



---

## **Gender specific roles in agricultural entrepreneurship development in Kebbi south senatorial District**

**Muhammad A Muhammad<sup>1</sup>, Yohanna J Alhassan<sup>2</sup>, Isiyaku Haruna<sup>3</sup>**

<sup>1,3</sup> Department of Entrepreneurship Education Development Kebbi State College of Agriculture Zuru, Nigeria

<sup>2</sup> General Studies Department Federal University Wukari, Taraba State, Nigeria

---

### **Abstract**

This study examined the specific roles of men and women in agricultural entrepreneurship development in Kebbi south senatorial district, Nigeria. The specific objectives were to: describe the socio-economic characteristic of men and women in agricultural entrepreneurship development, assess the role of men and women in agro-inputs business; and identify the constraints to entrepreneurship development in the area. Data for the research was obtained from forty eight (48) owners of entrepreneurship centres to include (24 wholesalers and retailers each) were purposively selected. The result revealed that the majority (62.5%) of men and women entrepreneurs had senior secondary school education. Also, majority (81.3%) of agro- business were owned by men. Self-generated income was found to be the major source of fund for starting businesses for both men and women. On staff employed, majority were (65%) men as against 35% women employees. The types 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 challenges to agricultural entrepreneurship development were high taxation (45.1%) and difficulties in sourcing foreign exchange (21.9%). Agricultural policies aimed at encouraging more women participation in agricultural entrepreneurship development and low taxation were recommended by the research as ways of addressing the challenges affecting men and women in the execution of their specific roles in agriculture.

**Keywords:** agricultural entrepreneurship development, men and women, specific roles, Kebbi south

---

### **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 men and women in agricultural and rural development (Adegbedi, 2012) <sup>[1]</sup>. 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 needs of most families cannot be overemphasized. Gender plays an important role in the agricultural sector where both men and women are involved in agricultural activities, including agro-inputs supply businesses that complement each other. Gender sensitive role refers to practices that consider sex in its implementation. These include practices that take gender differences into account, with respect to occupational accomplishment.

According to Oguntela *et al;* (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. Women dominate buying and selling of agricultural products (37% women participation against 10.5% for men) while men dominate in activities related to mining and forestry products generation. 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, *et al;* 2014) <sup>[7]</sup>.

Similarly, gender inequalities exist in decision and management of income from agriculture and other related activities in households (Yohanna, *et al* 2007) <sup>[3]</sup>. Also, women are often overlooked 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 gender role in agricultural entrepreneurship development indicated that women are less represented compared to their male counterpart, (Dickson, *et al;* 2014) <sup>[4]</sup>. 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 *et al;* 2014) <sup>[7]</sup>. According to Okello (2010) <sup>[11]</sup> small and subsistence women in agricultural entrepreneurship development have difficulty connecting to markets due to poor understanding of market dynamics and lack of access to credit to expand their businesses.

According to World Bank (2013) women in developing countries receive less than 10% of available credit to expand trade, such as agro- businesses. This is mainly due to lack of collateral security in rural areas. For women to access financial credit, government need to intervene to encourage the development of rural micro-credit institutions whose regulations are friendly to women.

Intervention can be in form of accepting other forms of collateral such as machinery, furniture and any other tangibles that women own.

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

1. Describe the socio-economic characteristics of men and women entrepreneurs.
2. Evaluate gender specific roles in agricultural entrepreneurship development; and
3. Identify the challenges confronting agricultural entrepreneurship development.

### Methodology

This research was carried out in Southern Kebbi State (Zuru Emirate), Nigeria. Zuru Emirate is one of the four Emirates in Kebbi state. The Emirate comprises of four Local Government Areas (LGAs) namely; Danko-Wasagu, Fakai, Sakaba and Zuru. The Emirate is located within latitudes 11° and 12° N and longitudes 4° and 5° E of the equator (NPC. 2006) <sup>[9]</sup>. The state was carved out of the former Sokoto State in 1991; the Emirate is located in the extreme South-eastern part of the state and covers an area of approximately 9,000 square kilometers. It is located on a hilly terrain and is bounded to the north by Gummi Local Government Area of Zamfara State, North-west by Koko Local Government Area, South-west by Yauri Local Government Area, North-east by Bukkuyum Local Government Area of Zamfara State and south by Rijau Local Government Area of Niger state (Girma, 2008) <sup>[5]</sup>.

The estimated population of the Emirate is 582, 106 people (NPC, 2006) <sup>[9]</sup>. The various indigenous cultural and ethnic groups of the Emirate are the Dakkarkari, Fakkawa, Dukkawa, Kelawa, Kamarawa, Katsinawan laka and Achifawa. Other nonindigenous ethnic groups in the area are the Hausa, Fulani, Yoruba, Igbo and other tribes found in Nigeria. The different religions found in the area are Islam, Christianity and traditionalist, like any other African society, these came as a result of the interaction with the outside world (NPC., 2006) <sup>[9]</sup>. However, the traditional worship of different deities is still upheld in the area with many festivals celebrated at various times of the year. The weather is marked by a single rainy season and long dry season, the average rainfall of the area is between 1025mm and 1050mm/annum. Mean temperature range between 31°C and 38°C, the rainy season is between April to October. The climatic condition of the area is characterized by hot and wet seasons as in the tropics; the months of November to February are the hamattan period. The soil type is sandy loam and rich,

which makes it suitable for agriculture (NPC. 2006) <sup>[9]</sup>. It is important to point out that production of agricultural goods in pre-colonial Zuru society was geared mainly towards the production of use-values. This is not to say that exchange did not take place. There was exchange between the produce peasant families and commodities of non-peasant households who specialized in the production of agricultural implements and other necessities which were fundamental in the working of family units. Animal husbandry was practiced side by side with crop production, even though on limited scale. The people of Zuru Emirate depend largely on the pastoral Fulani for meat, milk and butter. Hunting was the second important economic activity after crop production. Hunting was regarded as a supplementary occupation and was carried on throughout the year because it provides a means of getting meat for consumption. It also serves as a source of obtaining skins of animals for shoes, warfare robes and for making local drums. Other important economic activities are local handicrafts like pot-making and weaving by women and blacksmithing by men (NPC, 2006) <sup>[9]</sup>.

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

LGAs	Community	Wholesalers	Retailers
Zuru	Dabai	4	4
Fakai	Matseri	4	4
Danko/Wasagu	Ribah	4	4
Yauri	Shagiya	4	4
Shanga	Rafin-Kiryia	4	4
Ngaski	Maginga	4	4
Total 6	6	24	24

Source: field 2017

### Result and Discussion

#### Socio-economic characteristics of Agro-input Dealers

Table 1 indicates that most of the respondents were male 81.3% reflecting that the agro-dealers' were responsibly male profiteering to cater for the wellbeing of their family. The findings is in agreement with Ogunlela and Mukhtar (2009) <sup>[10]</sup> who 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' 62.9% had secondary education . This was followed by those with tertiary level of education, representing 20.8%. According to Ayansina, (2011) <sup>[2]</sup> small-scale resource-poor farmers in Nigeria are either non-literate or have low level of education. Extension messages should therefore be prepared with the intent of taking 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) <sup>[6]</sup>.

Similarly, majority of the agro-inputs dealers 52.0% sourced their funds for stating agro-input businesses through personal savings.

Those who source through sales of farm produce constitutes 22.9%, while those sourced from cooperatives representing only 6.3% of the respondents.

**Table 2:** Socio-Economic Characteristics of the Respondents

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

Source: Field Survey, 2017

**Participation of Men and Women in Agricultural entrepreneurship development**

Table 3 showed the level of participation by gender in agricultural entrepreneurship development. The ownership of Agro-inputs businesses by gender 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) [7] which stated that women are mainly involved in the production, processing and marketing 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

Variable	Percentage (n=48)
Ownership of agro-input Business	
Men	81.3
Women	18.7
Sex of employees	
Men	64.8
Women	35.2
Sex of customers	
Men	70
Women	30

Source: Field Survey, 2017

**Perceived Men and Women Disparity in Agricultural entrepreneurship development**

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 gender. 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-input by gender

Variable	Percentage (n=48)
Differences in purchases by sex	
Yes	64.6
Disparity in purchases	
Men	83.3
Women	16.7
Sales on credit to customers	
Yes	89.6
Disparity in repayment of credit on scheduled	
Men	41.6
Women	58.3

Source: I Field Survey, 2017

**Types of operation in Agricultural entrepreneurship development**

Figure 1 shows the type of operations carried out by the employees according to gender in agro-inputs business. Operations like loading/off-loading, driving, trainings of field workers and securing guards were all performed by men. Similar, 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 jobs compared to women who primarily engaged in such work as sales and records keeping.

**Challenges confronting agricultural entrepreneurship development**

Table 5 reveals that the majority 45.1% of the respondents indicated high taxation as the main constraint 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 saw lack of mobility as constraint affecting agro-input business. The findings may not be unconnected with the current issues on foreign exchange and economic downturn the country is facing. Empowering women requires transformation in the way governments devise budgets, make and enforce laws and policies on trade that may stimulate small and medium, entrepreneurs’, including agro-inputs business.

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

Variables	Percentage	Rank
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. Field survey-2017.

### Conclusion and Recommendation

There were low women participation in most activities compare with their men counterpart. However, women were more involved in sale 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-input 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 gender in their operations.

### References

1. Adeghidi A. Linking small-scale farmers to markets in Benin: a failure of ICT-Based initiatives? Evidence from case studies, *Journal of Research in International Business and Management*. (ISSN: 2251-0028). 2012; 2(11):261-272.
2. Ayansina SO. Farmers' Perception of public and private Extension services in south Western Nigeria: Thesis in the Department of Agricultural Extension and Rural Development, University of Ilorin, 2011.
3. Damisa MA, Yohanna M. Role of rural women in farm management decision making process: ordered probit analysis trends in applied science Research. 2007; 2(3):241-145.
4. Dickson Ekpe E, Egbe IJ. Women gender equality in Nigeria: A critical analysis of socio-economic and political (gender issues): *Journal research in peace, gender and development (JRPGD)*. 2014; 4(1):15-20. FDOI: <http://dx.doi.org/10.14303/jrpgd> 2014.009 Available online <http://www.interestjournal.org/JRPGD>
5. Girma S. Gender issues in agricultural productivity in kebbi state. sokoto, But-bass publishers, 2008, 45-47.
6. kotze DA. Role of Women in the household economy, food production and security: Policy guidelines outline on Agriculture. 2003; 32:111-121.
7. Mtsor YG, Idisi PD. Gender inequality and women participation in agricultural development in Nigeria *Research Journal of Education and Review*. 2014; 2(11):269-301.
8. National Bureau of Statistics. Gender Dimensions to Livelihoods in Nigeria: General Household survey panel (GHS-Panel), 2013, Available at [www.nigerianstat.gov.ng](http://www.nigerianstat.gov.ng)
9. National Population Commission (NPC), (2006). Abuja National population Census.
10. Ogunlela YI, Muktar AA. Gender Issues in Agriculture and Rural Development in Nigeria: The Role of Women. *Humanity and social science journal*. ; 4(1):19-30, ISSN 1818-4960.
11. Okello J. Effect of ICT-based MIS projects and the use of ICT tools and services on transaction cost and market performance: The case Kenya. Unpublished draft, 2010.
12. World Bank. Women, Business and the Law. Creating Economic Opportunities for Women, 2013, (<http://wbl.worldbank.org/data/exploreconomies/nigeria/2013>. accessed 10 October 2016)