Women’s Economic Empowerment
Success Stories from Northern Nigeria
Women rice parboilers: on selling more rice and earning money

The value addition of paddy rice known as rice parboiling, is a business that is predominantly operated by women at the household level. It accommodates a large number of operators because it does not require a sizeable amount of capital to start. Although over 95% of rice parboilers are poor women based in rural locations, the benefit they derive from this activity is constrained for a variety of reasons including lack of financial resources, limited access to profitable markets, and poor negotiation capacity.

Hajiya Laraba is one of the over 4,000 women that Propcom Mai-karfi has worked with, to address some of the market constraints and make their rice trade more profitable. These women have benefitted from capacity building in the areas of leadership, group formation and negotiation skills facilitated by Propcom Mai-karfi and its partner Isa Wali Empowerment Initiative. Furthermore, they have been formed into informal groups of 25 and linked to a rice trader in their community who purchases parboiled rice directly from the group. Trading in a group gives the women added negotiation capacity and agency over the price at which they sell their rice. It also saves them the cost of taking their rice to the market and selling at a give-away price or not selling at all.

To further boost their businesses, about 120 women have so far been linked to microfinance loans to enable them to parboil more bags of paddy, trade more rice and increase their incomes.

“I used to parboil my rice alone and find it difficult to sell in the market. I would only sell to customers who are close to me in the village. But now that we are in a group, I have seen the value of my product increase. I have received a loan that has helped me to increase my parboiling and trading activities”.

- Hajiya Laraba Gambo, Kura LGA, Kano State

Hajiya Laraba Gambo, woman rice parboiler from Kano.
Women shea nut pickers: on market access for their shea kernels

The Global Shea Alliance estimates that more than 800,000 rural women in northern Nigeria derive incomes from direct engagement in the shea sector, with 90% of them involved as primary processors. However, the women typically involved in the primary processing and trade of shea nuts are often not able to maximise their incomes due to limited access to markets, information and opportunities, as well as limited technical knowledge of how to process quality nuts.

For the past three years, Propcom Mai-karfi has partnered with several indigenous shea companies to develop a profitable supply chain that integrates these women as producers. For example, Propcom Mai-karfi has partnered with a local company that produces shea butter, known as Karite Oil, to create a more secure supply chain of nuts sourced from women across several northern Nigerian states.

As part of their procurement activities, the company developed a training poster to build the capacity of the women’s groups on best practices for producing high quality shea nuts. The posters, which provide pictorial information on good practices in shea nut production and handling, were used to increase awareness and knowledge among women producers.

At least 3,000 women are estimated to have benefitted from this capacity building and over 1,500 women from the partnership that provides them with a ready market and fair prices for their shea nuts. It has also reduced their vulnerability to exploitation by middlemen and traders. The capacity building has ultimately placed these women in a prime position to supply quality nuts to other entrants in the market.

“My daughters and I wake up very early to walk 5km to the wild to pick shea nuts. When we have picked and processed our nuts to kernels, trying to sell is our biggest challenge. It costs us so much to take our shea kernels to the market to sell, and then when we do, we do not get paid all of our money immediately. A buyer might purchase 5 bags of kernels and pay for only 2 bags, and then ask us to return after one week. And even after a week there are still further delays”.

- Hassana Isah, Mokwa LGA, Niger State
Women-led farmer groups: on input loans and swapping grains for fertiliser

Access to post-harvest storage facilities is a big challenge for most smallholder farmers across northern Nigeria, but particularly for women, who typically lack the knowledge, physical access and finance required to make use of such facilities. This often leads to post-harvest losses, and puts pressure on them to sell their crops early when prices are lower.

Since 2014, Propcom Mai-karfi has partnered with a regional commodity exchange known as Africa Exchange Holdings (AFEX), to pilot a warehouse receipt scheme that provides grain storage services to rural farmers, including women-led farmer cooperatives.

Registered farmers have the option to partake in a barter system through which they can exchange their stored grains for fertiliser. They can also access a loan from one of the intervention partners, LAPO Microfinance Bank, to enable them to purchase the required amount of fertiliser for their land.

So far, over 10,000 women smallholder farmers have been registered by AFEX and have the option to access the variety of services on offer. Some of the benefits they are receiving include increased yields from use of quality fertiliser obtained through AFEX, as well as a reduction in post-harvest losses.

“Having money to buy fertilisers and a reliable place to buy it from has increased our yield. Last year all nineteen members of my cooperative received loans for 3 bags of fertiliser each from LAPO. We had more fertiliser which increased our yields. This year, because of how well we paid our loans back, we have received double the amount of fertiliser loan. We are looking forward to a good season this year and already working towards increasing our farm sizes.”

- Hajara Ibrahim (Cooperative member), Lere LGA, Kaduna State
Traditionally, community-based organisations (CBOs) in northern Nigeria have rarely engaged with the private sector and are more inclined towards implementing donor funded projects in areas such as health and education. However, if they are able to operate as commercial service providers, they become viable organisations with whom private sector companies can do business, which ultimately benefits their members.

Since 2016, Propcom Mai-karfi has been partnering with a CBO known as Quintessential Business Women’s Association (QBWA), to develop a business model that enables them to function as a commercially-oriented enterprise and provide services to their over 700,000 women members.

The model envisages a situation whereby QBWA is able to source agricultural produce from its women members and trade with private sector companies, as well as facilitate access to critical agricultural inputs for its women members, who would otherwise have limited access to such products. QBWA would make a profit from its transactions, as well as charge a small commission for services rendered to its members.

With support from Propcom Mai-karfi, QBWA has so far been able to aggregate and supply maize, soy beans and shea to identified off-takers totaling over 200 metric tonnes, all which have been sourced from its women members. An estimated 2,500 women from three states (Kwara, Niger, Kaduna) have benefitted through access to a guaranteed market for their produce at fairer prices. They have also been able to avoid exploitation by middlemen. QBWA as an organisation has been able to realise a 15% profit margin on the supply contracts that they have so far met.
Women agro-dealers: on the business of selling agricultural inputs

Access to affordable quality fertiliser is one of biggest constraints for smallholder farmers across northern Nigeria. The market is dominated by public sector channels, in which federal and state governments subsidise more than 25% of the price of fertiliser. Furthermore, the fertiliser is typically sold in 50kg bags, which are neither an ideal size, nor affordable. This leads to bags being opened and adulterated by traders, resulting in poor yields for farmers that use the fertiliser.

In response to these challenges, Propcom Mai-karfi has developed a distribution model that enables farmers to access quality and affordable fertiliser. The model comprises of Fertiliser Distributors (DPs) who purchase small pack fertiliser (1kg, 10kg or 25kg) directly from companies and sell to farmers through their Rural Promoters (RP), who are the direct interface with the farmer. RPs also provide some information on good agronomic practices (GAP) to farmers purchasing fertiliser so as to increase their yield and incomes.

Madam Asabe Isah is a typical RP based in Kafur local government of Katsina state. She became involved in the business of selling agricultural inputs two years ago, when she was recruited by the company Syngenta, to market their crop protection products to farmers in her village and surrounding communities. Since becoming an RP in 2016, Madam Asabe has grown her customer base and sold over 10 metric tonnes of small pack fertiliser to more than 300 farmers.

The partnership with Propcom Mai-karfi has enabled female entrepreneurs like Madam Asabe to expand their businesses in a region where doing business as woman comes with a number of challenges.

"The business of selling fertiliser and other agricultural inputs has been very profitable for me. I have been able use the money to provide food for my family, send my children to school and marry off my son. My customer base has grown very much that I am struggling to meet the demand. I have bought a plot of land near the village church where I will build my shop.

- Madam Asabe Isah, Kafur LGA, Katsina State
Women entrepreneurs: on managing an acha processing facility

Acha (Fonio) is a cereal crop grown predominantly by women in some parts of Bauchi, Plateau and Kaduna states of northern Nigeria. Despite its nutritious qualities, it is not readily available due to the drudgery associated with production and processing. Traditionally, women pound the acha in a mortar to de-hull the grain, and winnow to remove impurities. These processes are difficult and time consuming for the women and discourages them from producing more acha.

Pye Ryat Foods International Ltd (PRFIL), a private sector entity, has been developing technologies for semi-processing of agricultural products. One such technologies is a machine that can be used for processing acha. In 2016, Propcom Mai-karfi partnered with PRFIL in an intervention aimed at providing processing services to acha women farmers using semi-mechanised methods of de-husking, grading, de-stoning and winnowing. Previously a woman required 4 days to process a 100kg bag of acha, but with the machine, this can be done in 40 minutes. The women therefore save a lot of time and money in processing their acha, and they end up with a product that is of better quality.

Following the advice provided by Propcom Mai-karfi, PRFIL decided to engage Madam Rauta Manshat to manage the processing facility that was installed in Bokkos local government, Plateau state. A former school principal and farmer, Madam Rauta manages all aspects related to operations and maintenance of the facility, including marketing the services to women acha farmers. In return, she obtains a 50% share in the profits. The business partnership has so far been very successful and profitable for both her and PRFIL, with increasing patronage by women acha farmers.

“Business has been very good. Sometimes we have so many bags to process that we have to tell them to go and come back the next day. We give them a number and tag their bag so that it does not get lost. Before, we used to have problems with the machine breaking down because women would bring acha that is not dry enough. But now we make sure to check that the acha is very dry before we put it in the machine”.

- Madam Rauta Manshat, Bokkos LGA, Plateau State
Propcom Mai-karfi Background

Propcom Mai-karfi is an innovative, market-driven programme funded by UK aid from the UK government, that aims to reduce poverty in northern Nigeria. The six-year programme works with government, the private sector and businesses to enable rural markets to work better for poor women and men.

The programme operates in a region that is characterised by high levels of poverty and underdevelopment. However, it is also a region with immense potential, particularly with respect to agricultural development.

In order to unlock this potential, Propcom Mai-karfi attempts to identify and understand the underlying causes of market dysfunctions using a ‘making markets work for the poor (M4P)’ approach. The goal is to create systemic changes in agricultural and rural markets in northern Nigeria that lead to improved livelihoods and resilience for rural poor women and men.

The programme expects to deliver the following results:

- At least 500,000 poor people in northern Nigeria, 50% of them women, will see their incomes raised by up to 50%.
- At least £12.5 million of additional public and private investment will be stimulated in support of the agriculture sector.

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