

## **Role of Men and Women in Agro-input Business in North West, Nigeria**

<https://dx.doi.org/10.4314/jae.v22i1.2>

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**Adam, Ali Goni**

National Agricultural Extension and Research Liaison Services/ Ahmadu Bello University (NAERLS/ABU),  
Zaria

Email: [goniadamali@yahoo.com](mailto:goniadamali@yahoo.com) Phone: 08027459418

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### **Abstract**

*This study examined the role of male and female in agro-inputs entrepreneurship in North West, Nigeria. The specific objectives were to: describe the socio-economic characteristics of the agro-inputs dealers, assess the role of women in agro-inputs business; and identify the constraints of agro-inputs entrepreneurs. Data was obtained from forty eight (48) agro-inputs owners (24 wholesalers and retailers each) were purposively selected. The result revealed that the majority (62.5%) of the agro-inputs entrepreneurs had Senior Secondary School Education. Also, majority (81.3%) of agro-inputs business owners were men. Personal savings was indicated by majority (52%) as the source of fund for starting the business. On staff employed, majority (65%) men as against 35% women employees. The type of operations carried out by the male employees indicates loading/off-loading, driving, trainings of field workers and security guards while sales and records keeping are mostly done by women (53%). Major constraints to agro-inputs business were high taxation (45.1%) and difficulties in sourcing foreign exchange (21.9%). Agricultural policies aimed at encouraging more women participation in agro-inputs business and low taxation were recommended.*

**Keywords:** Agro-Inputs business, agro-inputs in north east

### **Introduction:**

Over the years, attempt to bridge the gap between men and women farmers as well as entrepreneurs in Nigeria, had resulted in the emergence of various women groups and organizations. They have been able to contribute immensely to the gains recorded by women in agricultural and rural development (Adegbidi, 2012). Findings from various studies revealed that women make up 60-80% of agricultural labour force in Nigeria. The responsibility placed on the shoulders of women in the rural areas to meet the daily food need of most families cannot be overemphasized. Sex plays an important role in the agricultural sector where both men and women are involved in the agricultural activities, including agro-inputs supply business that complement each other. Sex sensitive role refers to practices that consider sex in its implementation. These includes practices that take differences in sex into account, with respect to occupational accomplishments.

According to Oguntela and Mukhtar (2009) women are involved in agricultural production and other related activities such as cash cropping and animal production and usually work more hours than men. According to NBS (2013) women dominate buying and selling of agricultural products (37.0% women participation against 10.5% for men) while males dominate in activities related

to mining and forestry products. Women are often constrained from accessing new opportunities because of poor access to resources, new markets, limited educational background and mobility restrictions as compared to men. This coupled with the fact that majority of women are poor with little access to credit or insurance and these limit their ability to best exploit market conditions (Hiroyuki, 2011). In the same vein, most rural financial programmes have been largely designed, crafted and implemented with the male head of household as the intended client and fail to recognize that women were active, productive and engaged economic agents despite their own financial needs and constraints (Mtsor and Idisi 2014).

Similarly, sex inequalities exist in decisions and management of income from Agriculture and other related activities in households (Damisa and Yohanna 2007). Also, women are often over-looked by extension service providers because they are among the poor and vulnerable and have less access to resources. Although men also face this barrier but women are more prone to it in the rural areas. Conversely, there were speculation that sex role in agro-inputs business indicates women are less represented compared to their male counterpart, (Dickson, Ekpe, and Egbe 2014). This curtails from limited information and there has not been sufficient study to validate such claims. Although, the rural poor, particularly women have little political voice and often have great difficulty organizing and expressing their preferences (Mtsor and Idisi 2014). According to Okello (2010) small and subsistence women in agro-inputs entrepreneurs have difficulty connecting to markets due to poor understanding of market dynamics and lack of access to credit to expand business.

According to World Bank (2013) women in developing countries receive less than 10% of available credit to expand trade, such as agro-inputs business. This is mainly due to lack of collateral in rural areas. For women to access financial credit, governments need to intervene to encourage the development of rural micro-credit institutions whose regulations are friendly to women. Intervention can be in the form of accepting other forms of collateral such as machinery, furniture and any other tangible assets that women own.

There is a general consensus that sex inequalities ensue in areas of ownership and access to productive resources such as land, education, extension and health which have contributed to lower employment opportunity and higher poverty levels. Given that sex matters in all domains of value chain development, which ranges from inputs supply business to production and marketing, there has been established sex issues in agricultural production. Conversely, very little is understood about sex and agro-inputs business. Based on this, the study was design to investigate sex role in agro-input business entrepreneurship in North West, Nigeria; Specific objectives were to:

- i. describe the socio-economic characteristics of the agro-inputs dealers’;
- ii. assess the role of sex in agro-inputs business; and
- iii. identify the constraints affecting agro-inputs business

### **Methodology**

The study was conducted in North West zone, Nigeria. The zone comprises seven States, which are: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara States. It falls within semi-arid Sudan savannah zone of West Africa. The people are predominantly farmers and small to medium scale entrepreneurs’. Agriculture and petty trading were the major occupation of the communities in the states. A multistage sampling approach was used to obtain the primary respondents. Three States,

namely Kaduna, Kano and Katsina states were selected randomly. With the assistance of Agricultural Development Projects (ADP) extension staff in the selected states, two Local Government Areas (LGAs) and two communities were selected purposely. In each community four wholesalers and retailers each were purposively chosen for interview. The condition that guided the selection of communities was the availability of agro-inputs business activities. The total samples for the study were: 3 States, 6 Local Government Areas and 6 communities, (24 wholesalers and retailers each). Total respondents were 48 agro-input dealers. Data were collected from the respondents' using structured interview schedule, while data were analysed using descriptive statistics such as frequencies and percentages.

**Table 1: States, LGAs, Communities and Agro-inputs dealers for the Study**

State	LGAs	Community	Wholesalers	Retailers
Kano	Bunkure	Bunkure	4	4
	Kumbotso	Zawaciki	4	4
Kaduna	Sabon Gari	Sakadadi	4	4
	Chikun	Bagai II	4	4
Katsina	Katsina	Katsina	4	4
	Batagarawa	Batagarawa	4	4
<b>Total</b>	<b>6</b>	<b>6</b>	<b>24</b>	<b>24</b>

## Results and Discussion

### Socio-economic Characteristics of Agro-inputs Dealers

Table 1 indicates that most of the farmers were male 81.3% reflecting that the agro-dealers' were responsible male profiteering to cater for the wellbeing of their family. The findings is in agreement with Ogunlela and Mukhtar (2009) report that women in the rural areas had very limited access to marketing of agro-chemicals and reproductive resources. The findings also revealed that most of the respondents 56.3% were between 31-40 years of age, indicating that the inputs dealers were headed by men in their active age. Only 10.4 % were above the age of 50 years. Educational level of the respondents' showed that more than half of the respondents' 62.5% had secondary education level. This was followed by those with tertiary level of education, representing 20.8%. According to Ayansina, (2011) small-scale resource-poor in Nigeria are either non-literate or have low level of education. Extension messages should therefore be prepared with this in mind in order to take care of all and sundry involved in a particular programme of development. Level of educational attainment can enhance the capacity of the agro-inputs dealers to access relevant information on inputs usage and marketing (Kotze, 2003).

Similarly, majority of the agro-inputs dealers 52.0% sourced their funds for stating agro-inputs business through personal savings. Those who source through sales of farm produce constitutes 22.9%, while those sourced from cooperatives represents only 6.3% of the respondents.

**Table 2: Socio-economic characteristics of the respondents**

<b>Variable</b>	<b>Percentage (n=48)</b>
<b>Sex</b>	
Male	81.3
Female	18.7
<b>Age (years)</b>	
Less than or equal to 20	4.1
21-30	12.5
31-40	56.3
41-50	16.7
Above 50	10.4
<b>Educational level</b>	
No formal education	4.2
Primary education	12.5
Secondary education	62.5
Tertiary education	20.8
<b>Sources of funds for business</b>	
Sales of Farm Produce	22.9
Loan	14.6
Personal Savings	52.0
Parents/Relatives	4.2
Cooperative	6.3

Source: Field Survey, 2016

### **Participation of Male and Female in Agro-inputs Business**

Table 3 showed the level of participation by sex in agro-inputs industry. The ownership of Agro-inputs business by sex showed that 81.3% belong to men as compared to 18.7% belonging to women. Also, seen in the table is staffing which indicated that, majority 64.8% were men as against 35.2% women employees. This implies that men dominated the business of agro-inputs. Similarly, sex of customers showed that 70% were men, while women constitutes 30% of the customers. The findings is in agreement with the findings of Mtsor and Idisi (2014) which stated that women are mainly involved in the production, processing and trading of such food crops as maize, rice, cassava, yam and palm oil, they are rarely connected with agro-inputs trading.

**Table 3: Participation in agro-inputs business by sex**

<b>Variable</b>	<b>Percentage</b>
<b>Ownership of Agro-input Business</b>	
Men	81.3
Women	18.7
<b>Sex of Employees</b>	
Men	64.8
Women	35.2
<b>Sex of Customers</b>	
Men	70
Women	30

Source: Field Survey, 2016

### Perceived Male and Female Disparity in Agro-inputs Trade

Result in Table 4 showed that the majority of the Agro-inputs dealers' indicated difference among their customers based on the quantities in purchases and sales by sex. Sixty five percent of purchases were made by men as compared to 35% by women. Almost all 89.6% of the Agro-inputs owners indicated their willingness to give inputs to their customers on credit with some conditions. However, the responses on repayments of credits on scheduled indicated 58.3% women being credit worthy as compared to 41.6% men as presented in Table 4.

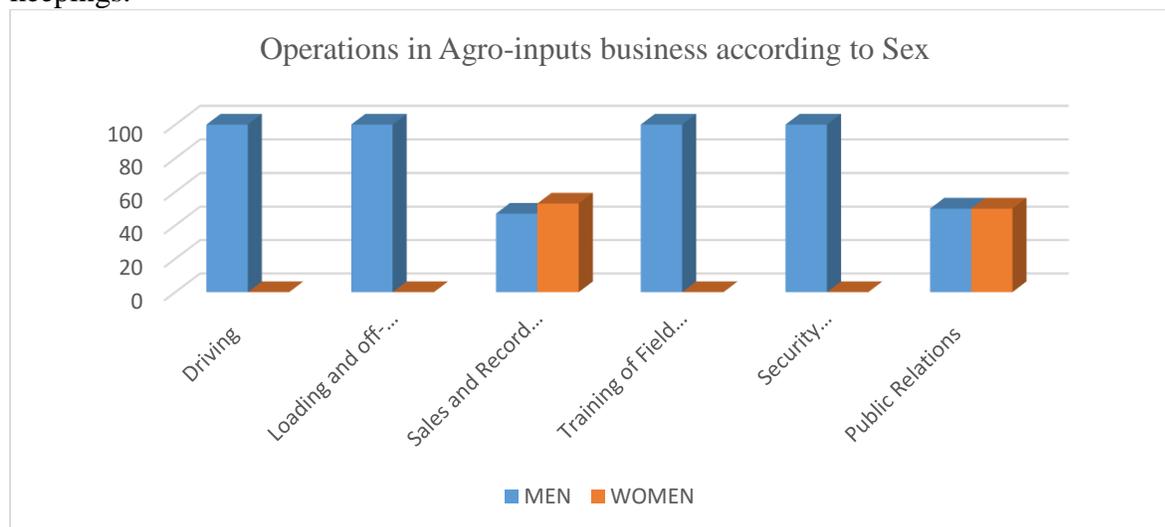
**Table 4: Perceived disparity in purchases and sales of agro-inputs by sex**

Variable	Percentage
<b>Differences in Purchases by sex</b>	
Yes	<b>64.6</b>
<b>Disparity in Purchases</b>	
Men	<b>83.3</b>
Women	<b>16.7</b>
<b>Sales on credit to customers</b>	
Yes	<b>89.6</b>
<b>Disparity in repayment of credit on scheduled</b>	
Men	<b>41.6</b>
Women	<b>58.3</b>

Source: Field Survey, 2016

### Types of Operations in Agro-input Business

Figure 1 shows the type of operations carried out by the employees according to sex in agro-inputs business. Operations like loading/off-loading, driving, trainings of field workers and security guards were all performed by men. Similarly, sales and records keeping operations are mostly executed by women 53% as compared men 47%. Implication of the findings is that men are involved in most of the tedious job compared to women who are primarily engaged in such work as sales and records keepings.



**Figure 1: Different operations in agro-inputs business by sex.**

### **Constraints Affecting Agro-Inputs Business**

Table 5 reveals that the majority 45.1% of the respondents indicated high taxation was the main constraints affecting agro-inputs business in the study area. While 21.9 % indicated difficulties in sourcing for foreign exchange as a factor affecting their business. Similarly, 18.2% of the responses shows lack of mobility was constraints affecting agro-inputs business. The findings may not be unconnected with the current issues on foreign exchange and economic downturn the country faced. Empowering women requires transformation in the way governments devise budgets, make and enforce laws and policies on trade that may stimulate small and medium, enterprises entrepreneurs', including agro-inputs business.

**Table 5: Constraints affecting agro-inputs business**

<b>Variables</b>	<b>Percentage</b>	<b>Rank</b>
Lack of mobility	18.2	3 <sup>rd</sup>
High Taxation	45.1	1 <sup>st</sup>
Foreign Exchange	21.9	2 <sup>nd</sup>
Inadequate funds to expand business	14.6	4 <sup>th</sup>
Lack of market information	8.8	5 <sup>th</sup>

\* Multiple responses

### **Conclusion and Recommendation**

. There were low women participation in most activities compared with their men counterpart. However, women were more involved in sales and record keeping activities. Women should have equal access to productive resources to be able to participate in agro-inputs business and other income generating activities. This may lead to employment opportunity and reduce poverty level among women and youth. Furthermore, the study revealed high taxation cost as the major constraint affecting agro-inputs business in the study areas. Agricultural policies aimed at encouraging and promoting more women participation in agro-inputs business with low taxation incentive. Due attention to be given to women groups by empowering them in productive activities and entrepreneurship development so as to contribute in agro-inputs business activities. Women be given special courtesy in the Anchored Borrowing programme of the FGN/CBN and by reducing the administrative bottlenecks associated with bank loans. The government should put in place a law to compel private organizations and other institutions to mainstream sex in their operations.

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