freedom and self-expression, with social media providing access to large and often global audiences. They remain and grow in the sector by expanding their portfolios, building client bases, and aiming for international recognition.

“I can express my creativity, but the inconsistency in income is something I’m still trying to manage.” – Male informal creative sector employee, Lagos

Sector insights

Passion over profit: Across regions, individuals in the creative sector are primarily motivated by passion and creative control rather than immediate financial gain. Many are willing to take additional jobs, work for free, or diversify beyond their primary craft into other creative activities to bridge income gaps. They see these steps as necessary sacrifices to fulfil their long-term dreams of creative independence and recognition.

“I’ve been doing this for years without any financial stability, but I can’t imagine doing anything else.” – Male informal creative sector employee, Lagos

“Even if I’m not making as much as I would like, the joy of doing what I love is worth the sacrifice. I’ll push until I make it.” – Male informal creative sector employee, Kano

Sector insights

The challenge of formalization for creatives: Many creatives hit a ceiling in their craft, finding that higher-paying clients and brands require formalization, such as business registration or specific certifications, to engage in larger projects. However, the leap from small informal gigs to a formal operation is seen as highly risky, creating a ‘river of uncertainty’ that most creatives are hesitant to cross due to the perceived financial and operational risks involved.

Unpredictable income and payment instability:

Financial instability is a significant barrier for most creatives as they operate in informal, or at most, digital platform-mediated gig work, with income varying widely depending on client demand. The lack of formal contracts and consistent demand makes payments unpredictable and can sometimes lead to disputes with clients over the terms and timing of pay.

“I’m interested in growing my business, but formalizing it is a big leap. It’s hard to justify the costs when I’m trying to make ends meet.”
– Male informal creative sector employee, Kano

“Some clients ask for certificates or business registration, and I feel like that’s stopping me from taking bigger projects.” – Female informal creative sector employee, Lagos

Sector insights

Regional differences in the creative sector:

Lagos serves as the heart of Nigeria's creative sector, with a vibrant economy fueled by strong digital adoption, where youths leverage platforms like Instagram and YouTube to reach clients and showcase their work. In contrast, the creative sector in Kano is more limited, as cultural norms restrict women's participation in public-facing roles such as photography and music production, significantly shaping the opportunities available in the region.

Motivated and passionate but lacking formal training or education: Employers and digital platforms in the creative sector find that many youths are highly motivated but lack formal education or structured training in their craft, often learning through self-teaching or informal networks.

Inconsistent earnings challenges engagement:

The informal nature of the creative sector, combined with inconsistent earnings, makes it hard to retain employees. Employers face challenges with providing stable incomes due to fluctuating client demand, especially in Kano.

"In Kano, the creative sector is much more limited, especially for women. There are cultural restrictions on what we can do publicly, which makes it difficult to grow in certain areas." – Male informal creative sector employee, Kano

"Most creatives are self-taught using YouTube for example. After they get these skills, they're just going out looking for internship opportunities to get some real-world experience." – Creative sector employer, Lagos

"Even an influencer with 100K followers might not be making as much money as they should be." – Creative sector employer, Lagos

Sector insights

Creative control and networking can help to retain talent: Employers help retain creatives by allowing them to have creative control and offering flexibility in their schedules. Some businesses also provide networking opportunities, which creatives value for securing future gigs and growing their reputations.

“We allow people to use our equipment to practice their skills or develop side projects, which helps them grow while working for us.”
– Creative sector employer, Lagos

Underrepresentation of women in some roles: Employers in more conservative regions like Kano find it hard to hire and retain women due to cultural norms that discourage female participation in public-facing creative roles. In more progressive areas like Lagos, there are more opportunities for women, but employers often do not specifically target women in their hiring practices, resulting in a gender imbalance in the sector.

“We’ve matched 203 creatives to gigs, 50% of which are female, but most of our marketplace revenue is coming from men-owned and dominated businesses. We’ve been more intentional about getting women gig opportunities.” – Creative sector employer, Lagos

“In Kano, we see fewer women in the creative sector due to cultural restrictions, especially in public-facing roles like photography or music production.” – Creative sector employer, Kano



Agriculture Sector Insights

Sector takeaways

Aspirations

- Many farmers aspire to move from subsistence farming to commercial agriculture
- Farmers aim to expand their operations and enter value-added processing
- Some hope to secure stable markets and contracts for their produce
- Young people in agriculture aspire to use modern technology to increase yields
- Many want to diversify into agribusiness to create additional income streams

Barriers

- High input costs, such as seeds and fertilizers, limit growth
- Unpredictable weather and climate change pose significant risks to crop production
- Lack of access to affordable financing hinders expansion and modernization efforts
- Limited access to modern techniques and tech stifles growth
- Cultural and family roles often restrict women from participating fully in commercial agriculture

Drivers

- The potential for self-sufficiency and food security motivates many
- Growing demand for food products encourages farmers to increase production and take steps toward commercialization
- The prospect of entering formal markets through agribusiness provides motivation
- Family tradition and community respect drive many to stay in farming
- The opportunity to combine farming with other side businesses helps diversify income

Surprises

- Most farmers want to stay in agriculture in the long run
- Many farmers rely heavily on mentorship and community knowledge-sharing
- Farmers are eager to adopt modern farming techniques but lack access to resources
- Women in some regions are highly involved in subsistence farming but face challenges in transitioning to commercial agriculture

Sector insights

- **Food security and commercial expansion are key motivators:** The agriculture sector appeals to individuals seeking food security and self-sufficiency, with aspirations to transition from subsistence to commercial farming, as well as opportunities for growth through scaling operations and engaging in value-added processing.
- **High input costs and inflation constrain profit potential:** Farmers struggle with the high cost of inputs, such as seeds, fertilizer, and equipment – limiting their ability to expand operations.
- **Climate change causes frequent shocks:** Unpredictable weather patterns, including droughts and floods, pose a significant threat, particularly in areas where irrigation is often inadequate.
- **Mentorship and knowledge sharing are pillars of farming:** Many farmers described the importance of and interest in mentorship programs that could help them learn modern farming techniques and improve productivity.
- **Desire to grow into value-added processing:** Farmers in Enugu aspire to move beyond subsistence farming into value-added processing to increase income.
- **Cultural and family roles limit women's participation:** In agriculture, employers note that cultural expectations and family roles significantly limit women's involvement in the sector, particularly in rural areas where traditional gender roles prevail. Women are more likely to be involved in subsistence farming and processing, with fewer opportunities in commercial agriculture.



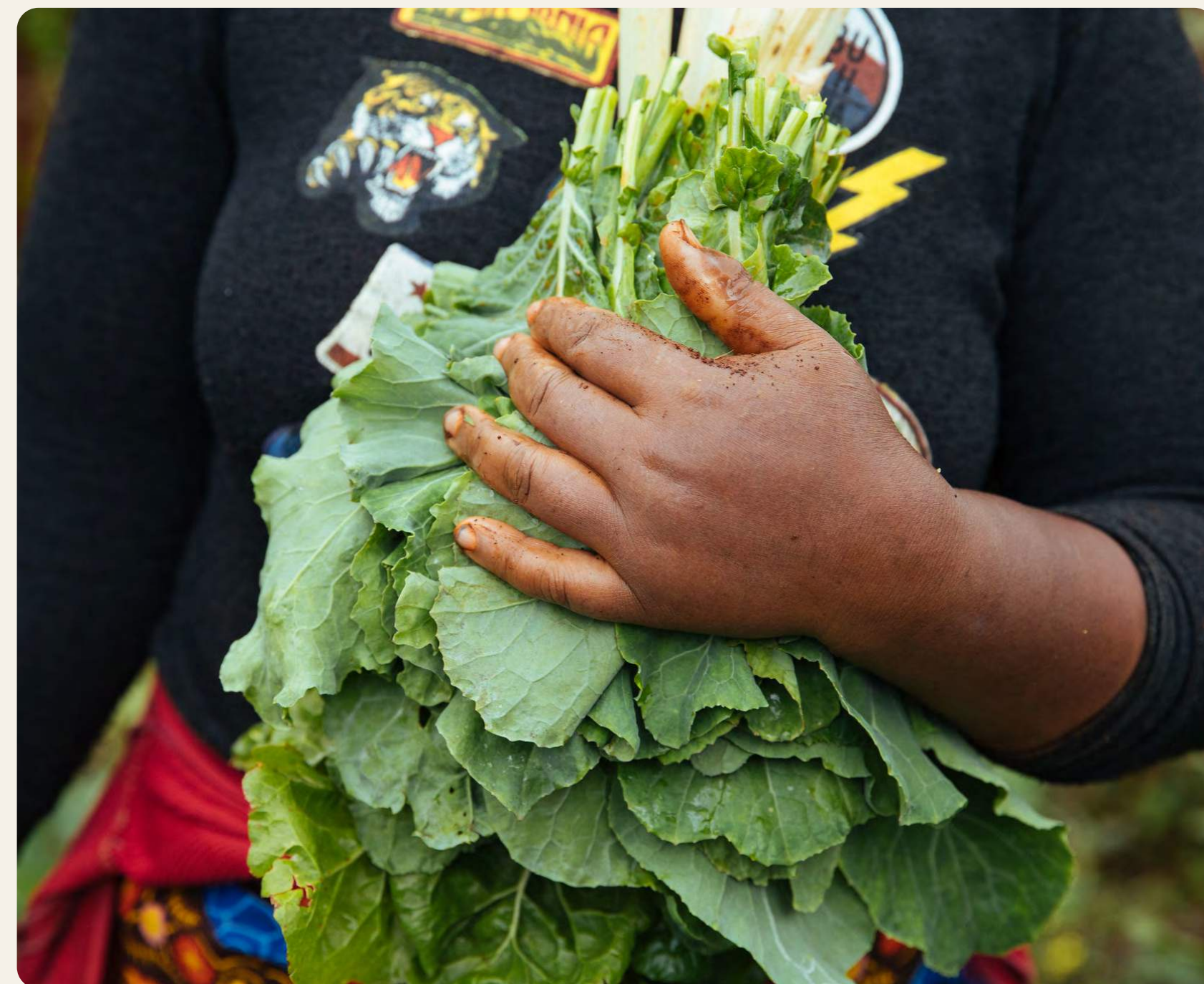


Recommendations

1. Focus on high-potential sectors for decent work

Stakeholders should prioritize sectors with strong potential for both quick entry and long-term growth:

- Healthcare and the creative industry: These sectors offer significant potential for youths that are driven by passion. They provide opportunities for skill development, career progression, and sustainable income over time, especially when supported by mentorship and professional development.
- Retail and transportation: While these sectors are accessible due to low barriers to entry, they require targeted support to improve work conditions, such as creating pathways for growth, and prioritizing social safety nets.
- Agriculture: This sector holds significant potential for scalable job creation, particularly through value-added processing, agribusiness, and commercialization in rural areas. Expanding access to markets, modern farming techniques, and financial services can help unlock these opportunities.



2. Enhance decent work practices

Organizations can play a pivotal role in embedding decent work elements – creating strategies that attract, retain, and grow youths and women in their sectors. This includes enabling work environments that support fair income, safety, flexibility, and autonomy – which are elements of decent work prioritized by youths and women in Nigeria. Key strategies include:

- Flexible work arrangements, especially for women balancing family responsibilities, and for youths engaged in multiple gigs or side businesses.
- Mentorship and apprenticeship programs that offer on-the-job training with clear career paths, building skills that help young workers advance into higher leadership and higher paying roles.
- Upskilling and digital literacy programs that focus on technical, entrepreneurial, and digital skills to help youths and women access better work opportunities.
- Health benefits, insurance, and income smoothing tools to enhance worker security and improve retention.
- Inclusive hiring practices that proactively recruit, train, and retain women and young people help promote diversity and inclusion, especially in traditionally male-dominated sectors.



3. Leverage technology to support informal and gig economy workers

The growth of digital platforms and fintech solutions presents an opportunity to improve livelihoods in the informal economy by expanding access to capital, logistics, and inclusive markets.

Stakeholders can:

- Promote and enable fintech platforms that leverage employer or gig platform data – such as work history, transaction records, and performance metrics – to provide tailored financial services like credit, insurance, and savings specifically designed for gig workers. By analyzing this data, fintech companies can offer more accurate risk assessments, enabling them to extend affordable credit and personalized financial products to workers.
- Support startups developing financing models that offer transportation drivers and small retail businesses affordable access to capital and asset finance.
- Enable access to social protection tools through platforms offering micro-pensions, health insurance, and accident coverage to informal and gig economy workers, improving their economic security.
- Explore companies building digital training and skilling platforms for youths in creative and retail sectors to upskill and move into formalized employment.
- Support initiatives that promote formalization in informal sectors like transportation and retail, enabling greater job security.



4. Address regional variations with context-specific solutions

Youth employment challenges and aspirations vary significantly across regions due to cultural, economic, and infrastructural differences. Tailoring interventions to specific contexts can maximize impact:

- Urban centers: Focus on sectors like creative industries, healthcare, and retail, where urbanization and digital adoption drive demand for new skills.
- Rural areas: Prioritize agriculture, agribusiness, and rural entrepreneurship, supported by access to modern farming techniques, financing, and market linkages.
- Gender-sensitive approaches: In regions where cultural norms limit women's participation in certain sectors, targeted interventions like women-only training programs, mentorship, and flexible work arrangements can promote gender equity.



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