



STUDY TO ASSESS MARKET
GROWTH AND EMPLOYMENT
OPPORTUNITIES IN THE AGRO-
ALLIED FOOD SECTOR IN NIGERIA

FINAL REPORT

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List of acronyms

ADEP	Agri-business Development And Empowerment Programme
AGOA	African Growth and Opportunity Act
AFCFTA	African Continental Free Trade Area
APP	Agriculture Promotion Policy
ATA	Agriculture Transformation Agenda
BOI	Bank of Industry
CAC	Corporate Affairs Commission
CAGR	Compound annual growth rate
CBN	Central Bank of Nigeria
CCDRN	Centre for Community Development and Research Network
ECOWAS	Economic Community of West African States
ETLS	ECOWAS Trade Liberalization Scheme
FINDEF	Finpact Development Foundation
GAP	Good Agricultural Practices
GCSS	Garment And Textile Cluster Growth Support Scheme
GDP	Gross Domestic Product
GIFF	Growth Identification and Facilitation Framework
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit,
JONAPWD	Joint National Association of Persons with Disabilities
LSETF	Lagos State Employment Trust Fund
MPR	Monetary Policy Rate
MSMEs	Micro, Small, and Medium Enterprises
NAFDAC	National Agency for Food Drug Administration and Control
NBS	National Bureau of Statistics
NEPC	Nigerian Export Promotion Council
NIRP	Nigerian Industrial Revolution Plan
PWD	People with Disabilities
RDP	Refugees & Displaced People
RMRDC	Raw Materials Research And Development Council
SME	Small, and Medium Enterprises
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
TCN	Transmission Company of Nigeria
UNIDO	United Nations Industrial Development Organization
USD	United States Dollar
WISE-P	Women In Self-employment Programme

Executive Summary

Nigeria's entrepreneurial landscape, particularly within the Agro-Allied and light manufacturing sectors, holds substantial promise for development. Young women entrepreneurs (aged 18 – 35 years) are vital to this growth, yet they encounter significant obstacles such as limited access to capital, market opportunities, and essential infrastructure.

The study identifies high-growth industries and value chains within Nigeria's Agro-Allied and light manufacturing sectors, assesses the current state of young women-led enterprises, and analyzes barriers to young women entrepreneurs' participation. It takes a look at the issues around the participation of young women in cross border trade. It also maps access to infrastructure, support systems, and institutions across women-led value chains, and provides demographic data on MSMEs in the study value chains.

Key Findings

- **High-Growth Industries and Value Chains:** The study identifies several high-growth industries and value chains across Nigeria's geopolitical zones, including cassava and derivatives (garri, flour, starch), palm oil and palm kernel, fish farming and processing, groundnut and groundnut oil, sesame seed and oil, soybean and soy milk, honey and beekeeping, shea butter, textiles (adire/ankara), and pepper and spices. These sectors offer significant potential for women entrepreneurs to scale their businesses and increase their income.
- **Barriers to Young Women Entrepreneurs' Participation:** Women entrepreneurs face numerous challenges in their bid to participate in the wider economy and cross border trade. On the supply side, challenges include financial constraints, access to raw materials, and lack of skilled labour. On the demand side, there is limited access to market and cultural and gender challenges. People with disabilities in addition to these, have issues around the societal stigma towards their condition. Refugees and Displaced Persons do not have stability and access to assets as a result of their conditions of displacement.
- **Cross Border Trade:** Opportunities for cross border trade exist in the ECOWAS region and under the African Continental Free Trade Area (AfCFTA). The most active corridor for cross border trade out of Nigeria to the ECOWAS region is the Nigeria-Benin republic border. Data shows that less than 1% of the organisations registered for cross border trade in Nigeria are owned by young women. The research shows that young women mostly do not operate at a scale that makes them export ready. Organisations that have taken advantage of the AfCFTA from Nigeria are large, structured organisations.
- **Key Success Factors for Cross Border Trade:** The key success factors for sustainable cross border trade include Product Quality and Standardization, Consistent Supply and Production Capacity, Efficient Logistics and Infrastructure, Market Intelligence and Access, Financial Management and Access to Finance, Regulatory Compliance and Facilitation, and Technical Expertise and Capacity Building. The research shows that most of the young women owned businesses do not have the capacity to meet these factors due to multiple issues such as absence of structure with the organization, small scale of operations, lack of knowledge of markets, limited access to finance and entrepreneurial will to take on cross border trade. This signals a need for capacity building of these businesses to meet the

required standards.

- **Current State of Young Women-Led Enterprises:** Many women-led businesses demonstrate strong market presence and high demand for their products. A significant proportion operates at or near full capacity and reports profitability. However, a substantial number of these businesses are still operating below their potential, indicating underutilization of capacity.
- **Infrastructure, Business Support, and Ecosystem Mapping:** Infrastructure deficits, including inadequate processing facilities, poor road networks, and unreliable electricity, pose significant barriers. However, there are existing social structures, such as women's cooperatives and business groups, that can be leveraged to provide support. A major gap exists in business development practices, with many women not keeping proper records, limiting their access to credit and investment.
- **Partnership Mapping:** Potential partners for collaboration include government agencies, industry and trade organizations, traditional institutions, young women cooperatives, organizations supporting people with disabilities, financial institutions, and development organizations. These partners can play a crucial role in providing financial resources, technical assistance, market access, advocacy and policy support.
- **New Areas of Growth/Job Creation:** The agro-allied sector produces waste which can feed into the production of organic fertilizer and black soldier fly. These promote a economy and take advantage of readily available raw materials that currently have minimal use in any value chain.

Programme Development

The study proposes a **two-phase, market-oriented intervention strategy**. The approach is designed to deliver both immediate and long-term solutions—addressing urgent gaps while strengthening the underlying systems that support women-led enterprises.

Phase One focuses on delivering quick-win interventions to structured, operational women-led businesses that are close to export readiness.

Phase Two provides systemic and sustained support to emerging and informal women entrepreneurs, including those from marginalized groups, to gradually build their capacity for growth and market integration.

The Phase one interventions will include:

- Market linkages and trade facilitation
- Capacity building on export standards and compliance
- Operational strengthening and business management support
- Product pooling through shared production hubs

The Phase two interventions will include:

- Capacity building on business operations, finance, and climate issues.
- Linkage to market actors, including government agencies, financial institutions, and suppliers.
- Women-focused financial product development.
- Advocacy to public sector and traditional institutions on gender-specific issues
- Provision of starter kits to clusters of entrepreneurs.

The programme aims to create dignified and fulfilling work opportunities for young women by enhancing their skills, improving their access to resources capabilities, and fostering a supportive ecosystem. Key success metrics include the number of women entrepreneurs supported, the number of jobs created, increases in revenue generated by supported businesses, market share or access to new markets, improvements in women's access to financial and non-financial resources, and the sustainability and resilience of supported businesses

The programme's theory of change outlines how inputs will lead to measurable outputs and long-term outcomes, with a monitoring and evaluation framework to track progress toward programme goals. It is estimated that the implementation of this programme using a market systems approach over the course of five years will cost \$39,580,000 yielding cost per participant of \$39.58 and a cost per job created of \$79.16.

Report Structure

Section one provides a background to the study and the methodology adopted. It also highlights the ethical considerations and limitations to the execution of the study. The primary focus of the study and as such the report are young women aged 18 to 35 years.

Section two showcases of comprehensive literature review on the agro-allied and light manufacturing sectors in the country. It looks at the socio-economic and macroeconomic profile of the country as it relates to the sectors under the review. This section provides a deep dive into several of the questions raised in the terms of reference. It helps sets a background to the field data collection.

Section three covers the results from the field survey as reported by the different groups of respondents. It helps verify aspects of the literature review and provide further insights to the study.

Section four covers the results from the field survey from the groups of refugees & displaced people and people with disabilities.

Section five synthesizes the findings from the desk research and the primary data collection to establish a single narrative for the multiple questions that led to the initiation of the study.

Section six uses the findings from the previous sections to come up with a programme that can be implemented to address the multiple constraints and industry barriers affecting young women in the agro-allied and light manufacturing sector.

1. Project Background

Nigeria's entrepreneurial ecosystem is ripe for development, particularly in the Agro-Allied and light manufacturing industries, where the country has market demand and a competitive advantage. Women entrepreneurs, who are key drivers of economic growth, face unique barriers to entering these industries, including limited access to capital, market opportunities, and supportive infrastructure.

The Mastercard Foundation Nigeria team aims to design a young women's entrepreneurship support programme that contributes to its overarching goal of placing 10 million young people in dignified and fulfilling work. Of these, 70% are women, 5% live with disabilities, and 1% are internally displaced.

The Foundation uses an outcome-driven programming approach, using the seven shared outcomes as a frame; focusing on systems thinking within its core country strategy pillars of entrepreneurship and workforce development.

The Foundation seeks consultancy services to conduct a comprehensive landscape analysis to identify work opportunities and access to market (local and global) opportunities for young women in key economic value chains, market demands, and barriers in Agro-Allied and light manufacturing sectors. This analysis will inform the design of a targeted 5-year support programme that will enable work opportunities for a minimum of 1 million young Nigerian women (aged 18 – 35) upskilled in processing easy-to package food products, with an element of business clustering, linkages to finance, market expansion and opportunities locally and globally.

The assumption is that young women primarily engage in value chain activities within the Agro-Allied and light manufacturing sectors, particularly in processing easily packaged food products. This research aims to validate this assumption and provide evidence of other sectors where women are active and can contribute to job creation.

1.1. Objectives of the Assignment

This study aims to identify high-growth industries and value chains in Nigeria's Agro-Allied and light manufacturing sectors, unlocking opportunities for women entrepreneurs. It will analyze market potential, barriers, infrastructure, and demographics to design cost-effective interventions, estimate job creation and revenue impacts, and develop a theory of change with success metrics for sustainable programme implementation. The specific objectives of the study are:

1. Develop a framework for identifying high-growth industries and value chains within Nigeria's Agro-Allied and light manufacturing sectors and other value chain activities that offer women entrepreneurs significant growth and employment opportunities.
2. Using the developed framework, identify high-growth industries and value chains within Nigeria's Agro-Allied and light manufacturing sectors and other value chain activities that offer women entrepreneurs significant growth and employment opportunities.
3. Identify cross-country and cross-border market opportunities for the selected value chains, detailing all necessary requirements for implementation.
4. Identify barriers against women entrepreneurs' participation in the evaluated high-demand Agro-Allied industries from the supply and demand side.

5. Identify and map out the quality, quantity, and state of access to existing infrastructure, business support groups, cooperatives, and ecosystem support actors/institutions within the target value chains.
6. Provide demographic data on the existing MSMEs in the study value chains (disaggregating by gender, age, and disability) analyzing their current strength and capacity.
7. Determine cost estimates for programme implementation, including the cost per job created for young women and young women with disabilities and the overall budget needed per programme intervention.
8. Identify and map potential partners for collaboration (e.g., government bodies, private sector, development organizations) and sustainability strategies to scale the programme's impact.
9. Analyze and project the number of dignified work opportunities to be created by supporting women entrepreneurs in these sectors disaggregated by location and value chain.
10. Estimate the average revenue each women-led business could generate after programme support.
11. Develop a clear theory of change for the proposed programme, outlining how inputs will lead to measurable outcomes and impact.
12. Define key programme success metrics and a monitoring and evaluation framework to track progress toward programme goals.

1.2. Study Methodology

The study was divided into two phases, a comprehensive literature review and a field data collection exercise.

The first phase involved gathering and reviewing existing reports, studies, and statistical data on Nigeria's agro-allied and light manufacturing sectors with a focus on young women's participation. This review focused on the following three areas:

- High growth industries with young women participation including growth trends, challenges, and opportunities within the sectors.
- Socioeconomic factors affecting young women's participation, such as access to finance, technology, training, and social norms.
- Cross-country and cross-border market opportunities for the selected value chains

The second phase covered the collection of primary data from the field. The data collection was carried out using focus group discussions and key informant interviews with a diverse range of respondents including young women entrepreneurs who formed the majority of respondents being the primary focus of the study. The study focused on the economic activities of young women aged between 18 – 35 years of age. The data from the field was used to verify/ buttress desk research finding; exploring the conditions surrounding young women including underserved groups e.g, PWD and RDPs and also ultimately provide valuable insight for programme development.

The field activities were carried out from March 4th to 19th, 2025, during which all interviews and group discussions were facilitated by trained enumerators. Respondents were reached in over 70 communities across the listed states. Over a two-day period, enumerators were trained on how to deploy the tools using the Kobo Data Collection Platform. They were also trained on safeguarding and how to approach communities to carry out the tasks safely and to the benefit of all.

The data analysis combined descriptive and qualitative methods to analyse women-led enterprises in Nigeria’s agro-allied and light manufacturing sectors. Descriptive analysis was used to summarise respondent demographics and identify key barriers such as limited access to finance, skilled labor, inputs, and markets across states and geopolitical zones. Quantitative measures like counts and percentages helped highlight regional disparities and the scale of constraints.

For open-ended responses, thematic analysis was employed to extract recurring themes around financial constraints, infrastructure gaps, and market entry barriers. This method offered deeper insight into women’s lived experiences. Word cloud analysis was used to visualise the most mentioned challenges, while sentiment analysis gauged attitudes toward financial services, policies, and support systems. Together, these approaches provide a comprehensive understanding of the structural and perceptual factors affecting women entrepreneurs.

1.2.1. State Selection

To get a sense of the realities of these young women across the different geopolitical zones, representative states from each zone have been selected from which data will be gathered. The table below provides the breakdown of the states per region:

Table 1: Selected States for field survey

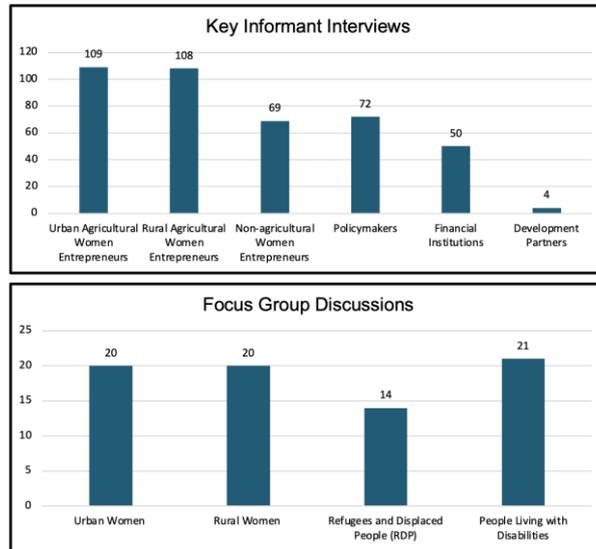
North West	North East	North Central
Kano	Borno	FCT
Kaduna	Adamawa	Plateau
Sokoto	Gombe	Benue
South West	South East	South South
Ogun/Lagos	Enugu	Edo
Osun/Kwara	Anambra	Delta
Ondo/Ekiti		Cross River

The states were selected to cover all six geopolitical zones. This allowed the study to capture regional differences in socio-economic conditions, cultural practices, and gender norms affecting young women’s participation in these sectors where they exist. More importantly, these states have a high concentration of youth, particularly young women, who are engaged in informal and formal sectors of agro-processing and microenterprises, based on the Nigeria Labour Force Survey Annual Report. The states also offer a mix of urban centers (e.g., Lagos, Kano, Abuja) and rural communities.

1.2.2. Respondent Size

The figure below illustrate the number of respondents per respondent’s category:

Figure 1: Breakdown of interview respondents



The field activities were carried out from March 4th to 19th, 2025, during which all interviews and group discussions were facilitated by trained enumerators. Respondents were reached in over 70 communities across the listed states.

Over a two-day period, enumerators were trained on how to deploy the tools using the Kobo Data Collection Platform. They were also trained on safeguarding and how to approach communities to carry out the tasks safely and to the benefit of all.

The following were consideration put in place:

Ethical Considerations

- a. Informed Consent: Participation was voluntary, with all respondents informed about the purpose of the study and their rights.
- b. Confidentiality: Data was anonymized to protect respondent identities.
- c. Non-exploitation and Respect: Participants' contributions were respected, and their time was valued.
- d. Cultural Sensitivity: Local customs and languages were respected to foster openness.
- e. Inclusivity: Special attention was given to ensuring representation of vulnerable groups like PWDs and displaced persons.
- f. Safety Protocols: Activities were conducted during daylight and with prior notification to community leaders for security and acceptance.

1.3. Limitations

During the course of the study, the team faced some limitations and these are listed below:

Accessibility Challenges: Accessing certain areas particularly some rural locations in Northern Nigeria proved challenging due to poor road infrastructure. The options employed where identifying more accessible communities within the same state and phone interviews were possible.

Stakeholder Scheduling Conflicts: Potential respondents e.g. Policymakers and financial institutions often requested rescheduling or pre-interview documentation (e.g., letters of introduction). This caused delays and limited the number of interviews completed. Some of these interviews had to be rescheduled multiple times due to conflicts in their schedules.

Respondent Fatigue: In communities where multiple projects have previously administered tools, some participants experienced respondent fatigue which may have impacted the quality of responses, especially in communities where many respondents participated multiple times

Disability Access and Communication Issues: In communities of people living with disabilities who had hearing or speech impairments, communication required extra time and the involvement of interpreters.

Record keeping issues: Many entrepreneurs were not keeping proper records of their operations so could only provide some information via memory which may not have been fully accurate.

2. Context: Social and Macroeconomic snapshot of Nigeria

2.1 Socio-Economic and Macroeconomic Profile

Demographics:

Nigeria, the most populous country in Africa, has more than 200 million people with a diverse economy in agriculture, manufacturing, and services. The country is divided into six geopolitical zones—North Central, North East, North West, South East, South South, and South West, each providing its unique opportunities for agriculture and entrepreneurship based on distinct climatic conditions and cultures.

Women and young people, particularly those living with disabilities, face systemic exclusion from economic activities. However, the agro-allied and light manufacturing sectors present key entry points for these groups, promoting inclusive economic participation.

According to the Nigeria Bureau of Statistics in 2022, Nigeria's youth unemployment and underemployment rate stood at 53.4%. Young women, particularly in rural regions, face intersecting barriers: lower school completion rates, cultural restrictions on mobility and employment, and a lack of access to sexual and reproductive health services. According to United Nations Children's Fund (UNICEF), only 55% of Nigerian girls aged 15–24 are literate, compared to 70% of boys.

An estimated 29 million Nigerians live with some form of disability according to the World Health Organization. Many face systemic discrimination, including physical inaccessibility, stigmatization, and limited access to education and employment.

As of 2023, Nigeria has over 3.5 million internally displaced persons, largely due to conflict in the northeast, banditry in the northwest, and climate-related disasters across the Middle Belt (IOM Nigeria).

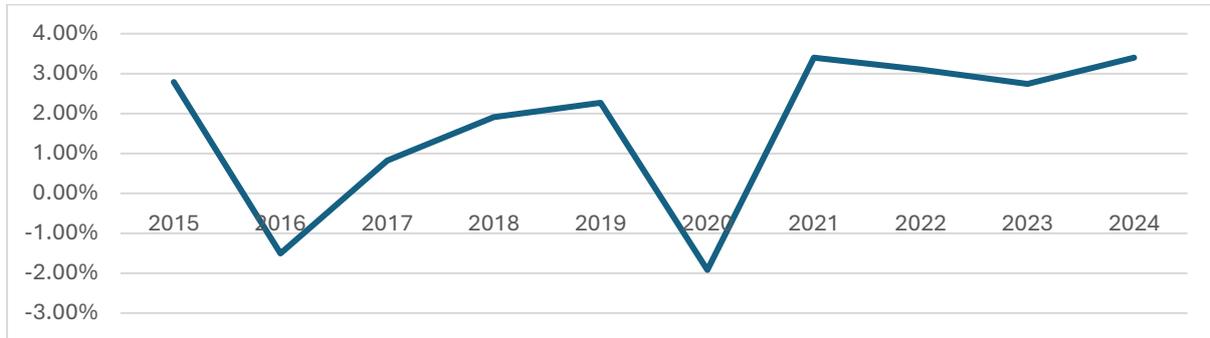
Economic Situation – Nigeria's economy, has faced significant macroeconomic challenges and fluctuations in recent years reflecting interplay of global economic trends, domestic policy choices, and structural economic challenges.

In the past decade, Nigeria's GDP growth has shown modest recovery from the recession experienced in 2016. Key trends include:

- a. **2020 Pandemic Recession:** The COVID-19 pandemic severely disrupted economic activities, leading to a contraction of -1.92% in GDP growth. Lockdowns and reduced global demand for crude oil, Nigeria's main export, were major contributors.
- b. **Post-Pandemic Recovery:** GDP growth rebounded to 3.4% in 2021 and remained around 3.1% in 2022, driven by agriculture, telecommunications, and trade. However, oil sector output remained subdued due to operational inefficiencies and theft.
- c. **2023 Trends:** Growth slowed to 2.74%, reflecting headwinds from fiscal constraints, insecurity, and global economic uncertainties. The year witnessed a scarcity of physical currency notes driven by a bid by the Central Bank of Nigeria (CBN) to promote digital

payments and transactions, a hike in petrol prices and a devaluation of the Naira against the United States Dollar (USD).

Figure 2: Nigeria Annual GDP Growth Rate



Inflation in Nigeria has remained persistently high, fueled by a combination of structural and cyclical factors that have deeply impacted the economy. A key driver of this inflation is the steep rise in food prices, with rates exceeding 30% in 2024¹. This surge is largely attributed to the devaluation of the naira, which has significantly increased the cost of imported farm inputs such as fertilizers, seeds, and machinery. Additionally, widespread insecurity in farmlands, caused by banditry and insurgent activities, has disrupted agricultural activities, limiting food production and increasing scarcity.

Furthermore, natural disasters, including droughts and flooding, have further exacerbated the situation by damaging crops and reducing yields. Between Q4 2023 and Q4 2024, the average prices of premium motor spirit and diesel rose 88%² and 43%³ respectively, impacting transport costs for human and material cargo and further squeezing disposable income.

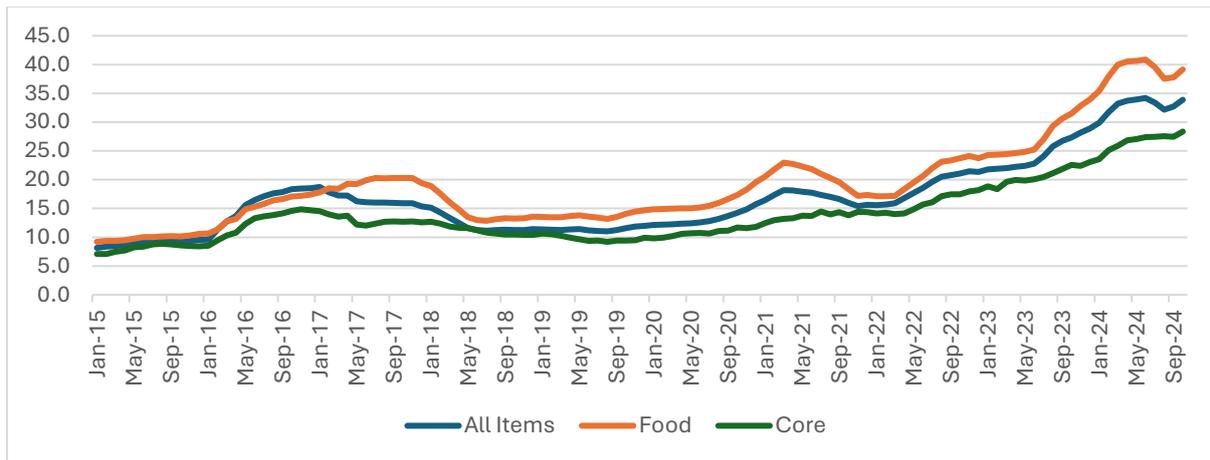
The implications of this high inflation are profound for both industries and consumers. For industries, rising input costs result in higher production expenses, shrinking profit margins, and, in many cases, the transfer of these costs to consumers through higher prices. This creates challenges for food processors, retailers, and other players in the agricultural value chain, potentially limiting their growth and competitiveness. For consumers, the persistent rise in food prices erodes purchasing power, making it increasingly difficult for households to afford basic necessities. This contributes to heightened food insecurity, increased poverty, and reduced overall economic stability. Addressing these challenges requires coordinated efforts to stabilize the naira, improve agricultural productivity, enhance security, and mitigate the impact of natural disasters.

Figure 3: All Items, Food and Core Inflation Rates in Nigeria

¹ NBS Consumer Price Index December 2024

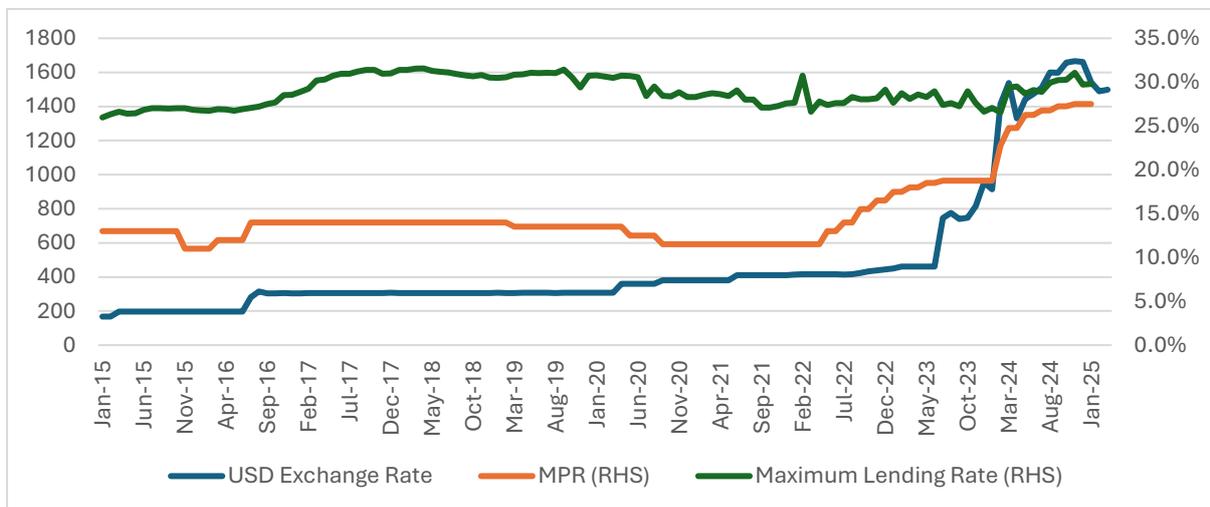
² Premium Motor Spirit (Petrol) Price Watch (October 2024)

³ Automotive Gas Oil (Diesel) Price Watch (October 2024)



The exchange rate has been one of the most volatile indicators in Nigeria’s macroeconomic landscape. The Naira has experienced significant depreciation against the US dollar, particularly within the past five years. This trend has been driven by a combination of factors, including declining oil revenues, increased import demand, and capital outflows. The removal of the multiple exchange rate system also impacted the value of the Naira in 2023 to 2024. In the same period (2015 – 2024), the monetary policy rate (MPR) has risen to fight inflation and has moved in tandem with the value of the naira against the USD. The maximum lending rate has fluctuated, but within a smaller range, indicating the high rates micro, small and medium enterprises (MSMEs) are subjected to in the commercial lending markets. This presents one of the factors inhibiting MSMEs from accessing credit for business operations.

Figure 4: USD to Naira Exchange Rate



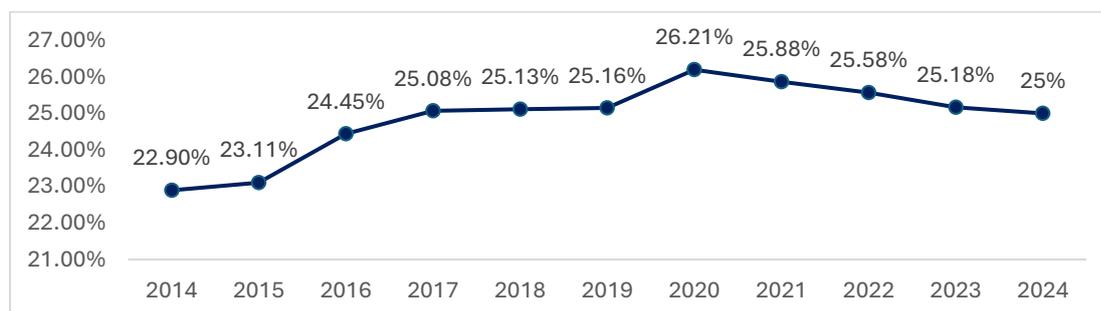
The interplay of Nigeria’s macroeconomic factors—ranging from persistent inflation, currency depreciation, and high energy costs to fluctuating interest rates—has significant implications for young women-owned MSMEs. High inflation and rising input costs erode profit margins, making it challenging for these businesses to remain competitive. Currency depreciation increases the cost of imported goods and materials, further straining their operations. Meanwhile, high lending rates limit access to credit, stifling growth and innovation. Additionally, the removal of fuel subsidies and increased transport costs disproportionately affect women entrepreneurs, many of whom operate in sectors like agriculture, trade, and services that are sensitive to these changes.

The Agricultural Sector - Nigeria's agricultural sector has faced significant macroeconomic challenges and fluctuations in recent years

Agriculture is pivotal to Nigeria's economy, contributing 24.64% to the national GDP.

Agriculture forms a fundamental part of Nigeria's economy, with the majority of activity concentrated in crop production, accounting for a substantial 90% of the sector's output. In a bid to diversify its economic base and ensure food sufficiency, Nigeria has increasingly focused on its agricultural sector, which contributed a significant 24.64% to the nation's GDP in 2024⁴. The contribution of agriculture has been on the increase over the past decade until 2020 when it has witnessed a steady decline.

Figure 5: The agricultural sector's contribution to Nigeria's GDP over the last ten years



The sector employs 44.6% of the rural workforce with 59.7% of males and 29.6% of females employed in the sector according to the Nigeria Labour Force Survey Report Q2 2024.

The agricultural sector is broad and heterogeneous, adopting different practices and producing various crops and products across different geographic areas. For instance, the North Central zone, well endowed with fertile soil, is very good at yam production. Among the main crops in Nigeria, the North East zone is the most efficient in producing sorghum, and the North West is especially known for the growing of groundnuts. The South East zone is identified with cassava, while the South South region although rich in fisheries but also does well in cassava cultivation. The South West, with a conducive climate, is also one of the leading cocoa-producing regions. In different geopolitical zones, the said crops afford young women entrepreneurs with substantial growth and job opportunities⁵.

The Agro-Allied and Light Manufacturing Sector present the greatest promise for Nigeria's economic growth, job creation, and sustainable development⁶

Over the past decade, both the government and the private sector have increasingly recognized the immense potential of agro-allied industries and agribusiness to stimulate economic growth and diversification in Nigeria. This interdependency between agriculture and processing underscores the importance of a robust agricultural sector for the development of these industries. The shift in focus towards agriculture presents a significant opportunity to bolster

⁴ National Bureau of Statistics, Q3 2024 GDP Report

⁵ UNIDO, CBN, BOI, 2010. Unleashing Agricultural Development in Nigeria through Value Chain Financing, Working Paper. November 2010. United Nations Industrial Development Organization (UNIDO). Vienna, Austria.

⁶ Okelola, O. & Adeyolanu, D. 2024. Overview of Agro-allied and Agribusiness Industries in Nigeria. African Journal of Agriculture and Food Science. 7. 133-142. 10.52589/AJAFS-DM9ZATG5.

these agro-allied industries; however, this requires a foundation of sustainable agricultural practices⁷.

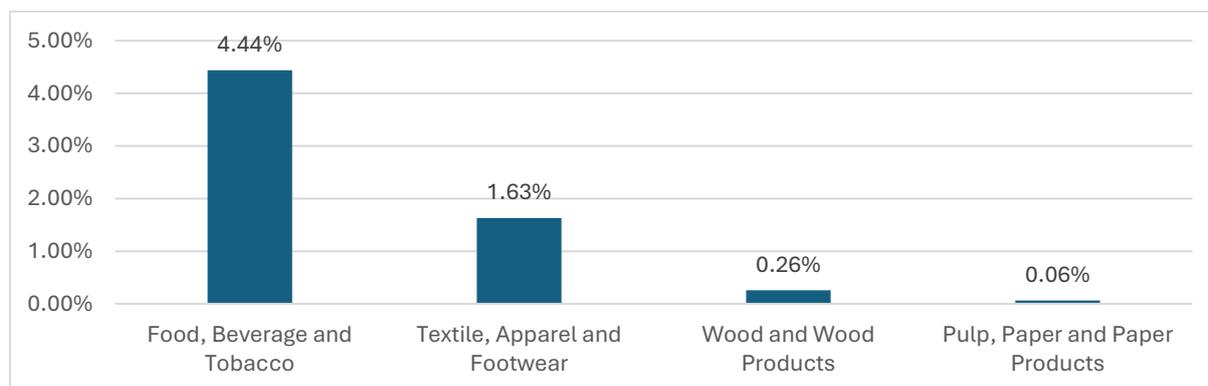
Agro-allied industries are those that depend on agricultural raw materials to produce finished commodities that are beneficial to people and the economy. According to the National Bureau of Statistics (NBS) classification, the agro-allied industry comprises of four main categories, namely:

- a. Food, beverage and tobacco
- b. Textile, apparel and footwear
- c. Wood and wood products
- d. Pulp, paper and paper products

Light Manufacturing involves the small-scale, energy-light production of consumer goods. It refers to the production of goods that are typically small, consumer-oriented, and involve less heavy machinery and processes compared to heavy manufacturing. It is a type of manufacturing process that is done on a smaller scale than heavy manufacturing and often uses less energy and resources. It is not necessary for it to include the use of agricultural raw materials in its production process.

The agro-Allied sector in 2023 contributed 6.38% to the national GDP. The food, beverage and tobacco subsector contributes the most to the agro-allied sector. It also constitutes 50.3% of the manufacturing component of GDP calculations⁸. With current trends emphasizing the necessity of diversifying the economy away from oil, the agro-allied and light manufacturing sectors stand out as the mainstays of promoting inclusive economic participation for young women and people living with disabilities in Nigeria⁹. This role makes the sectors even more relevant for inclusive development, as they provide entry points for young women entrepreneurs and those with disabilities who are often excluded from the economic mainstream by systemic barriers.

Figure 6: Agro-allied sector GDP Contribution in 2023



Employment patterns in the agro-allied sector reveal a strong rural-urban divide and significant female participation.

While national reports do not provide a detailed breakdown of employment within the agro-allied sector, data from the National Bureau of Statistics (NBS) shows that women hold 56.2% of all manufacturing jobs in Nigeria. Furthermore, 68.2% of these manufacturing jobs are located in urban areas, while 68.7% of agricultural jobs are based in rural regions. This

⁷ Overview of Agro-allied and Agribusiness Industries in Nigeria - ResearchGate, accessed March 2, 2025,

https://www.researchgate.net/publication/384615258_Overview_of_Agro-allied_and_Agribusiness_Industries_in_Nigeria

⁸ National Bureau of Statistics, Q3 2024 GDP Report

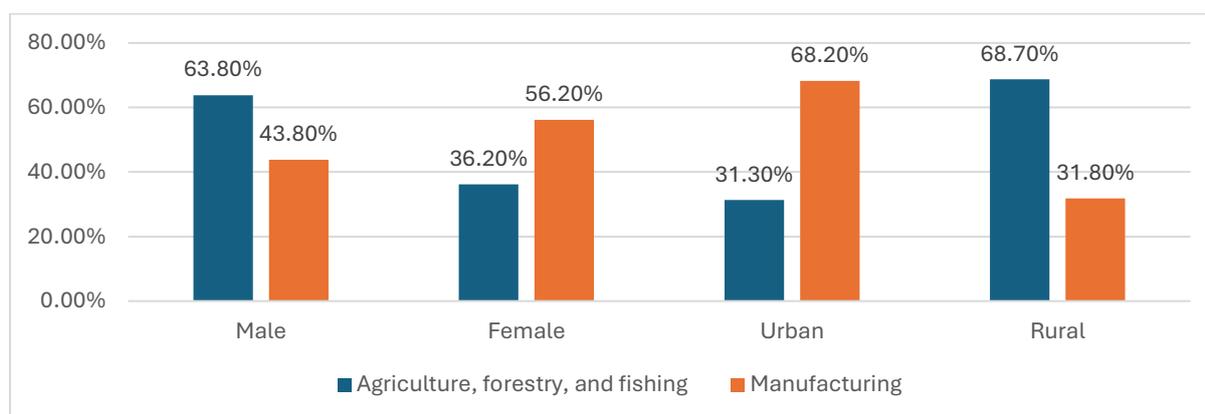
⁹ AgroNigeria, 2025. Agriculture: Diversifying Nigeria's Economy beyond Oil. Available at: <https://agronigeria.ng/agriculture-diversifying-nigerias-economy-beyond-oil/>. Accessed March 2 2025

underscores the rural-urban connection and the critical need for an efficient transportation system to facilitate the movement of raw materials to urban centres, where they are primarily required for processing¹⁰.

Young women are key contributors to agro-allied activities, especially in informal and small-scale processing.

They represent a significant portion of the workforce in both agriculture and manufacturing, particularly in early-stage processing within agricultural value chains. These processing activities, often done informally or small scale, are largely handled by young women. However, at the formal level where processing is industrialised and capital-intensive, ownership and control are typically in the hands of men.

Figure 7: Economic Sector of Main Job by Residence and Sex



MSMEs are playing a vital role in Nigeria’s light manufacturing sector. From food and beverage production to textile manufacturing, MSMEs are leveraging domestic raw materials to meet local demand. However, challenges such as access to finance and power supply remain¹¹. Emerging technologies are driving innovation in agro-allied and light manufacturing. Technologies such as digital payment systems are becoming more widely available, Processors are increasingly more open to using modern processing technologies as opposed to manual techniques.

To reduce dependency on imports, Nigeria is promoting local production of goods like processed foods, and textiles. Policies such as the Central Bank of Nigeria’s Anchor Borrowers Programme have supported local value chain actors to increase the production of agricultural raw materials for this purpose¹².

Nigeria’s agro-allied and light manufacturing sectors are characterised by several market dynamics that influence their growth, competitiveness, and sustainability. One of the most pressing challenges is the demand-supply gap. Despite the country’s vast agricultural resources, Nigeria struggles to fully utilize its raw materials for local manufacturing. Agricultural commodities such as cassava, cocoa, and oil palm are often exported in raw form or wasted due to inadequate processing facilities. This underutilization limits the ability of local industries to meet rising domestic demand for processed food, textiles, and packaging materials¹³.

¹⁰ Nigeria Labour Force Survey Annual Report 2023

¹¹ Williams, P. A., Akon-Yanga, G., Onumah, J. A., Akuffobe-Essilfie, M., Quaye, W., & Agyemang, A. (2025). Understanding the impact of innovation and other business support interventions on SMEs’ development – Lessons from sub-Saharan Africa from an evidence-based review. *African Journal of Science, Technology, Innovation and Development*, 17(1), 80–94. <https://doi.org/10.1080/20421338.2024.2421290>

¹² Central Bank of Nigeria (CBN). (2022). Anchor Borrowers Programme Progress Report

¹³ Agricultural Promotion Policy, Federal Ministry of Agriculture and Food Security

Export opportunities and challenges significantly influence the performance of Nigeria's agro-allied sector. While the country has strong export potential for products like cocoa, sesame seeds, palm oil, and processed foods, it faces persistent barriers. These include non-tariff restrictions, high logistics costs, and limited compliance with international quality standards. Nigerian exporters often struggle to meet the stringent requirements of European and North American markets, resulting in frequent rejections at destination ports. Furthermore, weak cold chain logistics and inadequate storage infrastructure contribute to post-harvest losses, reducing global competitiveness.

Urbanization and evolving consumer preferences are reshaping market demand and creating new opportunities. As Nigeria experiences rapid urbanization, there is an increasing demand for packaged and convenience foods, ready-to-wear clothing, and modern home essentials. The rise of the middle class has shifted purchasing behavior from traditional open markets to modern retail outlets such as supermarkets and e-commerce platforms. This transformation opens avenues for local manufacturers to innovate, diversify product offerings, and upgrade packaging standards to meet consumer expectations.

Infrastructure and logistics limitations continue to constrain the sector's development. Rural areas where most raw materials originate suffer from poor road networks, unreliable electricity, and inadequate storage. These conditions increase the cost and complexity of transporting goods to urban centers for processing.¹⁴ Additionally, high energy costs from reliance on diesel generators burden manufacturers and reduce overall competitiveness. Resolving these challenges will require robust investments in infrastructure, power systems, and industrial zones to streamline operations and lower production costs¹⁵

The financial and regulatory environment poses a persistent barrier to SME growth in agro-processing and light manufacturing. Many small and medium-sized enterprises struggle to access credit due to prohibitive interest rates and strict lending terms from commercial banks. Although government schemes like the Anchor Borrowers' Programme and Bank of Industry SME initiatives offer some relief, bureaucratic delays and inconsistent policies hinder their full impact. Simplifying regulatory frameworks and expanding access to finance are essential for accelerating sectoral development and supporting the growth of women- and youth-led enterprises¹⁶.

Potential for Job creation

The agro-allied sector in Nigeria presents a substantial potential for job creation across its various segments. These industries act as significant engines for employment generation, catering to a wide range of skill levels, from unskilled labour in primary production to skilled professionals in processing, marketing, and management. As Nigeria actively pursues economic diversification, the development of agriculture-related activities offers a direct pathway to address the pressing issue of unemployment, particularly in rural areas where a large segment of the population resides. The integration of the agricultural value chain, facilitated by the growth of agro-allied industries, creates numerous opportunities for various stakeholders, including smallholder farmers who can benefit from increased demand for their produce, and agro-entrepreneurs who can establish businesses in processing, packaging, and distribution.

¹⁴ Adesina T.K., Favour E. (2020) Rural Transport and Marketing of Agricultural Produce in Oyo State, Nigeria. *International Journal of Agriculture and Earth Science* E-ISSN 2489-0081 P-ISSN 2695-1894, Vol. 6 No. 2 2020

¹⁵ African Economic Outlook 2024. Driving African Transformation. African Development Bank.

¹⁶ Joseph, Tonuchi & Obikaonu, Pauline & Charles, Ariolu & Nwolis, Chinyere & Aderohunmu, Aderigbe. (2021). SMEs Intervention Programmes in Nigeria: Evaluating Challenges Facing Implementation. *Applied Journal of Economics, Management and Social Sciences*. 2. 16-25. 10.53790/ajmss.v2i1.10.

Investing in the processing and value addition stages of agricultural products holds particularly significant job creation potential, as it requires the establishment of manufacturing facilities and related services. By supporting the development of a robust agro-allied sector, the government can unlock a multitude of employment opportunities, contributing to both economic growth and improved livelihoods for the Nigerian populace¹⁷.

2.2 The Agricultural policy environment

Agricultural policy in Nigeria has over time been skewed towards the production node of the agricultural value chain in a bid to increase commodity output to enhance national food security and more recently to serve as a basis for industrialization.

The Nigerian government has implemented a range of policies, regulations, and incentives aimed at fostering the growth and development of the agro-allied sector by developing the production end of the agriculture industry. These include the Agricultural Transformation Agenda (ATA) launched in 2011 and the Agricultural Promotion Policy (APP), implemented from 2016 to 2020 and more recently the Green Imperative Project which aims to boost agriculture productivity and enhance private-sector investment in Nigeria¹⁸. The ATA and APP made attempts to link production to processing through policy. As a result, agricultural processing has seen increased investments from both domestic and international actors. The Nigerian Industrial Revolution Plan (NIRP) encourage value addition in agriculture, with a focus on staple crops like cassava, rice, and oil palm^{19, 20}.

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), a government agency, has various programmes such as the Garment and Textile Cluster Growth Support Scheme (GCSS) and Agri-business Development and Empowerment Programme (ADEP) targeted at MSMEs in the specified sectors. It also has the Women in Self-employment Programme (WISE-P) aimed exclusively at empowering women through entrepreneurship and self-employment opportunities. The table below provides a summary of the scope and status of these SMEDAN programmes.

Table 2: Summary of existing SMEDAN women focal programmes

Programme	Scope	Status	Effectiveness
GCSS	Garment/textile cluster support, workspace, training, equipment	Operational in Abuja, expansion planned	Improved access, productivity, and market reach for garment entrepreneurs
ADEP	Agri-business support, training, funding	Active, applications open	Enhanced productivity, livelihoods, and rural economies
WISE-P	Women's entrepreneurship, funding, mentorship	Ongoing, 1,000+ women targeted	Increased women's economic independence and business growth

¹⁷ Publication, Gjr. (2024). Agricultural Exports, Value Addition and Economic Development: The Nigerian Experience, 2015-2023. 4. 19-33.

¹⁸ 6 Years After, Nigeria-Brazil \$1.1bn Green Imperative Project Kicks Off. The State House, Abuja.

Available at <https://statehouse.gov.ng/news/6-years-after-nigeria-brazil-1-1bn-green-imperative-project-kicks-off/>. Accessed March 2, 2025

¹⁹ Agricultural Promotion Policy, Federal Ministry of Agriculture and Food Security

²⁰ Nigerian Industrial Revolution Plan 2014, Federal Ministry of Industry, Trade and Investments

These programmes are targeted at women entrepreneurs of all ages and their budgetary allocations are not public, however they can serve as a platform to reach a wider number of young women through additional funding from organizations such as the Mastercard Foundation. Such additional funding can be channeled towards capacity building and improving market access for these young women.

The Nigerian Federal Government through the Bank of Industry set up a N75 billion Manufacturing Sector Fund to support manufacturing businesses including SMEs²¹.

The Nigeria Tax Bill 2024 recognizes that businesses, particularly SMEs, have historically struggled with the complex web of tax regulations. By streamlining tax rules, the Bill simplifies compliance, enabling businesses to focus more on innovation and expansion rather than wading through bureaucratic red tape. In doing so it creates a more conducive environment for entrepreneurship and investment.²²

Nigeria participates in the Economic Community of West African States (ECOWAS) Trade Liberalization Scheme (ETLS), which promotes export activities within the sub-region by reducing trade tariffs and non-tariff barriers. ETLS provides an opportunity for MSMEs to expand their markets beyond national borders without facing import duties within ECOWAS. This can boost the competitiveness of Nigerian-made products, particularly in agro-processing, textiles, and light manufacturing. However, many women-owned businesses are not fully aware of ETLS benefits or how to navigate the scheme, limiting their ability to leverage it effectively.²³ This presents an opportunity to provide market access knowledge to young women's businesses on the market prospects in the ECOWAS region.

Nigeria also participates in the African Growth and Opportunity Act (AGOA). AGOA is a U.S. trade policy that grants duty-free access to the American market for eligible African countries, including Nigeria, across thousands of products. The initiative aims to boost trade and investment while encouraging economic reforms in participating nations. For Nigerian SMEs, AGOA presents a significant opportunity to export non-oil products such as textiles, apparel, processed foods, and agricultural goods to the U.S. market without tariffs.

Accessing these foreign markets come with its challenges. High logistics costs, regulatory bottlenecks, and infrastructure deficits often hinder full utilization of the ETLS. Also, Nigerian businesses often struggle with meeting quality standards, certification requirements, and navigating complex export processes, limiting their ability to fully benefit from AGOA²⁴.

2.3 Role of Young Women in the Sector

Young women play an indispensable role in Nigeria's agro-allied sector, constituting a significant majority of the agricultural workforce. They constitute over half of the labour force in the manufacturing sector. The processing landscape in agricultural value chains is mostly at the informal and small-scale level. At this stage, young women handle the bulk of the processing. In contrast, at the formal processing level, established processing companies are owned by men.

Despite their substantial contributions, women in the sector including those aged 18 – 35 years face considerable challenges that limit their productivity and economic empowerment²⁵:

²¹ FGN/BOI MSME Intervention Portal. <https://fgnboimsmeinterventionloan.boi.ng/>. Accessed March 2, 2025

²² The Nigerian Tax Bill 2024 at a Glance: Highlights and Key Provisions. Atoyebi O.M. Available at <https://omaplex.com.ng/the-nigerian-tax-bill-2024-at-a-glance-highlights-and-key-provisions/>. Accessed March 2, 2025

²³ ICR Facility Report on Women-led Businesses in ECOWAS Cross-border Agri-food Value Chains

²⁴ Osabohien, R., Adeleye, N., & Osabuohien, E. (2021). African Growth and Opportunity Act and trade performance in Nigeria. *Heliyon*, 7(3), e06410. <https://doi.org/10.1016/j.heliyon.2021.e06410>

²⁵ The Role of Women in Nigerian Agriculture. Sahel Capital 2014

Access to financing: In Nigeria, young women farmers receive less than 10% of the credit offered to small-scale farmers. Women farmers are deterred from applying for formal loans because of the complexity of the administrative process, unsuitable loan sizes and credit rates.

Access to information and training: Young women participation in farmer training is low due to the lack of awareness, society barriers, and transportation facilities. Cultural norms restrict women from accessing ICT.

Access to inputs: Due to poor financing, young women are unable to access agricultural inputs such as improved seedlings and fertilizer. Women farmers have indicated that they are unable to use inputs due to high cost in the open market.

Access to land: Women in Nigeria generally own less land due to traditional authority. According to the 2012 ‘Gender in Nigeria’ report by the British Council, women own 4% of land in the North-East, and just over 10% in the South-East and South-South, less than 10% of Nigerian women own land. Thus, the lack of land ownership significantly reduces the chances for women’s access to financing because of the need for collateral.

2.4 Identifying High-Growth Industries and Value Chains in Nigeria

Nigeria comprises multiple agroecological zones, each characterized by distinct agricultural commodities in which they hold a comparative advantage. Given this diversity, it is essential to analyze agricultural activities at the geopolitical zone level to obtain a more precise understanding of the value chains present in each region and the specific roles women play within the sector.

At a national level, FAO data shows the following value chains as the top in terms of growth in the country.

Table 3: Select agricultural commodities with fastest growth rates

Commodity	Production Growth Rate (2021 – 2023)
Wheat	12.6%
Soya beans	5.0%
Ginger raw	3.4%
Oil palm fruit	3.4%
Onions	3.3%
Tomatoes	3.0%
Cassava, fresh	2.5%
Rice	2.2%
Yams	1.1%
Groundnuts	0.6%

2.4.1 Theoretical Framework for Identifying High-Growth Industries and Value Chains

Several theoretical frameworks offer methodologies for identifying sectors with high growth potential in developing economies. The High-Growth Framework for MSMEs, focuses on the factors that contribute to the sustainability and high growth of MSMEs operating at the base of the pyramid in developing countries. This framework emphasizes key areas like the viability of the business model in the local context, the adoption of sustainable practices encompassing economic, social, and environmental dimensions, the implementation of effective business strategies tailored to underserved markets, the formation of productive strategic alliances, the generation and development of locally relevant innovations, and the implementation of appropriate marketing approaches²⁶.

The Growth Identification and Facilitation Framework (GIFF)²⁷ proposes a six-step approach centred on leveraging a nation's comparative advantages and fostering private sector industries that align with its resource endowments and level of development. This framework involves identifying successful industries in countries with similar endowments and higher income levels, addressing constraints faced by existing domestic industries, attracting foreign direct investment or supporting the incubation of new firms in promising sectors, encouraging and supporting spontaneous private sector innovation, utilizing special economic zones or industrial parks to overcome infrastructural and regulatory barriers, and offering temporary incentives to pioneering firms. The emphasis on learning from successful peers and facilitating both foreign and domestic investment makes GIFF particularly relevant for Nigeria's diversification efforts.

Finally, the Multidimensional Growth Assessment Framework broadens the perspective by assessing the quality of economic growth across four key dimensions: innovativeness, inclusiveness, sustainability, and resilience. This framework underscores that high growth should not only focus on economic expansion but also ensure that the benefits are widely shared, environmentally responsible, and resilient to economic shocks. Considering these dimensions is crucial for Nigeria to achieve balanced and sustainable development outcomes²⁸.

Drawing from these existing frameworks, several criteria emerge as important for selecting high-growth value chains. These include strong market demand and future growth potential, the ability to compete and differentiate in the market, a positive impact on employment and poverty reduction, environmental and economic sustainability, consideration of risk factors, and the potential for significant value addition.

To effectively identify high-growth industries and value chains in Nigeria with young women's participation, a tailored framework is proposed, synthesizing key elements from the reviewed literature and aligning with national development priorities such as the Nigeria Industrial Revolution Plan (NIRP). The proposed framework consists of six key steps as provided in the figure below:

Figure 8: Proposed Framework for Industry Identification

²⁶ Bosch, J & Ngongoni, Chipso & Grobbelaar, Sara. (2022). Demonstrating how a high-growth framework could be used to assist a social enterprise to identify growth factors and improve sustainability. *South African Journal of Industrial Engineering*. 32. 10.7166/33-2-2641.

²⁷ Growth identification and facilitation – let the debate begin, accessed March 3, 2025, <https://blogs.worldbank.org/en/developmenttalk/growth-identification-and-facilitation-let-the-debate-begin>

²⁸ The Future of Growth Report 2024 | World Economic Forum, accessed March 3, 2025, <https://www.weforum.org/publications/the-future-of-growth-report/>



This framework comprises six distinct thematic areas:

Thematic Area	Description
Market Demand & Growth Potential	This assesses the current and projected market size, consumer trends, and export opportunities. Understanding demand ensures selected value chains offer sustainable economic returns. High-growth potential signifies expanding markets, allowing young women to scale their businesses and increase income. Identifying products with rising demand ensures young women's participation aligns with profitable sectors, driving economic empowerment.
Women's Participation & Accessibility	This examines young women's current involvement in the value chain, identifying barriers to entry and growth. It analyses access to resources, skills, and market linkages. Prioritizing chains where young women are already active or can readily participate ensures inclusivity. Removing barriers like limited access to finance or training enhances young women's economic agency. This area also takes a look at the participation of RDPs and PWDs in the value chains.
Employment Creation Potential	This evaluates the value chain's ability to generate decent jobs, especially for young women. It considers both direct and indirect employment, including entrepreneurship opportunities. High employment potential means more young women can benefit from the value chain, improving livelihoods and reducing poverty. Job creation must be linked to skills development and fair wages to maximize impact.
Policy & Regulatory Environment	This analyses how existing policies and regulations affect young women's participation in the value chain. It includes trade policies, land rights, and access to credit. Supportive policies create an enabling environment, while restrictive ones hinder young women's progress. Identifying favourable policy landscapes ensures long-term sustainability and scalability of young women-led ventures.
Technology & Innovation Adoption	This assesses the potential for technology and innovation to enhance productivity and value addition. It examines access to and adoption of new technologies by young women. Integrating technology can streamline processes, improve product quality, and increase competitiveness. Fostering innovation ensures young

	women's businesses remain relevant and competitive in evolving markets, leading to higher returns.
Sustainability & Climate Resilience	This evaluates the environmental and social impact of the value chain, including resource efficiency and climate change adaptation. It ensures long-term viability and responsible resource management. Prioritizing sustainable practices protects natural resources and enhances resilience to climate shocks. Building climate-smart value chains ensures young women's economic activities contribute to a healthier planet and secure future livelihoods.

The table below is a summary of the identified value chains assessed using the framework. Using a numeric matrix with green equivalent to three, amber to two and red to one, the table presents a ranking of identified value chains based on their assessment under each thematic area:

Value Chain	Market Demand & Growth Potential	Women's Participation & Accessibility	Employment Creation Potential	Policy & Regulatory Environment	Technology & Innovation Adoption	Sustainability & Climate Resilience	Total Score
Cassava	● High local demand for food & industry	● Many women in farming and processing	● Strong in food processing & MSMEs	● Supportive policies, e.g., Presidential Initiative	● Tech exists but access is limited for women	● Climate-resilient, but processing can be wasteful	16
Shea Butter Cream Production	● Growing cosmetic & export markets	● Women-dominated, especially in collection and processing	● Strong potential in MSMEs, cooperatives	● Growing support, though not uniform	● Tech adoption rising via women's cooperatives	● Sustainable, community-based resource	16
Adire Making	● Rising demand for cultural fashion locally and abroad; potential for exports	● High participation by women, including in cooperatives	● Job creation in design, dyeing, tailoring, marketing	● Weak direct policy support, but tied to creative industry initiatives	● Moderate innovation (digital marketing, natural dyes); limited mechanization	● Environmentally friendly if using natural dyes and fabrics	16
Black Soap Production	● Growing demand in skincare, organic and wellness markets	● Women dominate local production and formulation	● High potential for home-based enterprises and MSMEs	● Limited policy support, mostly informal sector-based	● Some innovation in branding, packaging, and online sales	● Made from natural, sustainable inputs (e.g., shea butter, palm kernel oil)	16
Rice	● Growing consumption, import substitution	● Women involved in processing more than farming	● High potential in aggregation, parboiling, retail	● Strong government support	● Tech adoption improving, limited for women	● Water-intensive, moderate climate risk	15
Aquaculture	● High demand for fish, import substitution	● Moderate – men dominate large-scale farming	● High in hatcheries, processing, retail	● Supportive through programmes like FADAMA, private investment	● Tech access rising, but costly for women	● Water and feed intensive, some risks	15
Groundnuts	● High demand for oil, snacks, and export	● Women widely involved in production and processing	● High in oil extraction, retail, SMEs	● Supportive in nutrition/agro-processing policies	● Manual tools common, innovation is growing	● Some pest/disease risks, moderate resilience	15
Plantain	● Growing demand, largely local market	● High accessibility – women involved in production and sales	● Moderate – mainly small-scale processing	● Few structured policies, mostly informal sector	● Tech uptake low but simple innovations are available	● Low environmental impact, climate-resilient crop	14
Soybeans	● Strong demand for oil, feed, processing	● Moderate – women mostly in processing	● Moderate employment in processing	● Some policy support (e.g., for livestock feed)	● Processing tech exists but poorly distributed	● Soil-enriching, drought-resistant	14
Pepper & Spices	● Increasing domestic & export demand	● Women active in cultivation, processing, and marketing	● Good in retail/processing but often informal	● Policy environment informal, little structured support	● Small-scale innovations adopted, limited mechanization	● Sensitive to droughts, pests – mixed resilience	14
Oil Palm	● High demand for food, cosmetics, biofuel	● Women involved in processing, less in plantation	● High job potential in processing clusters	● Regulatory challenges around land access, informal sector	● Potential for machinery use in processing	● Environmental concerns – deforestation, pollution	13

Yam	☉ High domestic consumption, limited exports	☉ Widely accessible to women in cultivation and trade	☉ Job potential moderate – labor intensive	☉ Limited focused policy, some inclusion in national plans	☉ Tech adoption is very low	☉ Climate-resilient, low ecological impact	13
Cashew	☉ Strong export demand and processing potential	☉ Women rarely involved in orchards, some in processing	☉ Processing and aggregation offer some jobs	☉ Export policy support exists, not gender-targeted	☉ Processing tech available, but costly	☉ Climate-tolerant, low-input crop	13
Cowpeas	☉ Staple food crop with growing demand	☉ Women involved mostly in processing and sales	☉ Job potential moderate – mostly informal	☉ Present in national food security plans	☉ Tech adoption is low, basic processing tools	☉ Drought-tolerant and legume-enriching soil	13
Onion	☉ Strong domestic demand, export potential	☉ Women involved in sorting, marketing, some farming	☉ Employment seasonal and localized	☉ Weak gender-specific policies, price volatility risks	☉ Low-tech use in drying/preservation	☉ Highly perishable, post-harvest losses high	13
Female Intimate Care Sector	☉ High cultural demand; rising interest in wellness and hygiene	☉ Largely women-led sector; accessible skills and low capital entry	☉ Mostly micro enterprises, limited scale-up without structured support	☉ Poor regulation and no formal support or quality standards	☉ Low-tech; mostly manual production and limited innovation	☉ Uses natural, plant-based inputs with low environmental impact	13
Sesame Seeds	☉ High export demand, premium pricing	☉ Male-dominated due to land and export linkage barriers	☉ Potential in aggregation/export trade	☉ Strong export policy support, weak gender lens	☉ Limited tech adoption, manual harvesting	☉ Drought-tolerant, good for drylands	12
Cocoa	☉ Strong global demand, export potential	☉ Low due to land access, male dominance	☉ Moderate in processing, low on-farm	☉ Mixed – support for exports, but gender gaps remain	☉ Moderate – some tech in processing, low access by women	☉ Deforestation, climate-sensitive crop	11
Millet	☉ Declining consumer preference, but still staple	☉ Women involved in processing, less in farming	☉ Low mechanization, moderate employment in rural areas	☉ Limited policy attention compared to maize/rice	☉ Tech adoption is low	☉ Very climate-resilient and drought-hardy	11

2.5 Identifying Cross-Country and Cross-Border Market Opportunities

Women-led agribusinesses in Nigeria are faced with a host of challenges and opportunities for expansion beyond local markets. Cross-border and regional trade represent a real potential for the growth of women entrepreneurs through scaling their businesses, boosting revenues, and contributing to food security. The African Continental Free Trade Area (AfCFTA) opens a window for free access to wider markets²⁹ but challenges exist, including barriers in logistics, regulatory issues, and finance³⁰.

2.5.1 Nigeria's Land Trade Corridors: Dynamics and Commodity Flows

Nigeria, as the economic powerhouse of West Africa, relies heavily on its land trade corridors for regional integration and financial stability. These corridors feature a complex mix of formal and informal trade flows. While official statistics highlight significant merchandise trade, primarily driven by crude oil exports, a large portion of cross-border activity occurs informally, often without being recorded.

Our secondary research examined the LAKAJI corridor and trade patterns with neighbouring countries like Benin, Niger, Cameroon, and Chad. It identifies ongoing challenges, including inadequate infrastructure, bureaucratic inefficiencies, corruption, and security threats, which hinder formal trade and encourage the use of informal channels. Notably, Nigeria faces a persistent trade imbalance, with imports consistently exceeding exports, signalling a need for greater domestic production³¹.

Nigeria's geographical position and economic size make its land borders vital pathways for trade and regional integration in West Africa. These corridors enable the movement of goods, services, and people, fostering economic interdependence within the sub-region. Developing strong land trade corridors is essential for promoting intra-African trade, reducing poverty, and stimulating broader economic growth by increasing both interstate and domestic commerce. However, despite this potential, intra-regional trade in West Africa remains low; in 2024, only 8.6% of the region's \$166 billion in exports stayed within the region³². This highlights the urgent need for improved trade facilitation and integrated transport networks.

The LAKAJI Corridor

The LAKAJI corridor, an acronym for Lagos-Kano-Jibiya, stands as a critical transport artery within Nigeria. It was developed by the Nigeria Expanded Trade and Transport (NEXTT) project to stimulate investment in Nigeria's agricultural sector, linking the largest consumer market in West Africa (WA) with some of the highest potential agricultural zones in Nigeria. It strategically links Nigeria's agricultural heartland in Kano with its largest consumer market and busiest container port in Lagos, extending northward to Jibiya, a border town with Niger. This corridor is recognized as Nigeria's busiest, facilitating the movement of approximately 30 million tonnes of goods annually, valued at over \$6 billion, and contributing a significant 36% to the country's Gross

²⁹ World Bank Group, 2020. The African Continental Free Trade Area. Available at:

<https://www.worldbank.org/en/topic/trade/publication/the-african-continental-free-trade-area>

³⁰ African Futures, 2025. 8 The AfCFTA. Available at: <https://futures.issafrica.org/thematic/08-afcfta/>

³¹ Technical Paper 7. Trade Patterns and Trade Networks in the Lake Chad Region. Peter Walkenhorst. Available at <https://documents1.worldbank.org/curated/en/987061636447874151/pdf/Technical-Paper-7-Trade-Patterns-and-Trade-Networks-in-the-Lake-Chad-Region.pdf>

³² Unlocking West Africa's \$166 billion potential through digital identity, trade corridors. The Guardian. Available at <https://guardian.ng/life/spotlight/unlocking-west-africas-166-billion-potential-through-digital-identity-trade-corridors/>.

Domestic Product (GDP)³³. A primary objective of the LAKAJI initiative is to increase the flow of goods and services. This initiative is designed to promote robust agricultural development, stimulate the economy, and reduce Nigeria's longstanding reliance on mineral exports. The LAKAJI corridor spans ten states: Katsina, Jigawa, Kano, Kaduna, Niger, Kwara, Oyo, Osun, Ogun, and Lagos, thereby connecting key production and processing zones for strategic exports to the Lagos ports.

Figure 9: Diagram of LAKAJI corridor from Lagos to Katsina



Nigeria-Benin Border

In 2023, Nigeria exported \$236 million to Benin according to The Observatory of Economic Complexity. This was mainly in Electricity (\$91 million), Refined Petroleum (\$62.2 million), and Nitrogenous Fertilizers (\$31.5 million), showing a 5.45% annual growth over the past five years. Benin's exports to Nigeria were just \$21 million, primarily Seed Oils (\$5.22 million) and Palm Oil (\$3.04 million), reflecting a 25% annual decrease. It is essential to note that informal trade is prevalent, with goods such as rice, textiles, and smuggled fuel being traded due to price disparities. Okerete, Oyo State is a key route for exports extending to Mali, Senegal, and Côte d'Ivoire³⁴.

Nigeria-Niger Border

According to the World Integrated Trade Solution data, in 2022, Niger exported \$68 million to Nigeria (16.02% of total exports), while Nigeria's exports to Niger reached \$290 million, mainly in petroleum and sugar. Informal trade includes grains, livestock, and consumer goods, with Gaya, Niger Republic serving as a main gateway for trade in both directions with Kebbi State being the main exit point from Nigeria³⁵.

Nigeria-Cameroon Border

Nigeria exported \$169 million to Cameroon in 2023, with key items including steam turbines (\$74.7 million) according to The Observatory of Economic Complexity. Cameroonian exports to Nigeria were only \$5.79 million, indicating a weak trade relationship. Informal trade exchanges involve the

³³ National Integrated Infrastructure Master Plan. Ministry of Finance, Budget and National Planning, October 2020

³⁴ NEPC, Customs collaborate with stakeholders to boost formal cross-border trade at Okerete. The Niche. Available at <https://thenicheng.com/nepc-customs-collaborate-with-stakeholders-to-boost-formal-cross-border-trade-at-okereite/>

³⁵ Tukur, Rabi'u & Adamu, Garba & Liman, Abubakar & Ibrahim, Abdulrashid & Abdulazeez, Amir. (2023). Informal Cross Border Trade, Economic Growth and Security Challenges in Africa: A Review. 3. 45-53.

exchange of petroleum products, food items, and used goods, with significant bilateral movement across the border.

Nigeria's land trade corridors are crucial for its economy and regional integration, characterized by a complex blend of formal and informal trade flows. While formal trade is mainly dependent on crude oil exports, informal cross-border trade, although largely unrecorded, represents a significant portion of economic activity, especially in non-oil sectors and agricultural commodities. Major corridors, such as LAKAJI, showcase the potential for agricultural growth and value addition; however, they face challenges, including substantial post-harvest losses and inadequate infrastructure.

At Nigeria's land borders with countries like Benin, Niger, Cameroon, and Chad, formal trade volumes are often limited, overshadowed by widespread informal trade driven by price disparities influenced by policies, high tariffs, and bureaucratic inefficiencies. These challenges create an environment in which formal trade becomes costly and time-consuming. In contrast, informal networks exhibit remarkable resilience and adaptability³⁶.

The analysis reveals that national protectionist policies among Western African countries often result in unintended consequences, such as increased smuggling and market distortions. Nevertheless, a "facilitation-first" approach, emphasizing efficiency and trust, can significantly enhance trade volumes and government revenue. The success of such programmes underscores the transformative potential of targeted interventions.

2.5.1 Trade opportunities within Regional Blocs

For numerous businesses in Nigeria, the Economic Community of West African States (ECOWAS) and the AfCFTA create numerous trading opportunities at their disposal. Traditionally comprising fifteen West African countries, ECOWAS has long been promoting trade between member countries through tariff reductions, the removal of customs barriers, or any activity that encourages the free movement of goods³⁷. AfCFTA, which aims to create an African single market, builds on these regional economic blocks to promote intra-African trade through significant tariff reductions (90% across most goods) and facilitating seamless trade across borders.^{38, 39}

The free movement of goods and services is an important factor in promoting regional trade in key ECOWAS sectors.⁴⁰ Nigeria can, for instance, increase agro-processing exports to neighbouring Ghana, Côte d'Ivoire, and Senegal and benefit from production capacity and the larger consumer market. On the other hand, ECOWAS members can access the Nigerian market for their industrial and consumer goods and gain from the economic benefit of such interaction. The Nigerian Export Promotion Council (NEPC) reports that over 6,584 Nigerian Companies have been admitted into ECOWAS Trade Liberalization Scheme (ETLS) with less than 1% owned by young women⁴¹. The Alliance of Sahel States (AES) nations of Mali, Burkina Faso, and Niger have recently withdrawn from the bloc and imposed a 0.5% tariff on all goods imported.

³⁶ Omolara, Victoria & Aduloju, Ayodeji. (2017). Informal Trade and Border Relations between Nigeria and Benin. *Ife Journal of International Affairs*. 3.

³⁷ ECOWAS Trade Liberalization Scheme, 2024. Trade Policy. Available at: https://ecotis.ecowas.int/?page_id=22140

³⁸ African Union, 2024. The African Continental Free Trade Area. Available at: <https://au.int/en/african-continental-free-trade-area>

³⁹ Ogbologu, O.B., 2024. Charting the path to African prosperity: Unravelling the economic dynamics of the African continental free trade agreement. *Nnamdi Azikiwe University Journal of International Law and Jurisprudence*, 15(1), pp.92-102.

⁴⁰ Garba, F., and Yeboah, T. 2022. Free Movement and Regional Integration in the ECOWAS Sub-Region. In: Teye, J.K. (eds) *Migration in West Africa*. IMISCOE Research Series. Springer, Cham. https://doi.org/10.1007/978-3-030-97322-3_2

⁴¹ 6,584 Nigerian Companies Admitted Into ECOWAS Trading Scheme, Says Awolowo. *Independent Newspapers*. Available at <https://independent.ng/6584-nigerian-companies-admitted-into-ecowas-trading-scheme-says-awolowo/>

AfCFTA opens the door for West African businesses to access a wider market of 1.3 billion people all over Africa and, therefore, reduce dependence on external markets⁴². Hence, there is an opportunity for any value-granting manufacturing, be they textile, pharmaceuticals, automotive assembly, etc. At the same time, such sectors as fintech and logistics may potentially extend their presence outside West Africa. Nevertheless, these opportunities can be maximized by developing infrastructure, simplifying customs operations, and reforming cross-border trade policies⁴³. This strategic alignment of investment and policy would catapult ECOWAS/AfCFTA into unlocking Africa's economic opportunity, thereby creating sustainable development and industrialization.

2.5.2 AfCFTA and women owned enterprises

The AfCFTA, considered the largest free trade zone in the world on the basis of numbers of countries participating, seeks to create a single market for goods and services across Africa. Recognizing that trade policies affect women and men differently, the AfCFTA, has initiated measures to incorporate provisions with a gender perspective into its framework⁴⁴. While the agreement itself does not have a whole chapter dedicated to women, some provisions and other initiatives within the AfCFTA are geared towards enhancing the participation of women entrepreneurs in intra-African trade⁴⁵.

One of the significant facets of the AfCFTA that empowers women is the "Protocol on Women and Youth in Trade" finalized earlier in 2024⁴⁶. This protocol is under negotiation with the goal of addressing structural barriers to the trade participation of women, for instance, access to finance, trade information, and market linkages. It anticipates creating provisions that enhance the competitiveness of women in sectors such as agro-processing-the textiles and small-scale manufacturing-those in which women entrepreneurs participate very actively.

The AfCFTA is also beneficial for women in particular due to its provisions that emphasize trade facilitation and informal cross-border trade⁴⁷. The women make up the majority of informal traders in Africa, who are often at the mercy of obstacles such as high tariffs, harassment, and complex border procedures etc⁴⁸. Subsequently, this means that any and all reduction in tariffs and simplification of customs procedures, especially digital trade solutions, will ease the burden and facilitate the work of women traders, allowing them to scale up and transition to formal markets.

AfCFTA, in addition to providing support to women in various ways, also focuses on financial inclusion⁴⁹. Access to credit and capital has historically constrained businesses owned by women. This financial access would enable women to transact across borders more easily and affordably through partnership arrangements with financial institutions and platforms such as the Pan-African Payment and Settlement System (PAPSS)⁵⁰.

Moreover, the capacity-building programmes by the AfCFTA Secretariat and regional trade organizations are earmarked for women entrepreneurs to equip them with an appropriate skill to

⁴² World Bank Group, 2020. The African Continental Free Trade Area. Available at:

<https://www.worldbank.org/en/topic/trade/publication/the-african-continental-free-trade-area>

⁴³ Lesser, C. and Moisé-Leeman, E., 2009. Informal cross-border trade and trade facilitation reform in Sub-Saharan Africa

⁴⁴ Agarwal, P. 2024. Empowering African women in trade through AfCFTA's Guided Trade Initiative. Available at:

<https://odi.org/en/insights/empowering-african-women-in-trade-through-afcftas-guided-trade-initiative/>

⁴⁵ African Union, 2021. The AfCFTA promises to unlock the potential for African women to move from micro to macro businesses. Available

at: <https://au.int/en/pressreleases/20210203/afcfta-promises-unlock-potential-african-women>

⁴⁶ Visa Openness Index (2025). Breaking down barriers: Protocol on Women and Youth in Trade. Available at:

<https://www.visaopenness.org/visa-openness-in-africa-2024-findings-2/the-african-continental-free-trade-area/>

⁴⁷ Agarwal P. and Tayo T. (2024). Promoting women entrepreneurship under the Guided Trade Initiative. Available at:

https://media.odi.org/documents/ODI_Analysis_-_Promoting_women_entrepreneurship_under_the_Guided_Trade_Initiat_HSVrHcb.pdf

⁴⁸ African Peer Review Mechanism, 2022. A Study on the Opportunities in the AfCFTA for Women in the Informal Cross-Border Trade.

Available at: [https://au.int/sites/default/files/documents/41579-doc-](https://au.int/sites/default/files/documents/41579-doc-STUDY_ON_OPPORTUNITIES_IN_THE_AFCFTA_FOR_WOMEN_IN_INFORMAL_AND_CROSS-BORDER_TRADE.pdf)

[STUDY_ON_OPPORTUNITIES_IN_THE_AFCFTA_FOR_WOMEN_IN_INFORMAL_AND_CROSS-BORDER_TRADE.pdf](https://au.int/sites/default/files/documents/41579-doc-STUDY_ON_OPPORTUNITIES_IN_THE_AFCFTA_FOR_WOMEN_IN_INFORMAL_AND_CROSS-BORDER_TRADE.pdf)

⁴⁹ African Union, 2021. The AfCFTA promises to unlock the potential for African women to move from micro to macro businesses. Available

at: <https://au.int/en/pressreleases/20210203/afcfta-promises-unlock-potential-african-women>

⁵⁰ KPMG Nigeria, 2021. Introduction of the Pan-African Payment and Settlement System (PAPSS) for Intra-African Trade. Available at:

<https://kpmg.com/ng/en/home/services/advisory/accounting-advisory/-/introduction-of-the-pan-african-payment-and-settlement-system-intra-african-trade.html>

exploit new markets⁵¹. These include training on export readiness, standards compliance, and business development strategies tailored to women-owned enterprises.

While challenges remain on implementing gender-responsive policies fully in the AfCFTA, evidence of commitment to the economic empowerment of women is apparent. According to the United Nations Economic Commission for Africa, 2021 white paper, an effective implementation of gender-sensitive trade measures will require collaboration among governments and private-sector players, including women's business associations and its effective implementation would unleash much economic power on women entrepreneurs in Africa towards inclusive and sustainable growth.

2.5.3 Nigerian Companies Taking Advantage of AfCFTA

Reports indicate that a number of Nigerian companies participated in the initial shipments under the AfCFTA's Guided Trade Initiative, which officially commenced on July 16, 2024. These companies represent a diverse range of sectors, including agriculture and agro processing⁵²:

- a. **Flour Mills of Nigeria (FMN):** Exported native starch to Algeria. This highlights the potential for value-added agricultural products in intra-African trade.
- b. **Dangote Group:** While primarily known for cement, the group also has interests in agriculture and exported clinkers (used in cement production, relevant for construction which supports agricultural infrastructure) to Cameroon under the AfCFTA.
- c. **Tolaram Group:** Producers of Indomie noodles, they exported wrappers (packaging material) to Egypt. This indirectly supports the food processing sector within the AfCFTA.
- d. **Avila Naturalle:** Exported black soap and shea butter to Kenya, showcasing the opportunities for natural and organic products.
- e. **Le Look Nigeria Limited:** A Nigerian fashion company renowned for producing bags and accessories became part of the first AfCFTA shipment by exporting bags to Kenya.

While these initial shipments included a broader range of goods beyond just raw agricultural commodities, they signify a move towards utilizing the AfCFTA for intra-African trade, with agricultural products and related industries playing a part. **These trends further buttress the fact that young women owned businesses do not operate at the scale to meet the demands of the AfCFTA and do not know what it takes to tap into these new markets.**

2.5.4 Market entry requirements for ECOWAS and AfCFTA

A wide range of standards, regulations, and logistics frameworks must be attained for a business to trade smoothly across borders within ECOWAS and AfCFTA. These includes trade standards, certification, tariffs, and documentation processes.

a. Standards and Regulations

ECOWAS and AfCFTA enforce standards peculiar to their specific industries, which ensure product quality, durability, and competitiveness. The ECOWAS Standards Harmonization Model (ECOSHAM) harmonizes technical regulations at the level of

⁵¹ United Nations Development Programme (UNDP), 2024. UNDP Launches HerAfCFTA Initiative to Empower Nigerian Women Entrepreneurs In African Continental Free Trade Area. Available at: <https://www.undp.org/nigeria/press-releases/undp-launches-herafcfta-initiative-empower-nigerian-women-entrepreneurs-african-continental-free-trade-area>

⁵² Amaka Anagor-Ewuzie, 2024. Dangote, Flour Mills, Tolaram make first AfCFTA exports. Available at <https://businessday.ng/news/article/dangote-flour-mills-tolaram-make-first-afcfta-exports/>. Accessed on March 2, 2025

member states⁵³. The AfCFTA, on the other hand, seeks to harmonize rules and eliminate disputes between member states through the Technical Barriers to Trade (TBT) agreement⁵⁴. This leaves businesses with no choice but to comply with international and regional standards including Codex Alimentarius for food, ISO certifications for manufacturing, and environmental sustainability regulations.

b. Tariffs and Trade Facilitation

ECOWAS Trade Liberalization Scheme (ETLS) by ECOWAS provides free movement of goods from member states and exemption from customs duties. However, to gain the status of the ETLS, the enterprises should prove that at least 60% of their raw materials or production applies to these countries within the ECOWAS boundaries⁵⁵.

AfCFTA intends that 90% of the tariffs on goods traded among its 54 signatories shall be removed. However, the implementation will be in phases with delicate products specified with longer transition time periods⁵⁶. Knowledge on rules of origin is imperative because they determine eligibility for the tariff reduction on both AfCFTA and ECOWAS agreements.

c. Certification and Documentation:

Exporting businesses generally require some of the key certifications such as a Certificate of Origin to verify the origin of goods from a member state and qualify for tariff exemptions; it even includes Sanitary and Phytosanitary (SPS) certificates for plant and food products for which health and safety standards are to be maintained; such quality conformity approvals from regulating bodies like SON (Nigeria) and CODINORM (Côte d'Ivoire), and Customs clearance, require monitoring on export trade by Export Declaration Form.

d. Logistics and Trade Infrastructure:

Hurdle free logistics is an entry requirement to the market. Although the Common External Tariff (CET) of the ECOWAS and the digital platforms of AfCFTA bring customs simplifications, the gaps in infrastructure and slow customs procedures across the borders remain. Firms can achieve better facilities through these trade networks, for example Lagos–Abidjan, or through trade facilitation mechanisms like the ECOWAS Single Window.

Nigeria positions itself to take advantage of the potential benefit that agricultural commodities such as groundnut, sesame, cowpea, rice, cashew, cocoa, and palm oil could derive from trade within the ECOWAS and AfCFTA regions. However, this has not come without some serious hurdles in terms of providing seamless market access.

Some of the major challenges that Nigeria must overcome include tariff and non-tariff barriers where inconsistently structured tariffs, import bans, and levies create very unproductive operations of trade⁵⁷. There have also been barriers that relate to increase in costs and delays - all this arising from poor infrastructural development and ineffective transport networks. The sanitary and phytosanitary barriers manifest as one major hurdle since quality-control related issues often

⁵³ ASN, 2021. ECOWAS/ ECOHAM. Available at: <https://www.asn.sn/en/content/ecowas-ecoham>

⁵⁴ Aliyu, T., and Onitekun, O., 2021. Harmonizing Trade Laws: The Role of the AfCFTA in Standardizing Regulations. Available at: <https://appadvisory.com/harmonizing-trade-laws-the-role-of-the-afcfta-in-standardizing-regulations/>

⁵⁵ Nigerian Trade Portal, 2025. ECOWAS Trade Liberalization Scheme (ETLS). Available at: <https://nigeriatraderportal.fmiti.gov.ng/procedure/360?l=en>

⁵⁶ African Union 2025. Operational Phase Of The African Continental Free Trade Area Launched. Available at: <https://au.int/en/articles/operational-phase-african-continental-free-trade-area-launched>

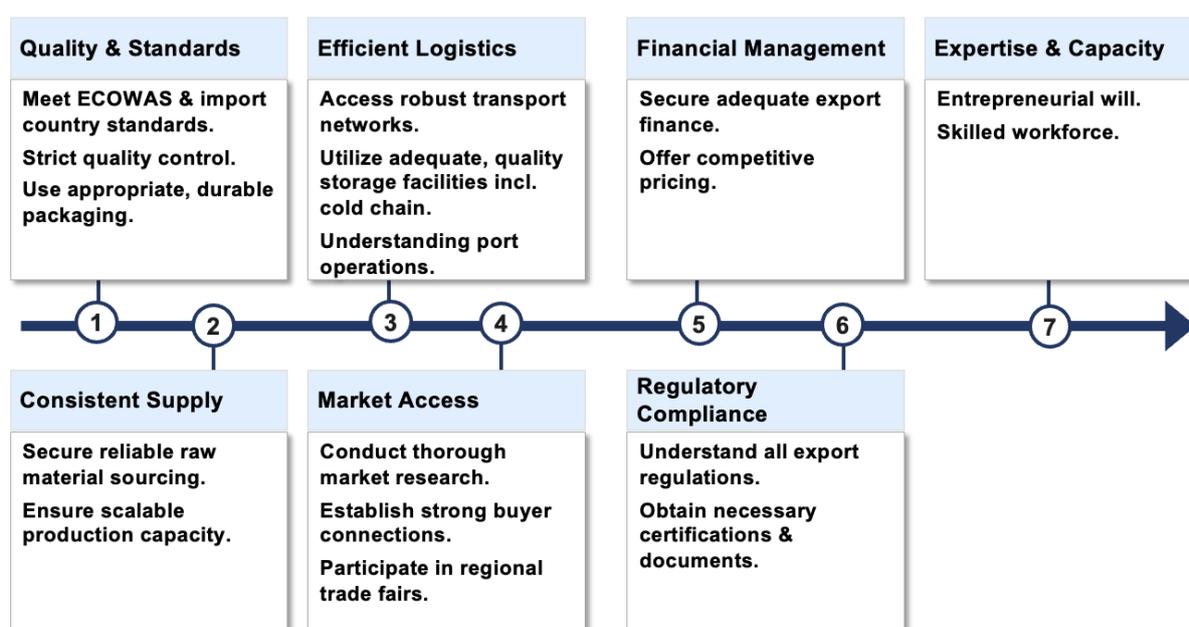
⁵⁷ LEXAfrica, 2025. African Continental Free Trade Area: Legal Challenges and Opportunities for International Corporations. Available at: <https://lexafrika.com/2024/03/afcfta-legal-challenges-and-opportunities/>

prompt the rejection of exports⁵⁸. Slow customs proceedings hamper the movement of goods⁵⁹. Other challenges include inaccessibility to finance by agribusinesses especially those that are women-owned⁶⁰.

Many trade facilitation mechanisms have been established to address not only these but also any other barriers of trade. The ECOWAS Trade Liberalization Scheme (ETLS), for example, offers duty-free access for those goods approved for internal trade between the countries of the region⁶¹. While in AfCFTA, the trade facilitation measures try to harmonize the regulatory frameworks for better customs efficiency, in Nigeria, the NEPC prepares capacity-building and certification programmes that are export-friendly. Investments are made in infrastructure that would assist with acquisition and logistics, as seen in the continued Lagos-Abidjan corridor. Simplified Trade Regimes (STRs) enhance the ease of cross-border movement for goods by SMEs by reducing paperwork involved in such activities. Nonetheless, these frameworks still present Nigeria with opportunities to organize regional trade in inconsistent policies, infrastructure improvement, and establishing quality standards.

2.5.5 Key success factors for sustainable cross-border export to the region

Figure 10: Key Success Factors to cross border trade



Exporting agro-allied products from Nigeria to the rest of West Africa and the wider continent presents significant opportunities, given the regional demand and Nigeria's agricultural potential. However, several key success factors must be meticulously addressed to overcome inherent challenges and ensure sustained profitability.

1. **Product Quality and Standardization:** Adherence to ECOWAS harmonized standards, as well as specific import requirements of target West African countries, is paramount. This includes pesticide residue limits, aflatoxin levels (especially for grains and nuts), moisture content, and general hygienic practices. Implementing rigorous

⁵⁸ Hughes, J.D.A., Ranajit Bandyopadhyay, R.B., Makinde, K. and Olembo, S., 2008. Institutional aspects of Sanitary and Phytosanitary issues in ECOWAS trade. In *Mycotoxins: detection methods, management, public health and agricultural trade* (pp. 335-348). Wallingford UK: CABI.

⁵⁹ African Futures, 2025. 8 The AfCFTA. Available at: <https://futures.issafrica.org/thematic/08-afcfta/>

⁶⁰ Ritzenthaler, E. 2021. Analysis on the Business Environment for Women-led Businesses in the Cross-border Agri-food Value Chains in ECOWAS region. Available at: https://www.icr-facility.eu/wp-content/uploads/2023/08/final_report_cdi_001_ecowas_fewacci_women_agri-food_15122021_eng__1__1_.pdf

⁶¹ ECOWAS Trade Liberalisation Scheme, 2021. About ETLS. Available at: <https://etls.ecowas.int/about-etls/>

- quality control from farm-level cultivation (Good Agricultural Practices - GAPs) through harvesting, post-harvest handling, processing, and packaging. Using high-quality, durable, and appropriate packaging that protects the product during transit, maintains freshness, and complies with global labeling regulations.
2. **Consistent Supply and Production Capacity:** Establishing strong relationships with a network of reliable farmers and suppliers to ensure consistent volume and quality of raw materials. Having the capacity to scale up production to meet fluctuating demand in the regional market
 3. **Efficient Logistics and Infrastructure:** Access to efficient transportation networks to move goods from production areas to aggregation centers, processing facilities, and ports. Investing in modern, temperature-controlled, and pest-free storage and warehousing facilities to preserve product quality and extend shelf life, especially for perishable goods. It is important to understand the customs regulations of the country or partner with organizations that do.
 4. **Market Intelligence and Access:** Understanding the specific demand, preferences, and regulatory requirements of target markets. This includes consumer trends, competitor analysis, and import policies. Establishing direct connections with buyers, distributors, and retailers in the target countries to ensure market penetration and reduce reliance on intermediaries. Actively participating in regional trade fairs and exhibitions to showcase products, network with potential buyers, and gather market insights.
 5. **Financial Management and Access to Finance:** Securing adequate funding for production, processing, packaging, logistics, and marketing. This includes access to trade finance, export credit facilities, and working capital. Offering competitively priced products while ensuring profitability, considering production costs, logistics, and market dynamics.
 6. **Regulatory Compliance and Facilitation:** Thorough knowledge of export procedures, customs duties, tariffs, and non-tariff barriers for export and destination countries. Obtaining all necessary certifications (e.g., phytosanitary certificates, health certificates, origin certificates) and accurate documentation to avoid delays and rejections
 7. **Technical Expertise and Capacity Building:** The entrepreneur needs to have the will to pursue the cross border export. Also, having a workforce with the necessary technical know-how in farming, processing, quality control, packaging, and export logistics.

2.5.6 Export potential of selected value chains

With its highly fertile soil and climatic conditions, Nigeria offers great opportunities for agricultural exports to the region and the wider continent. They are made cash crops, such as Coco cashew that are exported from Nigeria to other continents of the world. Sub regional export data is mostly unavailable due to the high volume of an informal cross border trade that takes place.

Groundnut, onion, millet, sesame seeds, cowpea, soybean, yam, rice, cashew, cocoa, cassava, Ofada rice, palm oil, plantain, aquaculture, pepper, and many other spices are some of the value chains where a country can export very significantly. These commodities have great global demand due to population growth and the preference of other consumers for organic products, and the expanding international food industry.

1. **Palm Oil:** The vast potential of palm oil export creates its unique market for foodstuff and cosmetics, as well as becoming biofuels⁶². However, with growing foreign demand, Nigeria could position itself to boost earnings via foreign exchange with increased production. A new report states that value addition will come from better infrastructure for processing and sustainable practices that will further enhance the strength to compete internationally⁶³.
2. **Rice (including Ofada rice):** A report⁶⁴ has classified Nigeria-the largest rice producer in Africa-as one country that has an enormous export potential, especially in premium varieties such as Ofada rice. The rising global demand for organic and specialty rice creates marketing opportunities⁶⁵. This will boost competitiveness through improved processing, quality control, and logistics to make Nigerian rice a major item on the international trade for revenue and employment. According to UN COMTRADE / Trading Economics data, in 2023 Nigeria exported ~185,550 kg of rice to Ghana, and ~37,640 kg to Cameroon. The Seme Border (to Benin), Illela (to Niger), and Maigatari (to Niger) are critical land routes for cross-border trade within West Africa. These borders facilitate direct truck movement of bagged rice.
3. **Cassava:** Cassava, Nigeria's top staple, holds a massive export potential. The processed product is highly sought after for starch, ethanol, and flour use in food, pharmaceutical, and industrial markets worldwide⁶⁶. Given the dynamics of processing, quality control, and logistics, Nigeria can seize opportunities for liquidating multi-billion-dollar markets in foreign exchange earnings and empowering agro entrepreneurs, especially women-led businesses. In 2023, Nigeria exported approximately 2,320,540 kg of cassava starch (HS 110814) to Ghana according to WITS data. In 2022, the volume was ~924,000 kg to Ghana.
4. **Aquaculture:** Aquaculture has a great export potential, particularly for viable species like the catfish, tilapia, and shrimp⁶⁷. The increasing global seafood demand⁶⁸ thus further offers Nigeria the opportunity to harness its water resources, emphasizes on production-scale-up, meet international standards, and tap into lucrative markets. The next focus should be on more processing, cold-chain logistics, and certification for enhancing competitiveness and foreign revenue. Aquacultural products are mostly exported in their processed form due to the unavailability of cold chain infrastructure. Most of this export is executed via informal trade routes as such hard data is sketchy.
5. **Pepper and Other Spices:** With agro-climatic conditions that favour pepper and spices like ginger and turmeric production, Nigeria is a top producer of these commodities⁶⁹. There is increasing demand for these products worldwide, particularly in Europe and Asia.

⁶² Pacheco, P., Gnych, S., Dermawan, A., Komarudin, H. and Okarda, B., 2017. The palm oil global value chain: Implications for economic growth and social and environmental sustainability.

⁶³ Animba, A., Onitekun, O. and Olusina, G., 2024. Policy Imperatives for Strengthening Value Addition in Nigeria's Agricultural Sector. *Economic and Policy Review*, 22(1), pp.40-50.

⁶⁴ KPMG Nigeria, 2019. Rice Industry Review. Available at: <https://assets.kpmg.com/content/dam/kpmg/ng/pdf/audit/rice-industry-review.pdf>

⁶⁵ Alegbeleye, O., 2025. Untapped potential of Nigeria's indigenous rice varieties. Available at: <https://www.thecable.ng/untapped-potential-of-nigerias-indigenous-rice-varieties/>

⁶⁶ Otekunrin, O.A. and Sawicka, B., 2019. Cassava, a 21st century staple crop: How can Nigeria harness its enormous trade potentials. *Acta Scientific Agriculture*, 3(8), pp.194-202.

⁶⁷ FAO, 2023. catfish aquaculture value chain in Nigeria. Available at: <https://openknowledge.fao.org/server/api/core/bitstreams/8890152c-3514-4b54-8157-94ece09a4a91/content>

⁶⁸ Nigeria Magazine, 2025. Global Appetite for Seafood Opens Opportunity for Nigerian Exporters. Available at: <https://nigeriamag.com/global-appetite-for-seafood-opens-opportunity-for-nigerian-exporters/>

⁶⁹ Olife, I.C., Onwuvalu, A.P., Uchegbu, K.I. and Jolaoso, M.A., 2013. Status assessment of spice resources in Nigeria. *Journal of Biology, Agriculture and Healthcare*, 3(9), pp.12-19.

Nigeria can improve value addition, enhance foreign exchange earnings, and empower agripreneurs, mostly women, through providing better processing, packaging, and compliance with export standards.

While these value chains are promising paths to great opportunities, the export growth continues to fail due to poor logistical arrangements and regulatory bottlenecks. Improved infrastructure amid agro-processing investments and international standards will do Nigeria good in staying competitive in the global market.

2.6 Barriers to Women Entrepreneurs' Participation

Women and young women entrepreneurs involved in Agro-Allied industries in Nigeria face a multitude of barriers, consequently limiting their participation and growth against the prospect of economic empowerment where the sector could provide ample opportunities. Within these limitations, varied degrees are assigned in the six geo-political zones-North Central, North East, North West, South East, South South, and South West-due to the disparity in regional provision of infrastructure and cultural norms influencing and affecting the implementation of policies. Some of the significant supply and demand side barriers which constrains women entrepreneurs' participation in Nigeria as stated below.

2.6.1 Supply Side Barriers

On the supply side, finance continues to be an integral challenge. Lack of financial inclusion has continued to heavily hinder women's participation in different agricultural value chains in Nigeria, especially among women entrepreneurs in agro-allied industries⁷⁰. Such perceptions on women limit their access to needed capital through discriminatory lending from financial institutions, which have always considered women less creditworthy as a result of the scale and profitability of their businesses. The problem becomes far worse when the collateral for securing loans is considered, as women are likely to give fewer guarantees owing to traditional property rights, often disallowing them to own financial property or land that they could advance as security for loans. Furthermore, even those who would have loved to take advantage of the opportunities offered by these financial products designed for women do not know that such things exist at all. These are financial issues facing women in all agricultural sectors of Nigeria across its geopolitical zones.

A lack of access to modern agricultural technologies, inputs, and extension services greatly limits the participation of women entrepreneurs in Nigeria's agro-allied industries⁷¹. Across Nigeria's geopolitical zones, women continue to contend with structural and systemic barriers that hinder productivity and scaling of agricultural ventures. In the Northwest, women have challenges in accessing improved seeds and mechanization. This is similar to the case of women in the Northeast, who grapple with problems in accessing fertilizers and pest-resistant seed varieties, further reducing yield potential. In North-Central Nigeria, poor technical training and inadequate access to extension services limit farming options and negatively affect farm management practices. Similar problems in the southern regions: In the Southwest, limited access to processing technologies inhibits value addition opportunities. In the Southeast, Nigerian women mostly do not belong to cooperative networks that support the spreading and use of new technologies. In the South-South, women aqua culturists face funding gaps for modern inputs.

⁷⁰ Central Bank of Nigeria, 2019. Assessment of Women's Financial Inclusion in Nigeria. Available at: <https://www.cbn.gov.ng/out/2020/dfd/assessment%20of%20womens%20financial%20inclusion%20-%20exec%20summary.pdf>

⁷¹ Ragasa, C., Berhane, G., Tadesse, F. and Taffesse, A.S., 2013. Gender differences in access to extension services and agricultural productivity. *The Journal of Agricultural Education and Extension*, 19(5), pp.437-468.

Disparities in education for women in rural Nigeria result in the inadequate acquisition of technical and business management skills that would further their success as entrepreneurs in the agro-allied sector. These educational gaps are more severe in the rural setting, where women lack even the opportunity for formal training⁷². This deficiency prohibits them from adopting competitive behavior necessary to master agro-allied industries. In the North West, the situation with cultivation is dominated by groundnut, onion, and millet, with the greatest participation by women being hindered by the lack of proper technical knowledge. Equally, in the North East, the cultivation of crops such as pepper, sesame seeds, cowpea, and soybean holds huge potential, but women entrepreneurs are impeded by lack of skills in business management. The North-Central region is noted for yam, soybean, rice, and cash crop production, and here, too, women are adversely affected by inadequate training affecting their competitiveness. Key agricultural products of the South West include cocoa, cassava, and Ofada rice. The majority of women entrepreneurs, however, face challenges in the processes of business formalization and scaling due to educational deprivations. The palm oil, cassava, and plantain industries in the South East and the cassava, aquaculture, and palm oil sectors in the South South present good opportunities. However, women in these regions experience low participation and poor performance due to a lack of technical skills and business knowledge.

In Northern Nigeria, socio-cultural norms severely inhibit women's active involvement in agro-allied industries and agro value chains. These norms limit women's movements and restrict their participation in decision-making processes thus impeding their entrepreneurial activities⁷³. In the North West, women's access to markets and resources is constrained by cultural practices that favor male dominance⁷⁴. Equally, the North East holds opportunity for women in agriculture, but this opportunity is quelled, as traditional customs restrain women from participating in agricultural cooperatives⁷⁵. Women in North Central Nigeria encounter restrictions in accessing financial resources and extension services due to the norms of patriarchy⁷⁶. In contrast, the situation is different in the South West, South East, and South-South regions, where less rigid socio-cultural barriers enable greater participation by women in agricultural value chains⁷⁷.

Insecurity continues to act as a serious constraint to women getting involved in Agro-Allied sectors and agricultural value chains in Nigeria mainly across the different geopolitical zones of the nation. Insecurity in some instances prevents women from taking part in agricultural production or accessing markets and raw materials⁷⁸. In the North West, banditry and communal conflicts disrupt the cultivation and processing of groundnut, onion, and millet, while in the North East, insurgency seriously affects the production of pepper, sesame seeds, cowpea, and soybean to deter women from participating in such value chains. In the same vein, farmer-herder clashes in the North Central hinder yam, soybean, rice, and cashew value chains from further reaching women in the market. Farmers in the South West, dealing in cocoa, cassava, and Ofada rice, also face upheaval over insecurity, which affects rural farming communities and, in turn, brings about disruption in supply chains. Localized unrest also affects the oil palm, cassava, and plantain value chains in the South East. In addition, within the South South region, militancy and communal conflicts put constraints on cassava, aquaculture, and oil palm production. These security challenges impede

⁷² Garba, A.S., Mahmoud, M.A. and Usman, F.S., 2024. Women Entrepreneurs' participation in Agribusiness Value Chain in Kano State. *International Journal of Scientific Research and Management (IJSRM)*. 12. 7080-7100. 10.18535/ijssrm/v12i08.em10.

⁷³ Banyan Global. 2024. USAID Nigeria Gender Report. Prepared for USAID/Nigeria.

⁷⁴ Bako, M.J. and Syed, J., 2018. Women's marginalization in Nigeria and the way forward. *Human Resource Development International*, 21(5), pp.425-443.

⁷⁵ Ogunbameru, B.O., Okelue, O.A. and Idrisa, Y.L., 2010. Profile and Challenges to Women's participation in Agricultural Co-operative in Maiduguri Metropolis, Borno State, Nigeria. *Journal of Agricultural Extension*, 14(1).

⁷⁶ Ajuwon, A.O., Ajah, J. and Idu, E.E., 2021. Analysis of gender access to farm inputs among small scale crop farmers in the north central zone of Nigeria. *Direct Research Journal of Agriculture and Food Science*, 9(11), pp.375-380.

⁷⁷ Efanodor, H.O., 2018. Developmental Strategies and Cultural Dynamics in Rural Nigeria. *Africa and Globalization: Challenges of Governance and Creativity*, pp.143-159.

⁷⁸ Gabdo, B. H., Ntasimda, S., Moses, J. D., and Ja'afar-Furo, M., R., 2024. Analysis of Insecurity impact on Rural Women Participation in Crop Production in North-East, Nigeria. *International Journal of Applied Economics, Finance and Management*, 9(S1), 391-407. Special Issue: Sustainable Finance and Green Economy: "Pathways to Environmental and Economic Resilience".

women entrepreneurs from participating effectively in agricultural production, processing, and marketing activities.

2.6.2 Demand Side Barriers

Market access and integration within the value chain are significant barriers inhibiting women from participating in Nigeria's Agro-Allied industries on the demand side. From the Nigeria geopolitical zones, differences in structural access to markets and value chains for key crops have been emerging threats to women entrepreneurs. Women from the North-West geopolitical zone are greatly affected because they produce groundnut, onion, and millet, all tied with lack of access to market information and the fact that cooperatives are male-dominated for such produce⁷⁹. In the North-East, women with farms cultivating pepper, sesame seeds, cowpea, and soybeans have issues with insecurity and poor infrastructure, making the markets inaccessible⁸⁰. The North-Central region has high transaction costs and gender-biased land access practices that greatly hinder the production of yam, soybean, rice, and cashew⁸¹. In South-West Nigeria, women farmers are encountered by the difficulties that arise in quality standards to meet export markets for cocoa, cassava, and ofada rice⁸². The South-East region, known for oil palm, cassava, and plantain, sees women entrepreneurs excluded from commercial networks⁸³ as most commercial activities in the region are male dominated. In the South-South, women engaged in cassava, aquaculture, and oil palm activities contend with very weak linkages in their value chains⁸⁴.

Participating women entrepreneurs in Nigeria are thus facing huge demand-side barriers in the participating agro-allied industries due to lack of adequate infrastructures. Poor transport and storage facilities in the north east and North West parts of Nigeria prevent women from accessing more extensive markets⁸⁵. Insecurity wraps up the thick underdevelopment this region has to offer. In North West Nigeria, the crops that the groundnut, onion and millet require very good logistics networks for distribution. However, post-harvest losses are very high due to poor connectivity in terms of roads and limited infrastructure for storage. More importantly, the North East women engaged in the production of pepper, sesame seeds cowpea and soybeans find it difficult to scale because of insecurity that disrupts supply chains. In North Central Nigeria, major commodities produced are yam, soybean, rice, and cashew, but women find it difficult to deliver goods to commercial hubs because of dilapidated rural roads. In the South West, with cocoa, cassava, and ofada rice as its major products, much infrastructure is lacking for market integration processes, though conditions of security are better compared to other parts. Bringing together South East and South South women who are into oil palm, cassava, plantain and aquaculture products tend to face challenges of inadequate storage and transport networks linking them to high-demand markets.

Women entrepreneurs in Nigeria's agro-allied industries experience significant demand-side barriers, including contracts and partnerships. Such difficulties are often woven through gender-

⁷⁹ Liverpool-Tasie, L.S., Kuku, O. and Ajibola, A., 2011. Review of literature on agricultural productivity, social capital and food security in Nigeria.

⁸⁰ Jelilov, G., Ayinde, R., Tetik, S., Celik, B. and Olali, N., 2018. Impact of terrorism on agricultural business in Borno State, Nigeria. *APSTRACT: Applied Studies in Agribusiness and Commerce*, 12, pp.117-124.

⁸¹ Ajuwon, A.O., Ajah, J. and Idu, E.E., 2021. Analysis of gender access to farm inputs among small scale crop farmers in the north central zone of Nigeria. *Direct Research Journal of Agriculture and Food Science*, 9(11), pp.375-380.

⁸² Ejike, R.D., Osuji, E.E., Effiong, J.A.L. and Agu, C.G., 2018. Gender dimension in agricultural food value chain development in Nigeria: The women perspective. *International Journal of Agriculture and Earth Science*, 4(3), pp.37-45.

⁸³ Ukwueze, E.R., 2022. Women and entrepreneurship in Nigeria: what role does social inclusion play?. *Journal of International Women's Studies*, 23(5), pp.41-62.

⁸⁴ Obot, A.P., Ngozi, O., Chizoba, A., Elizabeth, O. and Mfon, U., 2023. Constraints to Rural Women Involvement in Cassava Value Chain in Nigeria. *American Journal of Economics and Business Administration*, 15(1), pp.13-17.

⁸⁵ Adesua L, A., 2012. Prospects and Challenges of Women Entrepreneurs in Nigeria. Available at SSRN: <https://ssrn.com/abstract=2181943> or <http://dx.doi.org/10.2139/ssrn.2181943>

biased procurement policies and limited access to trade networks. Gender norms, restrict women's access to critical resources and networks thereby influencing their market participation⁸⁶. In the procurement processes in the North-West, male-led cooperatives benefit a lot as they are not really open to women, who therefore become the losers as their contracts have fewer profit margins and profits. Similar to that, in the North-East, women face systemic exclusion from trade associations by which their market visibility reduces⁸⁷. In North-Central Nigeria, procurement structures made insensitive to gender greatly obstruct women from gaining value-added partnerships. The pattern continues in the South-West where industries show similar tendencies as procurement criteria do not include women's cooperative groups. The South-East also exhibit gendered exclusions⁸⁸ while the South-South's see women entrepreneurs struggle to secure contracts without male intermediaries.

The impact of market instability and inconsistent government policies on Agro-Allied products is very penetrating, and demand rises and falls heavily for women-run businesses, who usually have less-buffer capacity and are simply unable to cope with shocks⁸⁹. In Nigeria, it is of major concern that women are less represented in agro-allied enterprises oriented towards raising and processing geographically specific crops. This often happens because the demand for such products varies with sudden changes in agricultural subsidies or regulations concerning export quotas. Removing fuel subsidies, for instance, already incurs more costs in transporting, which worsens food insecurity and changes pricing for markets. Those types of unpredictability affect female entrepreneurs more because, although they make up a significant part of the farming population, they usually cannot cushion themselves against sudden depreciation in the market. Thus, the lack of stable programmes and policies also destroys the investment potential of agricultural value chains and confines women to limited opportunities in moving away from subsistence up into agro-processing and value-added chains.

Box 1: Comparison of the capabilities of young women against older women

A comparison of the capabilities of young women (18 – 35 years) owned enterprises to create work for other young women against adult women (36 years and older) owned enterprises to create work for young women in Nigeria

Young Women-Owned Enterprises (18-35 Years)

Young women entrepreneurs (18–35 years) in Nigeria exhibit strong potential for job creation due to their innovation, digital savviness, and focus on youth-centric sectors like fashion, tech services, and retail⁹⁰. Many are driven by opportunity rather than necessity⁹¹, especially in urban areas such as Lagos and Abuja, where businesses in e-commerce and digital marketing thrive. These enterprises often employ other young women seeking flexible work environments. According to the Fate Institute, 49% of Nigerian businesses are youth-owned, with a 66% success rate among young entrepreneurs, signalling their capacity to absorb peers into the labor force. Businesses owned by young women are more dynamic and flexible, however, challenges such as limited access to finance, poor infrastructure, and insecurity restricting their growth. In

⁸⁶ Kabeer, N., 2021. Gender equality, inclusive growth, and labour markets. In *Women's economic empowerment* (pp. 13–48). Routledge.

⁸⁷ Ogunlela, Y.I. and Mukhtar, A.A., 2009. Gender issues in agriculture and rural development in Nigeria: The role of women. *Humanity & social sciences Journal*, 4(1), pp.19-30.

⁸⁸ Kehinde, A.D. and Ogundeji, A.A., 2022. The simultaneous impact of access to credit and cooperative services on cocoa productivity in South-western Nigeria. *Agriculture & Food Security*, 11(1), p.11.

⁸⁹ Williams, S., 2024. The state of gender-responsive public procurement in Nigeria.

⁹⁰ The Faith Institute, 2021. State of Entrepreneurship in Nigeria Report 2021. Available at: <https://fatefoundation.org/download/2021soe/>

⁹¹ Muzata, S. (2022). Motivations for Entrepreneurship: New Evidence from Tertiary-level Educated Sub-Saharan African Women. *Journal of African Business*, 25(1), 37–67. <https://doi.org/10.1080/15228916.2022.2069434>

spite of this, these attributes allow them to pursue newer niche opportunities in a rapidly transforming urban economy.

Adult Women-Owned Enterprises (36 Years and Older)

Adult women-owned enterprises (36+ years) in Nigeria offer strong job creation opportunities as a result of having more stability, access to resources, and established networks⁹². In most occasions, businesses are in traditional sectors such as agriculture or trading, and they tend to offer more steady jobs, especially for young women as apprentices or employees⁹³ (Abimbola, 2025). However, this narrow focus on low-growth sectors has excluded most modern aspirations of jobs for younger women. Unlike younger entrepreneurs, adult women are less likely to use tech tools or venture into dynamic sectors that earn more innovative and high-value jobs⁹⁴ as the focus of adult women remains on stable livelihoods over expansion, shaped by experience and cultural responsibilities⁹⁵.

Comparative Analysis: Job Creation Capacity

Young women's enterprises in most occasions have more job creation capacity than adult women-owned enterprises in Nigeria. Young women and men owned businesses, especially among tech and retail lines, associate themselves with modern lifestyles and offer flexible entry-level jobs suited to peers transitioning from school or domestic life⁹⁶ (Matsh, 2024). Despite limited resources, these ventures, with a 66% success rate⁹⁷, give decent jobs. On the contrary, there are much more stable but less-paid jobs in adult women-led enterprises, and with limited opportunity for growth. Lack of adoption of technology and investment in leadership development in young women has also contributed to reduced scale and job creating potential of these businesses, thus illustrating to some extent the generational divide in the entrepreneurship impact.

2.7 Infrastructure, Business Support, and Ecosystem Mapping

Agribusinesses need a combination of tangible and intangible support systems to grow and succeed sustainably.

Tangible support includes essential physical infrastructure such as roads, storage facilities, processing equipment, energy supply, and irrigation systems—these serve as the foundational “hardware” that enables efficient operations, transportation, and value addition along the agricultural value chain.

Equally important are the **intangible forms of support, which encompass the “software” of agribusiness development**. These include institutional and social mechanisms such as mentorship networks, cooperatives, business development services, access to advisory and extension services, and platforms for knowledge exchange. Such support systems empower MSMEs to better understand and navigate complex business environments, comply with

⁹² The Faith Institute, 2021. State of Entrepreneurship in Nigeria Report 2021. Available at: <https://fatefoundation.org/download/2021soe/>

⁹³ Abimbola O. 2025. 83% of Nigerian women embrace entrepreneurship —Mastercard study. Available at: <https://punchng.com/83-of-nigerian-women-embrace-entrepreneurship-mastercard-study/#>

⁹⁴ Aguboshim, F.C. and Chijioke, I.A., 2019. Women in ICT: An Essential Strategy for Sustainable Women Empowerment, Productivity, and Economic Development in Nigeria. *International Journal of Scientific and Engineering Research (IJSER)*, 10(9), pp.1598-1603.

⁹⁵ Singh, S., Mordi, C., Okafor, C. and Simpson, R., 2010. Challenges in female entrepreneurial development—A case analysis of Nigerian entrepreneurs. *Journal of Enterprising Culture*, 18(04), pp.435-460.

⁹⁶ Matsh, 2024. Female Employment Statistics in Nigeria – Key Insights. Available at: <https://www.matsh.co/en/female-employment-statistics-for-nigeria/>

⁹⁷ The Faith Institute, 2021. State of Entrepreneurship in Nigeria Report 2021. Available at: <https://fatefoundation.org/download/2021soe/>

regulatory requirements, access financial services, and tap into market opportunities. Together, these tangible and intangible elements create an enabling environment that enhances productivity, resilience, and competitiveness in the agribusiness sector.

2.7.1 Assessment of Infrastructure Quality

Infrastructure plays a pivotal role in enabling economic development, facilitating trade, and improving the livelihoods of Nigeria's population. However, a comprehensive review of road, power, warehouse, irrigation, and market infrastructure across the six geopolitical zones reveals deep-rooted deficiencies, regional disparities, and a lack of coordinated investment.

Road infrastructure in Nigeria is generally in a state of disrepair, with potholes, erosion, and poor maintenance being widespread. Even in commercially strategic zones like the South West, critical roads such as the Lagos-Ibadan Expressway face persistent traffic and structural issues. In the South South and South East, roads like the East-West corridor remain unfinished or degraded, despite their importance for national trade. The North East and North West suffer from impassable rural roads exacerbated by insecurity, while North Central states like Benue and Niger also contend with limited connectivity due to poor upkeep.

Figure 11: Major road arteries in Nigeria⁹⁸



Power infrastructure is marked by unreliability and limited access. Nigeria's national electricity grid is supplied by twenty-three power-generating plants with a combined installed capacity exceeding 11,000 MW, indicating a substantial potential for power production. The primary sources of electricity generation in the country are thermal power plants, which predominantly utilize natural gas, and hydropower facilities. Despite hosting the majority of Nigeria's gas and power assets, the South South faces frequent outages due to gas supply disruptions and vandalism. The South East receives only about 42% of its electricity demand, while South West states outside Lagos suffer from infrastructure decay and vandalism. The northern zones, particularly the North East, have the lowest electricity access in the country, while power generation from dams in the North Central is hindered by poor transmission infrastructure.

Electricity access is predominantly rated as "Not Good" by 37 respondents, while only 6 report it as "Good." This suggests unreliable power supply, which is a critical factor for agro-processing and light manufacturing businesses

Warehouse infrastructure is heavily skewed toward urban, commercial use in areas like Lagos, Ibadan, and Ogun State, where modern Grade A warehouses support retail and

⁹⁸ SBM Intelligence

distribution, but not agriculture. In other zones, particularly the North East, North West, and South East, warehousing remains limited, often unstructured, and reliant on traditional or private storage options. Public silos are mostly non-functional or poorly maintained. This has direct implications for post-harvest losses and supply chain inefficiencies.

Irrigation infrastructure is grossly underutilized, with coverage falling short of Nigeria’s potential. Northern zones like the North West and North East have more established irrigation schemes, such as the Kano River Irrigation Project and Chad Basin Authority initiatives, but face underinvestment and conflict-related setbacks. Southern zones have limited coverage despite high potential in areas like the South West and South East due to financial constraints, traditional practices, and lack of modernization.

Market infrastructure in traditional open-air markets remains vital for commerce but is plagued by congestion, poor sanitation, fire risks, and lack of storage. While urban centers in the South West and South South are seeing a rise in modern retail outlets, most traditional markets, especially in the South East, North Central, and North East, remain overcrowded, unregulated, and infrastructurally deficient.

Across all regions, the common thread is **underinvestment, inadequate maintenance, and a lack of strategic coordination**, despite multiple ongoing interventions. Bridging infrastructure gaps will require sustained investments, better regulatory oversight, and stronger public-private partnerships tailored to regional needs.

Table 4: Infrastructure Quality Comparison Table by Geopolitical Zone

Infrastructure Type	North Central	North East	North West	South East	South South	South West
Road	Poorly maintained rural roads; some federal links functional (e.g., FCT)	Poor and often impassable due to insecurity	Sparse but improving in Kano and Kaduna	Neglected, erosion-prone roads; poor-quality construction	Deplorable; East-West road unfinished	Aged roads; congested corridors like Lagos-Ibadan
Power	Dam-based generation hindered by poor transmission; frequent blackouts	Lowest access nationally (~29.5%); heavy reliance on off-grid	Access varies; investment in substations but frequent outages	Only ~42% demand met; technical losses, poor distribution	Hosts major gas plants; yet long outages due to vandalism & instability	Major plants (e.g., Egbin); gas shortages, vandalism, uneven access
Warehouse	Select high-capacity sites (e.g., Zaki Biam); many public silos idle	Minimal warehousing; reliant on humanitarian aid in conflict zones	Mixed presence; some modern storage in Kano, poor in rural areas	Lacks exchange-linked and organized storage; heavy reliance on informal means	Few functional government silos (Edo, Cross River); better private warehouse quality	High-grade warehouses in Lagos, Ogun, Ibadan; mainly commercial use

Irrigation	Some development by river basin authorities; limited actual usage	Strong potential; underutilized due to conflict and funding	Best coverage (e.g., KRIS); low efficiency and maintenance challenges	Low coverage; LAIP rice scheme has potential but underfunded	Low adoption; traditional methods dominate; limited RBDA reach	Some RBDA development; potential for expansion (13,000 ha), low uptake
Market	Important markets (e.g., Mararaba, Jos) with poor access/sanitation	Conflict-affected markets being rebuilt; sanitation remains weak	Vibrant in Kano; rural markets lack infrastructure and security	Overcrowded, dilapidated, poorly planned; e.g., Onitsha, Aba	Mix of traditional and modern; poor waste management in older markets	Urban markets dominate; congestion, refuse buildup, poor access roads

2.7.2 Government initiatives supporting women-led businesses

The Nigerian government, at both the federal and state levels, has recognized the significant potential of women entrepreneurs and has initiated several policies and programmes aimed at providing support and fostering their growth. These initiatives encompass a range of interventions, from direct financial assistance to capacity-building and the creation of enabling environments.

At the federal level, the National Women Empowerment Fund (NAWEF) stands as a key initiative designed to provide financial support to women entrepreneurs across the country. It is an initiative of the Ministry of Women Affairs in partnership with the Bank of Industry⁹⁹.

In Lagos State, the Lagos State Employment Trust Fund (LSETF) has emerged as a significant player in supporting women entrepreneurs. LSETF offers financial support specifically targeted at women entrepreneurs operating within the state. Notably, research indicates that female business owners contribute substantially to employment generation within the MSME ecosystem in Lagos State. To address the financial challenges faced by these entrepreneurs, LSETF has established the Women Entrepreneur Fund, also known as the W-initiative loan scheme. This scheme provides loans at a competitive interest rate, aiming to bridge the finance gap that often hinders the growth of women-led businesses. Beyond financial assistance, LSETF also focuses on empowering women through employability training and the development of essential business support skills¹⁰⁰. The Bank of Industry (BOI) has in 2025 launched significant initiatives, including the Project Guaranteed Loans for Women (GLOW), a N10 billion programme designed to support female entrepreneurs across Nigeria. The primary objective of the GLOW Fund is to address the persistent financial inclusion gap that often restricts women's access to the necessary capital for business expansion. The programme offers low-interest loans, coupled with capacity-building programmes and mentorship opportunities, aiming to provide comprehensive support for the sustainable growth of women-led enterprises. BOI is collaborating with the Women's Chamber of Commerce, Industry, Mines, and Agriculture (WCCIMA) to ensure the effective execution of the GLOW Fund, leveraging WCCIMA's extensive network and understanding of the needs of women entrepreneurs¹⁰¹. In addition to the GLOW Fund, BOI has also introduced the BOI

⁹⁹ Women Affairs Ministry, BoI Deepens Partnership on Implementation of Funds For Women - Nigerian Television Authority - Africa's Largest TV Network, accessed April 7, 2025, <https://nta.ng/2025/01/27/women-affairs-ministry-boi-deepens-partnership-on-implementation-of-funds-for-women/>

¹⁰⁰ Women Empowerment and Growth Acceleration in Nigeria: The LSETF Approach - Lagos State Employment Trust Fund, accessed April 7, 2025, <https://lsetf.ng/content/women-empowerment-and-growth-acceleration-nigeria-lsetf-approach>

¹⁰¹ BOI Launches N10 Billion Fund to Support Women Entrepreneurs in ..., accessed April 7, 2025, <https://msmeafricaonline.com/boi-launches-n10-billion-fund-to-support-women-entrepreneurs-in-nigeria-2/>

Impact Fund and established a partnership with the African Guarantee Fund, further demonstrating its commitment to empowering women in business.

The Nigeria Youth Entrepreneurship Investment Bank (YEIB) initiative in 2024, supported by a \$100 million loan from the African Development Bank (AfDB), also includes a strong focus on women-led Small and Medium Enterprises (SMEs). While primarily aimed at fostering youth entrepreneurship, YEIB recognizes the critical role of women and sets specific targets for their inclusion. The initiative aims to create jobs, with a significant percentage earmarked for women, and to support women-led enterprises through various financial and non-financial services. YEIB's structure involves an Investment Management Company overseeing different funds, including an Equity Investment Fund, an Ecosystem Development Fund, and a Credit Guarantee Facility, all designed to de-risk young entrepreneurs, including women, and provide the necessary capital and support for their businesses to thrive. This initiative is a collaborative effort involving the Development Bank of Nigeria (DBN) and the Nigeria Sovereign Investment Authority (NSIA)¹⁰². The SMEDAN Women In Self-employment Programme (WISE-P) is a government initiative specifically focused on empowering women through entrepreneurship and self-employment opportunities. WISE-P provides tailored support, training, and resources to assist women in establishing and growing their own businesses. The programme aims to increase women's participation in economic activities, foster gender equality, and promote the growth of women-led enterprises by offering financial assistance, business training, mentorship, and enhanced access to markets¹⁰³.

Despite these numerous government initiatives, several challenges persist. Many women entrepreneurs remain unaware of the available opportunities. Accessing loans can be difficult due to stringent conditions, particularly the requirement for collateral, which many women lack. Limited digital skills and low literacy levels can also hinder women's ability to navigate online registration processes and access digital resources. The effectiveness of these programmes is further impacted by issues such as a lack of continuity in government policies, inadequate funding, poor implementation, bureaucratic hurdles, and corruption. Effective implementation and oversight of these programmes are the responsibility of various government agencies, including SMEDAN, the Federal Ministry of Women Affairs, BOI, and NEPC. Enhanced coordination and collaboration among these agencies are crucial to ensure that government support reaches the intended beneficiaries and contributes to the sustainable growth of women-led businesses.

2.7.3 Private Sector and Development initiatives supporting women-led businesses

The private sector in Nigeria is increasingly recognizing the significant role of women entrepreneurs and is actively contributing to their empowerment through a variety of programmes and initiatives. These efforts range from financial support and mentorship schemes to capacity-building programmes and the creation of enabling networks. It should be noted that many programmes target youth or target women. Most do not make any distinction to isolate young women as a separate target group because the two earlier mentioned groups are regarded as being in need for support, therefore youth regardless of gender and women regardless of age are supported.

Access Bank, through its W Initiative, has launched the Womenpreneur Pitch-a-ton programme, a notable private sector initiative aimed at supporting women-owned businesses. This programme provides a free mini-MBA certification and offers financial grants to women entrepreneurs, seeking to support the expansion and innovation of their businesses. Initially established in

¹⁰² Nigeria: African Development Bank Approves \$100 Million to Support Youth and Women-led MSMEs, accessed April 7, 2025, <https://www.afdb.org/en/news-and-events/press-releases/nigeria-african-development-bank-approves-100-million-support-youth-and-women-led-msmes-74947>

¹⁰³ SMEDAN Women In Self-employment Programme, accessed April 7, 2025, <https://smedan.gov.ng/our-programs/wisep/>

Nigeria, the Womenpreneur Pitch-a-ton has expanded its reach to several other African countries, indicating its success and the high demand for such support¹⁰⁴.

First City Monument Bank (FCMB) has introduced FCMB SheVentures, a programme designed to empower women in business through financial support, advisory services, and value-added products. A key component of SheVentures is its intensive 12-week mentorship programme, which focuses on providing access to market information, enhancing financial empowerment, and expanding the networks of women entrepreneurs. The programme also offers the potential for zero-interest loans and other loan facilities with competitive interest rates¹⁰⁵.

The Cherie Blair Foundation for Women actively supports women entrepreneurs in Nigeria through programmes like HerVenture and Road to Growth. HerVenture is a free mobile app that provides essential business skills training and support on the go, covering topics such as launching a business, accessing finance, and expanding market access¹⁰⁶. The Road to Growth programme offers an intensive business management and investment readiness training, equipping women entrepreneurs with the skills, financial literacy, networks, and confidence needed to achieve business growth. These programmes have supported thousands of women entrepreneurs in Nigeria, leading to significant increases in business revenue and improved business performance. The Tony Elumelu Foundation (TEF) has a broad entrepreneurship programme that significantly supports African entrepreneurs, including a strong focus on women-led businesses through its Women Entrepreneurship for Africa (WE4A) initiative. TEF provides seed funding, mentorship, and business training to entrepreneurs across the continent. The WE4A programme specifically offers grant funding and technical support to women entrepreneurs from the TEF alumni network, aiming to improve their business capacity and increase their chances of securing further investment. TEF's initiatives have empowered thousands of women entrepreneurs in Nigeria and across Africa¹⁰⁷.

ImpactHER is a non-profit organization focused on empowering African women entrepreneurs by providing them with digital training and resources to grow their small and medium-sized businesses. ImpactHER aims to bridge the gender business financing gap by training women entrepreneurs on how to build scalable businesses and access institutional investors. The organization has successfully trained a significant number of female entrepreneurs across Africa, contributing to job creation and economic growth¹⁰⁸.

The World Food Programme, through funding from the Mastercard Foundation is implementing a programme in Northern Nigeria aimed at improving the economic situation of women across six northern states. The programme involves capacity building on financial and business operations, which will help the women improve their business activities for increased profitability. While these private sector and development programmes have achieved significant successes in empowering women entrepreneurs, several limitations exist. The reach of these initiatives may still be limited compared to the overall need, and the sustainability of some programmes may depend on continued funding. Matching the diverse needs of women entrepreneurs with the specific types of support offered remains a challenge. Furthermore, the significant funding gap faced by women-led businesses requires a more substantial and coordinated effort from the private sector. By leveraging their innovation, resources, and expertise, private enterprises and foundations play a critical role in driving women's economic empowerment in Nigeria. Corporate social responsibility initiatives are increasingly focusing on gender equality and women's economic advancement but ensuring that these efforts are truly impactful and reach marginalized women requires strategic planning and collaboration with other stakeholders. The table below showcases other development initiatives targeting young women.

¹⁰⁴ Womenpreneur Pitch-a-ton, accessed April 7, 2025, <https://www.womenpreneur.ng/>

¹⁰⁵ FCMB SheVentures Mentorship for Women in Business, accessed April 7, 2025, <https://www.fcmb.com/sheventures-mentorship/>

¹⁰⁶ HerVenture in Nigeria - Cherie Blair Foundation for Women, accessed April 7, 2025, <https://cherieblairfoundation.org/what-we-do/projects/herventure-nigeria/>

¹⁰⁷ Women Entrepreneurship For Africa (WE4A) - The Tony Elumelu Foundation, accessed April 7, 2025, <https://www.tonyelumelufoundation.org/women-entrepreneurship-for-africa>

¹⁰⁸ ImpactHER - An Impact-Driven Non-Profit Organization, accessed April 7, 2025, <https://www.impacther.org/>

Table 5: Programmes targeting young women and their achievements

Project Name (Implementing Org.)	Focus Area(s)	Targets of the Project (Young Women <35)	Achievements of the Projects
MushWealth Project (Palladium Group, co-funded by Netherlands Government under CFYE)	Agriculture (Mushroom Value Chain Development), Job Creation, Youth Empowerment	Creating employment opportunities for 2,000 women and youth (18-35) within Nigeria's mushroom value chain. 80% women target (1,600 young women).	Job Creation: Aim to create 2,000 jobs, with 1,600 for women, in the mushroom value chain. Economic Empowerment: Enabling women to generate income and become self-reliant. Value Chain Development: Strengthening the mushroom value chain from production to market.
Skilling Adolescent and Young Women on Entrepreneurship and Employment (SAY-WEE) (TechnoServe, sponsored by UNICEF)	Youth Empowerment, Entrepreneurship, Job Creation	Improving employability and entrepreneurship of 37,000 adolescent girls (13-17) and young women (18-25) in Lagos and Kano States.	Skill Acquisition: Enhanced entrepreneurship, soft, and digital skills for 37,000 young women. Job Creation: Stimulating job creation through supporting institutional capacity and broad communication. Empowerment: Providing the necessary skills and knowledge for young women to pursue entrepreneurial ventures and employment.
HortiNigeria Programme (IFDC, funded by Embassy of the Kingdom of the Netherlands)	Agriculture (Horticulture), Value Chain Development, Youth Empowerment, Job Creation	60,000 smallholder farmers, of whom 50% are youth (18-35) and 40% are women. This means a significant number of young women are targeted for increased productivity and market access in horticulture.	Increased Productivity: Enhanced horticultural productivity for targeted young women farmers. Improved Incomes: Increased income levels for beneficiaries through better farming practices and market access. Access to Finance: Over 1,000 entrepreneurs and MSMEs in Oyo and Ogun states targeted for single-digit loans in horticulture (includes young women). Job Creation: Promoting active youth involvement in agriculture for food security and job creation.
Investment in Digital and Creative Enterprises (I-DICE) Programme (DAI, supported by AfDB)	Digital Economy, Creative Industries, Entrepreneurship, Job Creation, Youth Empowerment	Directly targets Nigerian young women and men (15-35 years), entrepreneurs, and innovative early-stage growth technology-enabled ventures and creative sector MSMEs. A dedicated budget of US\$ 1.14 million to nurture women-led startups.	Job Creation: Projected 849,970 direct and indirect jobs created, with significant portions for young women and youth. Skill Development: Over 77,000 young women and men skilled to secure employment or create businesses. Funding for Women-led Startups: US\$ 1.14 million dedicated to women-led startups. Ecosystem Strengthening: Refurbishing and operating 16 digital and creative incubation hubs.

2.7.4 Women Cooperatives supporting businesses

Cooperatives represent a powerful model for women's economic empowerment in Nigeria, providing a platform for collective action, mutual support, and access to resources that might be otherwise unattainable for individual entrepreneurs. Based on principles of self-help, democracy, equality, equity, and solidarity, women's cooperatives enable members to pool their resources, share knowledge, and increase their bargaining power in the marketplace. These cooperatives take various forms, including agricultural cooperatives focused on production, processing, and marketing, financial cooperatives (such as thrift and credit societies) that facilitate savings and provide access to loans, and multipurpose cooperatives that engage in a range of business ventures to meet the diverse needs of their members.

Several case studies illustrate the success of women's cooperatives in Nigeria. The Women Farmers Advancement Network (WOFAN) has significantly expanded rice production through a USAID grant. The Gaskiya Dairy Farmers Cooperative Association in Kebbi State improved its product quality and revenue with support from USAID. In Kogi State, the Osara Women Cassava Processors have successfully diversified their product line and increased their income. In Maiduguri, sewing and tricycle cooperatives have provided income-generating activities for women, including female-headed households. These examples demonstrate the potential of cooperatives to empower women economically and improve their livelihoods. Several

development projects have made cooperative development, a key component of their development work. Key success factors for these cooperatives include the ability to pool resources for purchasing inputs and equipment, share knowledge and training on modern techniques, access credit and savings facilities, collectively market produce, and provide financial literacy and business skills training¹⁰⁹.

Cooperatives play a crucial role in building economic resilience for women in Nigeria. They provide a safety net during economic shocks, enable savings and investments for future growth, and enhance bargaining power and access to markets. The social benefits of cooperatives, such as fostering a sense of community, building sisterhood, and providing support during crises, are as significant as the economic advantages. Strengthening these social bonds can enhance the overall resilience and sustainability of women's businesses.

2.7.5 Financial institutions supporting women-led businesses

Financial institutions in Nigeria are increasingly recognizing the economic power and potential of women entrepreneurs and are developing specific products and programmes to cater to their needs. These initiatives aim to bridge the significant financial gap that often hinders the growth of women-led businesses.

First Bank offers FirstGem Funds, a gender support single-digit loan for women in MSMEs, designed to meet their working capital and asset finance needs. The bank also partners with the Eloy Foundation to provide business showers, sustainable empowerment programmes, and grants to women entrepreneurs¹¹⁰.

AG Mortgage Bank, in collaboration with Hacey Health Initiative, has launched the Empowering Societies Through Investment in Women (ES-TIW) initiative, dedicating N100 million to finance women-led businesses with single-digit interest loans¹¹¹.

These financial institutions have achieved successes in increasing lending to women-owned SMEs and developing innovative credit solutions tailored to their needs. Digital lending has also expanded opportunities for women-led businesses, offering more efficient and accessible financial services. However, significant challenges persist. Collateral requirements remain a major barrier for many women entrepreneurs who lack traditional assets like land or houses. High interest rates on loans can also be a deterrent. Additionally, financial illiteracy and a lack of business expertise among some women entrepreneurs can make it difficult for them to meet the expectations of financial institutions. Gender bias in lending practices and a lack of trust can further exacerbate these challenges. Banks and other financial institutions have a crucial role to play in promoting inclusive finance by developing innovative financial products, investing in financial literacy programmes, implementing gender-sensitive lending policies, and leveraging digital financial services to reach more women entrepreneurs across Nigeria. The table below provides a list of financial institutions that have had successes in lending to women led organizations.

Table 6: Financial Institutions with successful women lending programmes

#	Institution	Youth-/Women-Focused Product	Why it's working (highlights)	Evidence of success
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¹⁰⁹ Some Success Stories from the USADF Nigerian Program, accessed April 7, 2025, <https://ddinigeria.org/story/some-success-stories-from-the-usadf-nigerian-program/>

¹¹⁰ FirstGem Funds - First Bank of Nigeria, accessed April 7, 2025, <https://www.firstbanknigeria.com/personal/loans/more-financing-options/firstgem-funds/>

¹¹¹ AG Mortgage Bank and Hacey Health Initiative Launch N100 Million Fund to - MSME Africa, accessed April 7, 2025, <https://msmeafricaonline.com/ag-mortgage-bank-and-hacey-health-initiative-launch-n100-million-fund-to-empower-women-led-businesses-in-nigeria/>

1		“W” Initiative – W-Power Loan (asset & working-capital lines up to ₦100 m) plus Womenpreneur Pitch-a-Ton mini-MBA + grant contest	<ul style="list-style-type: none"> • Dedicated women desk, lighter collateral, capacity-building tie-ins with IFC. • Clear age bracket in Pitch-a-Ton (majority winners 22-35). 	<ul style="list-style-type: none"> • 645 women trained and over US \$175 k in grants since 2019; season 6 (2024) adds another 120 female founders and ₦17.5 m in grants¹¹²
	Access Bank Plc	Digital cash-flow lending for W-SMEs (Access Bank + DBN + World Bank We-Fi pilot)	<ul style="list-style-type: none"> • App-based scoring removes collateral barrier for young owners with thin files. 	<ul style="list-style-type: none"> • Exceeded target with ~1,400 loans (<12 months), ~US \$6 m disbursed to women-led SMEs¹¹³
2	FCMB	SheVentures (zero-interest for first 3 months, working-capital & asset loans)	<ul style="list-style-type: none"> • Bundles mentoring and market-access fairs that appeal to first-time borrowers aged 25-35. 	<ul style="list-style-type: none"> • >15,000 women-owned SMEs funded/trained in 18 months¹¹⁴
3	Sterling Bank	SWAY AgFin (single-digit 9 % loans for youth 18-35 & women in agribusiness)	<ul style="list-style-type: none"> • Mastercard-Foundation risk-sharing keeps pricing low; onboarding 100 % digital. 	<ul style="list-style-type: none"> • Bank pledged US \$33 m; programme has already reached 20,000 women & youth farmers¹¹⁵
4	LAPO Microfinance Bank	Regular micro- & SME loans (₦20 k – ₦5 m) delivered through 536 branches	<ul style="list-style-type: none"> • 70 % of portfolio explicitly ring-fenced for female clients; village-banking model fits young market traders. 	<ul style="list-style-type: none"> • ₦237 bn disbursed to women-led businesses in 2024 alone¹¹⁶
5	Baobab Microfinance Bank	MyBaobab SME Loan (₦1 m – ₦150 m)	<ul style="list-style-type: none"> • 38-branch youth outreach teams; mobile app for quick repeat top-ups. 	<ul style="list-style-type: none"> • ₦229.66 bn cumulative lending; women capture 56.3 % of 343,036 loans issued (majority under 35)¹¹⁷

The peculiarity of the situation around RDPs makes it easy for them to be a forgotten part of society, especially when it comes to accessing finance for economic empowerment. To bridge this, the Central Bank of Nigeria launched the Roadmap for the Financial Inclusion of Forcibly Displaced Persons (FDPs) in 2024. It is designed to overcome the barriers that internally displaced persons (IDPs), refugees, and host communities face in accessing formal financial services, and to lay the groundwork for their economic self-reliance. Development institutions can leverage the roadmap in various ways include:

- Integrate Financial Literacy with Livelihood Programmes:** Embed financial literacy training into existing or new livelihood programmes. This ensures that skills gained in livelihood activities are coupled with the financial knowledge to manage and grow income
- Support Digital Identity Solutions:** Collaborate with relevant government agencies (e.g., NIMC for National ID) and humanitarian organizations to support FDPs in obtaining verifiable digital identities I.e. Refugee Identity Cards
- Strengthen Agent Networks in Displaced Areas:** Provide incentives or capacity building to local entrepreneurs (including qualified FDPs) to become financial service agents in and around IDP settlements. This not only expands access but also creates livelihood opportunities within the displaced community.

¹¹² Womenpreneur Pitch-a-ton program <https://www.womenpreneur.ng/>

¹¹³ Women Entrepreneurs Finance Initiative (We-Fi).. Digital Lending Expands Opportunities for Women-Led Businesses in Nigeria. Retrieved from <https://we-fi.org/digital-lending-expands-opportunities-for-women-led-businesses-in-nigeria/>

¹¹⁴ SME Finance Forum. Our Member FCMB Continues Promoting SMEs, Extends Financial Support to Over 15,000 Women. Retrieved from <https://www.smefinanceforum.org/post/our-member-fcmb-continues-promoting-smes-extends-financial-support-to-over-15000-women> SME Finance Forum

¹¹⁵ Nwachukwu, W. (2024, November 15). \$33m Sterling boost for women farmers at ASA 2024. The Guardian Nigeria. Retrieved from <https://guardian.ng/features/agro-care/33m-sterling-boost-for-women-farmers-at-asa-2024/>

¹¹⁶ Akingbolu, R. (2025, March 12). LAPO MFB Commemorates International Women’s Day with Empowerment. ThisDayLive. Retrieved from <https://www.thisdaylive.com/2025/03/12/lapo-mfb-commemorates-international-womens-day-with-empowerment/>

¹¹⁷ Tokede, K. (2024, May 20). Oyekanmi: Baobab Nigeria Set for Expansion, New Growth Opportunities. THISDAYLIVE. Retrieved from <https://www.thisdaylive.com/2024/05/20/oyekanmi-baobab-nigeria-set-for-expansion-new-growth-opportunities/>

2.7.6 Conclusion

Looking ahead, it is evident that women face a lot of barriers to improving their economic conditions in Nigeria, some of which are structural, based on the nature of the value chain and others being cultural resulting from religious or ethnic teachings. Women play a huge role in the processing aspects of a number of value chains, and are also critical in the beauty and fashion industry where they dominate. The regional and other international markets are open to receiving products from women owned businesses. However, a lot of these businesses are not in a position to access these markets. Barriers to this are numerous.

Women entrepreneurs in Nigeria's agro-allied industries face several persistent supply-side barriers. Chief among these is limited access to finance due to gender-biased lending practices and lack of collateral, often linked to traditional property rights that disfavor women. Additionally, many women are unaware of existing financial support products. Across all geopolitical zones, limited access to modern agricultural technologies, inputs, and extension services further restricts productivity and scaling potential. Educational disparities and inadequate technical and business training prevent women from adopting efficient farming and processing methods. These challenges are compounded by socio-cultural norms in northern Nigeria that limit women's mobility and decision-making power, while insecurity—such as banditry, insurgency, and communal conflicts—disrupts farming activities and access to markets and inputs across the country.

On the demand side, Nigerian women entrepreneurs face restricted market access and weak integration into agro-allied value chains. Geographic disparities in infrastructure, such as poor roads and limited storage facilities, especially in the North, hinder their ability to reach broader markets. Gender-based exclusion from trade associations, procurement processes, and commercial networks further impedes women's ability to secure profitable contracts and partnerships. Additionally, market volatility and inconsistent government policies disproportionately affect women-run agro enterprises, which typically lack the resilience to withstand sudden changes in demand, pricing, or subsidies. These issues confine many women to low-margin, subsistence-level activities, limiting their potential to move into higher-value segments of the agricultural economy. These findings leave the foundation upon which the primary data collection will lie and will guide the programme design activities.

3. Field Data Collection Findings

This report provides an in-depth analysis of women-led enterprises in the agro-allied and light manufacturing sectors across the different geopolitical zones in Nigeria. It identifies barriers, assess infrastructure and business support systems, estimate costs, and project employment opportunities for women entrepreneurs. This study employs a combination of thematic analysis and sentiment/word cloud analysis to examine the barriers, opportunities, and support structures available to women entrepreneurs in the agro-allied sector. These methods provide qualitative depth, ensuring a holistic understanding of the factors affecting women's participation in profitable agro-allied businesses. The descriptive analysis was used in summarizing and interpreting the demographic characteristics of respondents, as well as the prominence of key challenges such as access to finance, skilled labor, production inputs, and market opportunities. This method is essential in identifying patterns across different states/geopolitical zones and LGAs, offering insights into regional disparities where necessary. In some cases, measures such as count and percentages were used to quantify the extent of financial and infrastructural constraints faced by women. Agbenyo et al. (2019) highlight the importance of descriptive statistics in assessing rural women's participation in agribusiness, demonstrating its relevance in analyzing economic empowerment in agriculture¹¹⁸.

For the open-ended survey responses, thematic analysis is applied to extract qualitative insights regarding financial constraints, access to infrastructure, and market entry barriers among others. This involves coding responses into categories, identifying recurring themes, and understanding the broader context of women's experiences in the sector. By structuring qualitative data into meaningful themes, this method uncovers the structural challenges and lived realities that may not be fully captured through numerical data. Kabeer (2016) underscores the importance of thematic analysis in gender-based economic research, as it provides a contextualized understanding of women's access to economic opportunities¹¹⁹.

To further explore perceptions around financial challenges and market access, a word cloud analysis is employed in specific useful cases. This method visualizes the most frequently mentioned barriers, highlighting key concerns among women entrepreneurs. Additionally, sentiment analysis helps gauge positive, neutral, or negative attitudes toward financial services, government policies, and business support structures. By applying natural language processing techniques, this method provides a visual and data-driven approach to understanding common challenges. Mishra & Sam (2020) utilized word cloud analysis in examining gender-specific constraints in agricultural value chains, showcasing its effectiveness in identifying dominant themes in qualitative responses¹²⁰.

3.1 Thematic Analysis of FGDs by Women Entrepreneurs

A total of 38 Focus Group Discussions (FGDs) were conducted across 20 states, covering all six geopolitical zones of Nigeria, with 370 respondents assessed. The number of participants vary across the six geopolitical zones and within the states assessed in each zone. 55% (203) of the participants were women from rural areas, while 45% (167) were women residing in urban settings. By regional distribution, the South West accounted for the highest proportion of participants of the FGDs at 27% (100 women), followed by the North Central with 18%. The South-South and North-East regions contributed 16% each, while the South-East, with the lowest proportion of participants, accounted for 10% of the total respondents.

¹¹⁸ Agbenyo, W. , Jiang, Y. and Antony, S. (2019) Cointegration Analysis of Agricultural Growth and Financial Inclusion in Ghana. *Theoretical Economics Letters*, 9, 895-911. doi: 10.4236/tel.2019.94058.

¹¹⁹ Kabeer, Naila. (2015). Gender Equality, Economic Growth, and Women's Agency: the "Endless Variety" and "Monotonous Similarity" of Patriarchal Constraints. *Feminist Economics*. 22. 1-27. 10.1080/13545701.2015.1090009.

¹²⁰ Mishra, Khushbu & Sam, Abdoul G., 2016. "Does Women's Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal," *World Development*, Elsevier, vol. 78(C), pages 360-371.

Figure 12: Disaggregation of entrepreneurial women by geopolitical zones and location

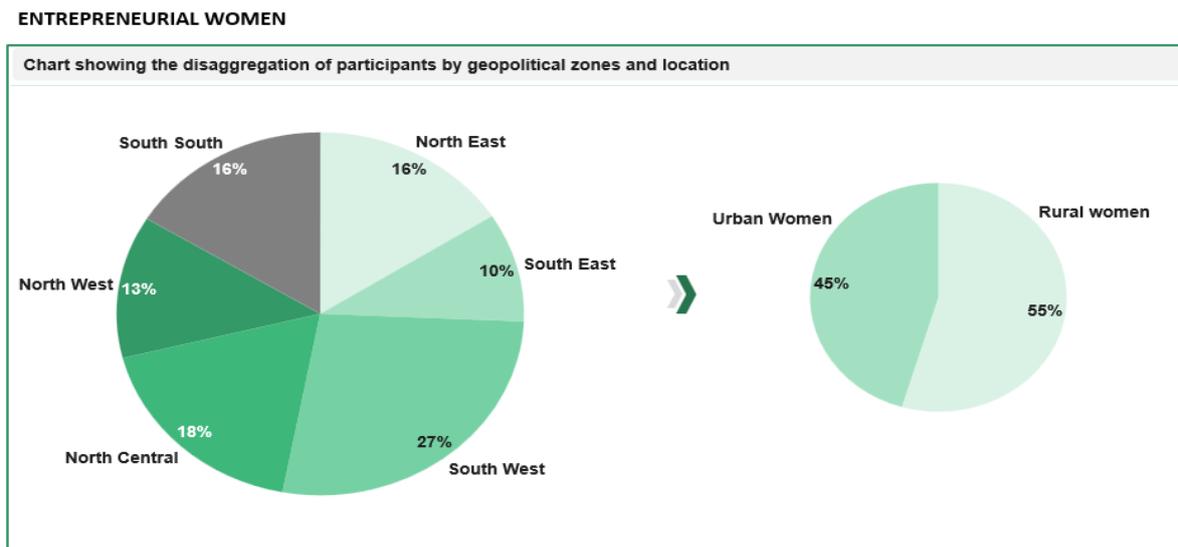
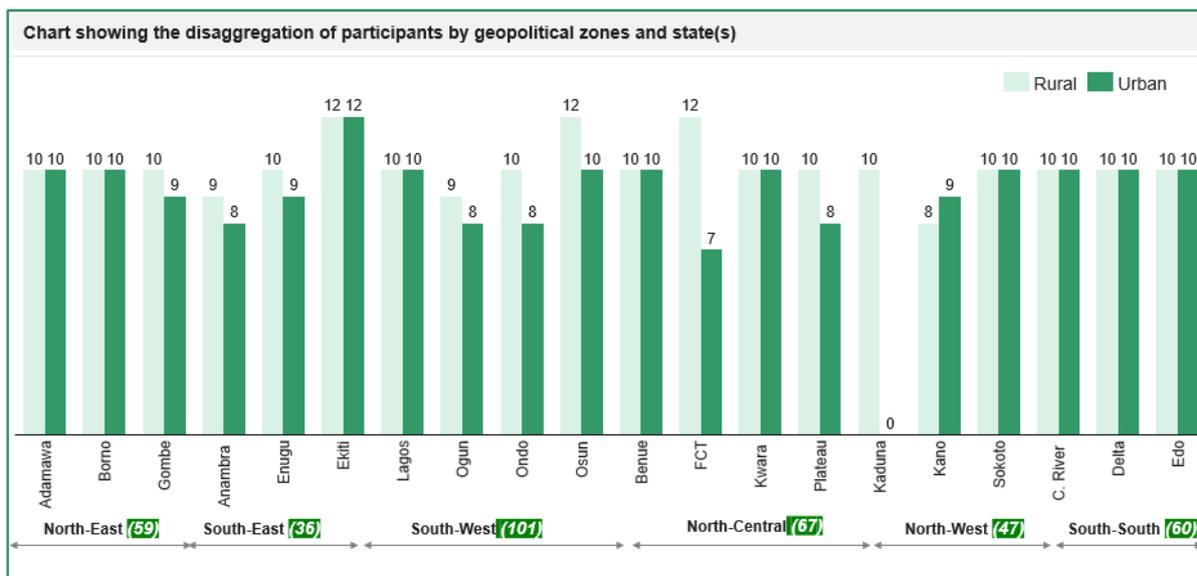


Figure 13: Disaggregation of entrepreneurial women in focus group discussions by states



A. Cross-country and cross-border market opportunities

Respondents identified value chains of high demand and fast growth in the regions. Most were of agricultural origin given the agrarian nature of the rural areas of the country and their market linkages to the urban areas.

Some underutilized value chains with potential were also identified. Of the identified crops, cotton and sesame seeds were repeatedly mentioned across many regions of northern Nigeria, implying that these crops have the potentials to open up cross-border market opportunities. Nevertheless, the lack of local processing facilities militates against scale-up. In Kano and Kaduna states, Groundnut and onion processing were highlighted as untapped opportunities in some regions, while cassava (garri) and oil palm processing were the notable entrepreneurial businesses amongst women across many parts of the southern states. The southwest highlighted beekeeping (honey making) and shea butter production and The table below provides a regional display of the value

chains most identified as having current or existing cross country and cross border market linkages, which can be immediately tapped into if structural barriers to the women are alleviated. It also shows underutilized sectors in which market development would yield vast economic benefits for the young women.

Table 7: Crops and market opportunities

Geopolitical zone	Crops/Commodities	Underutilized Sectors
North East	Sesame, Pepper, Soya beans	Sesame
North West	Millet, Pepper	Groundnut and onion processing
South East	Oil palm, Cassava	Nil
South West	Cassava, yam	Honey and shea butter production
South South	Cassava, Oil palm, aquaculture	Honey and plantain processing
North Central	Rice, Cassava	Guinea corn

As relevant themes, many respondents suggested that the fact that they lack information about the profitability of crops like sesame seed, face insufficient access to modern equipment for processing crops like cassava or extraction oil from sesame, are the major barriers to fully utilizing these value chains. These challenges emanate from insufficient investments in women-led businesses that could potentially close infrastructural gaps and provide access to relevant trainings for women. As solutions, majority of the respondents emphasized the need for grants and low-interest loans to support agro-processing and farming activities. Some suggested that these loans could even come from the government through structured cooperative society to ensure ease of access to funding. Participants also noted that provision of equipment (oil extraction machines, cassava grinding machines, etc), crop subsidies through public-private partnerships, and community-based infrastructure and processing facilities may also bridge the gap in entering into the value chains of the different identified crops.

B. Barriers against women entrepreneurs' participation

Our analysis identified barriers against women entrepreneurs' participation in high-demand agro-allied industries across four thematic areas. They include access to finance, raw materials, technology, and skilled labour. They also include cultural and societal norms, wage/earning disparities, and regulatory challenges.

In the South-West, thematic analysis revealed that many women face problems accessing raw materials (e.g. cassava stems) mainly due to fluctuating cost and seasonality of the crop. In the North, many rural women noted that they sometimes need to travel long distances to have access to groundnut and sesame seeds. The cost of transportation often impacts on the profitability of the business. Across small food processing entrepreneurial businesses, the women bemoaned a lack of access to new processing machineries due to cost. In cases where these processing technologies were available (e.g. in some parts of Gombe) inconsistent power supply and lack of skills to use the machines affected the businesses, hence, many end up going back to traditional methods of processing. With regards to challenges in accessing finance, high interest rates (as much as 100% in some instances), collateral requirements (need to come with spouse/husband or to provide landed properties), repayment terms (excessively short loan tenure), and religious limitations (e.g. Islam forbids interest-based loans) were some of the barriers women faced (Fig. 3). The fact that some financial institutions do not view women's businesses as profitable enough also discourages them from offering loan facilities to many women. Nevertheless, urban women in some northern states claimed that there are have been recent moves by some Islamic corporations to offer interest-free loans, nevertheless, this loan can barely go round.

Access to skilled labour was another common theme found in the responses provided by participants. In many states across the north, participants noted that there are very few trained

workers in the agro-allied industry, hence, hiring skilled personnel cost a lot of money. In connection to culture, northern women, especially those in the urban areas explained that gender and cultural barriers does not permit them to hire male skilled workers. Thus, they often leave certain tasks undone for long periods until they get support from family members who are equally skilled or get the support from their husband who bring male workers and in whose presence the processing is done.

Figure 14: Frequency of mention of challenges faced by women entrepreneurs in assessing financing



Beyond culture limiting women’s access to male skilled workers, our study also found that cultural and societal norms shape barriers related to mobility restrictions, financial dependence, decision-making power, land ownership, and balancing of work-life responsibilities. For example, some women complained about family/community-imposed curfews that meant they could not leave home at certain times, and must care for their family members. Furthermore, social expectations that women cannot stay out late also restricts many women from doing business, while they also face challenges owning lands as in the case in many northern cultures. Hence, many women can only rent lands for their business, thereby accruing additional expenditure which impacts on the profitability of their businesses. While majority of the respondents highlighted barriers, a few (especially in the South west) mentioned no cultural restrictions in their communities. These differing perspectives suggest that norms/culture vary across regions. Some communities support women’s businesses and provide equal opportunities, while in contrast, others enforce strict societal roles, limiting economic independence.

As an identified barrier against women’s participation in profitable agro-allied businesses, the differences in earnings/wages by women-led business was also found as one of the main themes. Participants argued that women-led businesses generally earn less than businesses run by men, hence, are less profitable when compared to others within the same sector. This earning gap is the result of structural, financial, and cultural factors such as:

- **Small-scale operations and limited access to capital:** Women mostly run small local businesses with low profit margins and limited market reach. Hence, lenders are often worried about their potentials to repay loans
- **Gender and cultural barriers:** Cultural expectations limit women's mobility and ability to network or expand their businesses. Participants explained that a woman who tries to push for networking opportunities to promote her business is tagged promiscuous

- **Technology gap:** Women often use manual methods, especially in agro-processing, which reduces efficiency and profitability.
- **Pricing behaviour:** Women tend to be more considerate in pricing, while men often set higher prices, leading to higher profits.

Regulatory and policy barriers are the final identified challenges to the smooth participation/operation of women in agro-allied business as found from the thematic analysis of the responses provided. While many women noted that there are no barriers, very few highlighted registration challenges (especially related to lack of funds) with government agencies such as the Corporate Affairs Commission (CAC), National Agency for Food Drug Administration and Control (NAFDAC), taxes and market levies by local governments, custom and immigration challenges for those involved with cross-border businesses, and lack of adequate feminine gender representation in policy formulation procedures.

Although many FGDs revealed that there are no barriers, deeper probing reveals systemic and financial barriers exist—suggesting a lack of awareness or normalization of these challenges. As a result, simplifying regulatory processes for women-led businesses may suffice to limit regulatory burden, while also implement tax relief or incentives and strengthen enforcement of gender policies at local levels.

Role of export markets and specific hurdles identified in reaching these markets

There exists a clear demand and interest in accessing export markets among women entrepreneurs. Respondents overwhelmingly agree that export markets are critical to business growth. Key perceived benefits include: increased profitability and revenue, potentials for business expansion and scale as some group of women emphasized that:

.....“Export market would create more job opportunities and increase the level of our fish farming by making it operate on a larger scale, thereby motivating us to increase production capacity”

Women across the FGD sessions also noted that the fact that a product is intended for exportation implies the need for product improvement (packaging and branding) to achieve competitiveness via exposure to quality standards and ideas. This market diversification across national borders generally provide buffer against local market shocks.

While the cross-border terrains offer several positive benefits, hurdles such as financial constraints needed for scaling (e.g., inability to afford certification, registration, and export documentation costs), lack of capital to play big, knowledge and information gaps such as the lack awareness of export procedures and global market standards, infrastructure and logistics challenges (poor road conditions and transport systems, high cost of transportation fuel, and production limitation were all identified.

C. Current state of Agro Allied and light manufacturing industries

The agro-allied and light manufacturing sectors in these regions are vibrant and rapidly evolving, with strong domestic demand and export potential; high participation of young women and men; critical contributions to household incomes, and significant potential for employment and enterprise growth through targeted support (e.g., training, access to finance, market linkages).

C1. Fastest-Growing Value Chains are driven by demand, adaptability, and processing potential

Several value chains are growing rapidly due to high local consumption, ease of cultivation, and processing versatility:

- **Cassava and Soybeans** lead in popularity due to short growth cycles, adaptability to local soils, and their transformation into multiple products like flour, oil, snacks, and beverages.

- **Rice and Maize** processing are expanding steadily, driven by high consumption rates and relatively easy cultivation.
- **Sesame seed** production is gaining traction for export, especially among organized cooperatives.

C2. Value chain growth is powered by local processing and manufacturing

Strong value chain performance is strongly linked to local value addition and small-scale manufacturing:

- **Agro-Allied sector** is experiencing notable growth, particularly in the processing of soybeans, cassava, sesame, maize, rice, groundnuts, and pepper.
- **Light Manufacturing** of everyday products like petroleum jelly, soaps, spices, and perfumes is expanding, especially in semi-urban and urban markets.
- **Homegrown Value Addition** is rising — community-level processing of agro-products into flour, oil, snacks, and beverages (e.g., kunu), which adds value and boosts micro-industrial growth.

C3. High-demand products reflect both local consumption needs and export potential across regions.

Findings from the FGDs reveal a strong demand for various agro-allied and light manufacturing products, shaped by both local consumption and international market trends. In the South, products like **garri, oil palm, and cassava derivatives** were consistently cited as top local demand items. In the North, high-demand products include **pepper, rice, soybeans, and sesame seeds**.

Local demand is strongest for staples and everyday consumables such as **garri, pepper, oil palm, rice, yam, and poultry products**. In contrast, products with significant international appeal include **sesame seeds, shea butter, cocoa, honey, soybeans, processed textiles** (e.g., *adire, ankara*), **charcoal, and oil palm**.

The data also highlights a growing intersection between agriculture and light manufacturing, especially in small-scale food processing (e.g., **flour, oil, spices**) and basic household items like **soaps and petroleum jelly**. Many young women are leveraging this by engaging in micro-processing activities such as producing **kunu, fufu, and yam flour**, which not only meets local demand but serves as a key livelihood strategy.

Exportable niche commodities such as **sesame, shea, cocoa, and ginger** present notable foreign exchange potential, underlining the dual opportunity in meeting domestic needs while tapping into global markets.

C4. High job creation potential lies in processing and light manufacturing

Agro-processing and light manufacturing are key drivers of employment, especially for women and youth:

- **Processing and trading of agro-products** (groundnut oil, rice, garri, millet drinks) show high job creation potential due to increasing urban demand.
- The **scalability of local processing activities** offers avenues for young women employment, particularly in packaging and distribution.
- Light manufacturing of **fast-moving consumer goods (FMCGs)** like soaps and flour-based foods can support SMEs and micro-enterprises.

It is important to note here that these listed value chains currently show potential for growth in the local market. They do not necessarily mean that they have similar potential in the cross-border trade markets.

D. Financial Support and Investment Needs

FGD participants consistently emphasized the following support as crucial required to scaling their businesses in these underutilized value chains to take advantage of existing and potential market opportunities:

1. **Direct Financial Support:** This includes grants, loans (preferably low-interest), and subsidies for farmers to cover the costs of inputs like seeds, fertilizers, and pesticides. Startup and working capital were also a sub-theme under financial support. Many respondents point to the need for initial capital to start or scale up businesses, particularly in the production and processing sectors. This includes investment in production capacity, equipment, and working capital to cover operational costs.
2. **Infrastructure Investment:** There is a critical need for processing equipment, such as machines for oil extraction (e.g., sesame oil) and garri processing, grinding machines for cassava, and machinery for scaling production in various sectors. Many respondents highlighted energy supply (or lack thereof) as a major challenge. Several entrepreneurs depend on expensive generators or alternative power sources to run their businesses, particularly in food processing and light manufacturing sectors. Power generation solutions, such as solar energy, could help support local food processing (e.g., soya milk, spices, garri) and light manufacturing businesses, enabling them to operate consistently and reduce production costs.

Several respondents pointed out the lack of adequate storage facilities, which leads to spoilage, particularly in agricultural products such as tomatoes, pepper, and dairy products. Cold storage facilities, especially in urban centers like Lagos and Ibadan, have been beneficial for food processing businesses. Scaling up such infrastructure across regions can significantly reduce waste, preserve product quality, and open up the possibility for export. Inadequate water supply, particularly in rural areas, hinders the production and processing of certain agro-food products (e.g., cassava flour production and fish farming). Establishing sustainable water supply solutions, such as boreholes or rainwater harvesting systems, can support food processing and light manufacturing industries. This can also improve overall productivity and enable year-round production.

3. **Transportation:** The lack of accessible, reliable, and affordable transportation has been a major barrier for many businesses, especially those in rural areas. The cost of transportation significantly impacts the ability to move raw materials to markets or processing facilities. Improving road infrastructure and providing more efficient means of transportation (e.g., low-cost transportation or shared transport facilities for cooperatives) can boost the scalability of agro-food products like tomatoes, cassava, and rice, as well as light manufacturing items like textiles.

4. **Training and Capacity Building:** Many young women expressed the need for skills acquisition and training in processing techniques, particularly in sectors like papaya, sesame, and soy-based products.
5. **Market Expansion Support:** To increase profitability, some young women entrepreneurs expressed the need for access to markets, both locally and internationally, and export financing to expand their reach.

Scaling these businesses requires comprehensive support in the form of grants, loans, equipment, training, and market access. By addressing these financial and infrastructural gaps, women entrepreneurs can contribute to the growth of these high-demand industries while improving their livelihoods.

Leveraging existing infrastructure and resources

Business networks, cooperatives, and associations play a crucial role in scaling young women-led businesses. Respondents emphasized how these groups help with financial support, sharing resources (e.g., machinery, storage), and accessing markets. For example, the Nigeria Association of Nigerian Women in Agriculture (NAWIA) has advocated for government funding for agricultural expansion, which can be extended to other sectors like food processing and light manufacturing. Strengthening and formalizing these networks could create economies of scale and provide a platform for collective marketing, resource sharing, and market access, both locally and internationally.

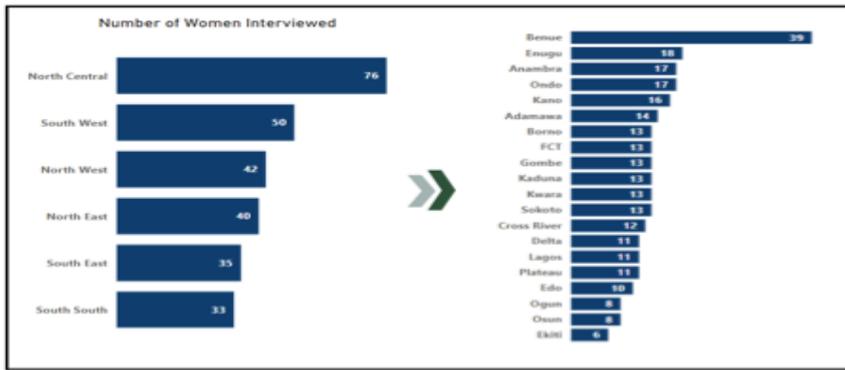
Microfinance institutions, NGOs, and government agencies have also consistently provided financial support (grants, low-interest loans, and subsidies) to women entrepreneurs in rural and urban areas. The UNDP's cash grant targeting women in Ngala and Gamboru is an example of such efforts to enable some young women to expand their businesses. However, more widespread and consistent funding support is needed to enable scaling. Expanding access to finance through microloans, grants, and capacity-building programmes will enable young women to invest in machinery, expand production capacity, and access international markets.

In terms of capacity building and training, many respondents noted the importance of training in business management, marketing, and financial literacy. NGOs and cooperatives can provide such training to improve business operations and competitiveness. For instance, workshops on value addition, packaging, and financial management can help businesses scale, particularly in food processing and light manufacturing. More training on packaging and international market standards could help small-scale producers meet global demand, particularly in agro-processing sectors.

3.2 Thematic Analysis of KIIs by Women Entrepreneurs

276 female entrepreneurs engaged in businesses within Nigeria's agro-allied and light manufacturing sectors were interviewed. While a large percentage of the interviews were conducted in person, very few were done virtually. The north central provided the highest number of participants (76) accounting for 27.5% while the south-south produced the lowest number of participants. In terms of disaggregation by states, 39 participants, the highest across all the states were recruited from Benue, a north central state, while 6 (the least) were recruited from Ekiti, south-west Nigeria.

Figure 15: Participant's disaggregation by geopolitical zone and state



Demographic data analysis

With regards to the demography of surveyed women-led business owners, our analysis revealed that women were averagely educated with 54% possessing basic education certificates (primary and secondary school), while 46% had tertiary or higher education (ordinary national diploma (OND), higher national diploma (HND) and bachelor's degrees. Secondary school, a basic education level, was the dominant educational level across the participant group. Although the south-west is usually revered as the most educated region in Nigeria, our survey showed that women entrepreneurs in north central were as educated as the region produced more bachelor degree holders from the analysis, as well as equal number of secondary school certificate holders as the south-west.

With respect business registration with the CAC, many women-led businesses in the agro-allied and light manufacturing sector are unregistered. Only 24% of all the businesses are registered with the north-central contributing (16) of the registered businesses.

Figure 16: Participant's level of educational attainment

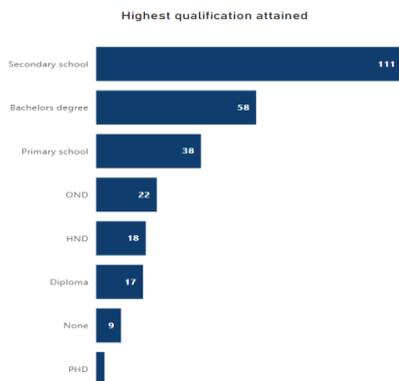


Figure 17: Education attainment at the level of geopolitical zones (NC, NE, NW, & SE)

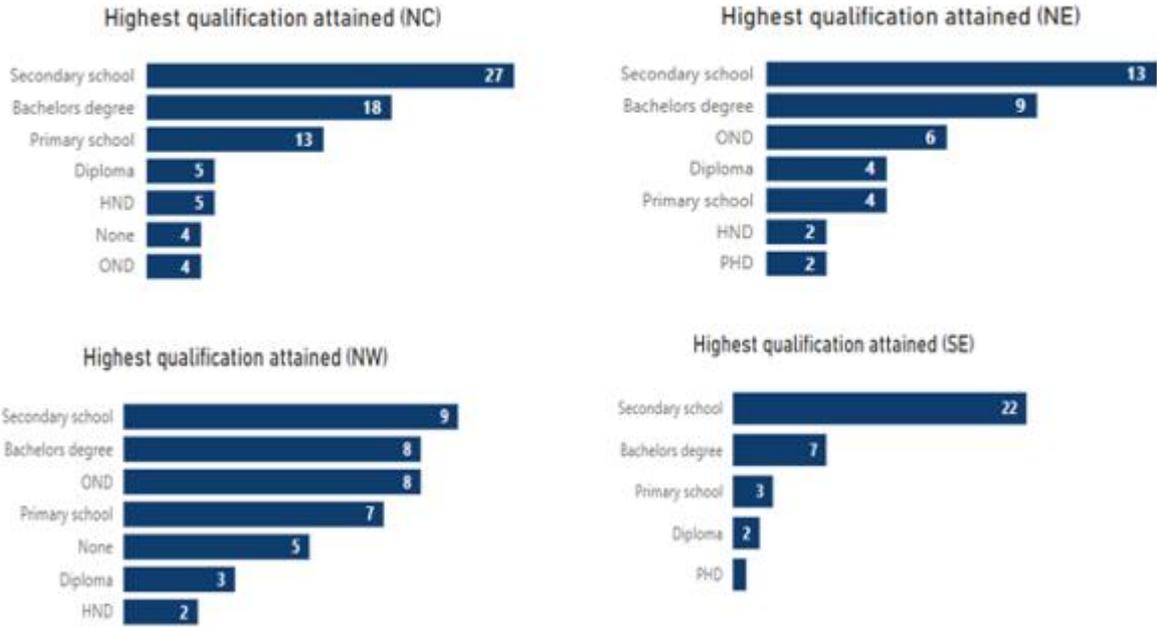
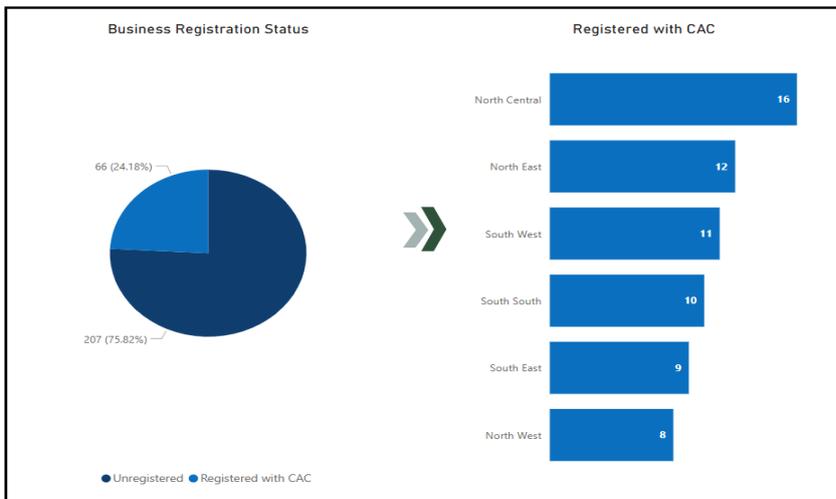


Figure 18: Education attainment based on geopolitical zones (SS & SW)



Figure 19: Percentage of registered and unregistered businesses



This financial strain severely limits their capacity to make critical investments that could grow their businesses. They cannot afford to purchase modern equipment, procure quality inputs in bulk, or expand their operations to more profitable scales. The inability to access capital at fair rates effectively traps many young women in cycles of small-scale, subsistence-level production, preventing them from competing effectively in agricultural value chains. These financial constraints are particularly damaging when combined with other systemic barriers. For example, without funds to invest in labor-saving equipment, young women remain burdened by time-intensive manual processes. The lack of capital for bulk purchasing means that they pay higher per-unit costs for inputs. Most critically, financial exclusion limits their ability to weather market fluctuations or scale up to meet demand from premium buyers. This creates a persistent disadvantage that prevents young women's enterprises from reaching their full economic potential.

- **Input access challenges**

Seasonality of some seedlings and the fact that supply chain for many agro-businesses are male-dominated also were some of the highlighted themes. A respondent from Adamawa noted that *".....raw materials are always available, but it is only men that go into the main place of production"*. In the same vein, price volatility was also found to play a role. For example, a participant from one of the north central states noted that *".....the sesame seeds is really expensive so it can be difficult to scale if one gets into sesame processing"*

The financial and logistical constraints described by young women entrepreneurs have direct operational consequences that undermine business viability. Facing higher input costs due to limited purchasing power and reliance on intermediaries, young women see their profit margins steadily eroded—a critical challenge for already capital-constrained enterprises. These cost pressures are compounded by inconsistent supply chains, where seasonal availability and unreliable access to raw materials create disruptive production cycles. The resulting unpredictability makes it difficult to maintain consistent product quality, fulfil buyer commitments, or plan for growth, keeping businesses trapped in a reactive mode rather than being able to strategically develop their operations. These interconnected challenges form a significant barrier to transitioning from subsistence-level activities to sustainable, growth-oriented enterprises. The testimonies particularly highlight how these supply chain challenges disproportionately affect young women. Without capital to purchase and store inputs in bulk during peak seasons, they face both higher costs and greater vulnerability to market fluctuations. This precarious position is exacerbated by infrastructure gaps that make transportation and storage even more challenging. The cumulative effect is that young women's agricultural businesses operate with systematically higher costs and lower reliability than better-resource competitors do, creating an uneven playing field in the marketplace.

- **Infrastructure deficits**

Critical gaps in useful infrastructure exacerbate young women's operational challenges as highlighted in the following responses:

- i. **Energy Poverty:**

"No electricity; we depend on fuel, which is costly" (woman from Ondo)

- ii. **Postharvest Losses:**

"Frequent power outages... bad roads linking to the villages... lack of storage facilities, all affect the quantity of goods we get to the market (connotes postharvest losses)" (Adamawa entrepreneurial woman).

- iii. **Processing Gaps**

"Lack of personal grinding engine and wider work environment" (participant from Gombe)

The testimonies reveal how infrastructure deficiencies create tangible economic losses for young women-led agricultural enterprises. Frequent reports of postharvest losses—either from

inadequate storage ("lack of storage facilities, which leads to postharvest losses") or processing delays—represent not only wasted produce but also lost income and wasted labor investments. These losses are particularly devastating for small-scale female producers operating with minimal margins. Compounding these challenges, energy poverty forces reliance on expensive alternatives, as exemplified by the respondent who noted: "No electricity; we depend on fuel, which is costly." This fuel dependence inflates production costs at every stage, from powering processing equipment to preserving perishable goods. The combined impact of postharvest losses and elevated energy expenses creates a double burden that significantly erodes the competitiveness of young women's agricultural businesses.

These operational challenges have broader implications beyond immediate financial losses. The constant risk of spoilage discourages investment in quality improvements, whereas high energy costs limit the ability to scale production. Together, they trap many young women entrepreneurs in low-value, high-risk segments of agricultural value chains, unable to transition to more profitable, processed products that could generate greater returns. The testimonies suggest that these infrastructure-related costs may represent one of the most significant—yet addressable—barriers to young women's economic empowerment in the sector.

- **Cultural and Gender Norms**

Deep-rooted patriarchal structures across many Nigerian cultures restricts young women's participation

- i. **Market Access:**

"We cannot have access to shops in Market because it is against our (Hausa) culture" (woman from Sokoto)

- ii. **Land Ownership:**

"Women do not inherit land; we rely on male relatives" (respondent from Anambra)

- iii. **Unpaid Care Work:**

"As a woman, I have to stay at home to take care of the children that's our culture here" (participant from Adamawa)

The testimonies reveal how deeply entrenched cultural norms systematically constrain young women's economic participation in agricultural value chains. Restrictions on mobility and marketplace access fundamentally limit young women's ability to scale their operations beyond subsistence levels. These constraints manifest in tangible business impacts: young women cannot physically access higher-value markets, negotiate directly with buyers, or expand their customer base beyond immediate communities. This forced immobility perpetuates young women's concentration in the least profitable segments of agricultural value chains. While men dominate lucrative trading and processing activities, young women remain confined to low-margin production roles, as evidenced by reports of being limited to purchasing from male intermediaries. The cultural framing of certain activities as "women's work" creates an invisible ceiling that prevents vertical movement into more profitable value chain nodes. These norms also interact with other barriers in particularly damaging ways. For instance, mobility restrictions compound financial exclusion by limiting young women's ability to physically access banking services or attend business training. The testimonies suggest that this creates a self-reinforcing cycle where cultural norms restrict business growth, which in turn reinforces the perceptions of young women as small-scale producers rather than serious entrepreneurs. Breaking this cycle will require interventions that simultaneously address physical access barriers while challenging the normative frameworks that sustain them.

- **Discrimination of market access**

i. **Price discrimination:**

"Men sell directly to customers and charge women higher prices" (Adamawa)

ii. **Transport barriers:**

"A transportation hike makes fish spoil before reaching markets" (Cross River)

The testimonies highlight how market access barriers create significant financial headwinds for young women-led agricultural enterprises. When young women are forced to sell through intermediaries, they absorb substantially reduced profit margins—a critical constraint for businesses already operating with limited capital. This intermediary dependence not only decreases immediate earnings but also restricts opportunities to build direct relationships with higher-value buyers, who could provide more stable demand and better prices. The inability to access premium markets has compounding effects on business development. Without connections to processors, exporters, or institutional buyers, young women remain trapped in low-value local markets where price volatility is high and quality premiums are rare. As one respondent noted regarding transportation challenges, even when young women produce high-quality goods, infrastructure gaps prevent them from reaching buyers willing to pay for that quality. This market segmentation creates a persistent profitability gap that limits reinvestment capacity and business growth potential.

These dynamics reinforce gender disparities in agricultural commercialisation. While male entrepreneurs often leverage social and professional networks to access lucrative contracts, young women face invisible barriers that keep them supplying commodities rather than differentiated products. The testimonies suggest that this market access divide represents one of the most significant, yet least visible, obstacles to young women's full economic participation in agricultural value chains. Addressing this issue will require targeted efforts to connect young women producers with alternative market channels while simultaneously addressing the transportation and information asymmetries that currently exclude them.

- **Regulatory hurdles**

i. **Certification Costs:**

"cost of NAFDAC registration is a challenge" (Gombe female entrepreneur)

ii. **Local Taxation:**

"Local government taxes are usually too much nowadays" (woman from Benue)

The testimonies above reveal how regulatory and bureaucratic hurdles create significant obstacles for young women seeking to formalize and grow their agricultural enterprises. Excessive taxation and complex certification processes erect formidable barriers that disproportionately affect young women-owned businesses. These administrative burdens consume scarce time and financial resources that could otherwise be invested in business development while also discouraging entry into more regulated—and typically more profitable—market segments. The impact of these regulatory barriers extends far beyond simple inconvenience. By impeding formalization, they systematically exclude young women from accessing institutional support systems, financial services, and premium markets that typically require proper registration and certification. This creates a catch-22 situation where young women cannot afford the costs of formalization but remain locked out of growth opportunities because of their informal status. The testimonies suggest that this regulatory exclusion particularly affects young women's ability to scale beyond local markets, participate in government procurement programmes, or export their products—all critical pathways for business expansion.

These challenges are compounded by sex-specific factors. Young women often lack the financial literacy, documentation, or social capital to navigate complex bureaucracies as effectively as their male counterparts do. The cumulative effect is that regulatory systems originally designed to ensure

quality and accountability inadvertently reinforce gender disparities in agricultural market participation. Addressing these barriers will require gender-sensitive reforms that recognize and accommodate the unique constraints facing young women entrepreneurs in the sector.

Data-driven recommendations to overcoming barriers

1. Financial Inclusion Solutions

Recommendation	Source (State/Zone)
"Government should empower women with grants and loans"	Gombe (North East)
"Access to funding: provide access to funding options such as loan and grant"	Adamawa (North East)
"Loans should be given to women, women should be empowered"	Borno (North East)

2. Infrastructure & Technology Support

Recommendation	Source (State/Zone)
"Provision of grinding machine by the government"	Adamawa (North East)
"Construction of rural roads"	Ondo (South West)
"Government should work on our electricity"	Benue (North Central)

3. Market Access & Regulatory Reforms

Recommendation	Source (State/Zone)
"Reduction of tax imposed on market women"	Benue (North Central)
"NAFDAC should reduce their requirements for women-led businesses"	Gombe (North East)
"Linkage to foreign dealers, better supply chain"	Borno (North East)

4. Cultural and training interventions

Recommendation	Source (State/Zone)
"Educate and orient men on the need to support women-led businesses"	Gombe (North East)
"Training of staff should be provided"	Plateau (North Central)
"Let people see women in business as helpers, not competitors"	Kaduna (North West)

In addition to the above barriers, many women also believe that newer gender-sensitive policy priorities may suffice. As such, they seek the enactment of policies that will reduce or eliminate the challenges the experience as a result of their gender. For example,

1. **Land Ownership Reforms:** *"Women should have access to lands"* (Anambra, South East).
2. **Childcare Support:** *"Building daycare centres near farms/markets"* (respondent from Adamawa).
3. **Security Measures:** *"Safe transport for women to markets"*

As suggestion to implementing improvement to the situation of women based on the foregoing responses, the following guidance may be useful:

1. **Short-term (0–12 months):**
 - Launch mobile processing units (Adamawa's grinding machine request).
 - Pilot tax waivers for women-led agribusinesses.
2. **Medium-Term (1–3 years):**

- Scale-up solar-powered cold storage.
 - Reform land titling laws to include women
3. **Long-Term (3–5 years):**
- Mainstream gender quotas in agricultural subsidies.
 - Establish women’s trade corridors for exports.

Assessment of existing infrastructure

As part of the thematic analysis for KIIs, our study mapped the quality, quantity, and access of the respondents (young women in business) to existing infrastructure and the outcomes are as summarized in the figures below. As summarized in the figure below, young women entrepreneurs face significant infrastructure challenges, with storage facilities being the most critical infrastructural need. Other critical needs include electricity, water, land, and roads. Internet access is also a growing concern. In terms of business practices, as shown in figure below 76.4% of young women in business do not keep business records, which could hinder financial planning and credit access. Despite this, 51.46% are members of cooperatives or business groups, suggesting a level of social organization that could be leveraged for support and training.

The figure below is a reference to the viewpoints of the young women in business on the availability and quality of two vital infrastructure services, access to electricity and water. Most respondents (74.97%) rate their water and electricity access as average or above average, with 41.97% deeming it good. However, 19.10% of respondents rate their water access as not good, indicating significant challenges in water provision. This could impact health, sanitation, and overall business productivity. Interestingly, 5.93% didn't need access to water, indicating reliance on natural sources. In the electricity dataset, 42.32% rate their access as average and 32.46% as good, accounting for 74.78%. This suggests widespread access but often limited by issues like power outages or high costs. 18.26% of respondents rate their electricity access as not good, affecting rural dwellers, small-scale enterprises, and low-income households. 6.96% don't need electricity, indicating a population excluded from modern economic systems due to infrastructural or financial constraints. Both datasets show similar distributions, suggesting systemic challenges in infrastructure development and maintenance.

The figure below shows the access of young women entrepreneurs to road and storage, a critical part of infrastructure that directly impacts on market access, economic mobility, and overall operational efficiency, particularly for small scale businesses. The data shows that 39.51% of respondents have average road access, while 28.36% consider it good. However, only a quarter report good access, indicating poor maintenance or inaccessibility, especially in rural areas. 24.75% of respondents have poor access, highlighting a significant infrastructural gap. Additionally, 46.6% of respondents have average access to storage facilities, with only 19.68% having good access. This emphasizes the need for targeted investments in road networks and storage facilities to enhance productivity, reduce losses, and support economic resilience.

As shown in the figure below, 39.65% of respondents rate land access as average, with 32.22% deeming it good. However, 19.39% report poor access, possibly due to land disputes, high costs, or restrictive legal frameworks. 8.75% don't need land, possibly representing service-based workers or urban dwellers. Internet access is more digital-centric, with 46.89% rating it as average and 26.05% as good. A high proportion don't need internet access, possibly due to low digital literacy or lack of integration. Closing this gap is crucial for inclusive economic growth.

Figure 21: Infrastructural needs for women-led businesses

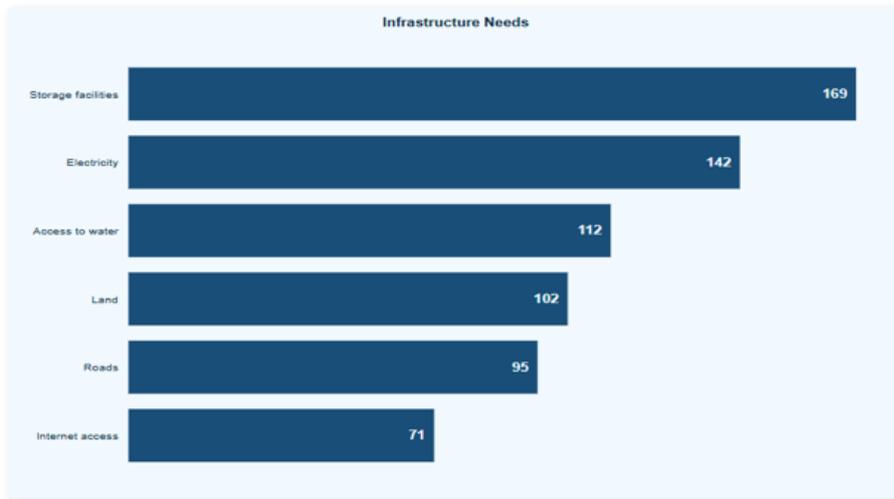


Figure 22: Business records and membership of cooperatives



Figure 23: Access to water and electricity



Figure 24: Access to roads and storage facilities

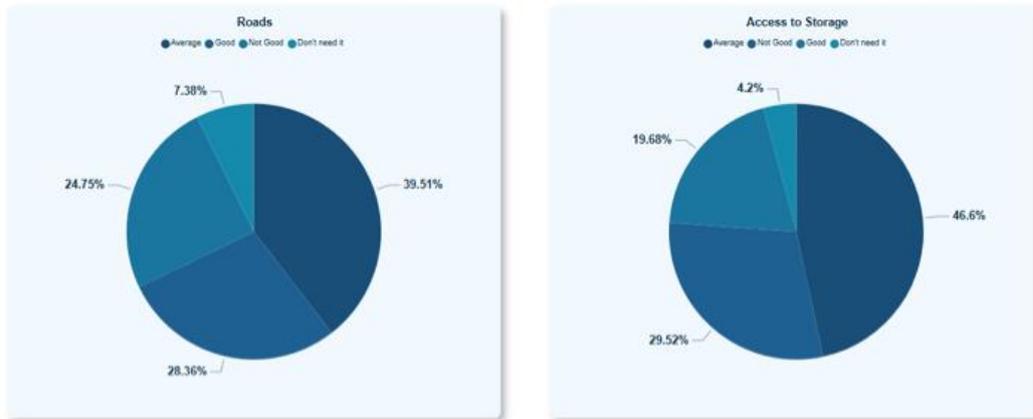
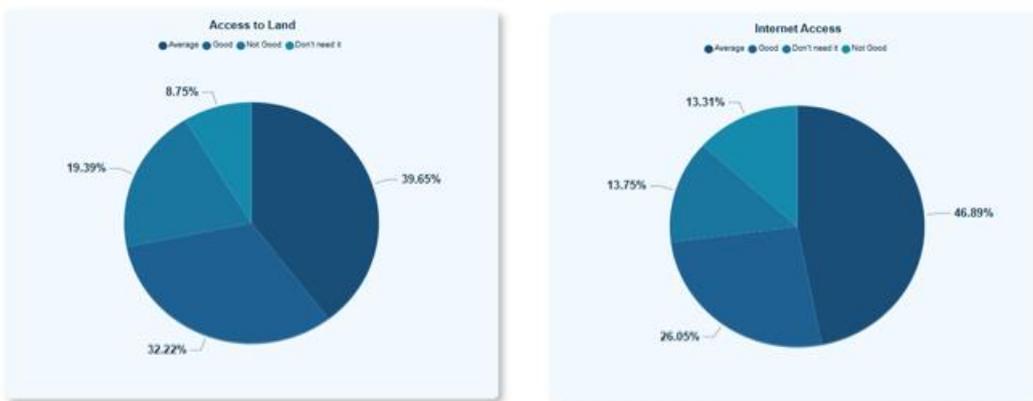


Figure 25: Land access and internet access



Current state of Agro Allied and light manufacturing industries

As part of the thematic analysis for KIIs, the study also evaluated the structures, market presence and performance of the young women-led enterprises and the outcomes. 59.71% of these businesses report high demand for their products, indicating a strong market presence and stable consumer interest. However, 67.87% of them indicated that foreign exchange rates significantly impact on their operations, predominantly for businesses relying on imported inputs or raw materials. This can lead to increased operational costs, pricing instability, and reduced profit margins. To build resilience, businesses may need to localize supply chains and adopt strategic financial planning to mitigate risks associated with currency fluctuations.

The study also presents data on the operations capacities and profitability of the young women-led enterprises. Data indicates that 38.98% of the young women-led enterprises are operating at full capacity, which may be an indication of efficiency and structured operations. More than 72% are operating at or near full capacity, indicating healthy productivity levels. However, 27.74% report very low capacity utilization, indicating over a quarter of the businesses are operating below potential, which could be due to various reasons. The majority of businesses, over 98%, are generating profits, with nearly half doing exceptionally well. Only 1.3% report being not profitable, indicating businesses that may need intervention. The data suggests a strong and efficient business environment, with most entities operating near full capacity and reporting profitability. However, data also indicate that there are segments facing low capacity utilization and such require attention to ensure inclusive and sustained growth.

As pertaining to the major challenges confronting these young women entrepreneurs in assessing current markets, the figure below reveals a multi-layered view of economic, structural, and logistical barriers that hinder business sustainability and growth. The most prominent theme is

Sustainability and Scalability Assessment

The sustainability and scalability of young women-led businesses in the agro-allied and light manufacturing sector was also assessed and the outcomes were as summarized in the figures below. As shown in the figure below, in terms of need for expansion, funding is the most important factor for young women-led businesses looking to expand (26.55%), followed by equipment (23.51%) and raw material access (18.26%). These requirements point to important financial and operational limitations that might impede sustainability and scalability. The focus on infrastructure and personnel also points to the need for enhanced local support networks and capacity-building. Improving market preparedness and facilitating access to both domestic and international opportunities depend on addressing these issues. For these companies to support sustainable growth and wider market integration, customized financial assistance, supply chain strengthening, and infrastructure development will be crucial.

As shown in the figure below, only 1.74% of young women-led businesses have explored export opportunities under AfCFTA, indicating minimal engagement with international markets. Only 20.56% have attempted to expand beyond their current market, indicating limited scalability beyond local contexts. However, 93.81% believe they have the capacity to expand within their own states, suggesting regional scalability is achievable. Further analysis of the data in the figure below indicated expansion challenges such as lack of funds, capital, and access to land, infrastructure, staffing, raw materials, logistics, machinery, and electricity. Capital-related terms dominate the word cloud, highlighting the need for funding as the most pressing requirement for business expansion. The high percentage of businesses seeing potential for intra-state growth suggests an opportunity for structured development if these key barriers are addressed. The data shows readiness for localized expansion but limited exploration and preparedness for broader or cross-border markets.

The figure below records the data pertaining to the direct impact of climate change on businesses that are young women-led. 74.73% of young women-led businesses have experienced direct effects from environmental events, indicating a significant vulnerability to climate risks. Outbreaks of diseases, flooding, pests, excessive heat, desert encroachment, and drought are the most frequently reported disruptions, posing significant threats to sustainability, particularly in sectors like agro-processing or agriculture. These disruptions can limit production, diminish profitability, as well as increase operational costs, affecting the scalability of these enterprises. Unstable operating conditions deter investment and complicate long-term planning. Climate resilience is a very important factor in the evaluation of business sustainability, as the frequency and unpredictability of climate-related events may significantly constrain market readiness and long-term scalability, directly impacting their ability to sustainably grow.

Figure 28: Requirement for Business expansion

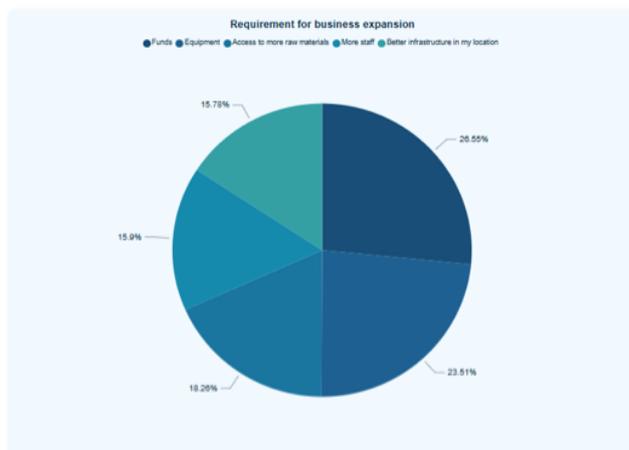


Figure 29: Expansion efforts and challenges

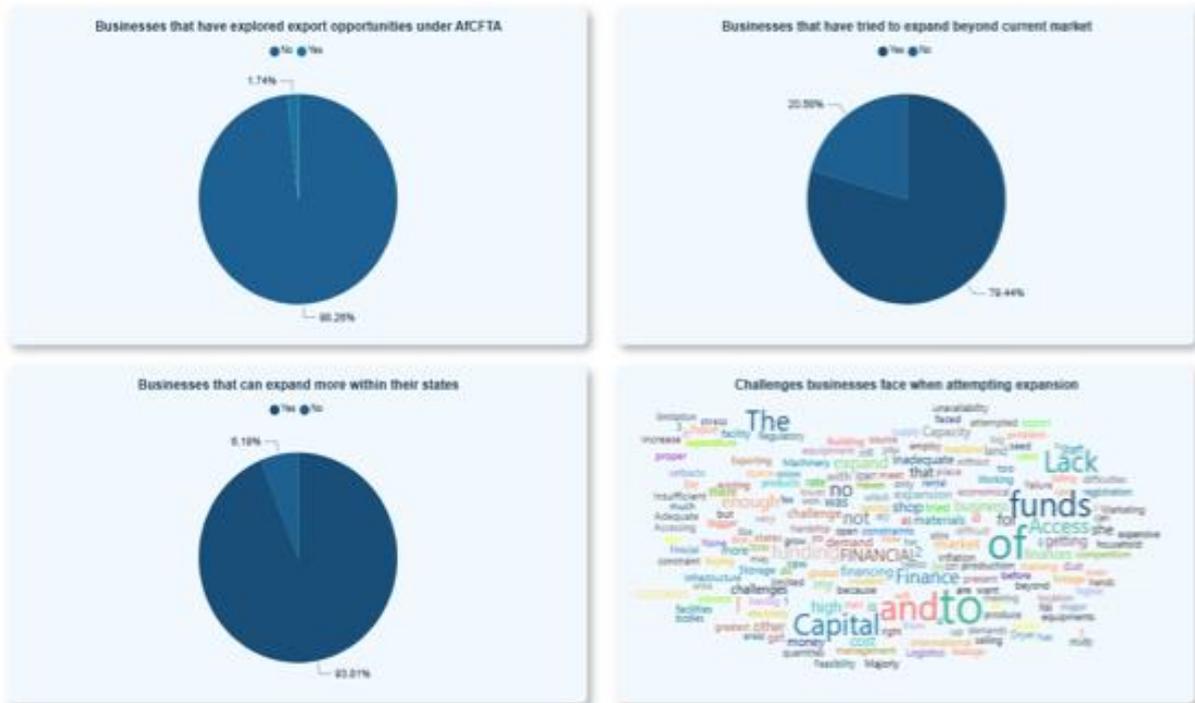
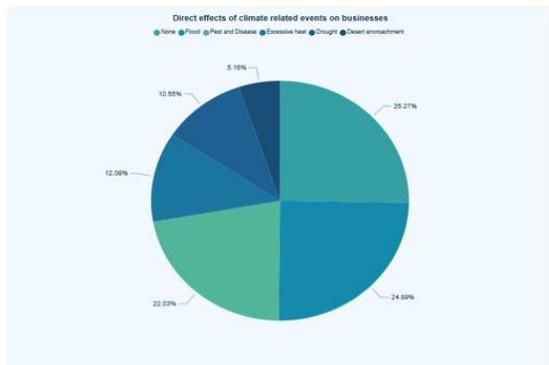


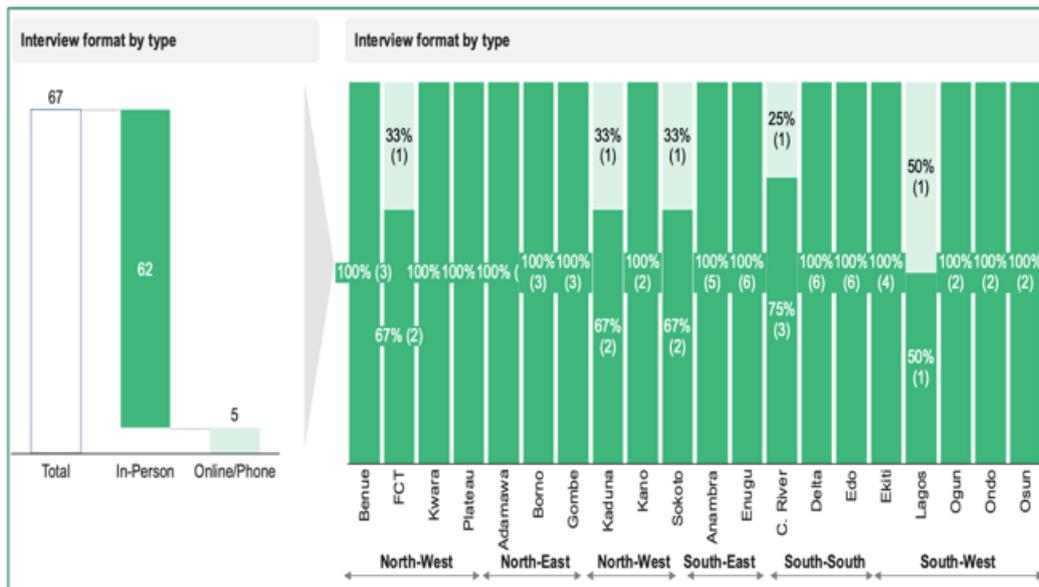
Figure 30: Direct impact of climate change on women-led businesses



3.3 Thematic Analysis of KIIs by Policy Makers (Public Sector)

67 respondents across 20 states from relevant government departments across state ministries of agriculture, women affairs, commerce and industry, human development, as well as business support groups such as SMEDAN were interviewed mainly through in-person contacts. These agencies focus mainly on agriculture, MSME support, financial inclusion, and trade.

Figure 31: Distribution of policy-making respondents by state and geopolitical zones



Based on the broader focus areas, organizations from where participants are recruited include agriculture and agribusiness value chains that support smallholder farmers, MSME development institutions that assist small businesses with training and capacity building, and financial inclusion institutions that address access to capital for young women entrepreneurs.

The informants noted that their organizations offer a mix of skills acquisition programmes, empowerment initiatives, and partnerships with NGOs. Some notable interventions include skills training in agribusiness and light manufacturing, subventions and grants to support young women and persons with disabilities, partnerships with NGOs to expand the reach of programmes, and support in specific product value chains (e.g., groundnut processing, weaving, cassava farming). However, two respondents in the South-South reported no structured programmes, indicating some gaps in direct institutional support for young women entrepreneurs in the zones. The board below shows some comments on existing interventions discussed by respondents. The impacts of intervention support were rated subjectively based on respondents' assessments (on a scale of high, medium, or low). Many interventions were rated as having medium impact, suggesting they benefit some young women but may lack scale or sustainability. Only a few organizations rated their programmes as having high impact, particularly in cases where financial aid, training, and equipment support, were provided. The effectiveness of programmes was often linked to funding availability, with organizations reporting limited financial resources as a constraint. For high-impact interventions, approximately 45% of the interventions were rated as high impact. These programmes were characterized by direct financial support, equipment provision, and structured skills training. Some examples include tricycle and empowerment programmes targeted at persons with disabilities, provision of raw materials, fertilizers, and herbicides to young women in agribusiness, grants and subventions for young women-led businesses, etc.

Figure 32: Response board on existing interventions to support MSMEs across Nigeria

<p>“ We conduct skills acquisition training programs specifically targeted at women in agro processing (garri processing, groundnuts oil extraction)and textiles manufacturing... we have AWAKE program</p> <p>Deputy manager, SMEDAN, Adamawa State</p>	<p>“ We help cooperative society to get legal and formal documents to enable them access grants and loan applications</p> <p>Chief Cooperative Officer, Ministry of Commerce and Industry, Edo State</p>	<p>“ Skills acquisition, giving out fertilizers, training women,catering , knitting,soap making, adire tye and dye,baking and give starters</p> <p>Deputy Director Women Affairs, Ministry of Women Affairs, Plateau State</p>
<p>“ Capacity building on financial literacy and skills acquisition at Igarra in Akoko-Edo</p> <p>Welfare Officer, , Ministry of Women Affairs and Social Development, Edo State</p>	<p>“ We distribute farm input like fertilizer through fadama, we also collaborate with ministry of trade and investment, the ministry also provide necessary information to the farmers</p> <p>Agric Officer, Ministry of Agric, Ekiti State</p>	<p>“ We run youth led programmes that encourage young women to actively participate in Entrepreneurship and Sustainability</p> <p>State Director and Manager, Small and Medium scale enterprises Bureau of Entrepreneurship and wealth creation. Benue State</p>
<p>“ Women in Self Employment (WISE -P)</p> <p>State Manager, Small & Medium Enterprises Development Agency Of Nigeria (SMEDAN) Kano State</p>	<p>“ Business coaching, profiling and advisory on labour protection as regards to rights and privelehes at workplace</p> <p>Director of Labour , Federal Ministry of Labour and Employment, Lagos State</p>	<p>“ When it come to agribusiness we have women agriculture...and the focus is to train them on anything that has to do with farm produce like bean cake, popcorn, peanut and other recipes...to generate income. .to enable women be financially independent and also contribute in household activities</p> <p>Assistant director moitoring, Agricultural Development Project (SADP) ,SokotoState</p>

Respondents who rated these programmes highly emphasized economic independence, increased business sustainability, and enhanced production capacity as major outcomes. One respondent stated: ***"We empowered the deaf and blind with sustainable income sources, and many have become self-reliant."***

A significant portion, around 42% of responses were rated interventions as medium impact. These programmes provided training and business support but lacked follow-up financial backing or long-term tracking. Examples include skills acquisition programmes without direct grants or startup capital, workshops and sensitization programmes aimed at young women entrepreneurs, and agribusiness-focused vocational training without post-training employment or funding support. Respondents cited limited funding as the primary reason why these interventions did not achieve maximum impact. One respondent noted that: ***"We train women, but due to a lack of grants, many are unable to apply the learned skills effectively."*** Additionally, approximately 12% of respondents classified their interventions as low impact, mainly due to lack of funding and resources to sustain the programmes, Absence of structured support systems post-training, and no formal tracking or impact measurement after initial interventions. The responses often indicated that while some support exists, it does not translate into tangible business growth or sustainability. For example, some programmes targeted young women entrepreneurs but failed to provide capital, market access, or production resources, limiting their real-world impact

Respondents' submissions indicate that while several empowerment programmes exist, their impact tracking mechanisms remain weak. Many organizations rely on subjective assessments rather than structured monitoring frameworks. Strengthening impact measurement systems—such as using data-driven evaluation tools, follow-up tracking, and beneficiary surveys—would enhance programme effectiveness and sustainability. The key informant interviews also involved respondents' thoughts on the adequate supply of raw materials, finance, and other facilities required for woman-led agro-allied businesses to thrive and remain sustainable. Across all states, respondents agree that there are adequate access-to-market but challenges exist on the availability of raw materials, access to finance, production, and storage facilities. These factors, no doubt, restrict the ability to invest in better infrastructure, hire skilled workers, or purchase advanced production equipment. Without skilled labor, productivity and product quality may suffer, making it difficult to compete in high-growth industries. A lack of production equipment reduces operational efficiency, leading to higher costs and lower output. Additionally, unreliable access to raw materials disrupts production cycles, resulting in inconsistent product availability. These challenges are likely to create a bottleneck effect, where market opportunities exist, but young

women-led enterprises cannot fully leverage them. This could lead to missed economic growth, lower profitability, and stagnation in business expansion.

Figure 33: Participants' rating and quotes on the impacts of interventions

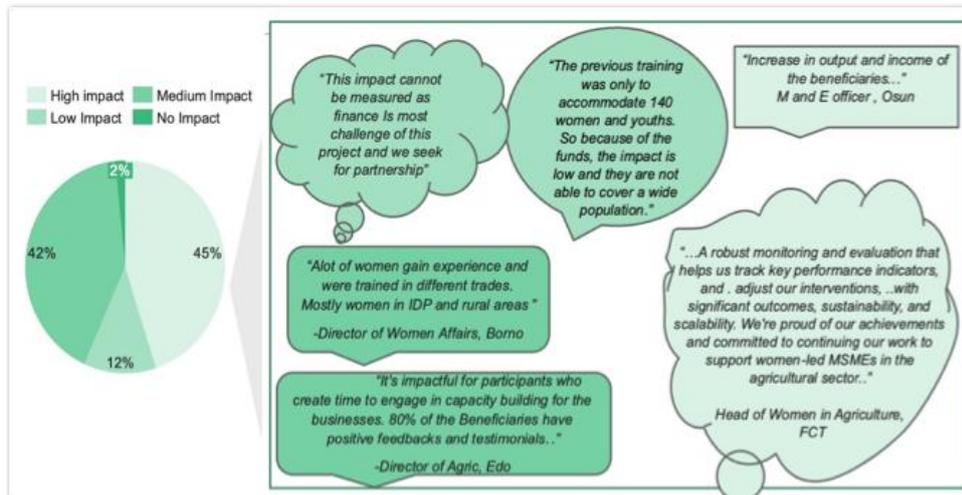


Figure 34: A plot of responses on the adequacy of relevant considerations for women-led businesses



Barriers against young women entrepreneurs' participation

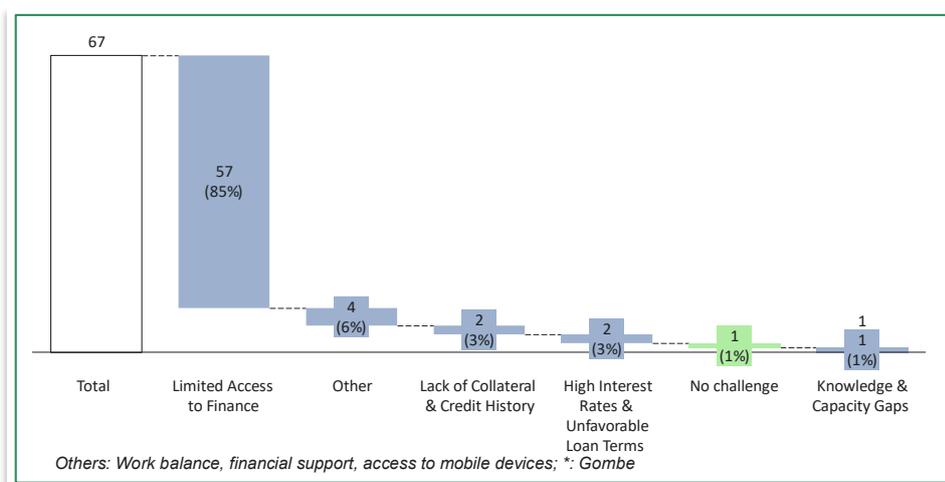
Table 8: Code and theme for barriers

Statement/ Phrase	Code	Thematic Area
loan, credit, fund, finance	Limited access to finance	Financial Constraints
interest rate, repayment	High interest rates & unfavourable loan terms	
collateral, credit history	Lack of Collateral & credit history	
bureaucracy, bias, bottlenecks	Bureaucratic & institutional barriers	
financial literacy, documentation	Knowledge & capacity gaps	
corruption, mismanagement, policy	Corruption & structural challenges	
registration, legal	Complex business registration process	

tax, fee	High taxation & compliance costs	Regulatory Challenges
awareness, documentation	Lack of awareness of regulatory requirements	
corruption, bribe	Corruption in regulatory bodies	
gender, discrimination, rights	Gender norms & discrimination	Cultural Factors
land, ownership	Limited Access to land ownership	
husband, approval	Restrictions on financial independence	
cost, expensive	High cost of raw materials	Availability of Raw Materials
supply, transportation	Supply chain disruptions	
seasonal, availability	Seasonal availability issues	
skilled, trained	Shortage of skilled labour	
salary, payment	High cost of hiring & retention	
training, development	Lack of professional development	Infrastructure Gaps
road, transport	Poor transportation & road networks	
electricity, internet	Limited access to electricity & internet	
facility, workspace	Inadequate business facilities	Market Access
market, access	Limited market opportunities	
competition, competitive	Lack of competitive advantage	
customer, identification	Poor customer identification & outreach	

Young women entrepreneurs in the agro-allied sector face a range of challenges that limit their ability to thrive as outlined from the relevant theme from respondents' responses across seven domains of challenges that young women-led organizations face. Firstly, among the most significant barriers is financial constraint, with 85% of respondents stating that young women-led businesses struggle to access capital. Respondents frequently cited limited access to credit, high-interest rates, and bureaucratic bottlenecks in securing loans as major obstacles. Some also mentioned discrimination in funding allocation, further exacerbating the difficulties faced by young women entrepreneurs. Without adequate financial support, businesses struggle to scale operations, invest in equipment, or hire skilled labour.

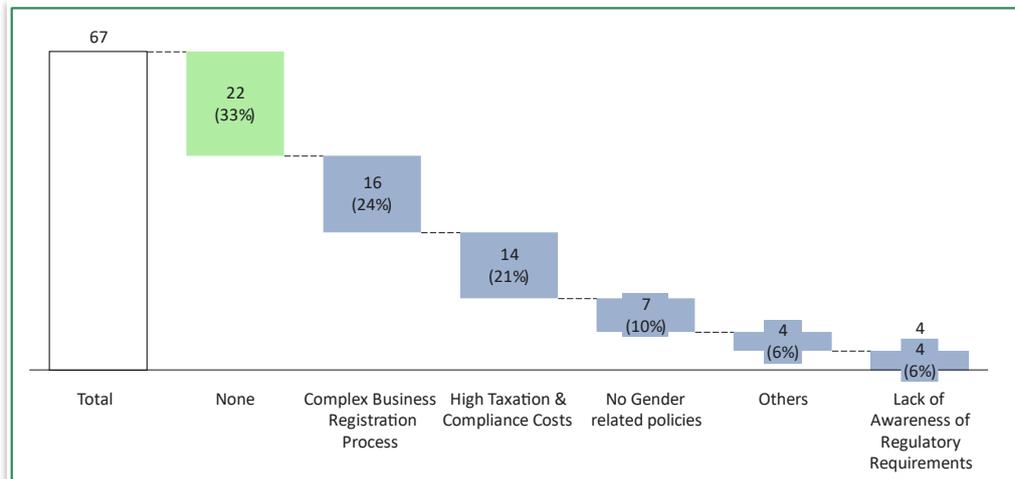
Figure 35: Frequency of relevant theme of respondents comment on financial constraints



Secondly, regulatory challenges also pose a significant burden, with informants highlighting specific difficulties navigating complex registration processes and compliance requirements. Some

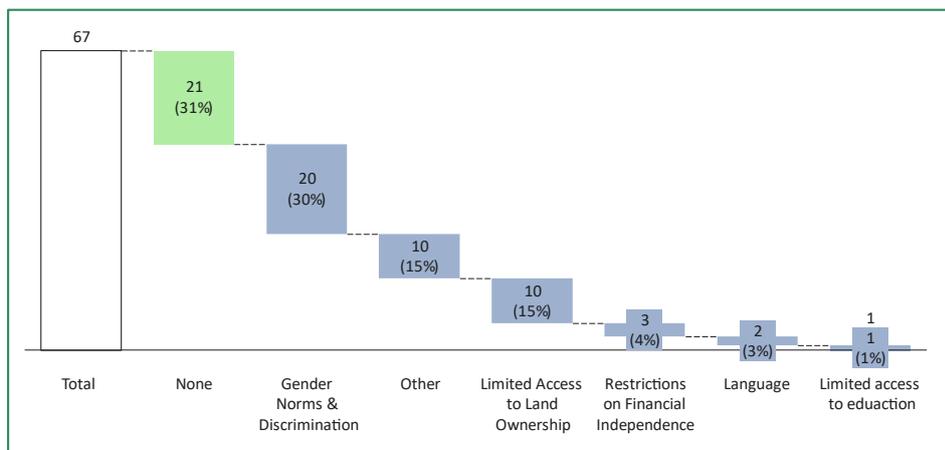
respondents expressed frustration over unfair enforcement of rules, which disproportionately affects smaller, young women-led enterprises. A lack of awareness of legal requirements further compounds these challenges, leaving many young women-entrepreneurs unable to formalize their businesses and access critical support services. Absence of no gender related policies was also cited from respondents from seven states (Borno, Cross River, Enugu, Kaduna, Lagos, Plateau, FCT).

Figure 36: Frequency of relevant theme of respondents comment on regulatory challenges



Cultural barriers remain a persistent issue, particularly in regions where gender norms and societal expectations limit young women's participation in business. Some respondents highlighted that young women traditionally do not own land, making it difficult to expand their businesses or secure loans that require collateral. States such as Adamawa, Kaduna, and Borno present barriers where societal expectations limit young women's involvement in entrepreneurship. Young women often struggle with balancing business responsibilities with traditional roles, affecting their growth, especially in Northern states, restrict young women's participation in business and decision-making roles. The perception that young women should prioritize household responsibilities over entrepreneurship continues to hinder their economic empowerment.

Figure 37: Frequency of relevant theme of respondents comment on cultural factors



Another critical challenge is the availability of raw materials, which is often impacted by seasonal shortages and price fluctuations. Some respondents noted that young women entrepreneurs face supplier discrimination, where male competitors are given preferential treatment or hijack available

materials. These challenges disrupt production and create additional financial strain on businesses. Beyond financial and resource-based limitations, staffing issues also pose difficulties. While some entrepreneurs reported a general lack of skilled labor, others pointed to the inability to afford staff wages as the primary reason for operating with a limited workforce. This results in inefficiencies and slows business growth. Infrastructure gaps further exacerbate these challenges, with inadequate electricity supply and poor road networks limiting production capacity and access to markets. Young women entrepreneurs in rural areas, in particular, struggle with storage and processing facilities, which affects the quality and longevity of their products. Lastly, market access remains a significant constraint, as young women-led businesses often encounter limited distribution channels and unfair competition. Many respondents highlighted the high cost of transporting goods and a lack of structured market linkages as critical barriers to growth. Below is a simple wordcloud from the responses of the key informants.

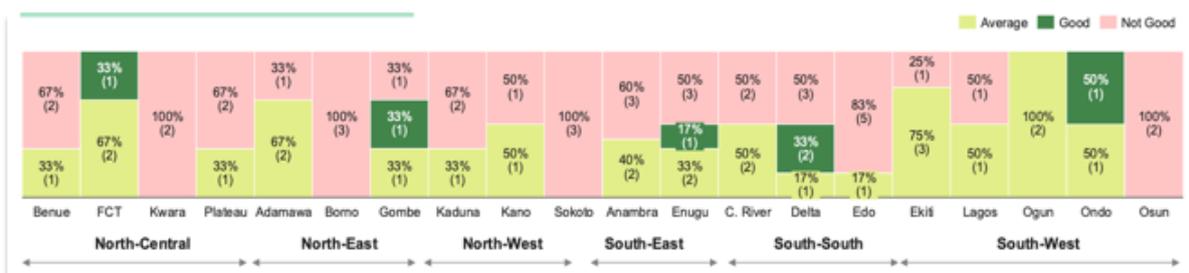
Figure 38: Wordcloud depicting frequency of word from respondents comment on challenges



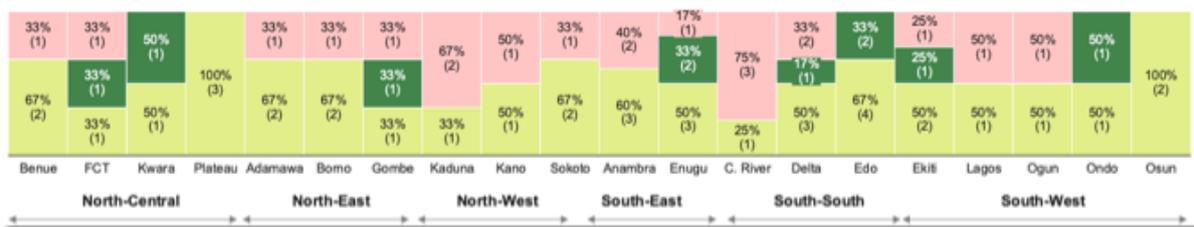
Addressing these barriers requires a multi-faceted approach, including policy reforms to simplify regulations, financial inclusion initiatives to improve access to credit, and infrastructure development projects to enhance market access. Without targeted interventions, young women entrepreneurs will continue to face systemic challenges that limit their participation and potential in the agro-allied sector.

Assessment of infrastructure

I. **Electricity access** is predominantly rated as "Not Good" by 37 respondents, while only 6 report it as "Good." This suggests unreliable power supply, which is a critical factor for agro-processing and light manufacturing businesses



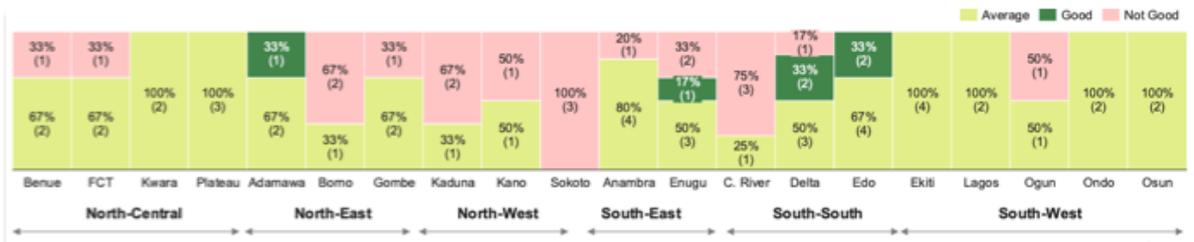
II. **Access to land** is somewhat balanced, with 37 respondents rating it as "Average," 20 as "Not Good," and only 10 finding it favourable. The difficulty in securing land for farming or processing facilities may pose a barrier to scaling operations.



III. **Road:** Road infrastructure follows a similar pattern, with 34 respondents rating it as "Average" and 23 as "Not Good," indicating logistical challenges in transporting raw materials and finished goods.



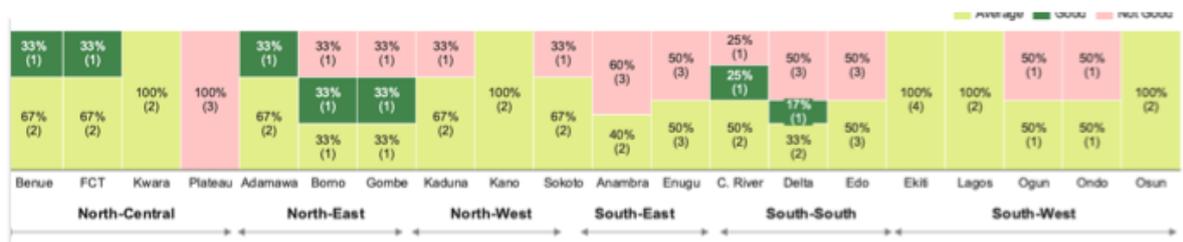
IV. **Access to water:** Water access is another concern, with 42 respondents marking it as "Average" and 19 as "Not Good," suggesting that water scarcity or inconsistent supply might affect operations such as food processing and livestock farming.



V. **Access to Storage** present a major constraint, as 48 respondents find access "Not Good," highlighting post-harvest losses and inefficiencies in supply chain management.



VI. Lastly, **internet access**, crucial for market linkages and digital transactions, is mostly rated "Average" (38 respondents) and "Not Good" (22 respondents), reinforcing the need for improved digital infrastructure to support young women-led enterprises.



3.4 Thematic Analysis of KIIs by Development Partners

Five key informants from reputable development organizations such as Joint National Association of Persons with Disability (JONAPWD), Christian Aid, Centre for Community Development and Research Network (CCDRN), PIND Foundation, and Finpact Development Foundation (FINDEF) were interviewed. These organizations have programmes that focus on supporting young women in agribusiness through training, input supply, market access, provision of financial support, etc. Interventions from the organisations include mainstreaming people with disabilities into the broad business environment, pushing the diversity, equity and inclusion agenda, supporting young women in processing of agricultural products, collaborating with various development organizations, including the World Food Programme (WFP), Mastercard Foundation, and the United Nations Development Programme (UNDP), to empower young women across different agricultural value chains. These collaborative programmes allowed for ease of data gathering from the respondents based on experiences in participating in the interventions across the focused areas.

Barriers against women entrepreneurs’ participation

Respondents stated that young women entrepreneurs face multiple barriers when attempting to establish and expand businesses in the agro-allied sector. These challenges stem from financial limitations, regulatory constraints, cultural norms, limited access to infrastructure, and market access difficulties.

One of the most significant obstacles of young women-led businesses in agro-allied industries is inadequate access to financial resources as young women struggle to secure funding due to stringent loan requirements, lack of collateral, and limited awareness of financial products tailored for them. As one respondent noted: *"..... the volume of loans available to women is low. Even when they apply, the interest rates are high, and many cannot afford it...."* Furthermore, many young women entrepreneurs are unaware of available financial support programmes. Another participant highlighted: *".....the women are not aware of the financial products that are available to them, which limits their ability to access credit..."*. This could be the results of young women often lacking the necessary documentation to access formal financing as highlighted by another respondent. Bureaucratic barriers also hinder young women’s participation in agro-allied businesses. Many young women-led enterprises operate informally due to complex business registration processes. Respondents pointed out that: *"... most women-led businesses are not registered. The process is tedious and costly, discouraging many from formalizing their operations..."* The absence of formal registration limits access to financial aid and government support programmes, further perpetuating financial exclusion.

On cultural norms and gender biases remain significant deterrents to young women’s entrepreneurial growth. Some sectors within the agro-allied industry are traditionally viewed as male-dominated, making it difficult for young women to gain acceptance. A respondent observed: *"certain businesses are traditionally perceived as male occupations, and women are discouraged from venturing into them."*

Additionally, limited access to land ownership remains a pressing issue, restricting young women's ability to expand their businesses. One participant stated: ***"women lack access to land, which makes it difficult for them to scale their businesses and increase production."***

Young women-led agro-allied businesses often struggle with high costs and scarcity of raw materials. Many entrepreneurs lack the capital required to procure essential inputs, forcing them to operate on a small scale. A participant emphasized: *"Raw materials are not readily available, and even when they are, they are too expensive to buy."* Additionally, finding skilled labor remains a challenge. One entrepreneur shared: ***"the women have limited skilled labor to engage, making it difficult to expand their businesses effectively."***

Furthermore, Infrastructure deficits—such as inadequate processing facilities, poor road networks, and unreliable electricity—pose further barriers. Several young women reported difficulties in accessing modern processing equipment. As one respondent mentioned: ***"Limited processing facilities are available for women, and this affects the quality of their products."*** Another respondent highlighted the impact of poor infrastructure on productivity: ***"Lack of access to modern processing facilities makes it hard for women to compete in the market."***

Moreover, market accessibility is another major constraint for young women-led businesses. Limited marketing channels and cultural biases make it harder for young women to sell their products. One respondent noted: ***"cultural norms in some communities discourage women from engaging in large-scale trade, which limits their market reach."*** Another participant added: ***"Most women-led organizations produce in small quantities and do not have access to large-scale buyers."***

Quality, Quantity, and State of Access to Infrastructure & Business Support Ecosystem

The quality and accessibility of infrastructure and business support services play a crucial role in determining the success of young women-led enterprises. The study assessed key infrastructure components, including electricity, land access, roads, water supply, and storage facilities.

Respondents rated electricity supply as "Not Good," indicating frequent power outages that disrupt business operations. A respondents commented that ***"...In communities without electricity, women had to rely on generators to power the processing machines, increasing operational costs and limiting efficiency"***

Respondents have different assessment as land access for young women entrepreneurs varies, with three respondents rating it as "Average" while others marked it as "Not Good." A common concern was the difficulty of acquiring land due to traditional inheritance laws that favor male ownership.

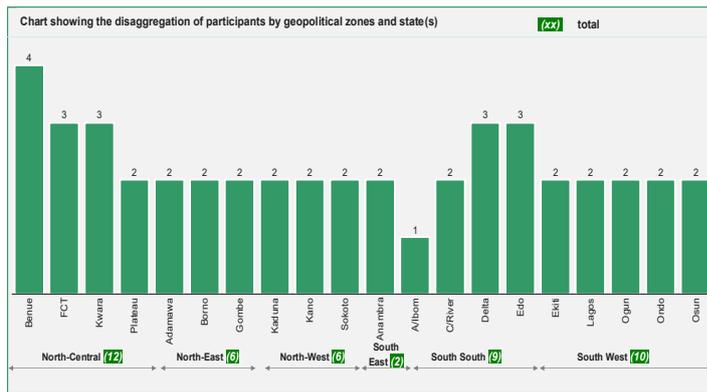
Road infrastructure is rated as "Average" in most areas, which suggests moderate but insufficient access to transportation. Poor road conditions make it difficult to transport goods efficiently, increasing logistics costs and reducing profitability.

Water access is mixed, with responses ranging from "Not Good" to "Average." Inadequate water supply affects irrigation and processing activities, limiting productivity. On Storage facilities were overwhelmingly rated as "Not Good," highlighting the need for improved storage solutions to prevent post-harvest losses.

3.5 Thematic Analysis of KIIs by Financial Institutions

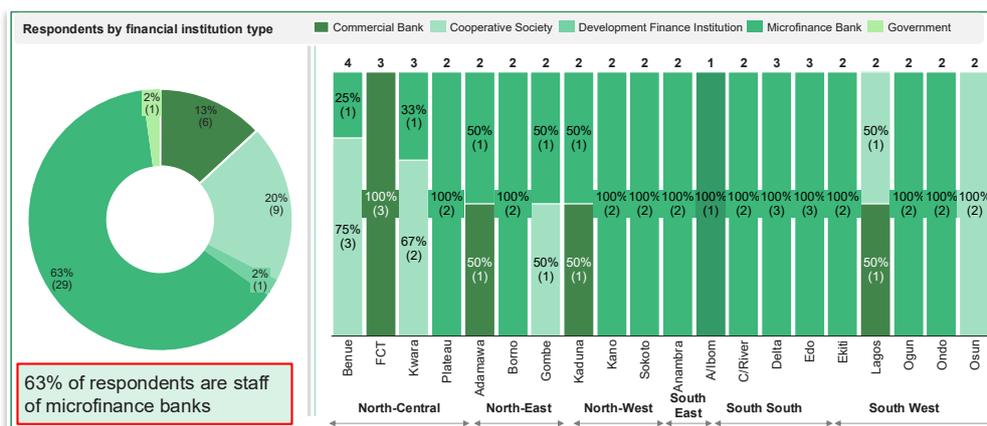
A total 46 Key Informants interviews were conducted across the six geopolitical zones in Nigeria through in-person and online contacts (3). The North-Central and South-West zones (48%) have the highest number of participants.

Figure 39: Number of FI respondents by States and geopolitical zones



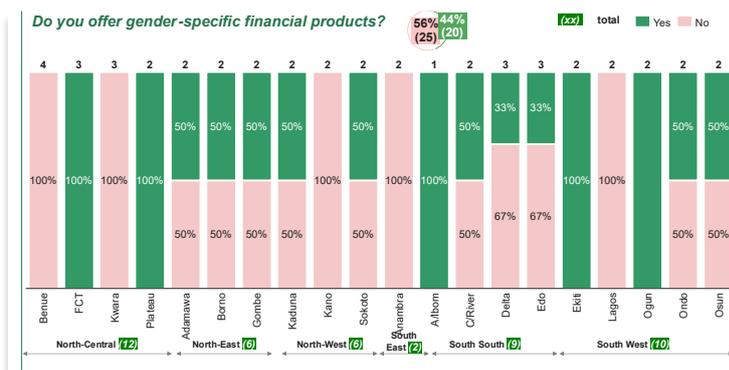
Of the 46 participants, 29 (63%) are staff of Microfinance banks ranging from managers, operations officers, head of departments etc. This could facilitate the incorporation of their perspectives to provide a gender-specific financial perspective on the growth of young women-led businesses in high-demand agro-allied and light manufacturing industries. Insights provided by representatives of financial institutions help in understanding young women’s access to finance, the economic impact of microfinance on young women entrepreneurs, gender-specific business challenges, and the role of financial inclusion in empowering young women.

Figure 40: Financial Institutions Respondent Breakdown



On gender-related strategies, only 44 percent of the participants identified that their institutions run gender-specific programmes. Additionally, only 7 participants stated that up to seventy percent of their SME loan portfolio is allocated to young women-led businesses. This reveals that even within financial institutions that do provide loans to young women, the total funding allocated is often disproportionately small. This financial exclusion could lead to a cycle of limited business growth, reduced innovation, and weaker market competitiveness for young women in agro-allied industries. Beyond financial constraints, the absence of gender-specific products also affects the type of support services young women entrepreneurs receive from financial institutions. Many microfinance banks and lending agencies provide business development training, mentorship, and flexible repayment options. However, when financial products are not tailored to the realities of young women-led businesses—such as the need for smaller loan sizes, grace periods for seasonal agricultural businesses, or support for informal cooperatives— young women entrepreneurs miss out on crucial capacity-building initiatives. This limits their ability to optimize production, embrace modern technology, and integrate into more formal supply chains.

Figure 41: Chart showing number of respondents reporting gender-related products



Furthermore, similar across all states, respondents reported that poor financial literacy, creditworthiness and collateral backing are the major impediments of granting access to loans among young women-led agribusinesses related to the prominent key areas which include crop production and livestock farming as shown in the table below. This highlights that existing training approaches are not effective which further exacerbates the challenge of access to finance.

Figure 42: Chart showing prominent areas of young women-led agri-businesses that financial institutions fund

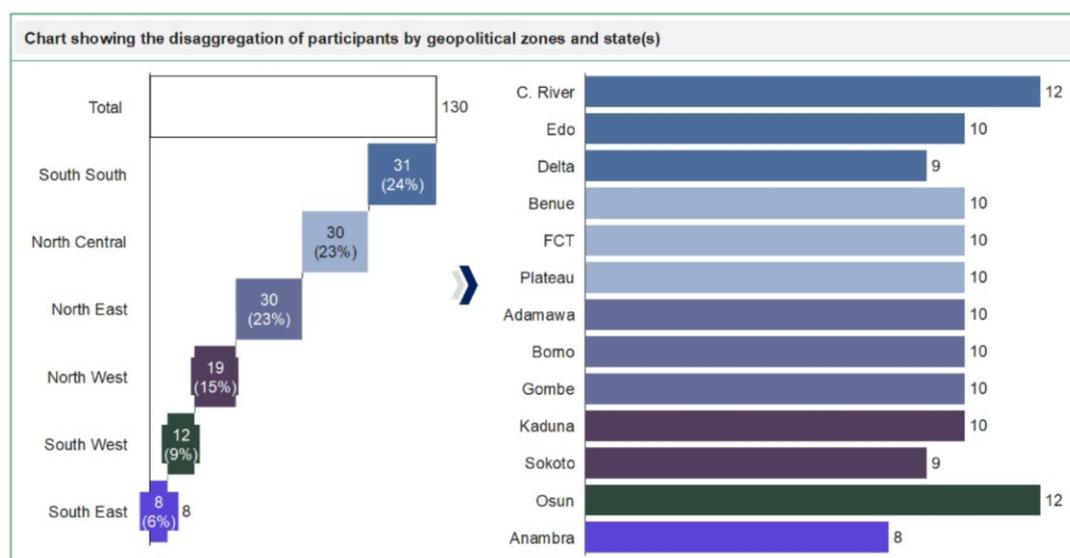
Geopolitical Zones	State	Count of State	Crop production	Livestock farming	Agro-processing	Input supply	Agribusiness services (e.g., logistics, distribution)	Others (please specify)
North Central	Benue	4	4	1	1	1	3	1
	FCT	3	2	3	2	1	2	0
	Kwara	3	2	3	2	0	0	0
North East	Plateau	2	2	2	2	1	1	0
	Adamawa	2	1	0	1	0	0	0
	Borno	2	2	2	1	0	0	0
North West	Gombe	2	2	2	1	0	0	0
	Kaduna	2	1	2	2	0	1	0
	Kano	2	0	2	1	1	1	0
South East	Sokoto	2	1	1	2	1	1	0
	Anambra	2	2	2	0	0	1	0
South South	Akwai Ibom	1	0	1	0	0	0	0
	Cross River	2	0	2	0	0	0	0
	Delta	3	1	2	3	1	2	0
South West	Edo	3	2	3	2	1	2	0
	Ekiti	2	2	2	2	1	1	0
	Lagos	2	2	0	0	0	1	0
	Ogun	2	0	0	2	2	2	0
	Ondo	2	1	0	1	0	0	0
	Osun	2	2	2	2	2	1	0
			30	32	27	12	19	1

4. Findings from RDPs and PWD

4.1 Thematic Analysis of FGDs by Refugees and Displaced Persons

A total of 13 FGDs were conducted in separate locations across Nigeria, with representation across the six geopolitical zones of the country. The South South Region produced the greatest number (24%) of participants (31), many of whom were recruited from Cross River State. The South East, on the other hand, produced the least number of participants (8) in the FGD, accounting for 6% of participants, all of whom were recruited from Anambra State. The FGDs comprised an average of ten (10) persons across each selected location, allowing differentiated opinions and responses where necessary.

Figure 43: Participation of RDPs in FGDs



Cross-country and cross-border market opportunities

Agro-businesses are generally perceived as having the highest degree of cross-border prospects in terms of opportunities among displaced persons. This can be viewed from the thematic classification of responses provided across the country when participants were asked about the business and employment opportunities available for internally displaced persons. A huge percentage noted that they would prefer to start peasant farming of crops (e.g., cassava), while a few others noted that rearing of livestock and food processing could more or less serve as sources of livelihood. With respect to the relevant requirement to initiate the identified businesses, respondents were generally laid back and bemoaned regularly providing data for NGOs and government representatives with promises to help them start, albeit with no further commitment to these promises. Nevertheless, skills and funding were identified as critical factors to identify the identified businesses.

Barriers against women entrepreneurs' participation

Unlike cross-border market opportunities, which were relatively the same across the six geopolitical zones, themes signifying challenges/barriers to participation or even starting an agro-business differ slightly across the six geopolitical zones. While lack of capital and input implements were general themes (problems) across all the FGDs, respondents from South-South and South-West lamented a lack of technical expertise. This implies that even with relevant funding, such business may soon collapse without the requisite skills to manage it. In contrast, northern

respondents stressed access to land as a major barrier, alongside insurgency, activities of bandits, and herdsmen, who occasionally kidnap and sometimes kill farmers. While the menace of herdsmen is also on the rise in the southern part of Nigeria, the respondents failed to emphasize this issue, suggesting that they are not considering any form of scaled entrepreneurial agro-business but may rather keep it at the backyard level, where the risk of kidnapping is limited. While climate change factors and cultural norms were mentioned as barriers, these themes were more or less localized to specific areas (e.g., Delta (flooding) and Benue (cultural restrictions)) and were relatively unpopular among respondents. This result may be indicative of an improvement in how culture is used against young women or a lack of accurate knowledge of how climate change is affecting.

Current state of Agro Allied and light manufacturing industries.

Peasant farming was the most popular agro-business contributing to the employment/potential for employment of young women in displacement camps. This correlates with their preferences in terms of cross-country market opportunities. Vegetables and crops such as cassava, potatoes, and yam were the most common cultivated crops. In addition to peasant farming, small businesses such as fashion design, hair styling, and petty trading also served as sources of employment for young women. These business choices are mainly embraced because of their relatively low start-up capital. Nevertheless, without knowledge or skills for proper effective business management, young women in displacement camps can barely succeed in these businesses. The teeming population of Nigeria also makes the agricultural sector highly performing, as food items remain highly essential commodities for every home; hence, joining the value chain as a small-scale farmer and a seller of farm produce highlights the importance of the business as an avenue for job creation.

Support Expectations

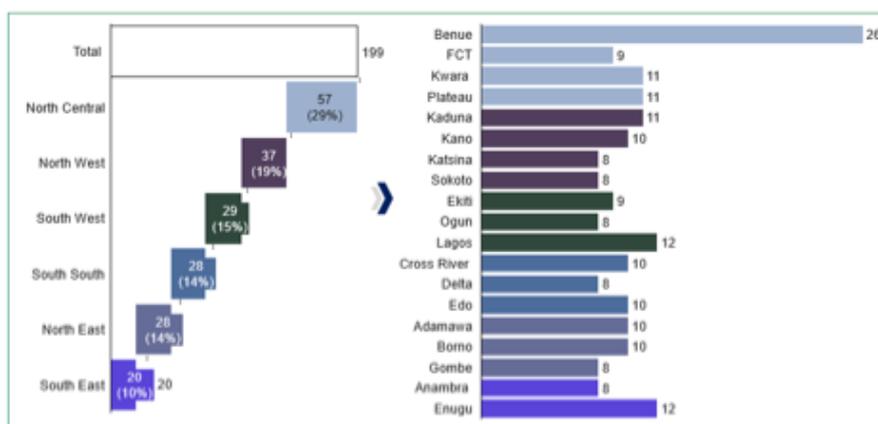
Participants of the FGDs generally believe that government and non-governmental organizations can provide the needed financial support for young women-led entrepreneurship businesses. While this should indeed be the role of the government whether at local, state, or national level, there is a perception that the government has not done enough to support young women. For example, when asked whether there are organizations providing support for economic activities embarked upon by young women in the camp, respondents from FCT, Gombe, Kaduna, and Osun states noted that there were no such things. This reflects a lack of proper attention to the needs of vulnerable populations who would have otherwise been better-off economically if they were empowered. Overall, support from government is generally non-existent, while those from non-governmental partners were not directed at growing entrepreneurship businesses among young women in the camps. Furthermore, government's lack of interest reflects in the lack of policy actions to address the economic or entrepreneurial needs of young women in the displacement camps.

4.2 Thematic Analysis of FGDs by Persons with Disabilities

A total of 21 Focus Group Discussions (FGDs) were conducted across 18 states in Nigeria, ensuring broad representation from all of the country's six geopolitical zones. Participants were selected from groups of women with disabilities (PWDs), some of which included young women and local women's associations for a more comprehensive viewpoint. Although the number of participants varied, the sessions were planned to keep each group at an average of about ten, allowing for rich, qualitative engagement.

The North Central zone had the most participants overall with a total of 60 women selected from Benue, FCT, Kwara, and Plateau states. Notably, the Terkweyi Women Association and the Godia Bulus group participated in two different FGDs held in Benue. In contrast, the South East zone made the least contribution, with 20 participants from the states of Anambra and Enugu, or roughly 9.5% of the total participants.

Figure 44: Participation of PWD focus group discussions



Cross-country and cross-border market opportunities

The analysis of the responses from the FGDs across Nigeria's six geopolitical zones reveals a number of cross-border and cross-country market opportunities, within underutilized value chains involving PWDs. These value chains have the potential to greatly accelerate inclusive economic growth and regional trade integration if they are accompanied by the right kind of funding and capacity-building programmes. Commodities such as wheat, garlic, cassava, rice, yam flour, and garri were identified in the South West, North Central (Kwara, FCT, Ekiti), and North East (Gombe) for agro-processing. If land, equipment, and processing infrastructure are available, these have a lot of potential, especially for derivative products like flour and oil.

The cosmetics and personal care industry, inclusive of products such as body oil, liquid soap, creams, and Vaseline is prevalent in Plateau, Borno, as well as in other northern states, offering sizeable cottage industry that possesses the potential for regional and international trade. Textiles and creative arts also emerged as key opportunities, with bead-making in Adamawa, Adire fabrics in Ogun, and leather works in Plateau, all pointing to artisanal markets waiting to be tapped, with export potential, especially within ECOWAS. In the technology and green jobs sector, PWDs in Lagos expressed interest in tech. Edo participants also highlighted green jobs and hospitality as viable sectors with opportunities. Agriculture and allied services such as mushroom, piggery, pepper, fish farming were emphasised in Cross River, Delta, and Anambra with needs centred on grants and land access. Key implementation requirements identified include skills training and equipment, grants and subsidised loans tailored for PWDs, access to infrastructure and land, as well as advocacy to combat discrimination and foster participation in these value chains.

Barriers against women entrepreneurs' participation

Analysis of the collected data reveals a mix of demand-side and supply-side barriers that hinder PWDs in the identified high-demand agro-allied industries across Nigeria.

Table 9: Demand-side and Supply-side Barriers that Hinder PWDs

Barrier Type	Category	Details	States Mentioned
Supply-Side Barriers	Mobility and Infrastructure	Lack of assistive facilities and poor physical access to markets	Lagos, Gombe, Borno
	Policy and Regulation	Burdensome taxes, bureaucratic hurdles, weak policy implementation	Ekiti, Benue, FCT, Ogun, Lagos
	Access to Finance	Discriminatory lending, lack of collateral, high interest rates	Adamawa, Borno, Gombe, Lagos, Kwara, Delta, FCT, Sokoto, Benue
	Labor Access	Difficulty hiring skilled workers	Kano, Kwara
	Raw Materials and Equipment	High cost/scarcity of materials, lack of tools/machines, limited transport	Adamawa, Gombe, Anambra
	Export and Scale Limitations	Costly packaging, logistics fees, weak knowledge of export regulations	Plateau, Edo, Ogun
Demand-Side Barriers	Market Visibility and Reach	Poor advertising, weak networks, and limited export market knowledge	Gombe, Delta, Edo
	Gender Norms and Exclusion	Restriction of asset ownership and marginalization in decision-making	General (not state-specific)
	Cultural Stigma and Bias	Negative perceptions of PWD-made goods; price pressure due to discrimination	Adamawa, Borno, Anambra, Lagos, Kano, Kwara

On supply-side barriers, limited access to finance, discriminatory lending practices, lack of collateral, and high interest rates are major challenges faced by PWDs. Policy and regulatory constraints, such as burdensome taxes and revenue demands, bureaucratic bottlenecks, and poor implementation of PWD-supportive policies, also hinder growth. Lack of mobility and assistive infrastructure limits access to production centers and markets. Operational challenges include high costs, scarcity of raw materials, limited access to skilled labor, and insufficient equipment. Export barriers, such as expensive packaging and low regulatory knowledge, further restrict opportunities for scale and income diversification.

On the demand-side, PWDs are faced with barriers such as societal biases, including cultural stigmatisation and a lack of knowledge about export markets. Consumers often avoid PWD-made goods, forcing young women to lower prices to remain competitive. Gender norms restrict ownership of productive assets, reinforcing social exclusion. Poor advertising, networking, and lack of knowledge about export markets further limit young women's economic agency. This results in young women-led agro enterprises being confined to subsistence-level operations. In essence, while both supply- and demand-side barriers are significant, supply-side barriers are more foundational and pervasive, often intensifying demand-side limitations. This means that more holistic interventions may be necessary for inclusive progress.

Identification of High-Growth Industries

As shown in the table below, the agro-allied and light manufacturing industries in Nigeria are showing strong growth potential, local demand, and emerging export prospects. Key agro-allied products like rice, cassava, groundnut, maize, and soybeans are gaining traction in the North East, North West, and North Central. Value-added processing in the South is attracting micro-enterprise activity, particularly among persons with disabilities. Light manufacturing activities like food packaging, seafood marketing, and traditional fabrics are gaining traction in Ogun and Lagos. These sectors contribute to employment and economic inclusion, particularly for vulnerable populations like young women and men.

Table 10: Agro-allied and light manufacturing sector potential across Nigeria

Region	Trends	Key Products/Activities	Opportunities
North East, North West, North Central	Strong staple crop production, widespread local demand	Rice, Cassava, Groundnut, Maize, Soybeans	Agro-processing, scaling to regional export
South West (Ogun, Lagos)	Urban market integration, rise of light manufacturing	Foodstuff Packaging, Seafood Marketing, Adire Fabric Production	Support for branding, market access, and infrastructure
South South, South East, South West	Growing micro-enterprises, value addition by PWDs	Palm Oil, Garri, Starch, Dried Seafood, Confectionaries	Cottage industry support, regional supply chain development
All Regions	High employment potential for young women & men and PWDs	Agro-Allied and Light Manufacturing (general)	Targeted investments in processing, skills, finance, and inclusive access

Identified high-growth industries based on high market demand within Agro-Allied industries

The table below shows the high-growth industries in agro-allied and light manufacturing sectors, driven by market demand and active participation of PWDs.

Table 11: High-growth industries for inclusive job creation

Sector	Key Value Chains	Geographic Focus	Market Drivers	Job Creation Potential
Light Manufacturing	Tailoring, Shoe Making, Beauty Services (Spa, Makeup)	North East, South East	Growing urban demand, low entry barrier	High – labour-intensive, strong young women uptake
Creative and Craft	Bead Making	South East, South West	Cultural relevance, artisanal appeal	Moderate – niche market, good for self-employment
Agro Processing	Spice Production, Snack	All Zones (esp.	Daily consumption,	Medium to High – strong micro-enterprise potential

	Production, Vegetable Processing	urban/peri-urban areas)	accessible raw materials	
Agro-Allied	Groundnut Oil, Cassava (Garri, Flour), Soybean, Poultry	North West, North Central	Ease of production, widespread consumption	High – suitable for PWDs, scalable for cooperatives

Key value chains in agro-allied industries include groundnut oil, cassava, soybean, and poultry, while light manufacturing sectors include tailoring, shoe making, and beauty services. Spice and snack production, bead making, and vegetable processing also show potential for job creation and localized scaling.

Infrastructure Support

The analysis of the data from the FGDs, as summarized in the table below, show that infrastructure support for PWDs is minimal across most regions, with significant gaps in transportation, storage, energy, and accessibility. In the North East, North West, and North Central, respondents often report no infrastructure support or uncertainty. Exceptions include limited transportation in Kano and FCT, and limited energy access in Gombe and Benue. The South South zone, particularly Cross River, offers good facilities.

Table 12: Infrastructure Support for PWDs across geopolitical zones

Region	States Mentioned	Infrastructure Support Level	Key Observations
North East	Gombe	Minimal	Some energy access; most respondents report no structured support
North Central	FCT, Benue	Patchy	FCT has some transport support; Benue noted some electricity access
North West	Kano	Very Limited	Limited transportation access; otherwise lacking
South South	Cross River	Relatively Strong	Good facilities: storage, electricity, and water available
South East	Not prominently featured	Not Reported	No specific infrastructure mentions
South West	Lagos, Ogun	Mixed	Lagos has major accessibility gaps; Ogun offers good roads, stable electricity, and tech training

Identified barriers and challenges faced by PWDs and infrastructure gap

The table below is a summary of the core themes related to the barriers and challenges experienced by PWDs in the study area in the agro-allied and light manufacturing sectors in Nigeria. Financial constraints are the most prevalent, with many young women lacking access to capital due to high interest rates, stringent collateral requirements, and discriminatory lending practices. Cultural and societal norms also play a significant role in restricting entrepreneurial activity. Women with disabilities often experience double marginalization, restricted by their gender and physical condition, and are sometimes discouraged or patronized rather than supported. Infrastructure and regulatory barriers further complicate these challenges. Inadequate transportation, poor road networks, lack of mobility aids, and inaccessible markets create logistical hurdles. Tax burdens, unexpected levies, and restrictive local policies also constrain business operations. Even when

regulatory policies exist to support PWDs, poor implementation undermines their effectiveness. Availability of resources is another concern, with high input costs, difficulty accessing skilled labor, and modern equipment limiting productivity. Women also report challenges in accessing modern facilities that meet production or export standards. Limited access to export markets severely restricts business growth, as most participants lack knowledge or experience in this area. High transportation costs, lack of packaging, and limited digital or trade networks serve as key barriers.

Table 13: Summary of barriers and challenges faced by PWD women entrepreneurs

Barrier Type	Key Challenges	Regions Mentioned
Cultural Factors	Stigma against PWDs, family restrictions, gendered norms limiting mobility and enterprise participation	Adamawa, Anambra, general rural areas
Regulatory Barriers	Tax burdens, hawking restrictions, weak policy enforcement, exclusion from support programmes	Ekiti, FCT, Benue, Plateau, Lagos
Financial Constraints	Lack of access to credit, high interest rates, collateral requirements, exclusion of PWDs, reduced profits, informal credit cheating	Nationwide (esp. NE, SE, NC, SW)
Infrastructure Gaps	Poor roads, lack of assistive devices, inaccessible transport/markets, limited energy supply, inadequate storage and processing facilities	Adamawa, Anambra, Delta, Gombe, Lagos, FCT
Resource Availability	Scarce raw materials, expensive inputs (e.g., poultry feed), lack of skilled labour	Kwara, Benue, rural zones
Market/Export Access	Limited knowledge of export markets, high logistics cost, lack of packaging, low networking opportunities	Most zones (esp. SE, SS, NE)

5. Discussion and Insights

The insights based on the literature review and field data collection exercise point towards specific themes as they affect young women entrepreneurs in Nigeria and these will be discussed in various sections.

5.1 Identification Of High Growth Industries

The agro-allied and light manufacturing industries in Nigeria are vibrant and evolving sectors with growing contributions to economic development, job creation, and inclusive participation. These sectors are fuelled by high domestic demand, a growing population of young women and men, and abundant natural resources. The primary demand driver of commodities in the sector was the growing population and the need to feed that population.

In the northern geopolitical zones, there is strong production of staple crops like rice, cassava, groundnut, maize, and soybean. These crops feed into agro-processing ventures, which have potential for regional export and local enterprise development.

In the southern regions, particularly the South West (e.g., Ogun and Lagos), the rise of urban centres is spurring light manufacturing industries such as foodstuff packaging, seafood marketing, and traditional textile production (e.g., Adire). The South South and South East regions are witnessing a growth in micro-enterprises focused on oil palm, cassava derivatives e.g. garri and starch, and seafood processing, with active participation by marginalized groups including PWDs.

Overall, these industries are characterized by:

- High employment potential, especially for young women & men, and PWDs.
- Strong domestic consumption patterns, especially in food products.
- Rising export prospects for select products like sesame seeds, cassava derivatives, and shea butter.
- Micro-enterprise dominance, particularly in food processing and household products.

Region-Specific Packaged Agro-Food Products and Light Manufacturing Items

Below are regionally relevant products that are easily scalable:

Region	Packaged Agro-Food Products	Light Manufacturing Items
North Central	Soybeans (Soya milk) , Cassava (garri, cassava flour)	Tailoring, cosmetics (shea) , spice processing
North West	Sesame oil, groundnut oil	Bead making, poultry feed production
North East	Dried pepper , rice flour	Shoe making, tailoring
South West	Cassava products (garri, flour), dried fruits, honey	Adire textiles , packaged snacks
South East	Palm oil , yam flour, dried seafood, cassava derivatives , honey	Pottery, local crafts
South South	Cassava (Starch, garri) , Aquaculture (Seafood processing)	Beauty services, textiles

The value chains in bold in the table above are those that tally with those identified in the literature review. However, primary data brought out additional value chains and sectors, which hold promise for young women entrepreneurs.

5.1.1 Inclusive Industries for PWDs

PWDs play an increasingly visible role in agro-allied and light manufacturing industries, particularly where the work is decentralized, home-based, or craft-intensive. Industries showing promise include:

- **Agro-processing of accessible products:** Groundnut oil, cassava flour, garri, and soybeans are simple to produce with low-technology equipment and are scalable in cooperative models.
- **Crafts and Creative Industries:** Bead-making, tailoring, and soap production are labour-intensive, low-capital, and culturally rooted, making them ideal for PWDs.
- **Beauty and Personal Care Services:** PWDs are already engaging in makeup artistry, spa services, and skincare product making, often from home-based setups.

An analysis of the value chains with high growth and high productivity presents the following as prospective target value chains for further exploration and intervening:

- Cassava and Derivatives (Garri, Flour, Starch)
- Palm Oil and Palm Kernel
- Fish Farming and Processing
- Groundnut and Groundnut Oil
- Sesame Seed and Oil
- Soybean and Soy Milk
- Honey and Beekeeping
- Shea Butter
- Textiles (Adire/Ankara)
- Pepper and Spices

5.2 Assessment of the Current State of Women-Led Enterprises

The findings from the thematic analysis reveal that young women-led enterprises in Nigeria possess a strong market presence, with 59.71% of businesses reporting high demand for their products. This indicates that these enterprises are successfully meeting consumer needs and maintaining relevance in their respective sectors. However, despite this positive outlook, a substantial 67.87% of the businesses indicated that foreign exchange rate fluctuations significantly impact their operations. This is particularly true for enterprises that rely on imported raw materials or inputs. The consequence of this exposure is an increase in operational costs, instability in pricing strategies, and erosion of profit margins. To withstand these economic shocks, there is a critical need for these businesses to localize their supply chains and implement strategic financial planning that would help mitigate the risks associated with currency volatility.

In comparison with male owned businesses, research shows that the male owned businesses are more profitable than their female counterparts. Young women focused more about the impact of

their business on people than they did on their company's profit, but the men care primarily about profits¹²¹. This can impact business growth potentials.

In terms of productivity and performance, the data suggests that a large proportion of young women-led enterprises are operating efficiently. Approximately 38.98% of them are running at full capacity, which often reflects well-structured operations and effective resource utilization. Furthermore, more than 72% of these businesses are functioning at or near full capacity, highlighting strong productivity levels. Encouragingly, over 98% of the businesses are profitable, with nearly half achieving exceptional results. Only a very small fraction—about 1.3%—reported being unprofitable, pointing to a sector that is largely viable and growing. However, it is important to note that around 27.74% of these businesses are still operating below their potential. This underutilization of capacity may stem from challenges such as limited access to resources, poor infrastructure, or market entry barriers, all of which warrant targeted interventions to ensure inclusive participation and growth.

Despite the generally positive performance, young women entrepreneurs face several critical challenges that hinder their ability to sustain and expand their businesses. Chief among these is the issue of finance. The most frequently mentioned constraint was related to funding—specifically limited access to credit facilities, lack of capital, and poor financial literacy. These financial barriers are exacerbated by high interest rates and collateral requirements that many small businesses cannot meet. Transportation and logistics represent the second most pressing set of challenges. Inadequate road networks, high delivery costs, and delays in the movement of goods severely impact the ability of young women entrepreneurs to access raw materials or deliver finished products to market. Storage issues and limited access to functional supply chains further compound the problem, particularly for perishable agro-products. Additionally, unstable market conditions—driven by inflation, inconsistent government policies, and broader economic insecurity—create a difficult operating environment. Addressing these multifaceted barriers through strategic infrastructure investments, financial inclusion initiatives, and entrepreneurship support programmes will be vital to unlocking the full potential of young women-led enterprises in Nigeria.

5.2.1 Sustainability and scalability of women-led businesses

The assessment of sustainability and scalability among young women-led businesses in Nigeria's agro-allied and light manufacturing sectors reveals both notable potential and persistent structural limitations. **Funding emerges as the most critical factor influencing business expansion, as identified by over a quarter of respondents. This is followed closely by needs for equipment and raw materials—signaling that operational constraints remain a core barrier to scaling up.** These challenges reflect broader systemic issues around financial inclusion, access to productive infrastructure, and supply chain reliability. Furthermore, the need for skilled personnel and basic infrastructure underscores the importance of local support systems, such as vocational training, enterprise hubs, and community-based value chain development.

Despite widespread confidence in the capacity to scale within state boundaries—evidenced by 93.81% of businesses indicating readiness for intra-state expansion—only a small fraction (20.56%) have made efforts to reach markets beyond their immediate environment, and even fewer (1.74%) have explored export opportunities through frameworks like the AfCFTA. This shows that while many of these businesses are poised for regional growth, they remain largely confined

¹²¹ Entrepreneurial Cognition, Mindset and Selection: Developing the Talent of African Entrepreneurs. Tony Elumelu Foundation & Stanford University, 2019

to local markets. The reasons are clear: lack of access to land, capital, reliable logistics, machinery, and energy are pervasive, with funding emerging as the single most dominant need. Without addressing these foundational barriers, the potential for broader market integration—nationally or continentally—will remain limited.

Adding further complexity is the exposure of these businesses to climate-related risks. Nearly three-quarters of the young women-led businesses have reported experiencing direct impacts from environmental disruptions such as flooding, pest outbreaks, excessive heat, and drought. These climate-induced shocks not only threaten production and profitability, especially in agriculture and agro-processing, but also deter investment and complicate long-term planning. As such, climate resilience must become central to conversations around sustainability. If left unaddressed, the frequency and severity of climate events could further constrain already limited growth trajectories, undermining the viability of enterprises that are otherwise well-positioned for expansion.

5.2.2 Resilience assessment of women entrepreneurs

Young women-led businesses in Nigeria’s agro-allied and light manufacturing sectors are significantly exposed to climate-related disruptions such as flooding, drought, pest outbreaks, and extreme heat. Over 74% have reported direct impacts, particularly in agriculture and agro-processing, where production cycles are vulnerable to environmental instability. These disruptions threaten not only operational continuity and profitability but also undermine long-term planning and resilience. Without investment in climate adaptation and infrastructure, these enterprises remain at risk of further setbacks.

The operations of young women-led enterprises are heavily influenced by macroeconomic instability, especially fluctuating foreign exchange rates, inflation, and limited access to affordable finance. With nearly 68% affected by exchange rate volatility, businesses that rely on imported inputs face increased costs and unstable pricing, eroding their profit margins. High interest rates and inadequate credit access further restrict their growth, making strategic financial planning and localized supply chains essential for mitigating these risks.

Although most young women-led businesses demonstrate strong local demand and operate efficiently, their ability to expand remains limited. Only a small percentage have accessed markets beyond their local areas or explored export opportunities, primarily due to barriers like inadequate infrastructure, logistics challenges, and lack of capital. This restricted market reach limits their competitiveness and scalability, highlighting the need for improved access to regional and international markets through investment in infrastructure and enterprise development.

5.3 Cross-country and cross-border market opportunities

Insights from FGDs across Nigeria reveal promising cross-border and cross-country market opportunities in the agriculture and agro-allied sectors, particularly for young women entrepreneurs, internally displaced women, and women with disabilities. These opportunities, if properly harnessed, can foster inclusive economic growth, support livelihood restoration, and drive regional trade integration within the ECOWAS sub-region and beyond.

Young women entrepreneurs across Nigeria identified several underexploited but high-potential value chains, including sesame seeds, cotton, cassava, oil palm, yam, and groundnuts. These commodities are geographically diverse, with sesame prevalent in the North East, poultry in the North West, and cassava and oil palm dominating the South. Notably, sesame and cotton were

frequently highlighted across northern states, pointing to latent cross-border trade prospects, particularly with neighboring Sahel and North African countries. However, a major limitation to scaling these opportunities is the absence of localized processing infrastructure, which constrains value addition and limits the competitiveness of Nigerian produce in external markets.

Internally displaced women echoed similar sentiments, recognizing cassava farming, livestock rearing, and food processing as viable pathways to economic engagement and cross-border trading. Yet, the recurring challenge is the unfulfilled promises of support from governmental and humanitarian agencies. Despite their willingness to engage in productive ventures, the lack of concrete investments, access to training, and start-up capital has left many without the means to actualize their business aspirations.

Young women with disabilities demonstrated strong entrepreneurial ambition, identifying diverse value chains beyond agriculture—including cosmetics, personal care products, textiles, and creative arts—as areas with cross-border market potential. Bead-making, Adire fabric production, and leather works, particularly in Adamawa, Ogun, and Plateau states respectively, reflect the artisanal richness of young Nigerian women’s enterprises and their capacity to meet demand in regional and diaspora markets. In the agro-processing space, PWDs identified derivative products such as cassava flour, rice, and yam flour as valuable commodities, especially if supported by access to equipment, land, and processing facilities.

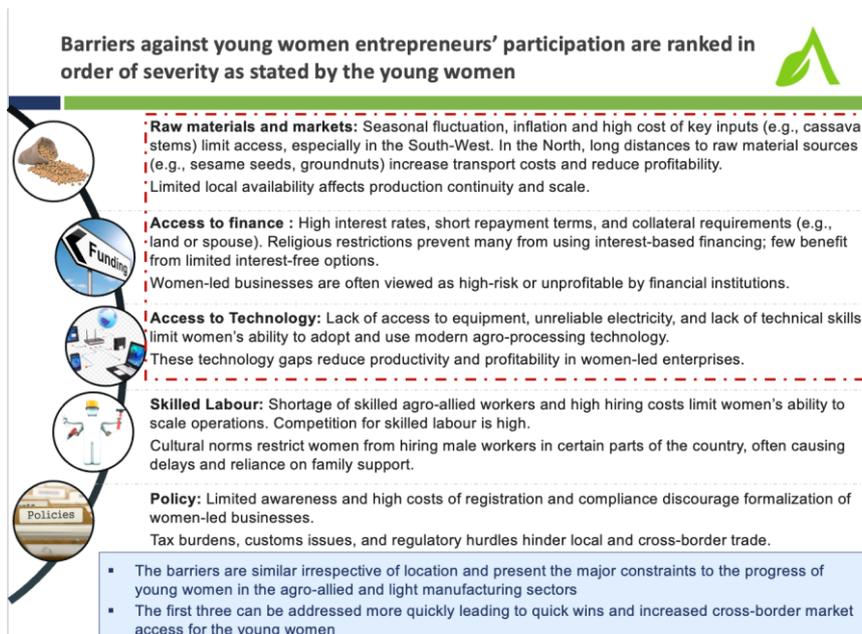
Technology and green jobs also emerged as frontier sectors, with young women expressing interest in digital skills, sustainable enterprises, and hospitality. These sectors can facilitate virtual markets, remote service delivery, and eco-friendly products with international appeal.

Across all groups, several common implementation needs were highlighted. These include access to modern processing equipment, land, and community-based infrastructure; grants and low-interest loans tailored to young women’s realities; technical and business development training; and coordinated investment through cooperatives and public-private partnerships. Equally important is the need for targeted advocacy to eliminate systemic barriers—such as discrimination and poor access to information—that hinder young women’s participation in high-value sectors.

5.4 Barriers to Women Entrepreneurs’ Participation in Agro-Allied Industries

Young women entrepreneurs in Nigeria’s agro-allied sector face significant barriers that hinder their participation and growth. These barriers can be categorized into supply-side and demand-side constraints. This paper examines these barriers and proposes solutions to foster a more inclusive and equitable entrepreneurial ecosystem.

Figure 45: Barriers to young women participation (Ranked)



Supply-Side Barriers

Supply-side barriers encompass the challenges young women entrepreneurs face in acquiring the resources and capabilities needed to produce and deliver their products or services. These include:

- **Financial Constraints:** Limited access to credit, high interest rates, lack of collateral, and discriminatory lending practices restrict young women's ability to invest in their businesses.
- **Limited Access to Raw Materials:** High costs, scarcity, and seasonal availability of raw materials, coupled with supply chain disruptions and supplier discrimination, hinder production. Climate change further exacerbates the issues around seasonality and supply chain disruptions due to extreme weather events.
- **Technology, Skills and Equipment:** Lack of access to modern processing machinery and tools, coupled with insufficient skills to operate available technologies, reduces efficiency and productivity.
- **Infrastructure Deficits:** Inadequate processing facilities, poor transportation networks, unreliable electricity, and lack of storage facilities lead to increased costs, post-harvest losses, and reduced competitiveness.
- **Lack of Skilled Labor:** Shortages of skilled labor and the high cost of hiring and retaining qualified personnel limit young women's ability to scale their operations and adopt new technologies.
- **Policy and Regulatory Challenges:** Complex business registration processes with government agencies, issues around multiple taxation from various government agencies. Poor implementation of national policy on disability hinders PWD engagement in value chains.

Demand-Side Barriers

Demand-side barriers relate to the challenges young women entrepreneurs face in accessing markets and customers for their products or services. These include:

- **Limited Market Access:** Restricted access to distribution channels, lack of marketing and networking opportunities, and exclusion from export markets limit young women's ability to reach profitable markets.
- **Gender Norms and Exclusion:** Cultural and societal norms that restrict young women's mobility, limit their decision-making power, and hinder their ability to own land and other productive assets.
- **Cultural Stigma and Bias:** Negative perceptions of young women-led businesses or products, and discriminatory pricing practices that undermine their competitiveness.
- **Low Market Visibility:** Poor advertising, weak networks, and limited knowledge of export markets.
- **Competition:** Young women-led businesses often face unfair competition from larger, more established firms, limiting their growth potential.

Recommendations

Addressing these barriers requires a multifaceted approach involving collaboration between government, financial institutions, civil society organizations, and the private sector. The following solutions are recommended:

- **Improve Access to Finance:**
 - Implement gender-sensitive lending policies and practices.
 - Provide low-interest loans, grants, and alternative financing options tailored to young women's needs.
 - Establish women-focused financial products and simplify collateral requirements.
- **Enhance Access to Resources and Infrastructure:**
 - Facilitate young women's access to affordable raw materials, modern equipment, and technology.
 - Invest in rural infrastructure, including processing facilities, storage facilities, and transportation networks.
 - Provide training and technical assistance to improve young women's skills in production, processing, and marketing.
- **Promote Gender Equality and Challenge Cultural Norms:**
 - Implement policies that protect young women's rights to own land and other assets.
 - Conduct public awareness campaigns to challenge discriminatory norms and promote gender equality.
 - Provide support services that help young women balance work and family responsibilities.
- **Expand Market Access and Promote Women-Led Businesses:**
 - Create market linkages and facilitate young women's participation in trade fairs and exhibitions.
 - Provide training and support in marketing, branding, and packaging.
 - Promote the development of young women-owned cooperatives and marketing associations.
- **Streamline Regulations and Policies:**
 - Simplify and reduce the cost of business registration and licensing procedures.
 - Enforce gender-sensitive regulations and eliminate discriminatory practices.
 - Provide young women entrepreneurs with information and assistance in navigating regulatory requirements.

5.4.1 Barriers to PWD Participation

The barriers faced by PWD are somewhat similar to those of the young women, but with added issues surrounding their disabilities.

Supply-Side Barriers

- **Mobility and Infrastructure:** Lack of assistive facilities and poor physical access to markets. These are peculiar to PWD as many facilities do not provide disability support infrastructure.
- **Policy and Regulation:** Burdensome taxes, bureaucratic hurdles, weak policy implementation of the National Policy on Disability in Nigeria 2018.
- **Access to Finance:** Discriminatory lending, lack of collateral, high interest rates.
- **Labor Access:** Difficulty in hiring skilled workers due to non-availability and inability to pay
- **Raw Materials and Equipment:** High cost/scarcity of raw materials, lack of tools/machines due to cost and access
- **Export and Scale Limitations:** Costly packaging due to rising cost of imports, high logistics fees

Demand-Side Barriers

- **Market Visibility and Reach:** Poor advertising, weak networks, and limited export market regulation knowledge
- **Gender Norms and Exclusion:** Restriction of asset ownership and marginalization in decision-making
- **Cultural Stigma and Bias:** Negative perceptions of PWD-made goods; price pressure due to discrimination as clients try to pay much lower prices compared to other merchants.

Recommendations

In addition to the recommendations provided for young women, PWD have additional challenges to deal with and as such the following are recommended as additional solutions to their challenges:

- **Mobility and Infrastructure**
 - Advocate for disability-inclusive infrastructure in public spaces.
 - Work with disability-focused organizations to ensure accessibility for PWD.
- **Policy and Regulation**
 - Strengthen enforcement of the National Policy on Disability (2018).
 - Simplify business registration and offer tax incentives for PWD-led enterprises.
- **Market Visibility and Reach**
 - Train PWD on digital marketing and access to online/offline markets.
 - Organize trade fairs and exhibitions to promote PWD-made products.
- **Gender Norms and Exclusion**
 - Run awareness campaigns on asset and land rights for young women with disabilities.
 - Support their inclusion in cooperatives and decision-making platforms.
- **Cultural Stigma and Bias**
 - Ensure PWD are visible in public activities and programmes.
 - Conduct community campaigns to challenge stigma and promote inclusion.

5.4.2 Barriers to RDP Participation

RDPs often face significant roadblocks to sustaining entrepreneurial ventures in agricultural value chains due to limited to no access to land, lack of capital, and restricted market access. Agricultural entrepreneurship typically requires stability, access to farmland, and reliable infrastructure—conditions rarely present in displacement settings. Furthermore, they lack the financial resources, networks, and inputs necessary to engage in productive agribusiness activities. Their displaced situation also raises uncertainty for investments as they may return to the home communities soon after peace is restored. Displacement disrupts established supply chains and community-based support systems, making it harder for RDPs to reach markets or build viable agricultural enterprises.

In contrast, RDPs are more likely to find decent and gainful employment as skilled or semi-skilled workers in host communities, particularly when they possess transferable skills or receive targeted vocational training. Opportunities in agro-processing, repair services, logistics, and other support roles within agricultural value chains can offer a more stable income without the upfront risks and investments that entrepreneurship demands. These jobs can serve as stepping stones toward self-reliance and economic inclusion, especially when linked to urban or peri-urban agricultural sectors with more formal employment structures. They can also be transferable skills, which can set up new lines of economic activity when these RDPs return to their host communities or any other location where they decide to settle permanently.

Identified barriers to this group of young women are:

- **Lack of capital and inputs:** Lack of access to financial resources to purchase equipment and raw materials.
- **Lack of technical expertise:** Insufficient knowledge of the technical requirements to carry out the manufacturing processes properly. Insufficient knowledge on how to run a business profitably.
- **Access to land:** Due to the temporary residence in the locations and cultural norms around women's ownership of land.

5.5 Mapping Access to Infrastructure, Support Systems, and Institutions Across Women-Led Value Chains in Nigeria

The growth of young women-led enterprises in Nigeria's agricultural and agro-allied value chains is significantly constrained by a complex interplay of infrastructural deficits, weak business support systems, and limited access to ecosystem actors. Insights from across the geopolitical zones reveal a landscape in which infrastructural insufficiencies directly impact the quality, productivity, and profitability of young women's businesses.

One of the most pronounced barriers is the lack of access to critical infrastructure. Energy poverty remains a pervasive issue, as many young women rely on expensive, inconsistent fuel sources due to the unreliability or complete absence of electricity. These energy constraints inflate production costs and reduce processing capacity, particularly in agro-processing ventures. Respondents highlighted that power outages and the lack of grinding engines or stable energy supply limit their ability to add value to primary produce, undermining business growth and scalability.

Road and transport infrastructure is similarly deficient. Poorly maintained roads and limited connectivity to rural farming communities result in postharvest losses, logistical delays, and restricted market access. Inadequate storage facilities exacerbate these challenges—leading to

spoilage, particularly in perishable produce such as cassava, fruits, and vegetables—thus representing lost income and opportunity for reinvestment.

In terms of access to water and land, challenges are equally widespread. While some respondents rated water and land access as average, significant proportions reported poor access. Water scarcity or unreliable supply negatively affects sanitation, production processes, and personal well-being, while limited land access—due to tenure insecurity, legal barriers, or affordability—hinders scale-up for young women in farming and processing.

Digital infrastructure, increasingly critical in today's market environment, is underdeveloped for many young women entrepreneurs. Internet access is largely rated as average or poor, limiting digital inclusion, online sales, financial transactions, and access to business information. This digital divide disproportionately affects rural women and those with lower levels of literacy or digital fluency, curbing opportunities in e-commerce and mobile banking. These infrastructural challenges are in line with findings from the literature review which describe the major infrastructure including roads, power and irrigation as been inadequate in all zones in the country.

Despite these infrastructure gaps, there are encouraging signs of existing social structures that can be built upon. Over half of the respondents (51.46%) are members of cooperatives or business groups, which offer a foundation for collective action, shared learning through capacity building, financial inclusion through savings and advocacy. These platforms could be leveraged to channel training, financial services, and market access interventions. Cooperatives are limited in the scope of activities they can carry out therefore, external support in terms of capacity building and financing can aid the growth of these young women's businesses.

A major gap lies in business development practices—more than 76% of young women respondents do not keep business records, a practice that severely limits their ability to access credit, manage cash flow, or attract investment.

Furthermore, while some respondents expressed awareness of government and NGO support initiatives, there is a widespread perception of unmet promises and fragmented implementation. This points to the need for stronger coordination among ecosystem actors—public agencies, financial institutions, development partners, and private sector actors—to deliver holistic support tailored to the realities of young women in agribusiness. The young women did not have interactions with support organizations focused on cross-border trade. This was mostly because this type of trade was not on the radar of the young women and their scale of operation was mostly small, making international trade unfeasible.

5.6 Demographic Data Insights

The demographic profile of young women-led enterprises surveyed across Nigeria paints a complex yet revealing picture of educational attainment, business formality, enterprise size, and sectoral engagement. These insights offer valuable entry points for designing tailored interventions to unlock the potential of young women entrepreneurs, particularly within the agro-allied and light manufacturing sectors.

Educationally, the field data indicates that young women entrepreneurs are fairly educated, with a notable 54% holding basic education certificates—predominantly at the secondary school level—while a substantial 46% have attained tertiary education qualifications such as OND, HND, or bachelor's degrees. This blend of educational attainment suggests a foundation for enterprise growth, albeit with differing levels of technical and managerial readiness. Contrary to the expected

regional patterns, North Central Nigeria matched and, in some respects, exceeded the South West in terms of the proportion of young women with bachelor degrees.

However, this educational promise is yet to translate into widespread business formalization. Only 24% of the businesses surveyed are registered with the Corporate Affairs Commission (CAC), with North Central again taking the lead in contributing to the pool of registered businesses. The predominance of informal enterprises indicates limited access to formal support systems such as finance, legal protection, and public procurement opportunities, which are often tied to business registration status.

The structure and scale of the businesses further reflect the micro-nature of young women's enterprises. Most (44) operate at the microenterprise level, employing fewer than 10 people, while only 28 employ more than 10. This trend points to constrained capacity for growth and underlines the need for tailored support aimed at helping young women scale their operations—through access to finance, infrastructure, business training, and market linkages.

A closer look at the sectors and products young women are involved in reveals a strong dominance of agro-allied activities and informal manufacturing. Value chains around staple crops such as cassava (notably garri), oil palm, yam, flour, groundnuts, and beans form the backbone of many young women-led enterprises. Alongside these are services in cosmetics, tailoring, and hairdressing—industries that, while accessible, often trap young women in low-capital, low-margin ventures due to lack of diversification and limited access to equipment or formal market spaces.

These patterns reveal a dual reality: on one hand, young women are increasingly venturing into value-added processing and diversified service provision—signaling ambition and adaptive entrepreneurship. On the other hand, their enterprises remain concentrated in highly competitive, traditional value chains and low-capital sectors, exposing them to market shocks and limiting scalability. The demographic profile suggests that, while education and entrepreneurial interest are not in short supply, structural challenges such as informality, undercapitalization, and infrastructure gaps persist as major barriers.

6. Programme Development

To develop a programme to improve the economic activities of the young women, the following framework will be used:

- Constraint identification
- Constraint analysis
- Market System Assessment
- Intervention design
- Programme design

6.1 Constraint Identification

Young women-led enterprises in Nigeria, especially in the agro-allied and light manufacturing sectors, are vital engines of economic growth and job creation. However, despite their promise and potential, these businesses face numerous constraints that limit their growth, profitability, and sustainability. These constraints can be grouped into six major categories:

1. Financial Constraints

- **Limited access to credit** due to collateral requirements and high interest rates.
- **Lack of capital** hampers ability to scale operations and acquire inputs.
- **Poor financial literacy**, which restricts strategic planning and access to formal financial services.
- **Currency volatility and inflation**, affecting the cost of imported materials and pricing stability.

2. Infrastructure Deficits

- **Unreliable electricity** and energy sources, raising operational costs and lowering processing efficiency.
- **Poor road and transport infrastructure**, leading to logistical delays and post-harvest losses.
- **Inadequate storage facilities**, especially for perishable goods, resulting in spoilage.
- **Limited access to land and water**, hindering expansion and production capacity.
- **Weak digital infrastructure**, restricting access to e-commerce, mobile banking, and online markets.

3. Market Access Limitations

- **Low exposure to external markets**, with only a small percentage accessing regional or international trade.
- **Exclusion from export markets** due to lack of information, certification, and logistics support.
- **Limited marketing and branding capacity**, reducing visibility and competitiveness.
- **Discriminatory pricing and cultural stigma** affecting perception and fair valuation of young women-led products.

4. Operational and Technological Barriers

- **Lack of access to modern equipment and technology**, lowering productivity and product quality.
- **Shortage of skilled labor**, limiting the ability to adopt new technologies or scale.
- **Poor record-keeping practices**, making it difficult to access credit and manage finances.
- **Limited access to raw materials**, due to seasonal availability, high costs, and supply chain inefficiencies.

5. Socio-Cultural and Policy Barriers

- **Restrictive gender norms**, limiting young women's mobility, land ownership, and decision-making power.
- **Low formalization rates**, with only a quarter of businesses registered, limiting access to government support and contracts.
- **Weak implementation of gender-sensitive policies**, and bureaucratic hurdles in business registration.
- **Limited institutional support**, with fragmented or unmet interventions from government and NGOs.
- **Weak implementation of disability-sensitive policies**, and social bias against PWDs.

6. Climate and Environmental Risks

- **High vulnerability to climate shocks**, such as flooding, pest outbreaks, and droughts.
- **Low climate resilience**, with few businesses having strategies or infrastructure to mitigate environmental disruptions.
- **High exposure in agro-processing**, where environmental factors directly impact raw material availability and production cycles.

It is worth noting here that for the RDPs, the constraint of access to land is rather peculiar because these sets of people exist in a space that is temporary. As such, access to land becomes even more difficult because they are expected to sooner rather than later, return to their home communities when the security situation improves.

6.2 Constraint Analysis

The results show a multitude of constraints. However, some of these constraints are outside the scope which a development programme can actively intervene to yield results and sustainable impact. For instance, the provision of public goods such as roads is outside the scope of most development programmes so while that constraint may exist, there is a limit to which a programme can work on such a constraint beyond advocacy. The table below attempts to divide up the constraints to isolate those within the scope of an organization such as the Mastercard Foundation. Constraints coded in *green* are markets driven failures whereby the market system is not functioning optimally and market incentives are not aligned. Constraints coded in *yellow* have more social, economic, and cultural undertones that will take much longer to solve and require a macro approach coming from the national level through the government or traditional institutions.

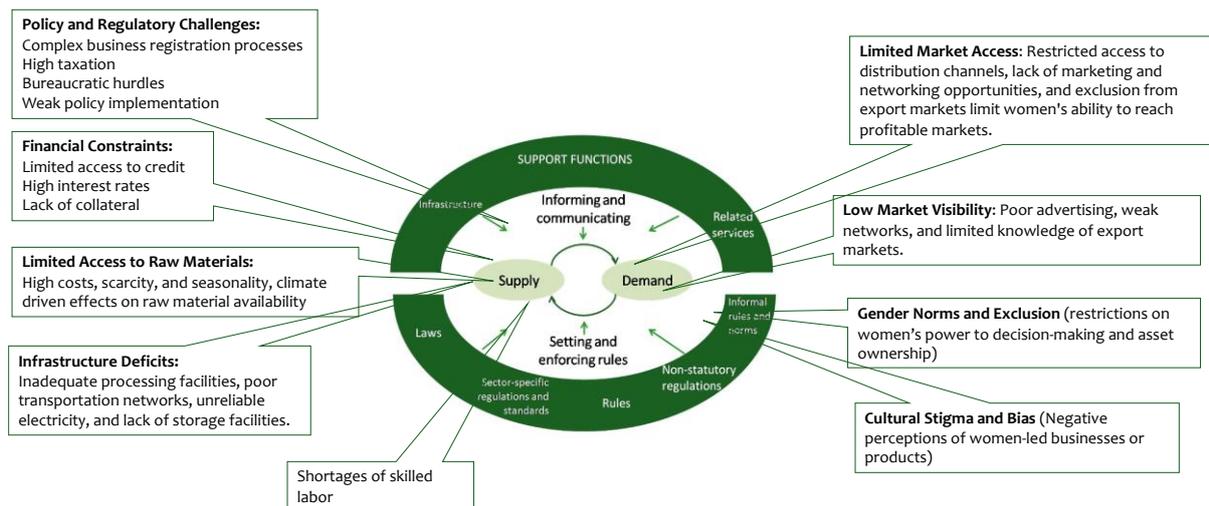
Table 14: Constraints Analysis Matrix

Constraint	Requirement/Remarks	Code
<i>1. Financial Constraints</i>		
Limited access to credit	Requires better financial management of MSMEs; new financial products	

Lack of capital	Business planning	
Poor financial literacy	Improved financial management and business planning	
Currency volatility and inflation	Macroeconomic issues	
<i>2. Infrastructure Deficits</i>		
Unreliable electricity	Macroeconomic issues	
Poor road and transport infrastructure,	Macroeconomic issues	
Inadequate storage facilities	Depending on the commodity, renovation or bespoke facilities are available	
Limited access to land	Cultural issues	
Weak digital infrastructure,	Knowledge issues. Mobile Internet is available in most cities today	
<i>3. Market Access Limitations</i>		
Low exposure to external markets	Knowledge issues on how to gain access	
Exclusion from export markets	Knowledge issues on how to gain access	
Limited marketing and branding capacity	Knowledge issues	
Discriminatory pricing and cultural stigma	Knowledge issues on pricing and negotiation	
<i>4. Operational and Technological Barriers</i>		
Lack of access to modern equipment and technology	Knowledge and finance issues	
Shortage of skilled labour	Limited technical knowledge among both young women and men	
Poor record-keeping practices	Improved financial management and business planning	
Limited access to raw materials	Knowledge issues on product availability and negotiation	
<i>5. Socio-Cultural and Policy Barriers</i>		
Restrictive gender norms	Cultural issues	
Low formalization rates	Knowledge issues	
Weak implementation of gender-sensitive policies	Political administration issues	
Limited institutional support	Political administration issues	
<i>6. Climate and Environmental Risks</i>		
High vulnerability to climate shocks	Knowledge on climate adaptation and mitigation strategies	
Low climate resilience	Knowledge on climate adaptation and mitigation strategies	
High exposure in agro-processing	Knowledge on how climate change affects the business cycle	

The figure below provides a snapshot of the major constraints to be addressed during intervention design and programme implementation.

Figure 46: Summary of Key Constraints



6.3 Market System Assessment

This study adopts the market systems development (MSD) approach as a guiding framework for selecting high-growth industries and agro-allied value chains for programme intervention. Our preference for this approach is due to its emphasis on systemic change, sustainability, and inclusive market development that benefits poor and marginalized groups, particularly young women and men.

The strength of the approach lies in its ability to go beyond surface-level constraints to uncover the root causes of market failures, such as weak supply chains, missing support services, informal barriers that hinder young women's participation. By focusing on underlying functions (e.g., finance, information, skills) and both formal and informal rules (e.g., social norms, regulatory systems), the framework promotes long-term solutions that are locally owned, market-driven, and capable of expanding without ongoing donor support.

To guide value chain selection, we developed a Value Chain Scoring Matrix using the following M4P-aligned criteria:

- **Market Demand & Growth Potential:** Prioritize sectors with expanding local and export demand.
- **Pro-Poor Reach:** Assess potential for engagement and impact on young women & men and vulnerable groups.
- **Employment Generation:** Evaluate the sector's ability to create dignified and fulfilling work opportunities.
- **Feasibility of Change:** Consider the ease of catalyzing change within a realistic time frame.
- **Systemic Leverage:** Identify opportunities to trigger broader changes in market structures or behaviors.
- **Value Addition Opportunities:** Assess the potential for processing, branding, and other enhancements.
- **Existing Ecosystem and Partnerships:** Evaluate the presence of supportive actors and networks.
- **Resilience to Shocks:** Screen for sectors that are more adaptable to economic, climate, and political shocks.

- **Gender and Social Norm Fit:** Understand the cultural acceptability and adaptability for young women.
- **Alignment with Donor/National Priorities:** Ensure relevance to national economic policies and the goals of the Mastercard Foundation.

Each value chain will be scored against these criteria and ranked in terms of demand, inclusion, and system readiness, making them well-suited for intervention through targeted support mechanisms, including financing, training, market access, and policy engagement. This structured process will enable the identification of sectors with high transformational potential, quick-win (low-hanging fruits) and the highest rate of success.

By anchoring sector selection in the framework, the programme design is strategically positioned to deliver inclusive growth, stimulate young women’s entrepreneurship, and foster market systems that work better for the young women not just during the programme's lifecycle, but long after its conclusion.

Table 15: Selection Matrix for High-Growth Industry & Agro-Allied Intervention

Selection Criteria	Description	Scoring Guide (1-5)
Market Demand & Growth Potential	Is there clear and growing demand (local, regional, export)? Is the market expanding or has future potential?	1 = Very Low to 5 = High
Pro-Poor Reach	To what extent does the value chain involve or impact young women & men, poor or vulnerable populations?	1 = Low inclusion to 5 = High inclusion
Employment Generation	Potential to create dignified, scalable employment (especially for young women and persons with disabilities)?	1 = Very Low to 5 = High
Feasibility of Change (Do-ability)	Can change be facilitated within 3–5 years with realistic resources? Are there few binding constraints?	1 = Hard to influence to 5 = Easy to influence
Systemic Leverage	Are there opportunities to influence broader market systems (rules, functions, norms)?	1 = Weak leverage to 5 = High leverage
Value Addition Opportunities	Does the chain have strong potential for processing, packaging, branding, or other value addition?	1 = None to 5 = Strong
Existing Ecosystem/Partnerships	Are there active market actors (buyers, associations, financial institutions, support services)?	1 = None to 5 = Strong
Resilience to Shocks	Can the sector withstand climate, economic, or political shocks? (diverse markets, inputs, actors?)	1 = Vulnerable to 5 = Resilient

Gender & Social Norm Fit	Does the value chain align with or challenge gender norms in ways that are locally acceptable or adaptable?	1 = Highly restrictive to 5 = Supportive
Alignment National/Donor Priorities	with Does the value chain align with the Foundation's and national development priorities (e.g., AfCFTA, youth employment)?	1 = Low alignment to 5 = High alignment

Table 16: M4P Value Chain Scoring Matrix

Value Chain	Market Demand & Growth Potential	Pro-Poor Reach	Employment Generation	Feasibility of Change (Do-ability)	Systemic Leverage	Value Addition Opportunities	Existing Ecosystem/ Partnerships	Resilience to Shocks	Gender & Social Norm Fit	Alignment with National/ Mastercard Foundation Priorities	Total Score (Max 50)
Cassava and Derivatives (Garri, Flour, Starch)	5	5	5	4	5	5	4	4	4	5	46
Palm Oil and Palm Kernel	5	4	5	4	5	5	4	5	4	5	46
Fish Farming and Processing	5	5	5	4	5	4	4	4	4	5	45
Groundnut and Groundnut Oil	4	4	4	4	4	5	4	4	4	5	42
Pepper and Spices	4	4	4	4	5	5	4	4	4	4	42
Sesame Seed and Oil	5	4	4	3	4	5	3	4	4	5	41
Soybean and Soy Milk	4	5	4	3	4	4	4	4	4	5	41
Honey and Beekeeping	4	5	4	3	4	4	4	4	4	4	40
Light Manufacturing											
Shea Butter	4	4	4	3	4	4	3	4	4	5	39
Textiles (Adire/Ankara)	4	3	4	3	4	5	3	3	3	4	36

6.4 Intervention design

Figure 47: Summary of proposed phased approach to intervention design



Building on the constraint analysis, **the intervention programme will adopt a two-phase, market-oriented intervention strategy.** The approach is designed to deliver both immediate and long-term solutions—addressing urgent gaps while strengthening the underlying systems that support women-led enterprises.

Phase One focuses on delivering quick-win interventions to structured, operational women-led businesses that are close to export readiness.

Phase Two provides systemic and sustained support to emerging and informal women entrepreneurs, including those from marginalized groups, to gradually build their capacity for growth and market integration.

6.4.1 Phase One of Interventions

Phase One: Quick Win Interventions for Structured Women-Led Enterprises

Phase One targets young women entrepreneurs who already exhibit a basic level of business organization and operational readiness. These women, though small-scale, have some formalization and production experience, making them ideal candidates for initial export facilitation. Interventions will focus on enhancing their immediate ability to meet the standards, volume, and quality expectations of regional trade markets, particularly under AfCFTA and ECOWAS frameworks.

Key Interventions:

- **Market linkages and trade facilitation:**
Support will be provided to increase access to international buyers and export markets through online forums, national and regional trade shows and exhibitions. These efforts will help women entrepreneurs build visibility and establish relationships that facilitate cross-border sales

- **Capacity building on export standards and compliance:**

Women entrepreneurs will be trained on meeting ECOWAS and target-country import standards, including quality certifications, labeling, and packaging practices. This is intended to build technical readiness for entering formal export markets.

- **Operational strengthening and business management support:**

Tailored business development training will equip entrepreneurs with skills in record-keeping, production planning, pricing, and order fulfillment to increase operational reliability and meet export demand.

- **Product pooling through shared production hubs:**

To address scale, consistency, and quality challenges among small women-led businesses, the programme will support the establishment and/or revitalization of Product-Specific Production Hubs. These hubs will serve as operational anchors for key value chains such as cassava, shea butter, adire, and spices.

Title	Market Linkages and Trade Facilitation
Problem	Women-led enterprises have limited access to regional buyers, trade fairs, and platforms that connect them to export opportunities.
Proposed Activities	<ul style="list-style-type: none"> • Facilitate participation in regional/national trade shows and exhibitions • Organize B2B matchmaking events and digital trade forums
Expected Outcomes	<ul style="list-style-type: none"> • Increased visibility and access to cross-border buyers • Strengthened commercial relationships and export orders
Implementation Considerations	<ul style="list-style-type: none"> • Leverage existing trade facilitation platforms • Ensure representation of diverse women-led businesses across priority value chains

Title	Capacity Building on Export Standards and Compliance
Problem	Many women entrepreneurs are unaware of required export standards and fail to meet hygiene, labeling, packaging, or certification requirements.
Proposed Activities	<ul style="list-style-type: none"> • Train women entrepreneurs on ECOWAS/AfCFTA export standards • Provide practical guidance on quality control, labeling, packaging, and hygiene
Expected Outcomes	<ul style="list-style-type: none"> • Greater compliance with export requirements • Improved chances of entering and succeeding in international markets
Implementation Considerations	<ul style="list-style-type: none"> • Partner with standards organizations (e.g., NAFDAC, SON) for technical support • Embed modules in hub-based training for ongoing reinforcement

Title	Operational Strengthening and Business Management
Problem	Many women-led businesses lack foundational business skills—resulting in inefficiencies, poor pricing, and weak financial tracking.

Proposed Activities	<ul style="list-style-type: none"> • Deliver training on pricing, inventory management, and business planning • Introduce digital recordkeeping tools and cooperative order coordination
Expected Outcomes	<ul style="list-style-type: none"> • Improved operational efficiency and productivity • Better financial decision-making and business sustainability
Implementation Considerations	<ul style="list-style-type: none"> • Engage Business Development Service Providers (BDSPs) as trainers • Customize content to low-literacy and informal business contexts

Title	Shared Production Hubs and Aggregation
Problem	Women-led businesses cannot meet large export orders due to small production scale and lack of access to high-grade processing equipment.
Proposed Activities	<ul style="list-style-type: none"> • Revitalize or co-invest in existing hubs with processing equipment, packaging tools, and quality control units • Aggregate production for bulk exports
Expected Outcomes	<ul style="list-style-type: none"> • Increased capacity to fulfill export orders • Higher product quality, reduced production costs, and improved peer collaboration
Implementation Considerations	<ul style="list-style-type: none"> • Conduct hub needs assessments to determine upgrade priorities • Ensure hubs are inclusive, affordable, and tailored to the needs of women entrepreneurs

Strategic Approach:

Rather than building entirely new hubs which can be costly (e.g., a 3-ton/hour garri processing line may cost over ₦10 million), the programme will prioritize collaboration with existing hubs. By conducting detailed needs assessments, the Foundation can provide targeted support to upgrade infrastructure, improve equipment, and enhance operational capacity. It is expected that no hub rehabilitation will cost more than 50 million naira for assets repair and purchase.

Functions of the hub

- Act as shared processing and packaging centres for multiple women-led businesses.
- Provide access to export-grade machinery and quality assurance services.
- Serve as incubation centres for training and enterprise growth.
- Enable women to pool outputs and fulfill large cross-border orders collectively.

Benefits of the hub

- Improved product quality and standardization.
- Reduced individual capital expenditure.
- Enhanced production scale and cost-efficiency.
- Increased collaboration, peer learning, and market visibility
- Ability to reach up to 10% of the overall job creation target

Existing Hubs as Entry Points: Across Nigeria, several hubs already support SMEs in relevant value chains. These hubs offer rentable equipment, eliminating the need for upfront capital

investment. However, many of them lack structured market linkage programmes and are not tailored to women entrepreneurs. Strengthening these hubs presents a cost-effective and scalable entry strategy.

Examples of Notable Hubs:

- **Adire Oodua Textile Hub, Osun State**
 - Established in April 2021 in partnership with the Textile Department of Obafemi Awolowo University.
 - Offers free three-month training for youth and women, led by experienced artisans.
 - Functions as both an educational and research centre.
- **Enugu State Cashew Aggregation & Processing Centre**
 - Implemented through the World Bank-assisted APPEALS Project.
 - Provides post-harvest moisture reduction and initial processing services.
 - Serves as a first-level aggregation and processing hub supporting export readiness.
- **Oyo State Cassava Value Chain Hubs**
 - Launched in April 2024 as a mechanisation pilot by the Oyo State Government and development partners.
 - Equipped with modern processing technology for gari, flour, starch, and chips.

These existing hubs, aligned with priority value chains and located in strategic regions, are recommended as initial programme entry points.

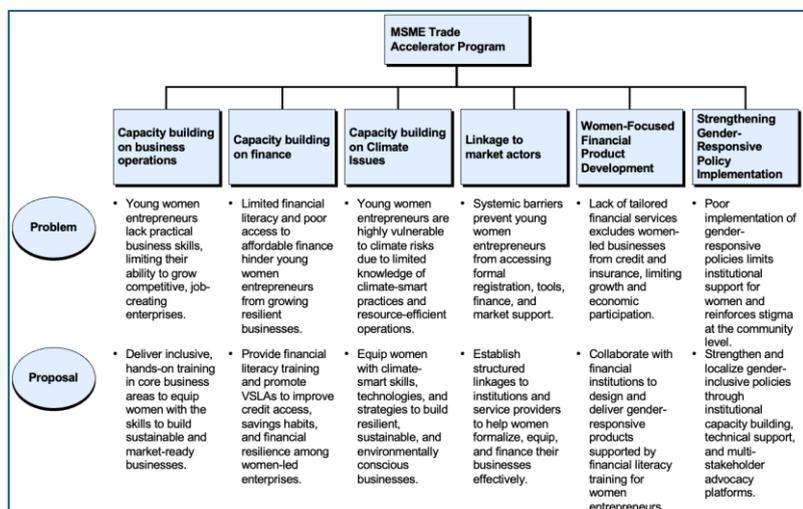
6.4.2 Phase Two of Interventions

Phase Two: Systemic Support for Emerging Women Entrepreneurs

Phase Two focuses on broader capacity development and systemic change for women entrepreneurs who are still at micro or informal levels of operation, including women from vulnerable groups such as Persons with Disabilities (PWD) and Refugees/Displaced Persons (RDPs). It will require a suite of interventions addressing constraint from multiple levels under the programme – **MSME Trade Accelerator Programme**.

These interventions are designed to be carried out using the market systems approach. A summary of each of the intervention groupings is provided below.

Figure 48; Summary of interventions for Phase Two programme support



Title	Capacity building on business operations
Problem	Young women entrepreneurs lack practical business skills, limiting their ability to grow competitive, job-creating enterprises.
Description	This intervention provides tailored training for young women entrepreneurs to strengthen core business competencies. Key modules include business planning, understanding export market opportunities, branding and packaging (both for physical and digital platforms), and pricing and negotiation skills. The goal is to equip young women with practical knowledge and tools to run sustainable and market-ready businesses.
Potential Impact	<ul style="list-style-type: none"> • Improved business performance and competitiveness • Enhanced visibility and access to new markets (including international markets) • Increased revenue generation and job creation • Greater confidence and decision-making ability among young women entrepreneurs
Sustainability	<ul style="list-style-type: none"> • Train-the-trainer models can build a local cadre of young women business mentors • Incorporating digital tools ensures continuous access to learning resources • Local institutions can embed modules into existing entrepreneurship programmes

Title	Capacity building on finance
Problem	Limited financial literacy and poor access to affordable finance hinder young women entrepreneurs from growing resilient businesses.
Description	This intervention focuses on strengthening the financial literacy and resilience of young women-led businesses. It includes training on financial planning, recordkeeping, credit management, and the formation of Village Savings and Loan Associations (VSLAs) to provide grassroots access to finance and build savings culture.
Potential Impact	<ul style="list-style-type: none"> • Improved financial literacy and business decision-making • Increased access to affordable credit through VSLAs and microfinance channels • Strengthened savings and investment behavior • Reduced vulnerability to financial shocks
Sustainability	<ul style="list-style-type: none"> • VSLAs offer self-sustaining community-based finance models • Integration with existing financial inclusion programmes strengthens longevity • Digital finance platforms can ensure ongoing access and tracking

Title	Capacity building on Climate Issues
Problem	Young women entrepreneurs are highly vulnerable to climate risks due to limited knowledge of climate-smart practices and resource-efficient operations.

Description	This intervention aims to improve awareness and preparedness of young women entrepreneurs for climate-related risks. It includes training on climate-smart business practices, adaptation and mitigation strategies (e.g., sustainable sourcing, energy-efficient production), and access to climate-resilient technologies.
Potential Impact	<ul style="list-style-type: none"> • Improved resilience of young women-led businesses to climate shocks • Adoption of sustainable practices that reduce environmental impact • Enhanced competitiveness in green and eco-conscious markets • Empowerment of young women as climate champions within their communities
Sustainability	<ul style="list-style-type: none"> • Encourages behavior change and long-term environmental consciousness • Links to green financing initiatives and carbon markets • Community-based climate action groups can reinforce practices

Title	Linkage to market actors
Problem	Systemic barriers prevent young women entrepreneurs from accessing formal registration, tools, finance, and market support.
Description	<p>This intervention aims to address systemic access challenges faced by young women entrepreneurs by facilitating direct linkages to key institutions and service providers. It will create structured pathways for young women to:</p> <ul style="list-style-type: none"> • Register their businesses formally with the Corporate Affairs Commission (CAC) • Access machinery, tools, and technology through linkages to equipment importers, merchants, and local fabricators • Open business bank accounts and connect with financial institutions for loans and credit facilities • Engage with a pool of trained personnel, including technical experts and business support staff <p>By building these strategic connections after the participants have received the necessary capacity building, the intervention will bridge information, regulatory, and operational gaps for young women-led enterprises.</p>
Potential Impact	<ul style="list-style-type: none"> • Increased formalization of young women-led businesses, enhancing credibility and growth potential • Improved operational efficiency through better tools and equipment access • Expanded access to financial services and business capital • Strengthened workforce for young women-led businesses, leading to better service delivery and productivity • Empowerment of young women to scale operations and engage more competitively in local and international markets
Sustainability	<ul style="list-style-type: none"> • Establishment of a digital platform or hub to facilitate ongoing connections and updates • Community of practice or network of young women entrepreneurs can provide peer support and keep the linkage ecosystem active

Title	Women-Focused Financial Product Development
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Problem	Lack of tailored financial services excludes women-led businesses from credit and insurance, limiting growth and economic participation
Description	<p>This intervention aims to bridge the financial inclusion gap by collaborating with commercial and microfinance banks to design and roll out financial products tailored to the specific needs of young women-led businesses. It includes:</p> <ul style="list-style-type: none"> • Co-developing new products such as low-collateral loans, flexible savings and insurance schemes, digital microloans, and gender-responsive credit lines. • Leveraging existing networks of young women-led enterprises to pilot, test, and scale these products to the broader market. • Facilitating financial literacy sessions to drive adoption and proper use of the products. <p>The goal is to increase young women entrepreneurs' access to financial services that are relevant, affordable, and user-friendly.</p>
Potential Impact	<ul style="list-style-type: none"> • Improved access to finance for thousands of young women entrepreneurs • Increased business growth, job creation, and income levels among beneficiaries • Higher loan repayment rates due to more tailored and appropriate financial products • Encouragement of financial institutions to adopt a gender-lens approach • Empowerment of young women to participate more actively in the formal economy
Sustainability	<ul style="list-style-type: none"> • Products co-developed with financial institutions can become part of their long-term portfolios • Financial literacy support reduces default risk, increasing product viability • Young women's cooperatives and networks can act as continual channels for product promotion and feedback • Digital delivery reduces administrative costs and increases product efficiency

Title	Strengthening Gender-Responsive Policy Implementation and Institutional Support
Problem	Poor implementation of gender-responsive policies limits institutional support for women and reinforces stigma at the community level
Description	<p>This intervention focuses on addressing systemic barriers stemming from the ineffective implementation of gender-responsive policies and the limited institutional capacity to support young women-led businesses. It aims to:</p> <ul style="list-style-type: none"> • Collaborate with public sector agencies to review, strengthen, and enforce gender-inclusive policies at federal, state, and local levels. • Provide technical assistance and capacity building to institutions on gender mainstreaming, inclusive policy formulation, and monitoring and evaluation. • Establish multi-stakeholder platforms for dialogue, advocacy, and accountability, involving young women-led business networks, civil society, and government actors. • Facilitate the development of gender desks or focal points within key institutions to ensure continuous focus on young women's economic empowerment.
Potential Impact	<ul style="list-style-type: none"> • Stronger institutional commitment and accountability for young women's economic inclusion

	<ul style="list-style-type: none"> • Increased policy coherence and enforcement that prioritizes support for young women-led businesses • More equitable access to government programmes, grants, procurement, and capacity building • Elevated visibility of young women entrepreneurs in national development discourse • Better coordination among stakeholders for gender equality initiatives
Sustainability	<ul style="list-style-type: none"> • Embedding gender desks and dedicated units within public agencies institutionalizes support • Continuous capacity building creates a pipeline of gender-responsive policymakers and implementers • Policy reforms, once enacted, create lasting structural changes that benefit future generations of young women entrepreneurs • Strong civil society engagement ensures ongoing advocacy and oversight

6.5 Opportunities for Workforce Development and Job Creation

The proposed programme will offer multiple opportunities for workforce development. These roles will predominantly be generated within the young women-led enterprises.

1. Agro-Processing and Value Addition

- **Opportunities:**
 - Upskilling in food safety, quality control, and Good Manufacturing Practices (GMP).
 - Training in equipment use for processing staple commodities (e.g., cassava, rice, shea, etc.).
 - Specialized skills in processing and preservation techniques (dehydration, milling, smoking etc.).
 - Training on equipment fabrication and maintenance to serve the SMEs e.g. production of mills, grinders, threshers, dryers etc.
- **Target Roles:**
 - Machine operators, processing technicians, quality assurance assistants, food technologists.
- **Target Value Chains:**
 - All agricultural products processing (for food and cosmetics e.g. shea butter)

2. Light Manufacturing

- **Opportunities:**
 - Handloom and mechanized weaving training.
 - Training in tie-dye, batik, resist-dye techniques, color mixing, and natural dye use
 - Garment design, sewing, embroidery, fashion finishing.
 - Garment quality control training (standardization, needle detection)
- **Target Roles:**
 - Loom operators, artists, dyers, designers, tailors and stylists.
- **Target Value Chains:**
 - Textiles such as Adire and Ankara.

3. Packaging and Branding

- **Opportunities:**
 - Capacity building in eco-friendly, durable, and market-compliant packaging (local and export).
 - Skills development in design, labeling, digital product branding, and shelf-readiness. For instance, export markets prefer local fabrics made using the traditional techniques.
- **Target Roles:**
 - Packaging line workers, brand designers, printing technicians, marketing and logistics support staff.
- **Target Value Chains:**
 - All packaged agro-allied and light manufacturing products

Given that RDP are unable to start and run businesses due to their situations of being displaced, these jobs serve as entry points for this group of people as they seek a return to gainful economic activities.

6.5.1 Potential New Areas for Job Creation

Development of the agro-allied sector can enhance economic activity and boost the productivity of young women’s businesses. These activities yield by-products of little use to its producers but of value to another sector of the economy. This opens up new possibilities for employment of young women and men. The proposed sectors for this are:

- a. Composting/Organic fertilizer production
- b. Black soldier fly farming

Composting/Organic fertilizer production

Composting presents a low-barrier entry point for young women in Nigeria to engage in eco-friendly entrepreneurship while addressing local waste management challenges. With minimal startup costs, young women can collect biodegradable waste from processing plants, markets, farms, and households to produce nutrient-rich compost for use in smallholder farms and gardens. This creates a sustainable income stream, especially in peri-urban and rural areas where synthetic fertilizers are expensive or scarce. Women-led composting businesses can form cooperatives, create jobs in waste sorting and distribution, and provide training to local communities. Composting also aligns with climate-smart agriculture, positioning young women as leaders in environmentally conscious farming practices and local food systems. With the increasing cost of synthetic fertilizers and growing health consciousness around the world, this economic sector, presents multiple opportunities for young women and men to grow.

Black soldier fly production

Black soldier fly (BSF) production is an innovative and inclusive agribusiness model that can empower young women and men in Nigeria through sustainable protein production. BSF larvae can be cultivated using organic waste and converted into high-quality animal feed for poultry, fish, and pigs, while the residue serves as organic fertilizer. The larvae provide a low cost protein source for these animals helping to reduce the overall cost of livestock production in the country. Young women can establish BSF microfarms in both rural and urban areas, contributing to food security, circular economy, and climate resilience. With training and access to starter kits, young women entrepreneurs can engage in breeding, larvae harvesting, feed formulation, and packaging, as well as distribution. The BSF value chain is scalable, technologically adaptable, and environmentally beneficial, offering young women and men a foothold in a growing agro-allied sector.

6.6 Potential partnerships

To scale the impact of an upcoming development project aimed at empowering young women-led enterprises, particularly in the agro-allied and light manufacturing sectors, a strategic partnership framework is essential. Nigeria hosts a diverse ecosystem of actors—government institutions, financial agencies, private sector players, and development organizations—operating across its six geopolitical zones. These stakeholders can play a pivotal role in providing technical support, financial inclusion, market access, and enabling policies to drive inclusive economic development for young women. Using secondary research from existing and completed programmes, the following organizations were seen to be potential partners for a project targeting young women and men in the agro-allied and light manufacturing sectors.

1. Government Agencies

Government bodies are key actors in policy formation, training, regulation and public investment in business infrastructure. Their role in supporting young women-led enterprises is particularly significant in rural communities where formal institutions are scarce.

Key Agencies:

Organization	Role
Small and Medium Enterprises Development Agency of Nigeria (SMEDAN)	SMEDAN offers training, business registration support, and funding access. It has been highlighted for helping women register their businesses and build financial literacy
State Ministries of Women Affairs	Supports empowerment programmes focused on women's entrepreneurship, especially in northern and central Nigeria
State Ministries of Agriculture	Provides access to agricultural extension services, input subsidies, and off-taker arrangements for women in agro-processing.
State Ministries of Commerce	For registration of cooperatives, which will serve as a means for business formalization for groups
Corporate Affairs Commission (CAC)	For business registration and formalization
National Agency for Food and Drug Administration and Control (NAFDAC)	For registration of food and cosmetic products
National Board for Technical Education (NBTE)	For access to institutions capable of providing technical and vocational skills to young women and men
State and Local Government Gender Units	Translate and enforce gender-responsive policies at subnational levels; monitor compliance across government programmes.
National Orientation Agency (NOA)	Promote cultural and attitudinal shifts toward women's economic empowerment and financial inclusion.
Nigerian Export Promotion Council (NEPC)	Promotes non-oil exports and supports women in export-oriented value chains. Facilitate linkages between women-led businesses and international buyers or trade fairs.

Bank of Industry (BOI)	Offers funding programmes specifically for women-owned businesses through initiatives like the Gender Business Fund.
Nigerian Investment Promotion Commission (NIPC)	Encourages investment into sectors that include women-led businesses and value chains.
Industrial Training Fund (ITF)	Promote the acquisition of skills in industry.

Risks of Engagement

Potential Risks	Suggested Mitigation
Limited Capacity or Resources - Some agencies may lack adequate staffing, technical expertise, or logistical capacity to support programme implementation effectively.	Leverage partnerships: Collaborate with experienced NGOs, private sector actors, or donor agencies to fill technical or logistical gaps.
Risk of Politicization - Programmes may be influenced by political agendas or used for patronage, undermining transparency and equal access for beneficiaries.	Establish transparent selection criteria: Clearly define and communicate beneficiary and partner selection processes to avoid bias. Formalize agreements: Sign MOUs with public agencies outlining non-partisan principles and accountability measures.
Bureaucratic Delays - Slow internal processes, approval bottlenecks, and lengthy documentation procedures can delay implementation timelines	Engage early and continuously: Begin consultations with public agencies early in the programme design phase to pre-empt delays.

2. Trade/Development Institutions for promotion of women-owned businesses

Development partners offer training, mobility aids, seed capital, and market facilitation. They also bridge critical gaps in advocacy and inclusive development. There are local and international development organization with capacity in the space to carry out various tasks with the young women entrepreneurs.

Trade Facilitation Institutions	Core strengths
Organization of Women in International Trade (OWIT) Nigeria	Capacity building; mentoring of SMEs, access to markets
African Women Fish Processors and Traders Network (AWFishNet)	Capacity building; mentoring of SMEs, access to markets in the aquaculture sector
Nigerian Association of Women in Agriculture (NAWIA)	Capacity building; mentoring of SMEs, access to markets
Women Enterprise Alliance	Entrepreneurship training, Capacity building on financial literacy, access to markets
The Association of Women in Trade and Agriculture (AWITA)	Capacity building; mentoring of SMEs, access to markets
Quintessential Business Women Association (QBWA)	Capacity building of women-led community based businesses in agriculture

Women in Management, Business, and Public Service (WIMBIZ)	Networking and Advocacy to promote gender issues
Nigerian Association of Chambers of Commerce, Industry, Mines, and Agriculture (NACCIMA) – Women’s Group and Youth Council	Business and Trade Networking, Capacity building, Trade Missions & Exhibitions and Policy advocacy
Fate Foundation	Enterprise support, mentorship, capacity building
Enterprise Development Centre (EDC) of Pan-Atlantic University	Capacity building; mentoring of SMEs. National coverage with activities in the southwest
Joint National Association of Persons with Disabilities (JONAPWD)	Advocacy and capacity building of PWD
Centre for Citizens with Disabilities (CCD)	Advocacy and capacity building of PWD

Strategic trade programmes present opportunities for collaboration with the Foundation

Several regional and continental trade initiatives targeting women entrepreneurs align with the Foundation’s objectives and present viable entry points for partnership and programme expansion:

- HerAfCFTA (UNDP & WCCIMA):**
 Launched in July and December 2024, this programme targets women-led MSMEs in the agro-allied, manufacturing, and export sectors. Initially focused on supporting 100 enterprises, it is designed for national scale-up. Activities include business forums, masterclasses, trade facilitation, and B2B matchmaking to strengthen women's participation in the African Continental Free Trade Area (AfCFTA).
- ECOWAS–Ecobank Women Empowerment Programme:**
 Piloted in Nigeria in October 2024, this six-month initiative supports small-scale women traders operating in border and regional markets across the ECOWAS region. It offers mentorship, training, and support in accessing finance to enable greater inclusion in regional trade networks.
- ECOWAS Gender & Trade Action Plan (“Caravane”):**
 This ongoing awareness and engagement campaign focuses on small-scale cross-border women traders. It has rolled out trade caravans along regional corridors, including Tema–Ouagadougou (2023), Dakar–Bissau (2024), and the upcoming Abidjan–Lagos route (Q1 2025). Activities include town halls, field visits, and data collection to inform policy and support mechanisms.
- ECOWAS–FEBWE Regional Trade Workshops:**
 Organized by ECOWAS in collaboration with the Federation of Business Women Entrepreneurs (FEBWE), these regional events focus on intra-African trade. Notable workshops were held in Nairobi and Lagos (March and August 2023), featuring export training, exhibitions, and business development sessions for women entrepreneurs across the region.

Risks of Engagement

Potential Risks	Suggested Mitigation
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Sector Specialization - Institutions may not have deep expertise in all suggested agro-allied or light manufacturing sectors, limiting their ability to deliver tailored technical support.	Co-implement with technical experts: Partner these institutions with agribusiness or manufacturing-focused organizations (e.g., agricultural research institutes, industry associations) to co-deliver technical content.
Resource Constraints - Some organizations may depend heavily on donor funding and may face constraints if funding is delayed or withdrawn.	Include contingency planning in contracts: Build in flexible funding mechanisms and cost-sharing models (e.g., cost-recovery training fees) to sustain activities during funding gaps
Over-reliance on Urban Networks - Many of these institutions have strong bases in urban centers, which could limit accessibility for rural-based young women and men	Develop rural outreach strategies: Encourage institutions through their contracts to form partnerships with local NGOs, cooperatives, or community-based organizations to extend their reach into rural areas.
Varying Standards of Accountability - Nonprofit and advocacy groups may differ in their internal governance, monitoring, or reporting capacity, which can affect transparency and result tracking.	Establish common M&E frameworks: Require all partners from the start to adhere to unified monitoring, evaluation, and reporting standards, with capacity support where needed.

3. Traditional Systems

Traditional systems—such as community leadership structures, religious institutions, and cultural associations—can play a powerful role in reducing gender bias and stigma against people with disabilities by reshaping social norms from within. These systems often command deep respect and influence at the grassroots level, making them effective platforms for inclusive messaging. Community leaders, traditional rulers, and religious figures can be engaged through targeted advocacy to promote the rights and dignity of young women and PWD, publicly endorsing their participation in social and economic activities. Community events can be adapted to include narratives that celebrate these groups of people thereby breaking cultural norms that may exist. By embedding messages of inclusion and respect into everyday cultural and spiritual life, traditional systems can help shift attitudes, reduce discrimination, and foster environments where people with disabilities are valued and empowered.

Risks of Engagement

Potential Risks	Suggested Mitigation
Resistance to Change due to Patriarchal Influence - Traditional leaders or systems may resist youth- or gender-focused interventions, particularly those challenging long-standing norms or power dynamics.	Conduct early and continuous engagement with traditional leaders to co-create programme goals. Introduce gender sensitization community activities
Risk of Elite Capture: Traditional authorities may prioritize benefits for specific families or groups, excluding vulnerable or non-aligned women	Set transparent selection criteria for programme participants and establish community oversight committees (programme management committees involving all

	stakeholders) to monitor equitable distribution of benefits
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4. Women Cooperatives

Women cooperatives in Nigeria, which exist mostly at the community level, hold significant potential as agents for driving increased economic activity in the agro-allied and light manufacturing sectors. By pooling resources, sharing knowledge, and collectively negotiating market access, cooperatives help young women overcome common barriers such as limited capital, low bargaining power, and restricted access to inputs and equipment. These cooperatives can facilitate bulk purchasing of raw materials and group sales of finished products, reducing costs and improving profitability. They also provide a platform for skill-building, peer mentoring, and access to government or donor-funded programmes, including finance, training, and infrastructure support. Women cooperatives are renowned for their successful formation and running of VSLA programmes, which help them in savings and financial inclusion. These can serve as a first step towards their introduction into the formal financial system. Furthermore, by acting as organized, recognized entities, women cooperatives can engage in policy dialogue, attract partnerships, and advocate for more inclusive trade policies. Strengthening and scaling these cooperatives can unlock broader participation of young women in productive value chains, fostering job creation and local economic development.

Risks of Engagement

Potential Risks	Suggested Mitigation
Weak Organizational Capacity - Many cooperatives may lack proper governance, record-keeping, or financial management skills needed for sustained programme implementation.	Provide training on governance, financial literacy, record-keeping, and cooperative management. Consider partnering with cooperative development experts.
Low Financial Stability - Some cooperatives operate informally or with limited capital, making them vulnerable to financial mismanagement or collapse.	Provide training on business planning and financial sustainability. Promote VSLA formation and formalization for access to finance.
Uneven Member Participation - Women with higher education or social status may dominate benefits and opportunities, sidelining the most vulnerable or less literate members.	Use targeted outreach to recruit marginalized women. Introduce peer mentoring and inclusive decision-making practices to ensure wider representation.

6.7 Theory of Change

The theory of exponential change framework provides a comprehensive overview of the potential partners, identifies strategic leverage points within the system, and highlights the areas where targeted interventions can generate rapid and scalable impact. By applying this framework, the proposed programme is better positioned to align with high-impact actors, catalyze transformative shifts, and accelerate progress towards its goals in a more efficient and sustainable manner.

Figure 49: Proposed theory of exponential change

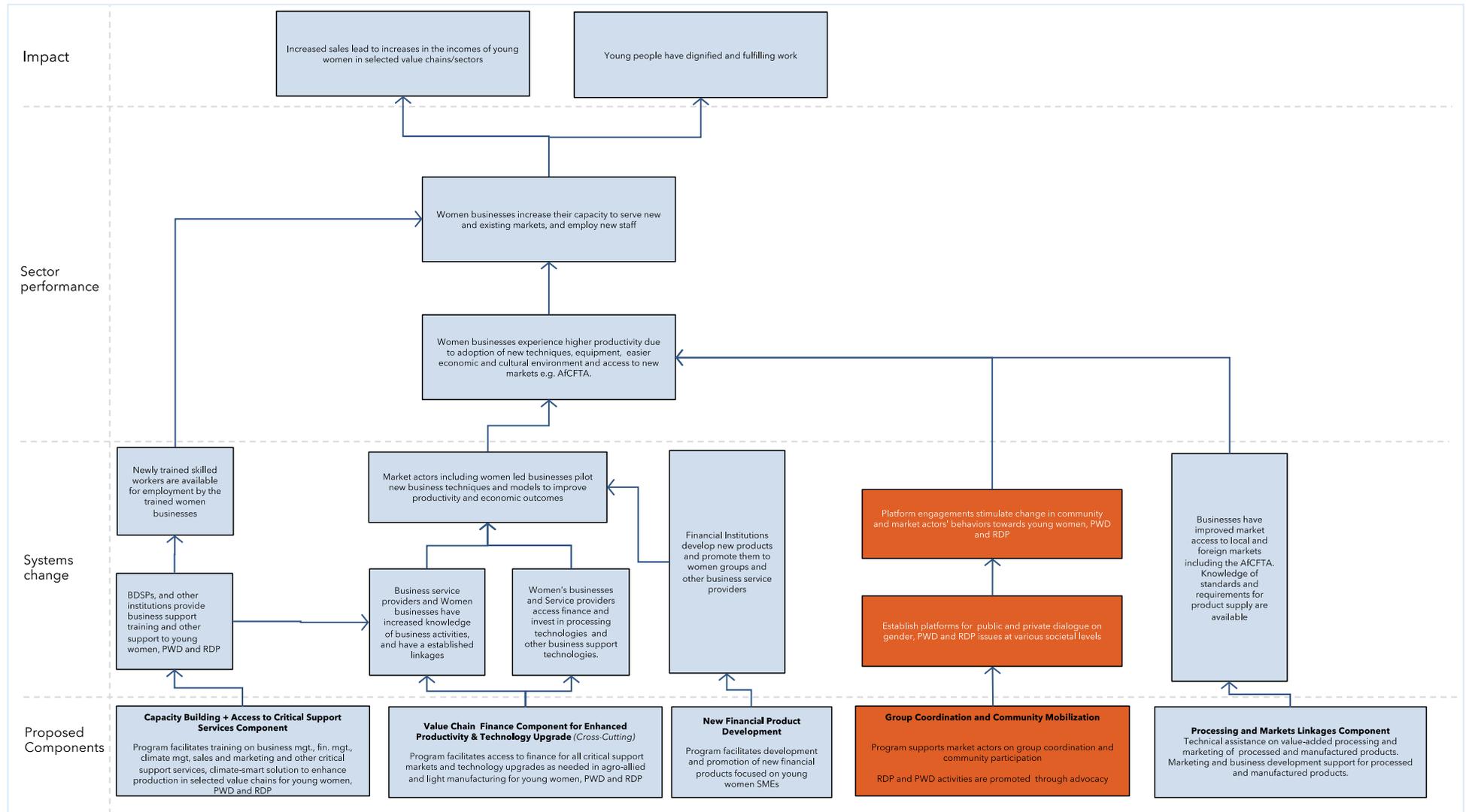
FOR	Young women-led agro-allied /light manufacturing MSMEs, PWDs, RDPs					
What we care about?	To improve the competitiveness in local and regional markets					
WITH	NGOs/ CBOs/ BDSPs	Traditional systems/ Cooperatives	Financial Institutions	Trades and Development Institutions	Government Institutions	
What they care about?	To strengthen the voice and capacity of young women entrepreneurs	To strengthen the voice of women, PWDs, RDPs at grassroots level	To provide value chain finance for enhanced productivity and technology upgrade	To provide value-added and market linkage support	To improve the rules and norms that favour women entrepreneurs	
LEVERAGING	Network of NGOs	Community and religious gatherings	VSLAs	Incubation and Processing Hubs	Incubation and Processing Hubs	
What we care about?	To build capacity and provide access to critical business support services	To disseminate information and foster cohesion	To improve grassroots access to finance and build savings culture.	To strengthen women's capacity to meet regional trade standards, volume, and quality requirements	To strengthen women's capacity to meet regional trade standards, volume, and quality requirements	
ENABLED BY	Partnerships	Community Leaders	Digital Technology	Strategic regional and continental trade initiatives (e.g. AfCFTA, ECOWAS)	Strategic regional and continental trade initiatives (e.g. AfCFTA, ECOWAS)	
What we care about?	To improve business performance and of women-led businesses	To facilitate group coordination and community mobilization	To facilitate access to finance for all critical support market and technology upgrade	To provide technical support on value-addition and marketing of processed products	To provide technical support on value-addition and marketing of processed products	

The Theory of Change (ToC) is grounded in the Market Systems Development (MSD) approach, which recognises that sustainable economic change occurs when market actors, public, private, and civil society, are empowered to function more effectively and inclusively. Rather than providing direct support to end beneficiaries, the MSD approach aims to address underlying systemic constraints that hinder market participation, particularly for marginalised groups, such as young women-led micro, small, and medium-sized enterprises (MSMEs).

The just concluded study showed that whilst opportunities exist to create dignified and fulfilling jobs in the agro-allied and light manufacturing sector there are some significant challenges such as non-functional support markets; inadequate access to financial services; insufficient access to knowledge and linkages to other system actors; information and education about entrepreneurship and business development; limited access to regional markets; and limited involvement in policy dialogue have restricted their participation in the sector.

In the context of the proposed programme, the ToC outlines a strategic pathway that facilitates systemic change in the agro-allied and light manufacturing sectors. It is built upon four interrelated pillars: (i) enhancing the performance of market functions critical to value chain growth, (ii) improving knowledge, attitude and practise of young women in agro-allied and light manufacturing (iii) improving the rules and norms that shape market behaviour, and (iv) strengthening the voice and agency of young women entrepreneurs. The approach aims to catalyse market-based solutions that are scalable, sustainable, and capable of delivering long-term impact, including employment creation, income growth, and improved competitiveness of women-led businesses in local and regional markets.

Figure 50: Proposed programme theory of change



The proposed Activity ToC, depicted above, illustrates how the proposed programme will achieve its outcome and impact milestones through the design and implementation of catalytic interventions targeted at constraints that limit the participation of poor young women and other vulnerable groups in agriculture. The ToC will emphasize a focus on achieving key strategic outcomes in service markets and areas with strong potential for driving improved livelihoods, including functional food market ecosystems and light manufacturing that enable work opportunities for young women and men.

The implementation of the strategic intervention’s pillars is expected to yield key outputs that will enhance access to critical resources for young women in the identified value chains. This will be enabled through the brokering of strategic partnerships with community leaders, businesses, and other stakeholders with influence. Sustained access to these critical resources will further strengthen target groups, especially those led by young people and women, with strong market access and improved value chain linkages needed to enhance their efficiency and competitiveness.

These will then shape the way markets operate, changing the way young women participate within the selected value chain market systems. This leads to better functioning markets (**outcome level**), increased investment, and improved commercial transactions between market actors (big and small) that result in improvements in on-farm/off-farm and/or enterprise practices and overall performance (also **outcome level**); this will be measured in terms of improved business and farming practices, increased productivity and sales, and increased employment. The table below illustrates key causal pathways assumptions, contextual and beneficiaries’ behaviour underlying the Theory of Change as follows:

Table 17: Causal Pathways table

Causal pathways assumptions:	Contextual and actor’s assumption
If young women in agro-allied and light manufacturing are supported with technical and management capacity building (output) then, SMEs will adopt the promoted practices and improve efficiency, commercial, managerial, and business skills (outcomes).	The promoted practices have benefits for commercial, technical, and general management of business operations. SMEs will be willing to implement the improved practices for optimal efficiency and returns (revenue).
If young women in the agro-allied sector are supported with critical market system support services e.g. business management and financial management training, market linkages, business development, value addition, including access to affordable finance and capacity building- SMEs will access quality services, and provide quality products using technology (output).	SMEs will invest in knowledge acquisition, services and technology that were recommended in the plan developed to address the identified SMEs’ gaps.
If value chain actors are coordinated and clustered – (SMEs) access affordable finance (output) and are supported to improve value proposition, business cases and linked to local financial institutions with the support of de-risking tools	Improved business models and support in de-risking tools for the business/enterprise will make businesses and other actors attractive for financing. Local financial institutions will be willing to provide credit needed to improve knowledge, attitude and practices.

(output), then SMEs will increase access to loans.	
If target beneficiaries (young women) access loans, they will continue investing in quality raw materials, services, and technology, and then they will increase processing capacity (outcome).	SMEs will use the funding for the required investments and services. Access to loans promotes increased scale and growth of the SME.
If target groups access quality raw materials, services (including capacity building), and technology (output), they will improve their skills and improve production practices (outcome), leading to increased productivity and profitability of the target groups, thus becoming commercially viable and able to comply with the required (international) market standards (outcome)	Young women entrepreneurs will be interested in trainings and improve their knowledge and implement /adopt the promoted practices by the Project, which lead them to comply with the required quality and environmental standards. Young women's adoption of new practices has a positive impact on production and sustains the implementation of the standards over time.
With the promoted actions, standard training, business development training and supply transactions, SMEs become commercially viable and sustainable (social and environmental) (outcome)	Young women continue to sell their quality products and continue to adopt the environmental and social standards required by international markets and sustain them over time.
If agro-allied and light manufacturing SMEs led by young women become commercially viable, with production at standards; and end-buyers within local and regional markets have long-term buying commitments based on inclusive sourcing, then logistics and transport services will increase, and markets be formalized for the beneficiaries.	Young women-led firms comply with the requirements of end-buyers and continue to be involved in long-term commercial transactions. Logistics to transport the increased production is available.
If targeted actions to young women are adequately implemented, they will be able to improve their skills and integrate the value chain accessing dignified jobs created and increase their income.	Young women will be willing to participate in promoted actions, including required skills training and access to affordable finance. The presence of starter packs, and support services component of the project has the potential to address barriers to young women. The targeted actions will address the barriers identified in the SME plan and will ensure young women will be employed or self-employed to integrate the value chain.
If jobs are created and income increased for target beneficiaries especially among young women and vulnerable groups, livelihoods of beneficiaries will be improved.	Level of increased income is enough to make a positive impact on the purchasing power of livelihoods.

Furthermore, the ToC provides a strategic and adaptive framework for achieving the MasterCard Foundation's vision of inclusive economic transformation. By working through market actors and addressing root causes of exclusion and inefficiency, the MSD approach ensures that programme interventions are not only responsive to current market realities but also capable of evolving with

changing dynamics. The emphasis on facilitation, partnerships, and systemic leverage reinforces the programme's commitment to long-term impact, rather than short-term fixes.

Ultimately, the ToC charts a pathway toward a more inclusive, resilient, and competitive market system, one where young women-led MSMEs are not merely participants but influential drivers of growth and innovation. The success of this transformation will depend on continuous learning, adaptive management, and the alignment of incentives among all stakeholders to unlock systemic opportunities at scale.

Given the market failures exhibited in the constraints analysis, interventions will be carried out using the market systems approach through new and existing market actors that can take up the role of service provision at the intervention level. These will include business development service providers (BDSPs) that would naturally interface with young women led businesses and groups. Local development partners can also be incentivized to provide the service. By doing these activities at the intervention level. The different market actors engaged including the young women led businesses will be able to test new knowledge, models, and techniques in the marketplace and can gradually commence the process of behavioral change at the enterprise level.

6.8 Monitoring and Evaluation Framework

The M&E framework of the programme is provided below. It provides details of key performance indicators, the data to be collected to verify the attainment of the KPI, the methods of collection sources, and frequency of collection.

Table 18: Proposed M&E Framework

KPI	Data to be Collected	Data Collection Methods	Data Sources and Responsibility	Frequency of Data Collection	Assumptions
1. Capacity Building on Business Operations					
# of young women trained in business planning, export market opportunities, branding, packaging, and pricing	Attendance sheets, training modules, pre/post-test scores	Surveys, training logs	Implementing partners, Training providers	Quarterly	Women attend and complete training
% of trainees who apply knowledge to improve branding/marketing/pricing	Post-training follow-up surveys	Surveys, Focus Groups	M&E team, local field staff	Biannually	Businesses remain active
2. Capacity Building on Finance					
# of young women trained in financial literacy and VSLA formation	Training registers, training modules	Surveys, Observations	Implementing partners	Quarterly	Training quality is sufficient
# of VSLAs formed and active 6 months post-training	Group formation records, activity logs	FGDs, follow-up surveys	VSLA trainers, M&E team	Biannually	Trained women initiate VSLA groups
3. Capacity Building on Climate Issues					
# of young women trained on climate-smart practices	Attendance logs, training reports	Surveys, Observations	Climate experts, NGOs	Quarterly	Climate change is recognized as a business risk
% of businesses adopting climate-smart practices post-training	Interviews, case studies	Business visits, FGDs	Local extension agents, M&E team	Annually	Practices are affordable and applicable
4. Financial Product Development and Deployment					
# of financial products co-developed with partners	MoUs, concept notes	Partner feedback, documentation review	Financial institutions, Programme team	Annually	Partners see commercial potential
% of young women-led businesses accessing new financial products	Product usage data, bank reports	Financial reports, business surveys	Banks, MFIs, M&E team	Biannually	Women have access and meet criteria
5. Establishing Strategic Linkages					
# of young women linked to CAC for business registration	Registration confirmation	CAC database review	CAC, Implementing partners	Quarterly	CAC collaboration continues
# of young women linked to equipment and input suppliers	Referral records, supplier feedback	Supplier logs, Interviews	Equipment vendors, Programme team	Quarterly	Supply networks are accessible
# of young women who opened accounts/accessed credit	Bank/MFI account opening data	Bank records, follow-up surveys	Financial institutions, M&E team	Quarterly	Financial literacy is sufficient

# of skilled personnel matched to women-led enterprises	Placement records, employer feedback	Interviews, Surveys	Employment linkage platform, Programme team	Biannually	Skills match enterprise needs
Cross-Cutting KPIs (Outcome to Impact Level)					
# of young women who started or expanded businesses	Business registration, self-reports	Surveys, FGDs	M&E team, Women-led business networks	Biannually	Enabling environment supports business growth
# of young women exporting products to other countries (ECOWAS, AfCFTA)	Self-reports, Business sales records	Interviews, Surveys	M&E team, Women-led business networks	Annually	Business growth and networking leads to export opportunities
Increase in income levels of women participants	Baseline vs. endline income data	Household/business income surveys	Programme M&E, Independent evaluators	Annually	Income is traceable and disclosed honestly
# of jobs created in young women-led businesses	Business employment records	Surveys, Staff interviews	Women-led businesses	Annually	Growth leads to job creation

6.8.1 Key Success Metrics

The Mastercard Foundation aims to design a targeted 5-year support programme that will enable work opportunities for a minimum of 1 million young Nigerian women (aged 18 – 35) upskilled in processing easy- to package food products, with an element of business clustering, linkages to finance, market expansion and opportunities locally and globally. Given the goal of reaching one million participants, the targets will need to be phased and scaled over the programme's duration.

i. Number of Women Entrepreneurs Supported:

- **Target (Year 1):** 50,000 women entrepreneurs directly supported through at least one core intervention (e.g., business operations training, finance training, or linkage to CAC).
 - **Assumption:** The programme has the initial infrastructure and partnerships to effectively onboard and deliver interventions to this number of women in the first year. Outreach and mobilization efforts are successful in attracting the target demographic.
- **Target (Year 3):** 500,000 women entrepreneurs directly supported.
 - **Assumption:** The programme scales efficiently, leveraging lessons learned from the initial years. Training capacity and the network of supporting organizations expand as planned.
- **Target (Year 5):** 1,000,000 women entrepreneurs directly supported.
 - **Assumption:** The programme achieves its intended scale through sustained funding, effective partnerships, and efficient delivery mechanisms. There is continued interest and participation from the target demographic.

ii. Number of Jobs Created:

- **Target (Year 1):** 25,000 jobs created within supported women-led businesses (both directly employed by the businesses and self-employment opportunities generated).
 - **Assumption:** On average, two supported business (especially those receiving business operations and finance training) will create or sustain at least one new job (this accounts for many being sole proprietorships initially).
- **Target (Year 3):** 250,000 jobs created.
 - **Assumption:** As businesses mature and access more resources (finance, equipment), their capacity to create employment increases. Business clustering fosters collaboration and potentially larger enterprises.
- **Target (Year 5):** 500,000 jobs created.
 - **Assumption:** Supported businesses experience significant growth and expansion, leading to a higher average number of jobs created per business. Market expansion and access to global opportunities further drive job creation.

iii. Increase in Revenue Generated by Supported Businesses:

- **Target (Year 1):** An average of a 15% increase in revenue for 50% of the supported businesses that have been operational for at least 6 months post-intervention.
 - **Assumption:** The business operations and financial management training leads to more efficient operations, better pricing strategies, and improved marketing, resulting in tangible revenue growth for a significant portion of participants relatively quickly.
- **Target (Year 3):** An average of a 20% increase in revenue for 70% of supported businesses operational for at least 1 year post-intervention.
 - **Assumption:** The cumulative effect of multiple interventions (including market linkages and potentially access to finance) drives more substantial and widespread revenue growth over time.

- **Target (Year 5):** An average of a 30% increase in revenue for 80% of supported businesses operational for at least 2 years post-intervention.
 - **Assumption:** Consistent support and access to expanded markets (local and global) enable significant and sustained revenue growth for a large majority of established businesses.

iv. Market Share or Access to New Markets for Supported Businesses:

- **Target (Year 1):** 20% of supported businesses report accessing at least one new local market or distribution channel.
 - **Assumption:** The branding, packaging, and marketing training, along with initial networking efforts, enables some businesses to expand their local reach.
- **Target (Year 3):** 40% of supported businesses report accessing new local markets and 10% report initial engagement with export opportunities or new regional markets.
 - **Assumption:** Focused training on export market opportunities and facilitated linkages begin to yield tangible results in terms of accessing broader markets. Business clustering may also facilitate joint market access initiatives.
- **Target (Year 5):** 50% of supported businesses have expanded their local market presence, and 10% are actively engaged in export activities or supplying to new regional markets.
 - **Assumption:** Sustained support in market expansion, coupled with improved product quality and packaging, leads to significant penetration of new markets, including international ones.

v. Improvements in Women's Access to Financial and Non-Financial Resources:

- **Target (Year 1):** 15% of supported women entrepreneurs report increased access to at least one form of financial resource (e.g., through VSLAs, new bank accounts, initial small loans) or non-financial resource (e.g., business development services, equipment linkages).
 - **Assumption:** The VSLA formation training leads to the establishment of functional savings and loan groups. Linkage efforts with financial institutions and equipment providers begin to yield initial results.
- **Target (Year 3):** 30% of supported women entrepreneurs report improved access to a wider range of financial resources (including more formal credit) and non-financial resources (including mentorship and technology access).
 - **Assumption:** The programme's work with financial institutions to develop new products becomes effective, and more women-led businesses become eligible for and access these products. Linkage efforts mature and provide more comprehensive support.
- **Target (Year 5):** 50% of supported women entrepreneurs have significantly improved access to diverse financial resources and a robust network of non-financial support services.
 - **Assumption:** The programme establishes strong and sustainable partnerships with financial institutions and other resource providers, creating a lasting ecosystem of support for women entrepreneurs.

vi. Sustainability and Resilience of Supported Businesses:

- **Target (Year 1):** 30% of supported businesses are still operational after 1 year of receiving support.
 - **Assumption:** The initial capacity building provides a foundation for business viability and resilience against early challenges.
- **Target (Year 3):** 40% of supported businesses are still operational after 3 years of receiving support and demonstrate the adoption of more sustainable practices (including climate-smart where relevant).

- **Assumption:** The ongoing support, including financial literacy and climate awareness, equips businesses to navigate market fluctuations and environmental challenges.
- **Target (Year 5):** 50% of supported businesses are operational after 5 years, demonstrating sustained growth, profitability, and resilience to economic and environmental shocks.
 - **Assumption:** The programme fosters a culture of long-term planning and adaptation among supported businesses. Business clustering provides mutual support and strengthens resilience.

vii. Voice Agency, Social Cohesion, and Enabling Environment Created:

- **Target (Year 1):** Establishment of at least 50 functional business clusters or networks of supported women entrepreneurs.
 - **Assumption:** The programme effectively facilitates the formation of these clusters, and participants recognize the benefits of collaboration.
- **Target (Year 3):** A measurable increase (e.g., through surveys) in the reported sense of voice and agency among 40% of supported women entrepreneurs within their communities and business sectors.
 - **Assumption:** Participation in the programme and business clusters empowers women to express their needs and advocate for a more enabling environment.
- **Target (Year 5):** Evidence of policy dialogues or advocacy efforts initiated by the network of supported women entrepreneurs, leading to at least one tangible improvement in the local or regional business environment for women in the target sectors.
 - **Assumption:** The programme fosters strong social cohesion and empowers women to collectively advocate for their interests, and that policymakers are receptive to their concerns.

It is crucial for the Foundation and the senior management of the programme implementation team to regularly review these metrics, track progress, and adapt strategies as needed based on the realities on the ground.

6.9 Programme Cost

To arrive at the estimated cost for implementing such a programme, certain assumptions have been made:

1. The cost drivers of interventions, such as product development of financial products and advocacy will be logistics.
2. Personnel will be at least 50 given the national scope of the programme.
3. The programme implementation team will be making use of BDSPs to carry out most capacity building activities on ground using the market systems approach.
4. Annual reviews of the programme will be conducted by external consultants.
5. 10,000 groups (reaching 30% of the target beneficiaries) will be provided with business support starter equipment depending on their chosen value chains. Examples of such equipment will include food grade milling equipment, filter presses, smoking kilns, and sealing machines.
6. A maximum of 200 hubs will be developed at a maximum cost of N50 million per hub with each hub capable of servicing up to 500 young women.

Table 19: Proposed Programme Budget

Intervention Grouping	Unit Cost per Participant (N)	Number of Participants	Total (NGN)	Total (USD)
Capacity building on business operations & skills acquisition	12,000.00	1,000,000.00	12,000,000,000.00	8,000,000.00
Capacity building on finance	6,000.00	1,000,000.00	6,000,000,000.00	4,000,000.00
Capacity building on climate issues	6,000.00	1,000,000.00	6,000,000,000.00	4,000,000.00
Linkages to market actors ((trade fairs, trade missions, exhibitions)			3,000,000,000.00	2,000,000.00
Financial Product Development			750,000,000.00	500,000.00
Advocacy for PWD, Gender issues			750,000,000.00	500,000.00
Personnel Costs (50-60)			4,320,000,000.00	2,880,000.00
Monitoring & Evaluation (Consultants (Reviews etc)				1,000,000.00
Starter kits (per group)	1,500,000.00	10,000.00	15,000,000,000.00	10,000,000.00
Hub Establishment			10,000,000,000.00	6,700,000.00
Total Estimated Programme Cost				39,580,000.00

The starter kits are to move women carrying out very low level economic activity to a level of stability, improved quality and profitability. The hubs are targeted at women that can easily be moved into export readiness and cross-border trade servicing.

Based on this, the unit cost per participants and per job created have been calculated. Using past programmes implemented by the Foreign, Commonwealth & Development Office of the British government in Nigeria, these costs offer superior value for money. For instance the GEMS 1 programme, which targeted 237,200 participants had a unit cost of 36 British pounds (\$48).

Table 20: Estimated Unit Cost per participant and job created

Unit Cost per participant	\$ 39.58
Unit Cost per job created	\$ 79.16

Annexes

Potential equipment considerations for starter packs

The following equipment are mechanized tools which will improve the quality and efficiency of the production process for these young women led businesses.

Cassava and Derivatives	Hydraulic Press – Removes water from cassava mash Garri Frying Machine – For roasting fermented cassava mash Hammer Mill – For grinding dried cassava into flour
Oil Palm	Boiling Drum/Sterilizer – Large drum for boiling FFB to loosen fruits and soften pulp Palm Oil Digester and Screw Press – Extracts oil from digested fruit Palm Oil Press (Screw Press/Hydraulic Press) – For extracting crude palm oil from the digested mash
Fish Farming and Processing	Smoking Kiln/Drum Smoker – Traditional drum smokers or small brick kilns for hot or cold smoking Drying Racks or Solar Dryer – Sun-drying in hygienic conditions
Groundnut and Groundnut Oil	Roaster – Simple pan or small drum roaster for roasting groundnuts. Grinder/Milling Machine – For making groundnut paste (for oil extraction or peanut butter). Groundnut Oil Expeller/Press – The primary equipment for extracting oil from shelled, sometimes roasted, groundnuts
Pepper and Spices	Drying Racks/Solar Dryers – Essential for drying fresh pepper, ginger, turmeric. Hammer Mill/Grinding Machine – For grinding dried spices into powder. Small electric or manual grinders. Packaging Machine – For sealing final products
Sesame Seed and Oil	Sesame Oil Expeller/Press – Small-scale screw presses are effective for extracting oil from sesame seeds.
Soybean and Soy Milk	Grinder/Milling Machine – For grinding soaked soybeans into a paste or slurry (for soy milk/tofu) Cooker/Boiler – For boiling soy milk to remove the raw bean flavor and improve digestibility
Honey and Beekeeping	Smoker – For safe hive management. Honey Extractor (Manual) – Small manual centrifuges to extract honey from frames without destroying comb.
Adire Making	Wax Melting Pot and Stove – For melting paraffin or beeswax Iron and Ironing Board – For finishing fabrics
Shea Butter Production	Grinding Machine (Mill) – Crushes roasted nuts into paste Kneading/Mixing Machine or Manual Kneader – Churns paste to extract oils

Data Collection Tools

Questionnaire for Women-Led SMEs (18-35) in Agribusiness and Light Manufacturing

A. Business Profile:

Business Name:

Business Location (State), (LGA), Ward

Mobile Number:

Year of Establishment:

Registration Status:

Respondent's Position in the Business:

Respondent age:

Highest qualification attained: (Primary, secondary bachelors, OND, HND, Diploma PHD, none)

Respondent disability: Yes No

Number of Employees (Gender), (Between 18—35), (Disable):

Sector Information: (Agribusiness, Food Processing, Trade & Export, Packaging, Others

B. Production and Market Access:

1. What are your primary products/services?
2. What are your primary markets (local – within your state and within Nigeria)?
3. What are your primary markets (regional/international)?
4. In your opinion, how will you describe the demand for your products? (High medium low).
5. What are the biggest challenges in accessing your current markets?
6. From where do you source raw materials for production? (Local community, local market, other markets in the state, Outside the state) Select all that apply.
7. Do you have any difficulty in sourcing these raw materials?
8. Are these raw materials available all year round? Yes No
9. What can be done to improve the volumes of the raw materials available?

C. Financial Access & Business Sustainability:

10. What sources of financing have you accessed for your business?
11. What are the most significant barriers to obtaining financing? (e.g., collateral, interest rates, loan requirements)
12. Do you think these barriers impact you more because you were a woman? (Yes/No)
13. If yes, how?
14. Have you received business development or financial literacy training? (Yes/No)
15. Do you keep business records (accounts, sales and receivables etc.)? (Yes/No)

D. Infrastructure and Equipment

16. What are the main infrastructure components that you need to be more successful in your business activities (power, land, roads, access to water, storage facilities, internet access, others) – select all that apply

17. For each of these infrastructure components, provide a rating for the quality (how good it is) and accessibility (how easy is it for you to access it).

	Don't need it	Good	Average	Not Good
Electricity				
Land				
Roads				
Access to water				
Access to Storage				
Internet Access				
Others (Please list)				

18. For your line of business, list the top two major pieces of equipment you need to effectively do business?
19. Do you readily have access to them? Yes No
20. If No, what is preventing you from having access to them? (**High Purchase Cost, Limited access to credit, Lack of Collateral, Limited Local Suppliers, Lack of Reliable Energy Supply, Government Policies, Lack of Training, Limited Technical Support, gender discrimination, others**)
21. Provide the names of the business support organizations that have helped you in doing business in the last 5 years and the type of support they provide

Organization	Support

E. Business performance and resilience

22. At present, how profitable is this business line in your opinion? Very profitable, Averagely profitable, Not Profitable
23. How easy is it to get quality of staff you require for your business? Very easy, averagely easy, Difficult
24. Are you a part of any business group or corporative that helps promote your business and or your sector?
25. Is your business affected by any major climate related events? (None, Flood, Drought, Pest and Disease, Excessive heat, desert encroachment, others)
26. In your current operations, are you working at full capacity (whereby you do not have much room to take on more business unless you increase capital, staff and/or business floor area) slightly under full capacity or very much under full capacity?
27. To what extent is your business affected by exchange rate issues? Very much, Not so much, Not at all.
28. To what extent is your business affected by inflation issues (general rising prices)? Very much, Not so much, Not at all.

29. Where do you face direct competition from? (Other businesses in my locality businesses in other parts of the state businesses in other states of the country, outside the country).
Select all that apply
30. How does this competition affect your way of doing business?

F. Trade

31. Have you heard about the Africa Continental free trade area (AfCFTA)? Yes No
32. If yes, what do you know about it?
33. Have you explored export opportunities under AfCFTA? (Yes/No)
34. Have you in the past tried to expand your business beyond your current market? Yes No
35. What challenges did you face when attempting that expansion?
36. In your current state, do you think you can expand your business even more? (Yes/No)
37. What will you require for such an expansion? (Funds, Equipment. Better infrastructure in my location, More staff, access to more raw materials, others)

G. Barriers & Support Needs:

38. What are your biggest challenges as a woman entrepreneur in your sector? Kindly list the different challenges under the following headings:

Topic	Challenge
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	
Market access	

39. What support would help your business address these issues?

Topic	Required Support
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	
Market access	

THANK YOU VERY MUCH FOR YOUR TIME

Questionnaire for Government Institutions/ Policymakers

Institutional Information:

Organisation Name:

State:

Respondent's Name:

Respondent's Position:

Primary Focus Area (Agribusiness, Trade, MSME Support, Financial Inclusion, etc.):

Support for Women Entrepreneurs:

1. What programs do you currently run to support women entrepreneurs in agribusiness and light manufacturing?
2. How do you assess the impact of your interventions on women-led MSMEs?
3. What programs do you currently have or have recently rounded up that have supported people with disability?
4. What was the impact of such programs?

Production

5. In this part of the country, which packaged agricultural products derived from light manufacturing do you find women predominantly engaged in its production?
6. In your opinion, are these high, medium or low profitability products to these women?
7. What challenges do women face in the production of these products?
8. In your opinion, do you think women led businesses have an adequate supply of the following in your state?
 - a. Raw materials for production (Yes/No)
 - b. Access to finance (Yes/No)
 - c. Access to markets (Yes/No)
 - d. Access to storage facilities (Yes/No)
 - e. Skilled labor for production (Yes/No)
 - f. Access to production equipment (Yes/No)
9. What roles do young women (18 to 35) mostly play in the agro allied and light manufacturing sector in the state? Select all that apply (Production & Processing, Supply Chain & Logistics, Marketing & Sales, Engineering & Technical Roles, Finance & Business Management, Policy & Regulatory Compliance, Training & Capacity Building, Information Technology)
10. What is the level of participation of these young women in the agro allied and light manufacturing sector in the state? As Business owners (high, average, Low); As workers (high, average, Low)

Policy

&

Structural

Barriers:

11. What policies exist that aid the expansion of women led businesses in the state?
12. What are the biggest policy-related challenges that limit women's participation in the sector?

13. How can policies be improved to enhance women's business growth and market access?
14. How does your institution engage with financial institutions to improve women's access to capital?
15. For each of these infrastructure components, provide a rating for the quality (how good it is) and accessibility (how easy is it for you to access it) as it relates to women led businesses in the state.

	Good	Average	Not Good
Electricity			
Access to Land			
Roads			
Access to water			
Access to Storage			
Internet Access			
Others (Please list)			

16. To what extent are women led businesses affected by exchange rate issues? Very much, Not so much, Not at all.
17. To what extent are women led businesses affected by inflation issues (general rising prices)? Very much, Not so much, Not at all.
18. What mitigation factors can you suggest to cushion the effect of Exchange rate and inflation on these women led businesses?
19. What factors can you suggest that can be used to improve the competitiveness of women led businesses giving competition from other parts of the country?
20. Under each of these topics, what are the biggest challenges that women led organizations face?:

Topic	Challenge
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	
Market access	

21. What support can be provided to help these businesses address these issues?

Topic	Required Support
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	

Questionnaire for Development Partners

Institutional Information:

Organisation Name:

State:

Respondent's Name:

Respondent's Position:

Respondent's Phone Number:

Support for Women Entrepreneurs:

1. What programs do you currently run to support women entrepreneurs in agribusiness and light manufacturing?
2. How do you assess the impact of your interventions on women-led MSMEs?
3. What programs do you currently run or have recently rounded up that have supported people with disability?
4. What was the impact of such programs?

Production

5. In the part of the country you have operations, which packaged agricultural products derived from light manufacturing do you find women predominantly engaged in its production?
6. In your opinion, are these high, medium or low profitability products to these women?
7. What challenges do women face in the production of these products?
8. In your opinion, which value chains offer young women significant business growth, opportunities, and high employment opportunities?
9. In your opinion, which value chains offer young women the most opportunities for cross border trade? For instance, taking advantage of the AfCFTA.
10. In your opinion, do you think women led businesses have an adequate supply of the following in your state?
 - a. Raw materials for production (Yes/No)
 - b. Access to finance (Yes/No)
 - c. Access to markets (Yes/No)
 - d. Access to storage facilities (Yes/No)
 - e. Skilled labor for production (Yes/No)
 - f. Access to production equipment (Yes/No)
11. What roles do young women (18 to 35) mostly play in the agro allied and light manufacturing sector in the state? Select all that apply (Production & Processing, Supply Chain & Logistics, Marketing & Sales, Engineering & Technical Roles, Finance & Business Management, Policy & Regulatory Compliance, Training & Capacity Building, Information Technology)
12. What is the level of participation of these young women in the agro allied and light manufacturing sector in the state? As Business owners (high, average, Low); As workers (high, average, Low)

Policy**&****Structural****Barriers:**

13. What policies exist that aid the expansion of women led businesses in your region of operation or the country at large?
14. What are the biggest policy-related challenges that limit women's participation in the sector?
15. How can policies be improved to enhance women's business growth and market access?
16. How does your institution engage with financial institutions to improve women's access to capital?
17. What has been the impact of that engagement?
18. What types of financial products do you think the market requires to improve access of women led businesses to finance?
19. For each of these infrastructure components, provide a rating for the quality (how good it is) and accessibility (how easy is it for you to access it) as it relates to women led businesses in your region of operation.

	Good	Average	Not Good
Electricity			
Access to Land			
Roads			
Access to water			
Access to Storage			
Internet Access			
Others (Please list)			

20. To what extent are women led businesses affected by exchange rate issues? Very much, Not so much, Not at all.
21. To what extent are women led businesses affected by inflation issues (general rising prices)? Very much, Not so much, Not at all.
22. What mitigation factors can you suggest to cushion the effect of Exchange rate and inflation on these women led businesses?
23. What factors can you suggest that can be used to improve the competitiveness of women led businesses giving competition from other parts of the country?
24. Under each of these topics, what are the biggest challenges that women led organizations face?:

Topic	Challenge
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	
Market access	

25. What support can be provided to help these businesses address these issues?

Topic	Required Support
Financial constraints	
Regulatory challenges	
Cultural factors	
Availability of raw materials	
Availability & Quality of Staff	
Infrastructure gaps	
Market access	

Partnership & Support Systems:

26. What business support groups are you aware of that provide services to women led businesses?
27. What type of services do they render to these women led businesses?
28. What activities/interventions are required to promote expansion of women led businesses in the state?
29. What partnership opportunities exist to scale programs for women in agribusiness and light manufacturing?
30. What specific support is required to promote job creation for women and people with disabilities in the agro Allied food sector?
31. What are the entry points of this support i.e. potential partners?

THANK YOU VERY MUCH FOR YOUR TIME

Questionnaire for Financial Institutions

Institution Profile:

Institution Name:

Type of Institution: (Commercial Bank, Microfinance Bank, Development Finance Institution, Cooperative Society, Other (please specify))

Name of Respondent:

Position:

Location:

Financial Products Available for Women Entrepreneurs:

1. Do you offer gender-specific financial products? (Yes/No)
2. Please list all products:

Access to Finance for Women Entrepreneurs:

3. What percentage of your SME loan portfolio is allocated to women-led businesses?
4. What are the most common types of agribusinesses run by women that your institution finances? (Select all that apply) (Crop production, Livestock farming, Agro-processing, Input supply, Agribusiness services (e.g., logistics, distribution), Others (please specify)).
5. What are the most common challenges women face in accessing financing? Select all that apply.
 - a. Lack of collateral
 - b. Limited financial literacy
 - c. High risk perception
 - d. Inconsistent business records
 - e. Lack of credit history
 - f. Regulatory and policy constraints
 - g. Others (please specify): _____
6. What criteria do you use to assess loan eligibility for women entrepreneurs?

Barriers

&

Solutions:

7. What are the common reasons for loan rejection among women-led agribusinesses?
 - a. Poor business viability
 - b. Insufficient documentation
 - c. Poor creditworthiness
 - d. Lack of required collateral
 - e. Others (please specify): _____
8. What potential opportunities do you see in increasing financial access for women-led agribusinesses? (Select all that apply)
 - a. Developing gender-sensitive financial products
 - b. Partnering with women-focused organizations

- c. Offering financial literacy and business training
 - d. Providing flexible collateral requirements
 - e. Digital finance solutions
 - f. Others (please specify): _____
9. What types of support would help your institution better serve women-led agribusinesses?
- a. Capacity-building programs for women entrepreneurs
 - b. Risk-sharing mechanisms (e.g., loan guarantees)
 - c. Government incentives or subsidies
 - d. Strengthening of regulatory frameworks
 - e. Partnerships with development finance institutions
 - f. Others (please specify): _____
10. What role can partnerships with NGOs, government, or development organisations play in reducing financial barriers to women led businesses?
11. What policy or regulatory changes would improve financial access for women-led agribusinesses? _____

THANK YOU VERY MUCH FOR YOUR TIME

Questionnaire for Focus Group Discussions (Women)

Review Question 1: What are the high-growth value chains with the most potential for women entrepreneurs?

1. General Insights:

- What products or services in the Agro-Allied or light manufacturing sectors are in high demand locally and internationally?
- Which value chains are growing fastest in your region, and why do you think this is the case?

2. Economic Data:

- What is the estimated market size for these value chains (local and international)?
- Can you share examples of women-led businesses that have experienced significant growth in these sectors?

3. Opportunities:

- Are there value chains that you believe are currently underutilised or have untapped potential for women entrepreneurs?
- What kind of financial support or investment is needed to scale businesses in these value chains?

Review Question 2: What are the key barriers to women participation in these sectors?

1. Challenges:

- What challenges do women face in accessing raw materials, technology, or skilled labour in these sectors?
- How do cultural or societal norms affect women's participation in these value chains?

2. Economic Barriers:

- How difficult is it for women entrepreneurs to access financing for their businesses? Are interest rates, collateral requirements, or repayment terms a concern?
- Are there significant differences in earnings or profitability between women-led businesses and others in the same sector? If so, why?

3. Policy and Regulation:

- Are there any regulatory or policy barriers that specifically hinder women's entry or growth in these sectors?
- What role does access to export markets play, and are there specific hurdles in reaching these markets?

Review Question 3: How can existing infrastructure and resources be leveraged to scale these opportunities?

1. Current Infrastructure:

- What types of infrastructure (transportation, storage, energy, etc.) currently support women entrepreneurs in your region?
- Are there specific examples of how infrastructure has enabled or hindered business growth?
- What types of infrastructure or resources currently support women entrepreneurs in your community (e.g., financial, physical, technological)?
- Are these resources and infrastructure adequate for scaling businesses? If not, what improvements are needed?
- How can existing business networks, cooperatives, or associations support women entrepreneurs in scaling their ventures?
- Are there examples of successful leverage of resources or infrastructure in scaling women-led businesses?

2. Economic Utilization:

- How do you currently access your business's financing, market information, or production facilities? Are these sufficient for scaling?
- Are there local cooperatives, business clusters, or associations that provide shared resources for women entrepreneurs?

3. Recommendations:

- What additional infrastructure or resources are needed to scale women-led businesses in these sectors?
- How can public-private partnerships be leveraged to provide infrastructure support?

Review Question 4: What partnerships can be developed to enhance program success?

1. Existing Partnerships:

- Are you aware of any partnerships (government, private sector, NGOs) that support women entrepreneurs in your region? How effective are they?
- Have you personally benefited from such partnerships? If yes, how?

2. Economic Support:

- What kind of financial assistance do you think would be most impactful for scaling your business (e.g., grants, loans, equity investment)?
- How could partnerships improve access to local and international markets for women-led businesses?

3. Future Collaborations:

- Which organizations or stakeholders do you believe could play a key role in supporting women entrepreneurs in these sectors?
- What forms of partnership (training programs, technology sharing, financial aid) would you find most valuable?

THANK YOU VERY MUCH FOR YOUR TIME

Questionnaire for Focus Group Discussions (PWD)

Review Question 1: What are the high-growth value chains with the most potential for female PWD?

1. General Insights:

- What products or services in the Agro-Allied or light manufacturing sectors are in high demand locally and internationally?
- Are there any specific value chains that PWD are more inclined to do business in?
- Which value chains are growing fastest in your region, and why do you think this is the case?

2. Economic Data:

- What is the estimated market size for these value chains (local and international)?
- Can you share examples of businesses that have experienced significant growth in these sectors for PWD?

3. Opportunities:

- Are there value chains that you believe are currently underutilised or have untapped potential for PWD?
- What kind of financial support or investment is needed to scale businesses in these value chains?

Review Question 2: What are the key barriers to women participation in these sectors?

1. Challenges:

- What challenges do PWD face in accessing raw materials, technology, or skilled labour in these sectors?
- How do cultural or societal norms affect PWD's participation in these value chains?

2. Economic Barriers:

- How difficult is it for PWD entrepreneurs to access financing for their businesses? Are interest rates, collateral requirements, or repayment terms a concern?
- Are there significant differences in earnings or profitability between PWD-led businesses and others in the same sector? If so, why?

3. Policy and Regulation:

- Are there any regulatory or policy barriers that specifically hinder PWD's entry or growth in these sectors?
- What role does access to export markets play, and are there specific hurdles in reaching these markets?

Review Question 3: How can existing infrastructure and resources be leveraged to scale these opportunities?

1. Current Infrastructure:

- What types of infrastructure (transportation, storage, energy, etc.) currently support PWD in your region?
- Are there specific examples of how infrastructure has enabled or hindered business growth?
- What types of infrastructure or resources currently support PWD in your community (e.g., financial, physical, technological)?
- Are these resources and infrastructure adequate for scaling businesses? If not, what improvements are needed?
- How can existing business networks, cooperatives, or associations support PWD in scaling their ventures?
- Are there examples of successful leverage of resources or infrastructure in scaling PWD businesses?

2. Economic Utilization:

- How do you currently access your business's financing, market information, or production facilities? Are these sufficient for scaling?
- Are there local cooperatives, business clusters, or associations that provide shared resources for PWD entrepreneurs?

3. Recommendations:

- What additional infrastructure or resources are needed to scale PWD businesses in these sectors?
- How can public-private partnerships be leveraged to provide infrastructure support?

Review Question 4: What partnerships can be developed to enhance program success?

1. Existing Partnerships:

- Are you aware of any partnerships (government, private sector, NGOs) that support PWD (women and entrepreneurs) in your region? How effective are they?
- Have you personally benefited from such partnerships? If yes, how?

2. Economic Support:

- What kind of financial assistance do you think would be most impactful for scaling your business (e.g., grants, loans, equity investment)?
- How could partnerships improve access to local and international markets for PWD-led businesses?

3. Future Collaborations:

- Which organizations or stakeholders do you believe could play a key role in supporting PWD in these sectors?
- What forms of partnership (training programs, technology sharing, financial aid) would you find most valuable?

THANK YOU VERY MUCH FOR YOUR TIME

FGD Guide for Refugees and Displaced Persons (Women)

- 1. Review Question 1: What are the business and employment opportunities available for internally displaced people?**
 - What types of income-generating activities are women currently involved in within the camp/location?
 - Are you currently involved in any business or employment within the agro-allied and light manufacturing sector? If so, what type of work do you do?
 - Are you aware of any opportunities (products or services) in agriculture or food-related businesses that could be pursued within or around the camp?
 - Are there specific products or services in high demand that women here could provide?
 - Are you interested in participating in agriculture or food processing activities? If so, what specific areas interest you the most? (e.g., crop cultivation, livestock rearing, food processing)
- 2. Review Question 2: What are the barriers to entry and growth?**
 - What obstacles do you face in starting or expanding activities in agriculture or food processing (e.g., access to land, capital, tools, or training)?
 - Are there physical, cultural or social norms that hinder your participation in agricultural or business activities? (e.g. security concerns, mobility restrictions). How do these factors impact your ability to engage in these sectors?
 - What challenges do you anticipate in selling products or services outside the camp?
 - Are there any barriers to younger women (18-35 years) that do not affect older women?
- 3. Review Question 3: Are there support or infrastructure for internally displaced entrepreneurs and are they accessible?**
 - What support or infrastructure is currently available for entrepreneurs in the camp?
 - Are the physical and technological infrastructures in your community accessible for internally displaced people to engage in business?
 - What additional support or resources would be most helpful to you to engage successfully in the agro-allied sector? (e.g., funding, training, workshops)
- 4. Review Question 4: What partnerships can be developed to enhance program success?**
 - How do you collaborate with other women in the camp on economic activities?
 - Are there community-based initiatives that could be developed to support women's involvement in the agro-allied sector?
 - Are there existing programs or organizations providing support for women's economic activities in the camp? If so, what type of support? How effective are they?

THANK YOU VERY MUCH FOR YOUR TIME

Terms of Reference

Scope of Work

The consultancy will focus on the Agro-Allied and light manufacturing sectors in Nigeria, where women entrepreneurs can grow their businesses and contribute to national economic development. The consultancy service will include the following components:

1. Identification of High-Growth Industries.
 - a. Evaluate the current state of Agro Allied and light manufacturing industries, highlighting growth, performance, contribution to employment and potential for job creation.
 - b. Identify high-growth industries based on high market demand within Agro-Allied industries (e.g., food processing, packaging) and light manufacturing (e.g., textiles, consumer goods).
 - c. Identify packaged Agro-food products and light manufacturing items within the different regions of the country that can be easily produced, scaled, and marketed locally and internationally.
 - d. Assess the feasibility of production based on the availability of local resources and current infrastructure and provide recommendations for scaling these products.
2. Assessment of the Current State of Women-Led Enterprises
 - a. Assess the state of women-led enterprises in the Agro-Allied and light manufacturing sector, evaluating the structures, market presence and performance.
 - b. Evaluate the participation of young women (ages 18-35) in the Agro--Allied and light manufacturing economic value chains, including their status, roles in production, management along the value chain and any other value addition.
 - c. Assess the sustainability and scalability of women-led businesses in these sectors, including their readiness for market expansion and access to market and export opportunities.
 - d. Assess the resilience of women entrepreneurs by examining the factors that impact their strength and adaptability, including climate stressors, macroeconomic conditions, and market competition.
3. Budget Estimates and Cost Projections
 - a. Determine the estimated cost per job created, considering the target, resources required for training, business incubation, and market and information access facilitation.
 - b. Provide a detailed budget estimate for the program, including operational costs, partner engagement, and capacity-building initiatives.
 - c. Project average revenue generation for women entrepreneurs supported by the programme.
4. Partnership Mapping
 - a. Identify potential partners, including government agencies, industry stakeholders, financial institutions, and development organizations, who can collaborate to support women entrepreneurs.
 - b. Assess the role of each partner in providing financial resources, technical assistance, market access local national and international, and policy support.

5. Barriers to Women Entrepreneurs and Market Access
 - a. Identify barriers and challenges faced by women entrepreneurs in Agro-Allied and light manufacturing sectors, including financial constraints, regulatory challenges, cultural factors, availability of resources (raw materials and human resources) and infrastructure gaps.
 - b. Provide data-driven recommendations on overcoming these barriers and creating an enabling environment for women entrepreneurs.
6. Opportunities for Workforce Development and Job Creation
 - a. Identify opportunities for workforce development, the enablers, and conditions for job creation and job creation along the value chain, particularly in processing, packaging, and value-added activities.
 - b. Estimate the number of work opportunities that can be created through the programme, with a focus on dignified and fulfilling employment for young women, - programme targets to enable work opportunities for a minimum of 1 million young Nigerian women (aged 18 – 35)
 - c. Provide examples of previous or existing entrepreneurship programmes targeting young women as evidence of job creation through entrepreneurship
7. Theory of Change and Programme Success Metrics
 - a. Develop a clear theory of change that outlines how programme inputs (e.g., training, financial support, partnerships) will lead to measurable outputs (e.g., business growth, job creation) and long-term outcomes (e.g., improved livelihoods, increased participation of women in key sectors). Define key success metrics, including:
 - i. Number of women entrepreneurs supported.
 - ii. Number of jobs created.
 - iii. Increase in revenue generated by supported businesses.
 - iv. Market share or access to new markets for supported businesses.
 - v. Improvements in women’s access to financial and non-financial resources.
 - vi. Sustainability and resilience of supported businesses
 - vii. Voice agency, social cohesion and enabling environment created
 - b. Propose a monitoring and evaluation framework to track progress toward these goals.