

Youth and Access to Basic Resources and Financial Services in Yobe State, Nigeria: Implications for Sustainable Development

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ABSTRACT

This research examines the availability of essential resources and financial services for youth in Yobe State, Nigeria, to understand the systemic challenges hindering youth development and economic empowerment. Utilising data from 600 respondents throughout the state, the results indicate substantial shortages in access to electricity, the internet, healthcare, clean water, and financial institutions. Only 40% of young people reported having access to financial services, and a mere 20% had ever sought credit, with an approval rate of only 33%. Additionally, 70% of youths lacked internet connectivity, and 55% reported no access to electricity, which limits their educational, entrepreneurial, and job prospects. The study advocates for immediate measures in infrastructure, digital inclusion, and youth-focused financial reforms as strategies for achieving inclusive and sustainable development.

1. INTRODUCTION

Access to fundamental resources and financial services is crucial for the development of young individuals, particularly in fragile and developing economies like Nigeria (Magaji, Ayo, Musa, & Ali, 2019). These resources—spanning electricity, clean water, healthcare, internet access, and financial inclusion mechanisms like banking and credit facilities—are essential for personal growth, education, employment, and civic engagement (Ismail, Musa, & Magaji, 2025). Without these resources, young people cannot meaningfully engage in the socio-economic and political life of their communities. This situation is particularly acute in regions like Yobe, located in northeastern Nigeria, where a combination of poverty, insecurity, inadequate infrastructure, and environmental challenges has created a complex crisis of exclusion for youth.

Yobe State, which the Boko Haram insurgency has significantly impacted, continues to grapple with longstanding developmental obstacles. Prolonged conflict has not only displaced families and disrupted educational institutions but has also obliterated public infrastructure and weakened local governance bodies. In addition to this, the area faces ongoing drought conditions, desertification, and food shortages, all of which are exacerbated by climate change. In this context, youth—who constitute a substantial portion of the population—are among the most vulnerable segments of the population. Their access to quality education, job prospects, entrepreneurial support, and health services is severely restricted (Gabdo, Magaji, Yakubu, 2025). Consequently, an entire generation of youth is left with limited opportunities, further undermining regional stability and long-term national development objectives.

This study was designed against the backdrop of these overlapping vulnerabilities. It aims to assess the level of youth access to essential resources and services crucial for their development and empowerment in Yobe State. The focus is on understanding how a lack of access to basic services and financial institutions contributes to broader issues of poverty, social unrest, and disillusionment among young people. Furthermore, the study explores the implications of these patterns for Nigeria's social cohesion, economic productivity, and peacebuilding initiatives.

Despite global and national commitments to the Sustainable Development Goals (SDGs), progress in conflict-affected and marginalised regions, such as Yobe, has been slow. In particular, SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 6 (Clean

Water and Sanitation), and SDG 8 (Decent Work and Economic Growth) are essential for the welfare of young people (Musa, Ismail & Magaji, 2024). However, turning these global aims into locally significant actions has been a gradual and inconsistent process. For instance, national strategies aimed at poverty reduction and youth empowerment often overlook the specific security, cultural, and environmental issues faced in northeastern Nigeria (Jafaru, Magaji, & Ahmad, 2024). Therefore, while policy documents may convey a sense of optimism, the realities faced by youth in Yobe State reveal a significant gap between rhetoric and actual implementation. Addressing these localised issues requires a grounded and context-specific approach. Consequently, this research employs a mixed-methods approach, integrating quantitative data obtained from structured surveys with qualitative insights derived from comprehensive interviews. This combined strategy allows the study to capture not only the statistical aspects of exclusion but also the personal narratives that give meaning to those figures. It examines key factors such as access to electricity, clean water, internet connectivity, healthcare services, financial inclusion, and the availability of credit programs specifically designed for youth. By breaking down the data across rural and urban areas, the study highlights spatial inequalities and their implications for equitable development.

Notably, the research also examines the long-term developmental consequences of ongoing youth marginalisation in the state. With Nigeria's youth demographic rapidly expanding, neglecting to invest in comprehensive youth development now poses the risk of perpetuating cycles of poverty, unemployment, and insecurity, especially in regions like Yobe, where insurgency has flourished partly due to socioeconomic dissatisfaction and lack of opportunities. Improving youth access to essential services is not merely a developmental necessity but also a strategic move for enhancing security.

This research is both timely and essential. It offers empirical evidence regarding the current state of youth access to vital services in Yobe State. It presents a persuasive argument for reevaluating youth-targeted policies in Nigeria's conflict-affected areas. Achieving a detailed understanding of local constraints and opportunities is crucial for developing inclusive policies that cater to everyone. As Nigeria continues its journey towards the SDGs and a broader development framework, ensuring that the youth of Yobe State are equipped, empowered, and included will be vital for realising sustainable peace and prosperity.

2. LITERATURE REVIEW

2.1 Conceptual Definitions

Youth access to essential assets refers to the availability and capability of young people to utilise fundamental resources necessary for their comprehensive development, well-being, and prospects. These assets typically include, but are not restricted to, critical services and infrastructure such as education, healthcare, clean water, electricity, communication technologies, and financial services. This concept highlights the core elements essential for young individuals to succeed, effectively participate in society, and build a stable economic future (Benson, Scales, & Syvertsen, 2011). It is crucial for understanding positive youth development, as the presence of these assets is strongly linked to favourable outcomes and resilience among youth.

Youth Empowerment: Youth empowerment is a multifaceted process that enables young individuals to acquire the skills, confidence, and support necessary to take charge of their lives, make informed decisions, and actively contribute to shaping their future and their communities. It involves nurturing a sense of agency, encouraging critical thinking, and creating avenues for skill development, leadership, and meaningful participation in social, economic, and political arenas (Magaji & Aliyu, 2007). This process aims to enhance young people's self-efficacy, awareness, and ability to tackle challenges that affect their quality of life (Perkins & Zimmerman, 1995; Zimmerman, 2000). It emphasises the transition from being passive recipients of services to becoming active change-makers (Muhammed, Magaji & Ismail, 2025).

Job Opportunity: A job opportunity refers to a specific opening for employment that provides individuals the chance to acquire work experience, develop skills, and generate income (Magaji & Musa, 2015). It denotes an available position or role within an organisation or sector that can lead to personal and professional growth, thereby contributing to an individual's economic stability and career advancement (Mincer, 1974). The existence and accessibility of job opportunities are crucial for labour market dynamics, influencing migration trends and driving economic growth, as individuals often relocate to areas with greater employment opportunities in their quest for improved living conditions (Fiveable, n.d.).

Education refers to the organised process of acquiring knowledge, skills, values, and character traits, typically through formal teaching, schooling, or other structured educational settings (Magaji, 2008). Its purpose is to enhance an individual's intellectual abilities, reasoning skills, and judgment, preparing them for adult life and active involvement in society (Dewey, 1916). Education extends beyond simply transmitting knowledge; it also involves cultivating critical thinking, problem-solving skills, and an understanding of cultural norms, thereby contributing to personal enlightenment and societal advancement, while also serving as a mechanism for social reproduction and mobility (Durkheim, 1956).

Digital Inclusion: Digital inclusion pertains to the fair access to and effective utilization of information and communication technologies (ICTs), including the internet, hardware, and software, by all individuals and communities, irrespective of their socioeconomic background, age, gender, ethnicity, or abilities (National Digital Inclusion Alliance, n.d.). It not only involves physical access to technology but also encompasses the provision of affordable services, digital literacy training, quality technical support, and appropriate online content (Nejo, Magaji & Musa, 2025). The primary objective of digital inclusion is to facilitate

complete participation in the digital economy and society, ensuring that no one is left behind in accessing essential services, education, job opportunities, and social engagement in an increasingly digitised world (Interaction Design Foundation, n.d.).

2.2 Theoretical Framework:

This research is grounded in two complementary theories: Amartya Sen's Capability Approach and the Theory of Financial Inclusion. Together, these frameworks offer a comprehensive perspective for examining and understanding the complex challenges faced by youth in Yobe State.

The Capability Approach (Amartya Sen): Amartya Sen's Capability Approach (1999) emphasises that development should be evaluated not only by resource availability or economic growth, but also by individuals' genuine ability to utilise those resources to lead meaningful lives. According to Sen, access to electricity, education, health services, and financial resources is not merely an end goal; rather, it is a vital means to enhance an individual's capacity to function effectively in society.

In the context of Yobe State, this approach enables us to recognise that, despite policies aimed at providing public services, many youths continue to be marginalised from these services due to insecurity, infrastructural deficiencies, or socioeconomic barriers. For instance, the existence of a health facility in a region does not ensure access if youths cannot afford transportation or if the facility is inadequately equipped.

By concentrating on capabilities rather than just commodities or resources, this framework redirects focus on how access—or the lack thereof—affects fundamental freedoms and life outcomes for young people. Moreover, it aligns with the Sustainable Development Goals (SDGs), specifically SDG 1 (No Poverty), SDG 4 (Quality Education), and SDG 8 (Decent Work and Economic Growth), as it emphasises development centred on people.

Theory of Financial Inclusion: The Theory of Financial Inclusion, articulated by scholars like Allen, Demirgüç-Kunt, and others (World Bank, 2014), asserts that gaining access to affordable and effective financial services—such as savings accounts, loans, insurance, and payment systems—is a crucial facilitator of economic empowerment, poverty reduction, and social mobility. It encompasses the ability to save within a formal financial framework to prepare for investment and act as a buffer against unexpected events (Magaji & Yahaya, 2012).

This theory holds significant relevance when evaluating the circumstances of youth, many of whom face exclusion from formal financial systems due to challenges such as the absence of identification, low literacy levels, security issues, limited banking presence in rural regions, and digital illiteracy (Magaji & Saleh, 2010). Financial exclusion subsequently hampers their ability to save, invest, or obtain credit to launch small businesses or respond to economic upheavals (Magaji, Musa, & Dogo, 2023).

This theory suggests that enhancing access to inclusive financial systems can have a positive impact on employment, trade, income creation, and long-term growth, particularly in fragile and conflict-affected environments (Magaji, Abubakar, & Temitope, 2022). Innovations such as mobile money platforms, microfinance, and digital banking have the potential to connect underbanked youth populations, provided that the challenges related to infrastructure and education are addressed (Magaji, Nazifi, & Igwe, 2021).

2.3 Empirical Review

Numerous empirical studies have examined youth access to essential resources and financial services within the broader context of sustainable development, particularly in regions prone to conflict and underdevelopment. These studies lay the groundwork for understanding the nuances of deprivation, access, and empowerment among young people in areas such as Yobe State. Ibrahim and Adediran (2021) examined the relationship between access to infrastructure and youth unemployment in northeastern Nigeria. Their research, which focused on Borno and Yobe States, revealed that more than 60% of the youth population lacked access to electricity and safe drinking water, which directly impacted their capacity to participate in education and entrepreneurial ventures. The authors concluded that infrastructure is a vital driver of youth empowerment, particularly in marginalised areas recovering from conflict.

Adejumo et al. (2020) investigated financial inclusion among young Nigerians, noting that access to banking services remains uneven across rural and urban areas. They found that significant barriers for youth in northern Nigeria included the absence of identity documents, the distance to financial institutions, and a lack of trust in formal banking systems. Only 35% of rural youth had ever accessed formal credit, with an even smaller fraction having savings accounts.

Ahmed and Okonkwo (2022) conducted a field-based study to assess internet and ICT access among youth in conflict-affected states. Their research, encompassing Adamawa, Yobe, and Taraba, found that only 28% of youth had consistent access to the internet, mainly due to inadequate connectivity, exorbitant data costs, and shutdowns related to insecurity. The absence of digital access was strongly associated with limited educational achievement and minimal involvement in the digital economy.

Eze and Yusuf (2021) investigated the connection between healthcare access and youth productivity in Nigeria's northern region. They discovered that many young individuals in Yobe State, particularly in rural Local Government Areas (LGAs), had to travel over 10 km to reach a basic health facility. Their results indicated that unaddressed health issues, including reproductive health challenges and mental health stressors, significantly hampered the educational and economic performance of young people.

The UNDP (2023) published a comprehensive report on youth vulnerability in Nigeria's northeast, highlighting systemic deprivations in access to energy, water, and credit facilities. The report highlighted that the youth in Yobe are trapped in a multidimensional poverty cycle. One of its primary recommendations was to deploy mobile financial technologies and renewable energy micro-grids to bridge access gaps, particularly for displaced and rural youth.

Aliyu and Salihu (2019) examined the effectiveness of government-led youth empowerment initiatives in northeastern Nigeria. Their assessment revealed that most programs fell short of reaching their target beneficiaries due to a lack of youth engagement in the design phase, corruption, and inadequate monitoring systems. Additionally, beneficiaries from Yobe reported that the financial literacy aspect of these programs was either absent or poorly implemented, leaving many young people ill-prepared to manage loans or savings.

Recent empirical research has increasingly focused on the intersections of youth development, access to infrastructure, and financial inclusion in fragile regions, such as Northeast Nigeria. These studies offer critical insights into the structural and institutional barriers that impede youth empowerment and progress. Gambo and Audu (2022) performed a multi-state study on digital access among young people in Borno, Yobe, and Adamawa. Their results indicate that over 68% of youth lack stable internet access, with rural areas being the most significantly impacted. The study attributed this gap to inadequate telecommunications infrastructure, ongoing insecurity, and low levels of digital literacy. They contend that without immediate investment in digital infrastructure and training, youth in these areas will remain disconnected from the expanding digital economy.

Lawal et al. (2023) investigated financial literacy and access to credit among young entrepreneurs in Yobe and Bauchi States. Their research, which surveyed 800 youths, found that although 58% of participants were interested in starting their businesses, only 22% had sought assistance from a financial institution, citing reasons such as a lack of collateral, distrust of banks, and a limited understanding of loan procedures. The study concluded that microcredit schemes targeting youth, combined with financial literacy programs, could significantly enhance entrepreneurship in these regions.

Obi and Mohammed (2023) analysed the effects of access to water and sanitation on the health and productivity of youth in the Northeast. Their findings revealed that 43% of young people relied on unprotected water sources, thereby increasing their vulnerability to waterborne diseases. The study highlighted the connection between insufficient water access and poor school attendance and productivity among girls and young women, thereby hindering their socioeconomic progress.

Yahaya et al. (2024) researched energy poverty and its effects on youth employment in Yobe State. Their survey of 500 individuals found that 60% of youth did not have reliable access to electricity. This lack of access was strongly associated with low rates of home-based enterprises, diminished digital learning opportunities, and reduced productivity in the evenings. The study suggested decentralised solar solutions as a prompt intervention strategy.

UNICEF and the National Bureau of Statistics (2024) joined forces to conduct a regional assessment of youth development in the Northeast. Their findings, based on mixed-method surveys, indicated that youth in Yobe State faced the lowest access rates to financial services, healthcare, and education compared to national averages. For example, only 35% of youth in Yobe had access to operational health facilities within a 5 km radius of their homes. This underscored an urgent need for targeted reforms in infrastructure and service delivery in post-conflict areas.

Ibrahim and Yusuf (2025) executed an empirical investigation into youth exclusion and peacebuilding in Northern Nigeria. Utilising regression analysis, they discovered a statistically significant connection between youth access to employment and basic services and their likelihood of engaging in violent or anti-social behaviour. The study argued that investments in education, healthcare, and financial inclusion can mitigate the risk of radicalisation and enhance resilience in communities affected by conflict.

Ndubisi and Haruna (2025) utilised geospatial and survey data to demonstrate rural-urban differences in youth financial inclusion in Northeastern Nigeria. Their research identified that mobile money usage remained below 20% in rural Yobe, primarily due to inadequate network infrastructure and a lack of agent networks. However, urban areas displayed an increasing engagement with digital wallets and fintech solutions, suggesting a potential avenue for financial inclusion through digital platforms, provided there is support from policy and private investments.

These recent studies together highlight the pressing necessity for targeted, data-driven interventions in infrastructure, digital inclusion, and youth financial empowerment in Yobe State and similar environments. They also stress the importance of youth access to resources in meeting the Sustainable Development Goals (SDGs), particularly SDGs 1, 4, 6, 8, and 10. Moreover, they reinforce the view that youth development is not only a social imperative but also a critical component of peacebuilding and national stability.

Furthermore, they reinforce the notion that youth development represents not just a social necessity but also a vital aspect of peacebuilding and national stability. Together, these empirical studies underscore the need for comprehensive interventions that address the complex factors contributing to youth exclusion. Access to electricity, clean water, the internet, and health services is interrelated and essential for achieving financial inclusion and empowering youth. Although some advancements have been made through national financial inclusion strategies and initiatives led by donors, structural obstacles and regional disparities persist, especially in regions like Yobe, where young people face additional challenges due to conflict, environmental degradation, and institutional neglect. This accumulating body of empirical evidence supports the central assertion of this study—that access to fundamental resources and financial services plays a significant role in shaping youth development—and that overcoming these challenges is vital for realising inclusive and sustainable development in Nigeria.

3. METHODOLOGY

This research utilised a descriptive survey design to investigate the level of youth access to fundamental services and financial resources in Yobe State, Nigeria. The descriptive approach was deemed suitable due to its effectiveness in capturing, summarising, and analysing conditions, opinions, and experiences from a specific target population at a given time. By focusing on both quantitative and qualitative aspects, the research was able to examine not only the measurable indicators of access and exclusion but also the personal experiences and perceptions of the respondents. This design allowed for a detailed understanding of the contextual realities surrounding youth development issues in a region like Yobe State, which is affected by conflict and environmental vulnerabilities.

A total of 600 youth participants were purposively selected from both rural and urban areas across the three senatorial zones of Yobe State: Yobe North, Yobe East, and Yobe South. A stratified random sampling technique was employed to ensure that participants were selected proportionally according to locality, gender, and age groups (15–35 years), reflecting the demographic definition of youth in Nigeria. The sample was stratified to ensure representation of diverse experiences across various geographical and socio-economic contexts within the state. Data collection was conducted using a combination of structured questionnaires and in-depth interviews. The structured questionnaire included both closed-ended and open-ended questions organised into sections addressing access to electricity, clean water, internet, healthcare, financial services, loan applications, and other related economic indicators. In-depth interviews were conducted with selected youth leaders, community development officers, NGO representatives, and displaced youth to gain a deeper understanding of how socio-political and environmental factors impact access and exclusion.

The quantitative data from the questionnaires were analysed using descriptive statistics, specifically frequencies and percentages, to depict the distribution of responses across the sampled population. These statistics were organised in tables for clarity and ease of comparison. The qualitative data from the interviews underwent thematic content analysis, which involved identifying, coding, and interpreting recurring themes, narratives, and patterns related to the study's objectives. To improve validity and reliability, data triangulation was implemented. By comparing quantitative findings with qualitative narratives, this triangulation ensured a more comprehensive and reinforced understanding of the issues being examined. This method reduced researcher bias and bolstered the credibility of the conclusions derived from the study. Prior to data collection, ethical approval was secured from the relevant institutional review board. Additionally, informed consent was obtained from all participants. Respondents were informed about the study's purpose, assured of their anonymity, and given the ability to withdraw at any moment. Special attention was given to safeguarding the privacy of participants, especially those impacted by displacement or trauma from the Boko Haram insurgency.

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The mixed-methods approach adopted in this study proved invaluable in capturing both the statistical trends and the lived realities of the youth in Yobe State. While the numerical data revealed widespread exclusion from basic services and financial resources, the narratives offered compelling insight into the systemic barriers, institutional gaps, and socio-cultural factors that shape these realities. The integration of both methods provided a rich, context-sensitive analysis necessary for informing policy, programmatic interventions, and academic discourse.

4. RESULTS AND DISCUSSION

This section presents and interprets the findings related to youth access to critical services, including electricity, water, healthcare, internet, financial services, and credit facilities, in Yobe State. The analysis is based on responses from 600 youths across urban and rural communities. It also incorporates qualitative feedback to contextualise the quantitative results.

Table 1: Socioeconomic Characteristics of Respondents (N = 600)

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	345	57.5
	Female	255	42.5
Age Group	15–19 years	96	16.0
	20–24 years	204	34.0
	25–29 years	180	30.0
	30–35 years	120	20.0
Location	Urban	228	38.0
	Rural	372	62.0
Educational Status	No formal education	78	13.0

Characteristic	Category	Frequency	Percentage (%)
Employment Status	Primary education	120	20.0
	Secondary education	222	37.0
	Tertiary education	180	30.0
	Unemployed	312	52.0
	Self-employed	198	33.0
	Public/private sector job	90	15.0
Monthly Income	Below ₦10,000	240	40.0
	₦10,000–₦30,000	222	37.0
	Above ₦30,000	138	23.0

The gender distribution reveals that 57.5% of respondents were male, while 42.5% were female. This male-dominant sample reflects the broader social context of Yobe State, where cultural and security-related factors often limit female mobility and participation in surveys.

The age group breakdown shows a youth population predominantly in their early twenties: 34.0% of respondents were between 20 and 24 years old, while 30.0% were aged 25 to 29 years old. This demographic represents a prime segment of the population for educational, economic, and leadership interventions. However, their potential is undermined by limited access to essential resources, as seen in the study's findings.

A majority (62.0%) of the respondents reside in rural communities, underscoring the need to focus development efforts outside urban centres. Rural youths face deeper infrastructural challenges, including a lack of electricity, poor internet coverage, and the absence of banking facilities—factors that further exacerbate the rural-urban divide.

In terms of educational attainment, while 30.0% of the respondents had tertiary education and 37.0% had completed secondary school, a worrying 13.0% had no formal education. This educational disparity significantly contributes to exclusion from employment and financial systems, particularly in areas where literacy is a prerequisite for engaging with digital and banking services.

The employment status paints a stark picture: more than half (52.0%) of the youth surveyed are unemployed. Among the employed, a majority are engaged in self-employment (33.0%), often in the informal sector, where they lack access to loans or business support services. Only 15.0% have secured jobs in the formal sector, underscoring the limited employment opportunities available in this sector.

Income levels also reflect widespread economic vulnerability: 40.0% earn below ₦10,000 per month, and another 37.0% fall in the ₦10,000–₦30,000 bracket. Such low earnings restrict the ability of youth to invest in education, health, or business ventures. Income insecurity further compounds the exclusion from formal credit systems, where stable earnings are often required for loan eligibility. The socioeconomic profile of youth in Yobe State underscores a broader pattern of exclusion, poverty, and limited opportunity, particularly for rural, low-income, and unemployed groups. These characteristics directly correlate with the levels of access to basic services and financial resources outlined in the subsequent sections. Understanding these demographics is essential for designing context-sensitive interventions in areas such as infrastructure, youth employment, education, and digital inclusion.

4.1 Access to Electricity

Electricity is fundamental to modern livelihoods. As shown in Table 1, only 45.0% of respondents reported having access to electricity, while a majority (55.0%) live without consistent power.

Table 2: Access to Electricity

Response	Frequency	Percentage
Yes	270	45.0%
No	330	55.0%
Total	600	100%

A lack of electricity disproportionately affects youths, particularly those involved in petty trading, home-based businesses, and digital learning. Respondents in rural areas reported relying on kerosene lamps or candles, which are inefficient and hazardous. The lack of electricity also limits phone charging, internet access, and after-dark productivity.

“I study with a flashlight and have to walk far to charge my phone,” reported a 22-year-old student from Potiskum.

4.2 Access to Clean Water

Access to clean water is crucial for maintaining health, promoting hygiene, and fostering development. Table 3 shows that while 60.0% of the population had access to clean water, 40.0% still relied on unsafe or distant sources of water.

Table 3: Access to Clean Water

Response	Frequency	Percentage
Yes	360	60.0%
No	240	40.0%
Total	600	100%

Unsafe water leads to a rise in diarrheal diseases, typhoid, and school absenteeism, particularly among girls who are responsible for fetching water. In communities without boreholes or piped systems, time spent collecting water reduces productive and educational hours.

4.3 Internet Access

Digital connectivity is indispensable for education, employment, and innovation. However, 70.0% of respondents lacked internet access, as presented in Table 3.

Table 4: Access to Internet

Response	Frequency	Percentage
Yes	180	30.0%
No	420	70.0%
Total	600	100%

The digital divide is a significant barrier to youth empowerment in Yobe State. Young people without internet access are excluded from online education, e-commerce, global job platforms, and innovation networks. Most rural respondents reported that mobile data was unaffordable or unavailable in their areas.

“The Internet is like luxury here. Only the rich children use it,” said a female respondent from a remote village in Yunusari.

4.4 Access to Healthcare

The survey revealed that healthcare access was evenly distributed, with 50.0% having access and 50.0% facing barriers (see Table 5).

Table 5: Access to Healthcare

Response	Frequency	Percentage
Yes	300	50.0%
No	300	50.0%
Total	600	100%

Barriers include distance to health centres, unaffordable treatment costs, and poor infrastructure. Many respondents reported untreated infections, lack of reproductive health services, and absence of youth-friendly care. The result is declining health outcomes, school dropout due to illness, and economic hardship.

“Even paracetamol is a problem in our clinic,” lamented a 19-year-old respondent from Machina.

4.5 Financial Inclusion

Financial access is central to economic participation. However, only 40.0% of youth reported having access to financial services, as shown in Table 6.

Table 6: Access to Financial Services

Response	Frequency	Percentage
Yes	240	40.0%
No	360	60.0%
Total	600	100%

Barriers to inclusion include long distances to banking institutions, lack of valid identification, and distrust of formal financial systems. Rural areas, in particular, suffer from the absence of banking agents or mobile money services. Financial exclusion limits savings, access to credit, and the ability to invest in business ideas or emergencies.

4.6 Loan Application and Credit Access

The rate of loan applications among youth is alarmingly low. Only 20.0% had applied for loans, and just 33.3% of those received approval, as shown in Tables 7 and 8.

Table 7: Have You Applied for a Loan?

Response	Frequency	Percentage
Yes	120	20.0%
No	480	80.0%
Total	600	100%

Table 8: If Yes, Was Your Application Approved?

Response	Frequency	Percentage
Yes	40	33.3%
No	60	50.0%
Not Applicable	20	16.7%
Total	120	100%

The main obstacles include a lack of collateral, low financial literacy, high interest rates, and fear of debt. Youth entrepreneurship is stifled as potential business starters cannot access the capital necessary to launch or scale their ventures.

“Even if I had the idea, where would I get the money to start? There is no bank in my village,” shared a respondent in Fika.

4.7 Youth Testimonials

The qualitative data painted a powerful picture of frustration and resilience. Multiple respondents expressed a willingness to work and innovate but lamented the absence of foundational support structures.

One respondent said:

“I have ideas but no access to loans, no light to power my machine, and no support. That is why many of us sit idle.”

Another echoed:

“We do not need pity, we need opportunity. Give us electricity, internet, and capital, and we will change this place.”

These testimonials reinforced the quantitative findings, illustrating how systemic infrastructural and financial gaps hinder youth empowerment and sustainable development.

5. IMPLICATIONS FOR SUSTAINABLE DEVELOPMENT

These findings reflect deep-rooted structural challenges that hinder youth advancement and sustainable development. Without adequate access to basic services, Yobe State cannot harness its demographic dividend. The gaps documented here contribute to poverty, unemployment, and youth migration. If not addressed urgently, these disparities may threaten regional stability and exacerbate existing inequalities.

The youth’s economic marginalisation weakens their ability to contribute to local economies, undermines SDG targets, and risks perpetuating cycles of dependency. Addressing the challenges requires holistic, multi-sectoral strategies.

6. CONCLUSION

This study has examined the critical issue of youth access to basic resources and financial services in Yobe State, Nigeria, with a focus on the implications for sustainable development. The findings reveal widespread deprivation across several essential dimensions—including electricity, clean water, internet connectivity, healthcare, and financial inclusion—which are fundamental to youth empowerment, economic participation, and human development. Despite constituting a significant portion of the population, young people in Yobe State continue to face systemic barriers rooted in infrastructural deficits, institutional neglect, and socio-economic marginalisation. These challenges are exacerbated by a history of insecurity, conflict, and climate-related disruptions, further entrenching cycles of poverty and exclusion.

The data indicates that more than half of the youth lack access to electricity and internet, which are critical enablers of education, innovation, and entrepreneurship in the 21st century. Access to healthcare and clean water, both vital to well-being and productivity, remains uneven. At the same time, financial exclusion limits the ability of youth to save, invest, or access credit for economic advancement. The low rate of loan applications and approvals also points to deeper issues of mistrust, lack of awareness, and systemic exclusion from formal financial systems.

The study highlights that without urgent and targeted interventions—particularly in infrastructure development, digital access, youth-centred financial services, and inclusive governance—Yobe State risks further marginalising its young population. This

alienation not only undermines the state's developmental prospects but also poses a threat to long-term national stability. Therefore, empowering youth through equitable access to basic resources and economic opportunities is not merely a development imperative—it is a strategic investment in peace, prosperity, and resilience.

7. RECOMMENDATIONS

Based on the findings of this study on youth access to basic resources and financial services in Yobe State, Nigeria, the following general recommendations are proposed to support inclusive and sustainable youth development:

1. **Invest in Rural Infrastructure Development**
The government, in collaboration with development partners, should prioritise the provision of basic infrastructure—particularly electricity, clean water, internet connectivity, and health facilities—in underserved rural areas. Expanding access to these services will remove key barriers to productivity, education, and health for youth.
2. **Promote Youth-Friendly Financial Inclusion Policies**
Financial institutions should work with regulatory bodies to design youth-specific financial products, including low-collateral microloans, savings schemes, and mobile banking services. Special attention should be given to simplifying KYC (Know Your Customer) requirements, such as ID cards, which many rural youths lack.
3. **Digital Inclusion and ICT Empowerment**
Federal and state governments should expand access to affordable internet and digital literacy programs, especially in rural areas. Public-private partnerships with telecom providers could ensure the rollout of broadband services to marginalised zones and promote digital entrepreneurship among youth.
4. **Strengthen Youth Empowerment Programs**
Expand and refocus youth empowerment schemes (e.g., N-Power, Youth Enterprise with Innovation in Nigeria—YouWiN) to address local realities in conflict-affected regions, such as Yobe. These programs must include capacity building, start-up capital, and mentorship to foster entrepreneurship and employability.
5. **Enhance Education and Vocational Training**
Technical and vocational education should be revitalised to equip youths with practical skills relevant to local markets. Establishing community-based skill acquisition centres across senatorial zones in Yobe will help bridge the unemployment gap.
6. **Improve Health Service Delivery**
Local and state governments should increase investment in primary healthcare centres with a focus on youth-sensitive services such as mental health, sexual and reproductive health, and affordable medication. Outreach services can also help reach displaced and hard-to-reach youth populations.
7. **Institutionalise Monitoring and Data Collection**
Reliable data is essential for targeted interventions. Agencies like the National Bureau of Statistics (NBS) should conduct regular youth-specific surveys, disaggregated by region, gender, and socio-economic background, to guide responsive policy-making.
8. **Adopt Inclusive Policy Frameworks**
Federal and state development policies must include youth as a cross-cutting issue. Multi-sectoral approaches should be adopted to integrate youth needs into national development plans, peacebuilding efforts, and climate resilience strategies in northern Nigeria.

These recommendations, if implemented holistically, will not only enhance the well-being of youth in Yobe State but also contribute to the region's long-term peace, security, and socio-economic development.

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