PERCEPTIONS OF WOMEN IN BUSINESS IN BAUCHI STATE, NIGERIA

NIGERIA WAY LEARNING SERIES
THE NIGERIA WAY LEARNING SERIES

The WAY Learning Series is an ongoing initiative to share lessons learned as the project is being implemented, with a particular focus on identifying and understanding factors that impact women’s business success and overall wellbeing in Bauchi State. Topics include women’s time use, girls’ self-perception after participating in skill-building opportunities, how cooperatives function as business platforms for women, and women’s perceptions of themselves as entrepreneurs.

The Learning Series is shared widely with the development community and with project stakeholders, including partners, clients, and government.

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## TABLE OF CONTENTS

**Abstract** ........................................................................................................................................ 1  
**About the Nigeria WAY Project** ............................................................................................... 2  
**Introduction** ............................................................................................................................. 3  
  Social and Gender Norms in the Marketplace: Bauchi State, Nigeria ............................... 4  
**Methodology** ................................................................................................................................ 8  
  Research Approach ...................................................................................................................... 8  
  Sampling .......................................................................................................................................... 9  
  Data Analysis ............................................................................................................................... 10  
  Study Limitations ..................................................................................................................... 11  
**Results and Discussion** .............................................................................................................. 12  
**Conclusion and Summary of Key Findings** ................................................................................ 35
ABSTRACT

This learning paper explores the perceptions that women and men Nigeria WAY project clients hold of women in business in Bauchi State, Nigeria. Understanding the perceptions people hold of women in business was identified as important by Nigeria WAY, as the project seeks to improve the performance of women-led businesses in a male-dominated business environment and society, characterized by strongly patriarchal cultural and religious norms. Qualitative research was conducted with a sample of men and women clients to understand their perceptions of women in business, as well as any impacts these perceptions might have on the ability of women to conduct successful businesses. The study found that the women clients held strongly positive perceptions of themselves as businesspeople, and both men and women clients stated that women should be involved in business in order to provide, or help provide for their own and their families’ financial needs. However, women respondents also identified widely held perceptions of women in business which they saw as posing tangible challenges to women’s business success, and which can discourage women from starting or persevering in their business activities. This study investigates such perceptions and their impacts, and recommends adapting women’s economic empowerment strategies to include a specific focus on community perceptions, as well as the co-creation of strategies to address problematic perceptions and their impacts together with local populations.
Youth Entrepreneurship and Women’s Empowerment in Northern Nigeria – Nigeria WAY – supports women and youth agro-processors in three value chains in Bauchi State: rice, soybean and groundnut. The project focuses particularly on women and youth-led businesses, with activities aimed at improving productivity, adopting environmentally sustainable business practices, and increasing access to markets, financial services, market information, business networks, and partnerships.

The Federation of Muslim Women Associations in Nigeria (FOMWAN) and the Association of AgroProducers in Nigeria (ASSAPIN), two member-based alliances operating in Bauchi State, mobilize clients for the project. The project operates in seven Local Government Areas (LGAs), specifically selected because of their importance in Bauchi’s economy, feeding two key markets in Bauchi State – Bauchi and Azare – which bring together buyers, sellers, and processors for soybean, groundnuts and rice, among other crops. Businesses in Bauchi are largely small and informal, and the market remains nascent, with government – not the private sector – as a primary driver.
In this socially conservative state, women and young people face many obstacles in achieving business success. Mobility is limited for many women, and gender norms restrict the roles available to them. At the same time, endemic poverty increases the need for their economic participation. With increased access to productive technologies and business services, greater financial inclusion and inclusive community dialogues, Nigeria WAY supports women and youth-led businesses to transform their contribution to their households and communities.

INTRODUCTION

This learning paper shares the findings of a qualitative research study conducted with men and women clients of the Nigeria WAY project on the perceptions of women in business in Bauchi State. Understanding the perceptions people hold of women in business is important as the Nigeria WAY project seeks to improve the performance of youth- and women-led businesses in a male-dominated business environment, and a society largely structured by patriarchal cultural and religious norms. In Bauchi State, women are predominantly valued for their role as caregivers, belonging in the domestic sphere. As such, their economic activities tend to be regarded as secondary to their primary role of managing the household and raising children. A common perception also is that women who engage in business – particularly those that require frequent movement outside the home – are neglecting their domestic responsibilities or failing to exhibit proper behaviour for their gender.1

Despite these perceptions, a small yet potentially significant finding of Nigeria WAY’s 2018 Annual Report was that women clients hold positive perceptions of themselves as businesswomen. Furthermore, in accounts of their experiences in business, women clients tended to emphasize their self-confidence, tenacity and commitment to overcoming barriers as businesswomen. While the literature on women in business in Nigeria is limited, one study has identified psychological factors such as a self-perception and commitment to the business as positively correlated to each other, and as having a significant impact on women’s perceptions of the success of their business.2 Given these findings, as well as those of the Nigeria WAY Annual Report, MEDA identified the need to learn more about the perceptions men and women in the project locations hold of women in business, in order to eventually understand whether or how these perceptions might play a role in real or perceived business outcomes.

Nigeria WAY staff conducted interviews with men and women clients, consisting of open-ended questions about how respondents perceive women in business in Bauchi State. Respondents included both women and men who are business owners themselves in the rice, soy and groundnut value chains. Their responses shed light on how men and women perceive women in business in general in Bauchi State, as well as how women Nigeria WAY clients perceive themselves as businesswomen.

**Social and Gender Norms in the Marketplace: Bauchi State, Nigeria**

Bauchi State in Northern Nigeria is home to a population of approximately 7.3 million people. Demographically the population is young, with over 50 percent estimated to be below the age of 15. Bauchi State’s economy is predominantly based on agriculture. Major crops include corn, rice, soy, millet, groundnuts, sorghum, cassava, tomatoes and other vegetables. The state also contains some industry, in the processing of peanut and meat products, vegetable oil, and cotton, as well as a cement factory.

Social and gender norms in Bauchi State are heavily influenced by both religion and culture. The population is 85 to 90 percent Muslim, with a Christian minority of 10 to 15 percent. Bauchi State is also ethnically diverse, containing 55 different tribal groups. However, according to the state government, there exists a high degree of cultural similarity amongst the different tribes in language, occupational practices, festivals and dress. Christian and Muslim religious norms are also observed in similar ways across different tribal groups.

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Financial poverty and low levels of human development are also significant challenges in Bauchi State. It is estimated that over half of the population of Bauchi State is employed in agricultural production or the off-farm informal sector, and live under the poverty line of US $2 per day. In 2018, Bauchi State also ranked the lowest of all the Nigerian states on the UNDP’s Human Development Index, which measures human development in terms of life expectancy, education and gross domestic product (the total value of all the goods and services produced in an area).

Women are economically active in Bauchi State. They are largely involved in agriculture and small-scale processing of agricultural products, as well as preparing and selling snacks and ready-made foods. Much of women’s economic activity takes place in the informal sector, usually using their own homes or kitchens as a workspace and selling their products on the streets or in local markets. While they contribute to household income, women’s business and economic activities are largely mediated through cultural and religious norms around gender, some of which can complicate or pose barriers to the success of women-owned businesses. Bauchi State is similar to the rest of Northern Nigeria in that society is strongly patriarchal, guided by Muslim and Christian religious values, as well as tribal cultural norms. In this context, women are primarily valued for their role as caregivers, responsible for childrearing, food preparation and other domestic work. Conversely, men largely dominate economic activity, and, in line with cultural and religious norms, are expected to be the providers and protectors of the family. They also own most, if not all assets and resources including land. These norms are particularly strong for Muslim families. In traditional Islamic society as practiced in Northern Nigeria, men are expected to provide for all of the financial needs of the household, while women are preferred if possible to remain in purdah, or seclusion from contact with non-relative men, and spend the majority of their time in the family compound performing only domestic work. While Christian religious norms do not specifically discourage women from engaging in economic activities, they are similar in that economic activities are regarded as secondary to women's

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primary role of caring for the household, while men are expected to act as the main economic providers.

These gender norms have tangible impacts on women-owned businesses in Bauchi State.\(^\text{12}\) First, cultural practices and assumptions about the identity and role of women can make it difficult for women to access the tangible inputs and services needed to start or operate a viable business. For example, women face challenges in accessing much-needed capital through credit or microfinance. As men tend to be seen as more economically productive and competent than women, loan and credit issuers can view women as

\(^{12}\) Nigeria WAY clients have shared their experiences of how gender norms impact on women-owned businesses during the project’s regular data collection activities, in addition to the research conducted for the Learning Paper.
a greater risk and charge higher interest rates, making borrowing more expensive. Because women do not, or are not assumed to own significant property, they are also often required to co-sign with a male relative who can guarantee the necessary collateral, but who may also choose to use part of the loan. In both cases, it is difficult for women to access much-needed startup funds, or to invest in technology for their business. For Muslim women observing seclusion in the home, the inability to leave the family compound during the day can pose additional challenges in accessing quality inputs for their business, market information about their products, and linkages to markets themselves, as these connections are mediated by children or male relatives. Owning and cultivating land can also be difficult. While both Muslim and Christian women can inherit land, the most fertile plots are often allocated to men. Women are also often unable to exercise meaningful control over the use of their land and its returns.

Social and gender norms in Bauchi State can also contribute to the existence of unhelpful or negative perceptions of businesswomen themselves. Because they are valued as caregivers belonging in the domestic sphere, women who engage in economic activities, especially those which bring them outside the home, can be seen as breaking from societal expectations, and in some cases threatening cultural notions of masculinity. For example, while the increased adoption of the hijab in recent years has greatly increased Muslim women’s mobility and visibility in the public sphere, women who engage in business activities requiring frequent movement outside the home are often seen as neglecting their domestic responsibilities, and thus failing to properly fulfill societal expectations of a good wife or woman. Women who are highly mobile or visible in public areas can also be accused of promiscuity, or of spending too much time engaged in enjoyment and recreation, similarly failing to exhibit proper behavior for their gender.13 Finally, businesswomen can be seen as threatening to men’s role as the provider and protector of the household, undermining men’s masculinity or sense of dignity, in some cases leading to negative reactions from men.

It should be noted that while these social and gender norms may pose possible complications or barriers for women-owned businesses, there also exist social and economic conditions which necessitate or promote women’s economic activity. In Bauchi State, declining economic conditions and increased financial hardship for many families have increased household reliance on women’s income.14 This is contributing to shifts in household

13 Robson, “The Kitchen as Women’s Space in Rural Hausaland, Northern Nigeria.” 672.
14 Nigeria saw a significant decline in socioeconomic development following the application of structural adjustment policies from the 1980s to mid-1990s, which have had detrimental effects on domestic textile and agricultural sectors as well as provision of publicly funded healthcare and education. For further discussion on the impacts of structural adjustment on the Nigerian economy and society, see: Ekanade, Olumide Victor. “The dynamics of forced neoliberalism in Nigeria since the 1980s.” Journal of Retracing Africa 1, no. 1 (2014): 1-24.; Abah, Danlad, and Peter Wilfred Naankiel. “Structural adjustment program in Nigeria and its implication on socio-economic development, 1980–1995.” Calabar Historical Journal 6, no. 2 (2016).
dynamics, as women who would typically be financially supported by their husbands become increasingly engaged in business in order to earn personal income and contribute to household expenses. Islamic and tribal cultural ethics in Northern Nigeria have also long placed significant value on women’s industriousness, particularly during childbearing years.15 Women are expected to avoid idleness and actively contribute to the wellbeing of the home.16 In conditions of economic hardship in Bauchi State, where financial poverty is widespread, this appears to include economic contributions, as well as domestic and care work. Indeed, in this context husbands or male relatives will often encourage wives or female relatives to become economically active, and act as guarantors or protectors of their businesses as well as provide them with startup capital. In sum, while women, and particularly Muslim women are expected to be financially dependent on men, this social arrangement becomes increasingly difficult with declining economic conditions.

In sum, while negative perceptions of women in business exist in Bauchi State, women are economically active and their economic contributions are often important for their own and their household’s wellbeing. In addition, while such perceptions are known to exist in the general society, little research has been conducted with individual women about the perceptions they hold of themselves as businesswomen, of women in business in general, or of how they feel they are perceived by others. In addition, little is known about whether these perceptions ultimately have an effect on women’s business decisions, practices or outcomes. As a preliminary step towards filling these data gaps, this study examines the perceptions that individual businesswomen Bauchi State hold of themselves and of women in business in general, as well as the perceptions that individual businessmen hold of women in business.

**METHODOLOGY**

**Research Approach**

This learning paper shares the key findings of a Nigeria WAY study conducted on the perceptions of women in business in Bauchi State. The data was collected between September and December, 2019. The findings highlight the perceptions that women and men Nigeria WAY clients hold about businesswomen in general, as well as the women clients’ perceptions of themselves as businesspeople. It should be noted that this study was conducted before COVID-19 was declared a global pandemic in 2020. The findings therefore do not capture any changes in the perceptions or

15 These norms are common amongst many of the tribes in Bauchi State, and particularly amongst the Hausa and Fulani, Bauchi’s largest tribes. See also Zakaria, “Entrepreneurs at Home,” 116.
experiences of women in business that may arise from the changes in local, national or international economic or public health conditions brought about by this pandemic.

The study employed qualitative research methods to gather and analyze subjective opinions and perceptions. An interview guide containing both open and closed-ended questions was administered to men and women respondents operating businesses in Bauchi State. Questions pertained to how clients perceive women in business, as well as whether they feel differently about men versus women business competitors. In addition, women respondents were asked about why they started their business, their challenges and goals, and whether they experience disadvantages as women in business.

Sampling

The study used purposive sampling to recruit clients who were located in Bauchi Town, the capital of Bauchi State. This location was chosen because, as the urban center of the state, respondents in Bauchi Town are more representative in terms of tribal and religious identity. The populations of smaller or more rural Local Government Areas (LGAs are more homogenous in terms of religion and culture, as different tribes are more prevalent in certain LGAs. In Bauchi Town, a qualitative study is more likely to capture the general perceptions of women in business in Bauchi State, rather than those of a particular group. Being a predominantly rural and agricultural state, clients in Bauchi Town also maintain close connections to rural areas, either because their families own farmland near their tribal villages or because they source directly from farmers. As such, it is unlikely that perceptions would be overly biased towards or representative of urban areas alone.

Efforts were made to recruit sufficient men and women respondents to achieve data saturation. As such, the sample size was not intended to be statistically significant, but to include enough respondents that additional interviews would not reveal radically new or different information or perceptions. Across various qualitative research methodologies, twelve interviews is often considered the number at which saturation is reached. However, many qualitative researchers report that six interviews can often provide enough data for a general mapping of main themes, the substance of which can be elaborated through later interviews. Given the relatively small number of men being served by Nigeria WAY compared to women, interviews were administered to six men and twenty-two women. As such, the men’s data provides an overview of some of the general themes concerning men’s perception of women in business in Bauchi State, while

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the women’s data offers themes that are more saturated in terms of both breadth (number of themes) and substance (information provided around each theme).

Data Analysis

The study used qualitative analysis methods to generate themes for both men and women concerning their perceptions of women in business. First, the interviews were translated from Hausa into English and transcribed by members of the research team. The data was then disaggregated by gender to isolate women’s and men’s perceptions. A thematic analysis was then conducted of each respondent’s transcript using NVivo qualitative analysis software. Codes were assigned to words or phrases representing important or recurring ideas or concepts. Similar codes across interviews were then grouped into categories, representing the broader themes concerning men’s and women’s perceptions of women in business.

Due to the highly subjective nature of the research focus, two validation sessions were held after the data analysis in order to solicit feedback on each of the themes for each gender. One session was held with Nigeria WAY’s Gender Cohort, a group of men and women from different organizations in Bauchi State who come together to promote gender equality and transformation. This group was formed by the Nigeria WAY project, and was convened to offer initial feedback on a draft of this paper, specifically on the data analysis, as well as the manner and language in which they were described or presented.
The other validation session was held with the study respondents themselves. During this session, the themes were presented back to the respondents, together with supporting quotations they had provided during the research, adjusted to preserve the anonymity of the specific respondents. Respondents were then able to discuss or elaborate on the themes, as well as agree or disagree with them. Men and women respondents were separated into distinct groups in order to promote candid reflection. The feedback gathered through these discussions was used to adjust the original interpretation of the data where necessary, and align the themes more closely with the respondents’ perceptions of women in business in Bauchi State. The findings presented in this learning paper consist of both interview data and the feedback received during these validation sessions.

**Study Limitations**

The following limitations should be considered when interpreting the findings of this research:

1. The study was conducted with women who are already involved in business. They are therefore more likely to have a positive perception of women in business. It is possible that the findings of this study do not reflect the general perceptions that women in Bauchi State hold of women in business.

2. All of the respondents are from urban and peri-urban locations in Bauchi Town, the capital of Bauchi State. It is possible that in Local Government Areas (LGAs) that are more rural or more homogenous in terms of tribal and religious identity, perceptions may vary or differ. The study does not anticipate that these differences will be significant, as most people involved in agro-processing businesses in Bauchi Town maintain strong ties to communities, properties and suppliers in rural areas. Christian and Muslim religious norms are also observed similarly across tribes and in rural and urban areas.

3. The study reached only six men respondents. While this number is likely sufficient to provide a general understanding of some of the main themes concerning men’s perceptions of women in business, the full depth of each theme is likely not represented here. Additional themes may also exist. The data collected from men in this study should be seen as providing several examples of men’s perceptions of women in business which are likely to be shared by other men.

4. The research team was composed of both Nigerian and non-Nigerian men and women who are either from or familiar with the economic, social and political context of Bauchi State. Efforts were also made to validate the findings with the respondents themselves. However, despite these measures it is possible that specific Hausa words, or the
RESULTS AND DISCUSSION

This section presents the study findings concerning perceptions of women in business in Bauchi Town, Bauchi State. Both men and women in business were interviewed for this study. Their perceptions were analyzed separately to produce themes that are grouped under the following two categories of analysis: (1) women’s perceptions of women in business; and (2) men’s perceptions of women in business. Each category consists of themes which represent recurring ideas or sets of concepts in the data.

1. Women’s Perceptions of Women in Business

The first category of analysis concerns the perceptions held by women respondents of women in business. Because all of the women respondents were businesswomen themselves, these findings reflect both their perceptions of women in business in general, as well as their perceptions of themselves as women in business. Respondents often spoke of both in tandem. An anticipated yet important theme in this category was that all of the women respondents felt that it is good for women to be involved in business, or that women should be involved in business. The subsequent themes explore recurring ideas and opinions on why women should be
involved in business, as well as how respondents feel about themselves as businesswomen.

A notable trend in the women’s responses is that respondents tended to link their identity as women or as businesswomen to the reasons why women should be involved in business, as well as some of the disadvantages they experience because they are women. For example, when asked what their perceptions are of women in business, many respondents reported that women should be involved because it provides them with more independence, or that though it is good for them to be involved in business, they are not given preferential treatment in the market because they are women. These dynamics are explored in this category of analysis because they form part of women’s perceptions of themselves as businesswomen according to the respondents themselves.

As such, this section will explore seven themes raised by the women as part of their perceptions of women in business in Bauchi State. Note that these themes are written either as direct quotes or as phrases that summarize respondent’s own perceptions of what it means to be a woman in business in Bauchi State. The themes are:

1.1. “It is a very good thing, whoever is not into business should go into it.”

1.2. “A woman becomes less dependent when in business.”

1.3. “It is good for a woman to be in business to keep busy so she can help her children and family.”

1.4. “They should expand their businesses, because staying idle is not worth it.”

1.5. Women believe in their own capacity as businesspeople.

1.6. Other people may hold negative perceptions about women’s capacity to conduct business.

1.7. Women in business face specific disadvantages because they are women.

**1.1. “It is a very good thing, whoever is not into business should go into it.”**

A recurring theme throughout the data was that women respondents felt that it is good for women to be involved in business. Respondents described themselves as “happy” or “impressed” when they see women in business who are making profit, or who are able to provide for themselves and others. Several respondents expressed the general desire to see more women become involved in business, or shared the personal goal of eventually...
being able to hire women employees. While this finding was anticipated, it is worth isolating as the respondents are known to be operating in male-dominated economic environments where women’s economic and entrepreneurial activities may remain significantly undervalued, and where negative perceptions of women in business are known to exist. The existence of positive perceptions of women in business among the women respondents indicates that, while there may be general perceptions that women are not supposed to be in business, these perceptions are not necessarily shared by women themselves. For example, during the interviews, women offered the following statements and opinions:

“I feel very impressed if I see a woman doing her own business, because I make profit from my business. So, I feel very happy to see a fellow businesswoman too.”

“I feel happy seeing a woman doing business to help her and family.”

“It is a very good thing, whoever is not into business should go into it.”

1.2. “A woman becomes less dependent when in business.”

When asked about their perceptions of women in business, over two-thirds (68 percent) of the women respondents felt that it is good for women to be in business in order to increase their self-reliance and independence. Multiple respondents reported feeling “happy” when they see women becoming more independent through their business operations, and that they think more women should go into business because it allows them to be less dependent on others. Several of the respondents also emphasized that the desire for women to be more self-reliant has even prompted them to make efforts to support other women to start businesses, for example by teaching them skills or extending credit. The following quotes provide examples of this perception:

“I feel very happy, because they don’t depend on anyone, but stand up to care for themselves.”

“I feel happy, because she is independent.”

“I would love to say five years from now through business, women will be well established and become self-reliant. That is why I try to bring women closer to me in order to learn what I am doing.”

“Well, I always feel pained when I see a woman sitting doing nothing, no government work, no business, just relying on a man for everything. But I feel joy when I see a woman struggling for herself. I sometimes give women raw materials on credit, and they later sell and give me back my money, just because I want to help them.”
Similarly, other respondents shared that they value their business activities because they have *already* allowed them to become more self-reliant. For example, when asked about her perceptions of women in business, one respondent shared that she felt impressed with herself as a businesswoman because she is earning income for herself. Similarly, other respondents, when asked whether they felt disadvantaged as a woman in business, reported that they do not feel disadvantaged because of how their businesses have allowed them to become more independent. For example, they are now able to pay their own bills, and do not have to ask as frequently for help from others.

“I try to earn something for myself, so I feel impressed to see this.”

“No, because an independent woman can take care of herself without always demanding from someone.”

“No, I don’t because I am able to settle my bills by myself.”

This finding is notable given that according to social and religious norms in Bauchi State, men are expected to be able to provide for most, if not all of the household’s financial and material needs. The women respondents’ emphasis on financial independence may indicate that poor economic conditions in Bauchi State have reduced the ability of men to provide for their households, rendering alternative arrangements necessary. While women’s independence and self-reliance were seen as important in and of themselves, respondents particularly emphasized the need to be self-reliant in order to avoid falling into—or more deeply into—poverty. Women likely view their businesses and financial independence as a risk mitigation strategy and alternative to relying solely on a husband’s income. For example, several respondents indicated that when women are overly dependent, they may lack the means to fulfill their responsibilities or needs:

“If a woman is in business, she will never lack.”

“When a woman does business, no matter how small, she does not lack money to take care of some things. A woman becomes less dependent when in business.”

“My perception is that we should continue with our businesses because it’s really helping, because once you are doing business, even if the month has gone far you will never lack money in your hands. Because when need arises you will have money in your hands and will never depend on another person.”

In sum, an important theme concerning women’s perceptions of women in business in Bauchi State was the strong emphasis placed on self-reliance and independence. While respondents appeared to value independence and self-reliance in and of themselves, there were also strong practical
concerns. Women engaged in business were seen as less likely to be found in material need compared to women who are more heavily dependent on support from husbands or other people. This suggests that while men are normally expected to act as the primary breadwinners of the household, poor economic conditions in Bauchi State (one of the poorest in Nigeria) may be preventing men from always earning sufficient income to meet their wives’ or households’ needs. Women saw engaging in business activities as a way to mitigate the risk involved in depending on financial support from husbands or other people.

1.3. “It is good for a woman to be in business, to keep busy so she can help her children and family.”

Respondents placed a strong emphasis on the ability of women to provide for household and family needs in relation to their perceptions of women in business. For example, when asked about their perceptions of women in business, many respondents shared that it is important for women to be involved in business in order help their families and husbands. Many respondents specifically mentioned school fees. They described the desire to send their children to school either as fundamental reason for why they engage in business, or as an important goal that they have for their business earnings. Paying school fees was seen as important both to ensure that their children would have the ability to earn a living, but also to ensure that the respondents would have someone to provide for them as they enter old age.
“My perception about women in business is for them to hold on to their businesses, because it will help us all in life. We ourselves, our children and husbands.”

“It is good for a woman to be in business, to keep busy so she can help her children and family.”

“There is one goal I want to achieve, is to send my children to school, so they can have a means of livelihood.”

“For my children to finish school and get job, so they can take care of me as I did for them.”

Similar to the previous finding, it is likely that women respondents place a high priority on the ability to provide for their families because of the prevalence of financial poverty in Bauchi State. While social and economic norms normally hold women responsible for the bulk of domestic and care work, declining economic conditions in Bauchi State have rendered women’s economic engagement more necessary for household wellbeing. Indeed, in the validation session, respondents emphasized that though women do become engaged in business because they want to, many are forced to start businesses of economic necessity and few alternatives. According to two of the respondents, this is particularly the case when their husbands are not able to find enough work or make enough money to provide for the family.

“[Some] women are in business because they want to do so but others are forced into business by necessity where there are financial strained and there is difficulty in the family, the woman will want to help in reducing the financial burden on the husband.”

“In cases where the husband fails to provide for the family, the woman is pressured to provide a solution by engaging in business.”

This is also likely to exist among husbands. Out of the 22 women respondents, seven reported that their husband was the person who supported them in their decision to engage in business, and at least one case had provided the startup capital. Similarly, in the Nigeria WAY 2018 Annual Survey, 74 percent of the women interviewed reported that their business interests are protected by husbands, male relatives, or other men in the community. This indicates that men see the value of women’s economic contributions, and actively take measures to create an enabling environment for women-owned businesses.

In sum, women respondents strongly connected the ability to provide for children and families to their perceptions of women in business. That is, they perceived women in business positively because they can help provide for their families. The ability to send their children to school was particularly important for women, as children’s education is often seen as a form of
planning for old age. Women respondents also felt that women should go into business in order to assist their husbands, a perception likely shared by men who make efforts to help wives or women community members start or run businesses.

1.4. “They should expand their business because staying idle is not worth it.”

Women respondents frequently mentioned the importance of avoiding idleness in connection to their perceptions of women in business. Respondents felt strongly that women are “not supposed to be idle” or that it is “wrong” for women to be idle. Other studies have noted that across Northern Nigeria, Islamic and Hausa (a major tribe in Bauchi State) cultural norms and ethics generally discourage idleness, emphasizing hard work for both men and women.19 This may be particularly the case in conditions of economic poverty. Respondents in the study defined idleness as staying home or sitting without having anything to do or any way of bringing economic benefit to the family. One respondent specifically stated that avoiding idleness was the reason she started her business. Other respondents emphasized that staying idle was “not worth it” or that women in general should not “relax” with regards to their businesses, likely because of the need to earn money in order to take proper care of themselves and their children. Respondents spoke about the need to avoid idleness in the following manner:

“My perception about women in business is that they should expand their business because staying idle is not worth it.”

“My goal is if I have more capital, I will expand my business because I hate staying idle and if I have money, I will even start farming soybeans.”

“It is just to cater for my needs since a woman is not supposed to stay idle. That is why I am doing business and through selling these herbicides.”

“I started [my business] because it is wrong for a woman to sit idle doing nothing and it is from selling these chemicals that I started my farming.”

In the validation session, respondents felt it important to emphasize that though women value their own industriousness and feel good when they are able to make money, some also feel pressure from their families or other people to prove that they are not lazy. Some women therefore engage in

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business both to make money and avoid being seen as idle, earning respect from others. For example, according to one respondent:

“The women also feel pressure to prove to other people and the men that they are not lazy.”

During interviews and validation workshops, women respondents consistently placed a priority on being seen as busy, hardworking and able to take care of themselves and others, and their businesses help them do that. Furthermore, while much of the literature on women in Northern Nigeria emphasizes women’s value as housewives or caregivers, social expectations also exist for women to be hard working and able to take care of their families. The findings of this study indicate that this includes contributing economically. This theme also indicates that women themselves may not locate their value exclusively in their domestic and childrearing roles. Rather, they perceive their value as rooted in their ability to work hard and meet personal and family needs, including economic needs.

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1.5. Women believe in their own capacity as businesspeople.

The women respondents expressed strong confidence in both their own capacity and the capacity of women in general to conduct business. In addition to their perceptions of women in business, respondents were asked questions about whether they feel disadvantaged because they are women, as well as whether they feel differently about male versus female competitors. Many respondents emphasized in their responses that they believe women are equal to, if not better than men at conducting business. For example, several respondents reported feeling no different about male versus female competitors, viewing business as something that everyone is capable of, and that men and women are driven by the same basic goal of making money. That is, the economic situation of Bauchi State is such that everyone has to “hustle,” or work hard in order to earn income. One respondent expressed confidence in herself as equally able to outsmart both male and female competition:

“I don’t see them as competitors; anyone can do business be it male or female. Business is business.”

“I am doing my business like every other person and I don’t feel discouraged because we all have one target of becoming better, making money and making life easier. Business is all our main aim.”

“When I meet with my competitions in the market, I don’t normally recognize who is a man or woman because I see us all the same, I don’t see us differently because everybody is hustling for themselves and family.”

“I don’t feel different with my competitors, I always outsmart them.”

Several respondents also shared the perception that women perform better, or are more capable of conducting business than men. For example, when women respondents were asked whether they felt disadvantaged in business because they are women, 15 of the 22 (68 percent) respondents reported that they did not feel disadvantaged. Of these, several emphasized that they feel that women are more capable or dedicated than their male counterparts. For example, while one respondent acknowledged that while men may mock or laugh at women for not being able to do business, she personally felt that women can do better than men, as long as they are determined do to so. Similarly, another respondent felt that even women who spend most of their time indoors can be more successful in their businesses than the men.

“Never, what a man can do, a woman can do even better. Anything I see, if I decide to do it, I do it. Even though the men will be laughing
and mocking you that you cannot do it, if you trust in God and make up your mind, you will do it better than they do.”

“Sometimes you will see that you are progressing and you are a woman and always indoors, your market or business moves better than theirs. So, I don’t feel differently because I process and prepare my products very well, so he should prepare his too.”

When asked why women can perform better in business than men, respondents emphasized women’s determination to help their families as a key driver behind the hard work and dedication they apply to their businesses. Several respondents emphasized that many women are in financial situations where they have to engage in business in order to meet household needs, and that women’s commitment to the work and willingness to undertake business responsibilities and risks are a result of their deep concern to ensure the wellbeing of their family. Finally, women respondents reported that they see women as more practical and able to handle more responsibility than men because of how they manage their businesses in addition to all of the domestic work they do to take care of the family in the home.

“We are women, we are the ones that are supposed to handle more than the men, because I have a male customer who usually buys wholesale from me and retails it.”

“Women always improvise and help the family on daily basis, and when given the chance to contribute their share they will perform well.”

“Women are more capable and practical, and take on more responsibility than men.”

Finally, it should be noted that while women were confident in their capacity to operate businesses, they still identified ways that their capacity could be built, as well as barriers that need to be addressed in order for them to be able to expand their businesses, a common goal of all the women interviewed for this study. This will be discussed more fully in Section 1.7. which deals with women’s perceptions of the disadvantages that women experience in business. Respondents particularly expressed the desire for additional training in record-keeping, finance, business management and how to access quality inputs. The lack of access to capital and equipment were also cited as key barriers to expansion. With these types of support, respondents were confident that they themselves and other women would be able to grow their businesses, possibly even becoming “big businesswomen,” as was the explicit goal of one of the women respondents:

“My plans for the future, if we are alive, is I am trying to be a big businesswoman where people from far and near will come and buy
from me. I am a woman. Where will I go to? I can only stay at home and do my business.”

1.6. Other people hold negative perceptions about women in business.

Despite their confidence in women’s abilities, respondents felt that discriminatory or negative perceptions of women in business exist in Bauchi State, and that these perceptions have tangible impacts on women-owned businesses and women themselves. They also noted in the validation session that while negative perceptions are held by both men and women, they are vocalized more often and held more strongly among men.

First, multiple respondents felt that men do not think that women are supposed to be involved in economic activities, including farming, and that the marketplace is still widely considered a male-dominated space. On the one hand, respondents spoke of men holding these perceptions because of cultural or social norms. For example, respondents felt that women in business are not taken seriously by men in the marketplace because they are not considered the “breadwinners” of the family. Indeed, in validation sessions with the women respondents and the Gender Cohort, it was emphasized that women are largely viewed as “helpers” if they engage in farming or other business activities, and that their income is seen as supplemental rather than central to household wellbeing. Multiple respondents also spoke of husbands not allowing their wives to farm. According to one respondent, when husbands do this “they are not even concerned about money,” possibly suggesting that they are more concerned about their reputation or level of control in the household or marriage. In Muslim households in particular, men’s value and reputation are strongly tied to the extent to which they can provide for the family. Having wives who do not have to engage in paid forms of labour is often taken as an indication of success in this regard. Finally, one respondent felt that in general, women are more likely than men to provide assistance to women’s business activities because men do not feel that women are supposed to be involved in business:

“Women in business are sometimes looked down upon and are not taken seriously because they are considered not the primary breadwinners of the family.”

“Those in the village, if the husband is a farmer, he doesn’t allow his wife to farm. They are not concerned about the money. The village women will go to the farm themselves, and some even don’t allow that…”

“A woman assists but a man doesn’t because he feels women are not supposed to engage in such business.”
Other respondents felt that men do not think women should be involved in business simply because they do not think women can produce as much or run a business as effectively as men. For example, one respondent felt that husbands do not allow their wives to farm because men are concerned with the growth of their farming business, suggesting that some husbands may have doubts about their wives’ or women’s farming skills and capacity. In the validation session, respondents agreed that a common perception is that women cannot “deliver” the same levels of labour or output as men.

“Sometimes male farmers do not want their wives to be farmers, because all they are out for is business and growth.”

Respondents linked these perceptions to tangible impacts on women’s businesses. In particular, they felt that the perception that women should not be involved in businesses forces women to rely heavily on men to facilitate their access to business networks, services and products. While many women do have men who facilitate these connections for them, this can pose additional time or financial costs, and prevent them from accessing accurate information or tailored services.

Second, respondents spoke of the stigma attached to women’s participation in business activities, particularly those that require frequent movement outside of the family compound. This point was strongly reinforced during the validation session. Women respondents spoke of how women in business are often seen as promiscuous, and called names to this effect. They also felt that women in businesses requiring frequent movement outside the home are often seen as “wayward,” difficult to control, or generally exhibiting behavior that is undesirable or inappropriate for women. These perceptions were seen as having implications for both individual women and their businesses. Several respondents felt that they lead to fewer women in business because they cause women to be more hesitant to start businesses in the first place. Others felt that discriminatory comments and other forms of stigmatization can lead women who already have businesses to become discouraged, and in some cases even give up their businesses. According to one respondent, this is particularly the case if the stigmatization begins to affect a woman’s relationships with her husband:

“When women are doing business, they are often seen as prostitutes, and called names. In situations like this, women let go of their businesses especially if they think it affects their relationship with their husbands.”

Notably, while women respondents identified negative or discriminatory perceptions of women in business, they did not share these perceptions themselves. Instead the women respondents maintained high confidence in their own ability to engage in business. One respondent, for example, felt that though men may look down on them, once women are able to
produce concrete outputs, these perceptions are proven wrong. Similarly, another respondent indicated while discriminatory comments used to bother her, the fact that she is making money makes her care less about people speaking this way or holding this opinion. In the validation session, several respondents emphasized that women should regard these perceptions simply as perceptions, rather than true reflections on their character, and not be discouraged. It is possible that strong positive perceptions of themselves as businesswomen might be acting as a source of strength and determination for the respondents in this study, which allow them to resist discouragement when faced with the challenges described above.

“Sometimes I feel disadvantaged but what I know is that what a man can do a woman can do even better, so all what I believe is if I will do something and get money I don’t care what people will say, so I am used to it, it doesn’t bother me anymore though initially I was bothered but not anymore.”

“Yes, we are looked down upon and that we cannot deliver like men, but after seeing our output they regret not assisting us.”

In sum, the women respondents felt that negative perceptions of women in business both exist and have tangible impacts on women’s businesses and women themselves. On the one hand, women felt that the marketplace is still considered a male-dominated space and that women are not taken
seriously as business people. According to the respondent this can have tangible effects on women’s businesses as it forces them to rely on men to facilitate women’s access to business networks and services, as well as products and inputs, which can come with time or monetary costs. On the other hand, perceptions of women in business as promiscuous or wayward were seen as discouraging women from starting businesses and even causing some to give up existing business activities.

1.7. Women in business face specific disadvantages because they are women.

Seven of the twenty-two women respondents (32 percent) reported that they feel women experience specific disadvantages in conducting business compared to men. This theme was also re-visited and identified as important in the validation session. Respondents spoke of disadvantages which come as a result of physiological differences, preferential treatment of men in the marketplace, religious and cultural norms, and gender-based discrimination at the governmental level.

First, multiple respondents felt that because not all women are able to lift or carry as much men, they often have to find someone else to transport their goods. When they must pay for these services, this was seen as an extra cost that women-owned businesses must account for, compared to men-owned businesses. Multiple respondents also felt that physical strength is an advantage when purchasing inputs, as it is sometimes necessary to physically push through crowds or exert force in order to access the highest quality products. They saw this as an activity in which women can be disadvantaged compared to men, which can affect the quality of their inputs and ultimately their products.

“Some of the business operations especially where it involves lifting of heavy goods, a woman will need someone to help her lift such goods and she has to pay for the services. Also, some market operations involve wrestling to get the best product which the woman can be easily overpowered by men.”

Second, multiple respondents felt that men are given “preferential treatment” over women in the marketplace, resulting in further disadvantages for women in purchasing quality inputs. One respondent mentioned specifically that male vendors tend to discriminate against women by charging them higher prices, and selling to men first. In many cases, the preferential treatment of men was connected to women’s disproportionate lack of access to financial capital. For example, a respondent felt that men prefer to sell inputs to other men because they often have the financial resources to buy in bulk, and tend to spend less time bargaining. Women, on the other hand, do not often have enough money to buy in bulk and must therefore negotiate more strongly for better prices.
and quality. Finally, one respondent felt that even government-distributed inputs are more accessible to men than women, as many women cannot even afford to pay even subsidized prices.

“At times when you go to the local market to buy the raw rice, men sellers tend to segregate between us and the male buyers, by selling to them first or even charging us a higher price than the men.”

“Many vendors prefer men buying their products because women tend to negotiate or bargain so much when it comes to price and quality of product compare to men. The men don’t really care, they just buy because they have enough money to buy in bulk. This makes women to feel helpless because it places barriers on their ability to expand their business.”

“Subsidized fertilizer given by the government are mostly acquired by men because the women sometimes have no money to pay for them, therefore we solicit for a way to get this subsidized input to get to women.”

Women respondents also identified disadvantages that arise from local religious and cultural norms. First, Muslim clients observing purdah or seclusion in the home are unable to move freely outside the family compound. They explained that the inability to move freely can pose challenges for accessing quality inputs for their business, as well as being able to access the market in order to sell:

“Yes, because, as a woman most of the time I have to send someone to the market to buy the raw materials for me. And some of them they don’t know which is good or bad.”

“Yes, the men have the opportunity of going outside the home, while the woman’s movement is limited.”

“We are at home and can’t go out to sell like men.”

Similarly, religious and cultural norms in Bauchi State grant men significant control over the types of activities that women are involved in. They also discourage women from interaction with non-relative men. For several respondents, these norms mean that women can only operate businesses with their husband’s consent, and can cause husbands to limit women’s movement even if they are not observing purdah in the home. These can lead to challenges for women in women’s accessing markets, or can prevent women from starting businesses in the first place.

“Husbands don’t often allow their spouse to travel to distant markets to avoid meeting men who are not related.”
“A woman will need to seek and gain husband’s consent to start a business while a man doesn’t necessarily seek his wife consent to start a business. And if the man does not allow his wife she can’t participate."

It cannot be concluded from this study’s data how women themselves view the disadvantages arising from cultural and religious norms. That is, while women have clearly identified limited mobility and the need to seek a husband’s consent to travel or engage in business as disadvantages, it is possible that women might prioritize the proper observance of such norms over engaging in business activities that appear to run contrary to them. This may also vary on an individual basis or between different religions and tribal cultures.

Finally, respondents described disadvantages arising from lack of government support to women in business. In addition to the inability to access government-subsidized fertilizers, women respondents that government loans and trainings are disproportionately given to men. This could be related wider perceptions of women as not normally being involved in

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21 Due to a history of inter-religious and inter-tribal conflicts in Northern Nigeria and neighboring Plateau State, the Nigeria WAY project intentionally does not collect data concerning clients’ religious or ethnic identities. It was therefore impossible to disaggregate the data by religion or tribe for this study.
business or operating at large scales. Respondents felt that advocacy was needed for special provisions for women to access government support.

“[… ] fertilizer given to farmers by the government at subsidized rate not allocated to us.”

“Financing business isn’t easy for women as most of the big government loans is given to men. They also have opportunity to information because they are often selected to attend trainings organized by government which we the women may not be selected.”

In sum, though the women respondents themselves held positive perceptions of women in business, they also perceived women’s participation in business activities and the marketplace as realms in which women also face specific disadvantages compared to men. These disadvantages can arise from physiological differences, but also from preferential treatment of men in the marketplace, social and religious norms which constrain women’s movement and ability to choose to start businesses, and discrimination at the governmental level.

Summary of Women’s Perceptions of Women in Business

The women who participated in this study felt that it is good for women in Bauchi State to be involved in business. They placed particular emphasis on the role that women’s business activities play in reducing the risk that women or their families will find themselves in financial need. The women respondents drew specific attention to the need to earn money in order to send their children to school and to assist their husbands if they are unable to provide for all the material needs of the household. Indeed, both in interviews and validation sessions, respondents emphasized financial pressures as a key reason why women should become involved in business and avoid idleness, or not doing anything to provide economically for the family.

The women respondents also expressed strong confidence in women’s capacity to create and operate successful businesses, emphasizing their willingness to work hard, take on risk and responsibility, and act practically and sensibly in order to achieve business success. The respondents identified women’s determination to provide for their families as a key motivating factor driving women’s ambitions for business success. Many respondents also felt that women can be just as, if not more capable of conducting business than men, citing examples of how their own businesses are more successful than men’s, or how they do not feel differently about male versus female competitors. Women’s ability to balance domestic and care work with their business activities was seen as evidence that women in general are able to “handle more” than men.
Respondents also identified disadvantages that come along with being a businesswoman in Bauchi State. On the one hand, perceptions that women do not belong in business, which is still largely considered “men’s work,” paired with perceptions of women who do engage in business as promiscuous or wayward can both discourage women from engaging in business and complicate women’s access to business networks, services and inputs. Women respondents also identified tangible barriers to women’s business success arising from preferential treatment of men in the marketplace, social and religious norms and gender-based discrimination in the government support offered to business owners and farmers. These findings stand in stark contrast to women respondent’s own perceptions of themselves as capable and determined businesswomen. It is possible that the strong positive perceptions that businesswomen in this study hold of themselves may serve as a source of strength and determination when faced with the challenges and stereotypes described here.

In sum, women Nigeria WAY clients, who are also business owners themselves, appear to hold strong positive perceptions of women in business. Their responses to interview questions highlight the determination with which they pursue business success, in some cases despite experiences of being “looked down on” or told they cannot “deliver” like men. They also emphasize their capacity and motivation to grow their businesses and compete in the marketplace despite barriers posed by mobility limitations, physiological differences and challenges in competing with men for quality inputs.

2. Men’s Perceptions of Women in Business

The second category of analysis concerns the perceptions that men hold of women in business. Six men were interviewed for this survey who own agro-businesses selling farm inputs such as fertilizers, herbicides, seeds and spraying equipment. While the number of men interviewed was fewer than the women, their responses help to provide a general overview of some of the main themes concerning men’s perceptions of women in business in Bauchi State. These will be explored below under the themes listed below. These themes have been titled with direct quotations from the men’s interview data, and should be read as men’s perceptions of women in business, rather than objective truths about women’s capacity or experiences with business:\footnote{Note that these themes are written as men’s perceptions and should be read as such. For example, the theme entitled, ‘Men are more knowledgeable about business’ represents men’s perception that men are more knowledgeable, rather than an objective comparison of the levels of business knowledge between men and women.}

\footnote{Note that these themes are written as men’s perceptions and should be read as such. For example, the theme entitled, ‘Men are more knowledgeable about business’ represents men’s perception that men are more knowledgeable, rather than an objective comparison of the levels of business knowledge between men and women.}
2.1. “Women should go into business.”

2.2. “There is a limit to the type of business they should go into.”

2.3. “There is no difference between a man or woman doing this business.”

2.4. “Men are more knowledgeable in business than women.”

2.1. **“Women should go into business.”**

Of the six men respondents, four reported without any caveat that they felt women should be involved either in agro-business, or business in general. For these respondents, it is important for women to be involved in business in order to make a living for themselves and to help their husbands or other family members provide for the family. Indeed, one respondent felt strongly that husbands should allow their wives to engage in business because it is better to have two people providing financially for the household:

“I believe that women should go into this business, because it will serve as source of livelihood to them.”

“I believe that allowing your wife to be in business activities is important because having only one hand to provide for the family may be counterproductive.”

Some respondents also felt that both men and women should be involved in agri-business, including the distribution of agricultural inputs specifically. At present, the distribution of agricultural inputs such fertilizer, pesticides and seed in Bauchi State is largely dominated by men. However, one respondent felt that because both women and men farm, both can or should be involved in distributing agricultural inputs. Another gave the example of women in neighboring Plateau State who are already engaged in input distribution as evidence that more women in Bauchi State should be involved:

“I believe that women should go into this kind of business, because in some places like Plateau state, Mangu precisely, women are engaged in it.”

“This is a good business, it is also good if a woman goes into this type of business because there are also female farmers.”

Finally, one of the men felt that women should be involved in business because it “reduces laziness.” It is likely that this comment is related to the importance that the women respondents placed on avoiding idleness and keeping busy. Taken together, these responses may indicate that both women and men expect women to be industrious and hardworking. While the data is not sufficient to be able to conclude whether this is
an expectation placed on women more than men in this context, other studies on Northern Nigeria note that Islamic and cultural norms generally discourage idleness.23

“I’ll advise women should go into it because it will reduce laziness amongst them.”

2.2 “There is a limit to the type of business they should go into.”

When asked about their perceptions of women in business, two of the respondents qualified their responses, sharing hesitations about the type of businesses that are appropriate for women to be involved in. These sentiments were echoed in the men’s validation session. The men drew attention to the need to observe Islamic and cultural norms, according to which women should not frequently move about outside the home. One of the men respondents, for example, stated that though there is a need for women to go into business, Muslim and Hausa religious and cultural norms place limits on the type of businesses they should be involved in. Similarly, another respondent did not think that women should become involved in the selling of fertilizers, seeds and herbicides, because this involves frequent movement. This respondent later reported that he has not mentored any young women in his business because he believes that the industry in which he works is “purely for men.” Finally, one respondent felt that Muslim women’s involvement in business can be complicated since they should not leave the home without a male escort.

“For me there is need for them to go into business. But, as a Muslim and also in Hausa culture, there is limit to the type of business they should go into.”

“I believe this business is not for women, because it involves moving from one place to another.”

“Islamically a woman is not allowed to go anywhere without a male escort.”

In sum, the men’s perceptions of women in business appear to be heavily influenced by religious and cultural norms. While these do not appear to discourage men’s support for women’s involvement in business in general, they do appear to impact the types of business activities that men consider appropriate or desirable for women to engage in.

2.3 “There is no difference between a man or woman doing this business.”

Five of the six men reported feeling no differently about a competitor who is a man versus one who is a woman, stating that there is no difference

between women and men involved in agribusiness. One respondent emphasized that it is capital that is the key to success for both men and women, and that with sufficient capital women can also conduct successful agribusiness.

“No, there is no difference between a man or woman doing this business.”

“If a woman has the capital, she can do it; all it requires is the capital.”

Another respondent gave his own wife as an example. He felt that it was good for his wife to be involved in his business, in order to assist him when he is not present.

“It is good for a woman to do business, but it differs, my wife and son knows this business as well and can sell even when I am not there.”

This finding is notable given the fact that many of the women respondents named specific disadvantages experienced by women in business compared to men, which they perceived as having significant impacts on their ability to conduct business. While the men respondents made reference to limitations on women’s mobility, they did not specifically identify this as a disadvantage, nor did they identify any other disadvantages or differences that men and women might experience in conducting business. In a similar vein, while one man respondent named capital as a key factor to business success for
both men and women, he did not mention any differences women might experience in accessing capital compared to men.

A possible interpretation of this finding is that men may be less aware of the disadvantages faced by women in obtaining the connections and resources needed to start a business, as well as the forms of discrimination women face in the marketplace due to cultural and social norms. While tangible differences such as limited mobility appear to be well-understood, less tangible or visible challenges may be more difficult for men to observe or relate to. Men may also appear accept differences such as limited mobility that lead to challenges for women in business because of a stronger priority placed on observing cultural and social norms. In Northern Nigeria this is consistent with the general subordination of economic activities (such as lending, for example) to Islamic religious norms.24

2.4. “Men are more knowledgeable in business than women.”

When asked if they felt differently about men versus women business competitors, only one of the respondents reported that he felt differently. According to this respondent, men are more knowledgeable in business than women.

“Yes! Because men are more knowledgeable in business than women.”

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24 See Gunu et al., “Analysis of Entrepreneurial Activities of the Secluded Muslim Women in Kebbi State, Nigeria.”, pg. 548-49, for a discussion of the nature and scope of Muslim women’s economic activity under Islamic economic ethics as practiced in Northern Nigeria.
While this perception was only expressed by one respondent, it is likely to be held more widely. In Bauchi State, many women conduct their businesses from their homes or operate smaller scale enterprises than men. They are therefore less visibly engaged in business. In addition, according to local religious and social norms, women's economic activity is often considered secondary to their primary role of domestic and care work, while men are viewed as the primary breadwinners. Seeing women running smaller businesses may lead others to perceive them as less experienced and less knowledgeable in business. The women respondents also pointed out that they are seldom selected for government trainings, which are predominantly offered to men. This could both prevent women from gaining business skills and information and reinforce the perception that they are less knowledgeable.

**Summary of Men's Perceptions of Women in Business**

In sum, the men respondents appeared to support women's participation in business activities in general. They echoed some of the reasons women gave to explain why it is important for women to be in business, namely to support themselves and to help provide financially for the family. These findings indicate that men recognize the value of women's economic contributions for women's own wellbeing and the wellbeing of their households. Several men respondents also felt that women could compete equally with men in agribusiness, especially if they have access to capital. Only one man reported feeling that men are more knowledgeable in business than women.

On the other hand, several respondents stated that though it is good for women to be involved in business, they should only be involved insofar as their business activities do not conflict with their proper observance of social and religious norms. In particular, multiple respondents felt that businesses which require frequent movement outside of the home are unsuitable for women due to social and religious norms which limit women's mobility and contact with non-relative men.

The men respondents did not identify or speak about the negative perceptions of women in business that were raised in detail in the women's interviews. That is, the men state that women are not supposed to be involved in business, or that women who are involved might be considered promiscuous or wayward. They also did not identify disadvantages that women might face arising from physiological differences, the preferential treatment of men in the marketplace or discrimination in receiving government support. While they did identify limited mobility as a challenge, this was seen as an unavoidable reality, given the priority placed on observing social and religious norms. It is possible that men may not be aware of or as intimately familiar with the challenges faced by women due
CONCLUSION AND SUMMARY OF KEY FINDINGS

In conclusion, this learning paper explored the perceptions that women and men Nigeria WAY clients hold of women in business in Bauchi State, Nigeria. This was identified as important by Nigeria WAY as the project aims to improve the performance of women-led businesses in a male-dominated business environment, and a society characterized by patriarchal cultural and religious norms. While perceptions of business as a male-dominated activity and of women as less involved in or capable of business were known to exist, little research has been conducted on this subject both in Bauchi State and in Nigeria as a whole. In addition, there is a lack of understanding and formal documentation of women's perceptions of themselves as businesswomen. This learning paper marks an effort start filling these gaps.

Although this study was exploratory in nature, the following key findings and programming recommendations may be suitable for the Nigeria WAY project, as well as other women's economic empowerment projects in the region:

1. **Women Nigeria WAY clients hold strong positive perceptions of themselves as businesspeople.** They felt that it is good for women to be engaged in business, that women derive tangible benefits from their businesses, and that they are confident in women's capacity to operate successful businesses. Though perceptions which discourage or complicate women's participation in business may exist, the respondents themselves did not appear to hold these perceptions or allow them to prevent their economic participation. This finding indicates that there may be a positive correlation between women's perceptions of themselves as businesswomen, and the success or duration of their businesses.

   **Programming Recommendations:** Women's economic empowerment initiatives could endeavor to actively promote positive self-perceptions of women in business, particularly in locales where these perceptions are not immediately evident.

   It should also be noted that despite strong confidence in women's capacity to conduct business, respondents emphasized that there are still ways in which their capacity could be built in order to increase their business success. These included training in record-keeping, finance, business management and how to access quality inputs, as to negative perceptions of women in business, or the tangible disadvantages they face in day-to-day business operations.
well as assistance in accessing equipment and finance. In addition, women’s comments concerning the difficulty in accessing government loans, trainings and subsidized inputs indicate that women may not be effectively linking to these supports outside the services of NGOs. Women’s economic empowerment initiatives in Bauchi State might consider responding to these self-identified priorities of women small business owners through programming, the mobilization of local groups to advocate for increased government support to women, or other strategies developed in partnership with women themselves.

2. **Women respondents identify common perceptions of businesswomen in Bauchi State which they feel have tangible impacts on the success or ease of doing business as a woman, as well as on businesswomen themselves.** The women in this study identified the widely held perception of the marketplace as a male-dominated space, as well as the perceptions that women are not primary breadwinners and should not be involved in business. Women felt these perceptions pose real and tangible barriers to women’s business success. In particular, they felt that these perceptions force women to rely heavily on men to facilitate their access to business networks, services and products. This can pose time or financial costs beyond what men operating the same business might experience, and prevent women from accessing accurate information or tailored services. In addition, respondents felt that perceptions of women in business as promiscuous or wayward can discourage women from starting businesses, or cause them to give up existing business activities. These findings indicate that at least some of the perceptions concerning women in business that exist in Bauchi State may be posing additional costs or complications to women-owned businesses, and causing fewer women to actually become involved in business.

**Programming Recommendations:** In addition to the positive messaging recommended above, women’s economic empowerment initiatives might include strategies to increase women’s representation and agency in the marketplace, as well as efforts transform the general perceptions that may be problematic to women’s business success. Successful strategies used by MEDA on WAY and in other contexts include the Women Sales Agent model (WoSAs), which connects women aggregators, or sales agents, to women agro-processors, facilitating women-to-women market exchanges. This model has been found to reduce some of tangible impacts described by the women in this study. To begin to transform widely-held perceptions, strategies such as the Male Gender Champions approach – which engages men to serve as

25 More detail on MEDA’s Women Sales Agent model can be found here: [https://www.meda.org/s/1019](https://www.meda.org/s/1019)
gender equality champions, social influencers, and advocates – can assist in changing socio-cultural norms in the communities.26

3. **Women identified specific disadvantages faced by women who operate business in Bauchi State.** While women expressed pride in their roles and identity as businesswomen, a key difference between the women and men’s data was that women named and spoke at length about the disadvantages experienced by women as businesspeople in Bauchi State. Women spoke in particular of the preferential treatment of men in the marketplace and the difficulties women face in accessing government support, both of which could also be related to the general perception that women are less involved in business or do not need to be taken as seriously. These disadvantages were also described as posing tangible challenges to women’s business success, such as difficulty accessing quality inputs and capacity-building in the form of trainings or information. Similar to the previous finding, women’s economic empowerment initiatives might include efforts to cultivate a more receptive environment to women’s business activities, which may facilitate women’s business creation and success beyond the life of the project. Finally, both women and men identified cultural and religious practices such as purdah (which limits women’s mobility outside the home) as posing disadvantages to women’s business activities. However, while the men appear to prioritize women’s observance of specific religious and cultural norms over their engagement in certain business activities, similar conclusions cannot be derived from the women’s data. Further research might examine how women feel about specific disadvantages posed by religious and cultural norms. This would allow project designers to understand whether women might, for example, be interested in changing local cultural and religious norms that pose disadvantages in business, or prefer support in mitigating disadvantages while still being able to participate in what they define as proper observance of these norms.

**Programming Recommendations:** Women’s economic empowerment projects could consider including context-specific role-modeling and mentorship between experienced businesswomen and newer entrepreneurs, in order to foster the exchange of strategies to address the barriers or disadvantages women experience in the marketplace, and build women’s self-confidence. The Nigeria WAY project, for example, might build on the Life Skills 4 Girls initiative

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26 More details on MEDA’s Male Gender Champions approach can be found here: [https://www.meda.org/s/1012](https://www.meda.org/s/1012)
which, though targeting a younger group, focuses on helping girls and young women develop the skills and confidence early in their lives to set goals and negotiate on their own behalf. To increase impact and avoid placing all of the responsibility for addressing disadvantages on women themselves, concurrent strategies should also be pursued which address the perceptions and conditions which give rise to disadvantages in the first place. Radio and social media communications, such as those used by Nigeria WAY, are an example of how initiatives might promote the quality and importance of women’s economic work more broadly. These could also be used to raise awareness of the disadvantages faced by women in context-specific and culturally-sensitive ways.

4. **Women and men respondents emphasize practical concerns to provide for families or avoid financial poverty as significant drivers of or motivations for women’s involvement in business.** This might suggest, as some respondents explicitly stated, that while some women are interested in or want to start businesses, others are forced into entrepreneurship because husbands are unable to provide for household or women’s financial needs. Economic development efforts should consider the context of overall economic decline in Bauchi State, which is placing more pressure on women to contribute financially to the household.

**Programming Recommendations:** Women’s economic empowerment programming should seek to balance efforts to increase women’s economic activity with broader efforts to build overall economic wellbeing, such that women do not bear a disproportionate burden of work. Household-level program strategies to this effect might include conducting time-use research to assess women and men’s labour burdens – the amount of time women and men spend on different types of paid and unpaid work per day. Such research could inform project activities designed to reduce either women’s or men’s labour burdens (or both), such as the introduction of labour-saving technologies targeting business, farming or household activities, for example.

In sum, this learning paper has highlighted the importance of conducting in-depth investigation of the perceptions that may exist in local contexts concerning women’s participation in business, as well as the role of

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27 See Women’s Time Use, Work and Wellbeing, part of the Nigeria WAY Learning Series, for a snapshot of men and women’s labour burdens before the introduction of labour-saving technologies: [https://www.meda.org/s/1001](https://www.meda.org/s/1001)

28 For a more in-depth examination of the impacts of labour-saving technology on women’s businesses and time use, see MEDA’s learning paper from the Ghana GROW project, Putting Technology into the Hands of Women: [https://www.meda.org/s/1010](https://www.meda.org/s/1010)
local religious, cultural, social and gender norms in informing these perceptions. As an exploratory study, this paper indicates that perceptions play an important role in influencing the nature and success of women’s businesses, alongside more tangible factors such as access to inputs, financial capital, equipment and markets. It also points to the need to understand and address negative stereotypes and perceptions as an important part of creating an enabling and supportive environment for women and women-owned businesses, and promoting women’s economic empowerment.
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