



# Barriers and Opportunities for Youth in Northern Nigeria's Agrifood Value Chains: Findings from Qualitative Research

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## EXECUTIVE SUMMARY

In Africa, the population of youth ages 15–35 is expected to exceed 100 million by 2030, underscoring the need for the inclusion of youth in the design of programs and policies that promote sustainable livelihoods (International Labour Organization [ILO], 2017). Moreover, half of the youth population will be young women, emphasizing the need for gender-sensitive approaches. While many rural African youth are involved in various nodes of agricultural value chains (AVCs), far fewer—particularly young women—have access to dignified and fulfilling work. Many of the barriers that youth face in fully participating in the agricultural sector are reinforced by gender norms. Addressing the barriers to dignified and fulfilling work can help transform AVCs to be more inclusive of youth and ensure both young women and young men have access to improved livelihood opportunities. Considering the great potential of African youth for inclusive growth, in 2018, the Mastercard Foundation launched its *Young Africa Works Strategy* in nine countries, including Nigeria. The objective of the strategy is to increase access to dignified and fulfilling work opportunities for African youth, particularly young women (Mastercard Foundation, 2025b; Wallace, Lindsay, 2020).

This report presents findings from a qualitative research study on the barriers and opportunities experienced by young women and young men who participate in key AVCs in northern Nigeria. This study is especially important given that many who reside in the region are somehow involved in agriculture and that youths' livelihood experiences may be influenced by religious and gender norms, as well as the ongoing conflict. We investigate youth participation in key AVCs, their perceptions of dignified and fulfilling work, facilitators and constraints to their participation in AVCs, with an emphasis on gender norms, and their experiences with financial services.

To investigate these topics, we conducted semi-structured interviews (SSIs) and sex-segregated focus group discussions (FGDs) with young women and young men. We also interviewed non-youth adults (those ages 35 and older), including value chain actors, financial

service providers, and frontline program staff using key informant interviews (KIIs), and conducted community profiles (group interviews with community leaders) to gain a holistic perspective on the experiences of youth in AVCs. While our study emphasizes the opportunities and challenges faced by youth, it relies on perspectives from a diverse range of youth and non-youth adults to provide comprehensive insights into the context in which youth live and work. All participants were recruited by liaising with local community leaders, except for program staff, who were recruited with support from project partners, and financial service providers, who were recruited by field team members scouting banks in the study area.

The qualitative methods used for this study do not allow for generalizable, population-level results; rather, they provide rich insights into the “how” and “why” behind various experiences, perspectives, and opinions underpinning youths’ livelihood opportunities. In other words, the findings presented in this report offer insights into the processes that underlie youths’ experiences with dignified and fulfilling work, particularly regarding their participation in AVCs.

Unsurprisingly, young women and young men participate in processing and marketing in different ways, which is often reinforced by gender and religious norms. For instance, young women are discouraged from working outside the home and are largely confined to home-based processing, where they can be monitored and remain separated from unrelated men. Such concerns may limit the ability of young women to participate in AVCs in more public roles, such as selling goods in the town market. Moreover, young women’s family members, either her husband or parents, are often responsible for enforcing these norms. Women of all ages are responsible for housework and childcare, which limits them from pursuing income-generating activities. However, some young women are able to circumvent these restrictive norms. Non-Muslim women are not subject to the same religious gender norms, internally displaced young women are able to engage in a wider range of economic activities, some young women violate gender norms despite criticism, and others participate in AVC activities through others, such as by using hired labor.

Young men may also participate in some aspects of processing, particularly when it involves mechanization, as using equipment is considered a man's domain. As for marketing, young men predominantly sell raw agricultural products in bulk. Young women typically purchase raw goods from men and process them into various food products for home-based sale.

Importantly, the findings presented in this report inform potential solutions to mitigate the constraints faced by youth participating in AVCs, including but not limited to the specific constraints imposed by gender norms. We discuss gender-transformative approaches, such as household and community dialogues, to challenge norms that restrict the ability of young women to pursue livelihood opportunities. We also highlight several promising approaches that can be paired with gender-transformative approaches. The development of systematized cottage industries may facilitate young women's entrance into AVCs in a gender-responsive way (meaning in a way that works with existing gender norms). Stronger mentorship programs and financial services that are responsive to youth needs may also bolster young women's and men's participation in AVCs in northern Nigeria.

## ACRONYMS

|        |  |
|--------|--|
| AVC    | Agricultural value chain                           |
| BUK    | Bayero University Kano                             |
| CP     | Community profile                                  |
| FGD    | Focus group discussions                            |
| IDP    | Internally displaced person                        |
| IFPRI  | International Food Policy Research Institute       |
| ILO    | International Labour Organization                  |
| KII    | Key informant interviews                           |
| LGA    | Local Government Area                              |
| POS    | Point-of-sale                                      |
| SHLERC | Social Humanities and Law Ethical Review Committee |
| SSI    | Semi-structured interview                          |
| t/ha   | Tons per hectare                                   |
| VCA    | Value chain actor                                  |
| YARN   | Youth Agricultural Revolution in Nigeria           |

# 1 INTRODUCTION

Youth unemployment and underemployment are critical issues in low- and middle-income countries, where approximately 88 percent of the world's youth reside (Wittman, 2021). In Africa, the youth population (those ages 15–35 years)<sup>1</sup> is projected to reach 830 million by 2050, double the current population (Bekele-Thomas & Westgaard, 2024). This intensive population growth highlights the importance of creating sustainable livelihood opportunities for youth in the region; failure to confront the challenges of youth under- and unemployment may exacerbate issues related to poverty, gender inequality, and other development outcomes (International Labour Organization [ILO], 2017). While the agricultural sector employs many rural youth in some capacity, the sector often lacks decent and meaningful work or adequate livelihood opportunities (African Development Bank (AfDB), 2025). In rural areas, limited infrastructure, high poverty, and overall slower economic development lead to disproportionate challenges to youth employment. Opportunities are even more limited for young women, who may be disadvantaged by gender norms, inadequate legal protections, and lower educational attainment relative to young men, among other factors (Heckert et al., 2019).

Improving livelihood outcomes for African youth could transform the agricultural sector and make it more resilient and inclusive. If this opportunity is squandered, however, the demographic dividend could prove to be a significant burden in the coming decades. To tackle these challenges, the International Food Policy Research Institute (IFPRI) partnered with the Mastercard Foundation to conduct formative qualitative research in northern Nigeria, with the goal of understanding the barriers and opportunities youth encounter in engaging with agricultural value chains (AVCs).

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<sup>1</sup> Organizations and governing bodies use different age ranges to define youth. In this report, youth are defined as those ages 15 to 35 years old, though we only sampled youth ages 18 to 30, as we wanted to capture the perspectives of youth who are not about to age out of the demographic group.

More specifically, the research in this report investigates how young women’s and young men’s experiences may differ within a few key AVCs: groundnut, horticulture, millet, sorghum, and soybean. In this introduction, we review relevant literature regarding the status of youth in Nigeria, the challenges they face in pursuing livelihood opportunities, and contextual background on key AVCs (see sections 1.1, 1.2, 1.3, 1.4). We define dignified and fulfilling work (see section 1.5) and the Mastercard Foundation’s *Young Africa Works Strategy*, the host initiative for the Mastercard Foundation–IFPRI partnership (see section 1.6). We also briefly summarize the program supported by the *Young Africa Works Strategy* (see section 1.7). We describe our research objectives in section 1.8, followed by our study methods (see section 2) and results (see section 3). Finally, we discuss the implications of our findings, with an emphasis on opportunities to engage with and transform existing gender norms to ensure young women and men have pathways to dignified and fulfilling work in AVCs in section 4.

## **1.1 Youth in Nigeria**

Nigeria's demographic landscape is characterized by its youthful population, which presents both significant opportunities and challenges for the nation's agricultural sector. With a population estimated at more than 230 million people and a median age of approximately 18.1 years, Nigeria is one of the youngest nations globally (Department of Economic and Social Affairs, Population Division, 2022; National Bureau of Statistics, 2022; Reed & Mberu, 2014). Young men slightly outnumber young women, with men making up 51 percent of the population ages 15 to 24. This demographic structure is a substantial human resource that could drive agricultural transformation if properly harnessed (World Bank, 2024).

## **1.2 National youth policies**

The Nigerian government has recognized the potential of its demographic structure through policy frameworks, most notably its National Youth Policy (NYP; 2019–2023), which targets youth ages 15–29 to promote their fundamental rights, health, economic well-being, and

participation in development (Federal Ministry of Youth and Sports Development, 2019). After the adoption of the NYP, the Nigerian Youth Employment Action Plan (NIYEAP) was developed under this policy to support job creation in critical sectors, including agriculture (Decent Jobs for Youth, 2022). While the NYP and related NIYEAP are Nigeria's only youth-specific policies, various agricultural initiatives include components designed to attract youth to farming, including the Green Money Project, the Youth Back to Farm Women Development Initiative, and the Youth Agricultural Revolution in Nigeria (YARN) (Bank of Agriculture Nigeria, 2025; Green Money Project, 2025; Youth Back to Farm Initiative, 2025). However, many of these programs and projects have yet to achieve all of their intended objectives of engaging youth intensively in agricultural activities, and overall youth participation remains low (Bachewe et al., 2025; Osabohien et al., 2021).

### ***1.2.1 Youth participation in agriculture***

About 20 percent of Nigeria's workforce is employed in agriculture (World Bank, 2023). However, employment patterns vary significantly across AVCs. While employment in primary agricultural production (agriculture, forestry, and fishing) is relatively high at nearly 40 percent, employment in downstream activities such as processing and food services remains very low (Davis et al., 2023). Notably, youth constitute a smaller share of agricultural workers in Nigeria compared to other countries; for instance, less than 40 percent of Nigerian youth are engaged in agriculture (Davis et al., 2023). Additionally, fewer Nigerian women participate in agriculture relative to women in other countries (Davis et al., 2023). Reports on women's participation in agriculture in Nigeria vary widely. For example, one source (World Bank 2023) estimates that women constitute 50 percent to 60 percent of the agricultural labor force, while another found their participation to be closer to 33.3 percent (Nigeria National Bureau of Statistics, 2012). While a precise percentage of national youth participation in agriculture is difficult to establish, youth involvement in agricultural work is generally considered to be low, though participation varies significantly by gender and location (Alexander et al., 2020).

Around 52 percent of young farmers are men (African Agricultural Technology Foundation, 2024). However, this statistical average masks significant qualitative differences in men's roles and access to resources. In Nigeria, young men tend to dominate land preparation, the cultivation and marketing of cash crops, and mechanized farming, benefiting from greater access to resources and larger farms (EIDidi et al, 2020, Ajani, 2009). Women often participate in planting and harvesting cash crops but are excluded from their marketing and sale. Globally, evidence suggests that gendered divisions of labor extend beyond primary production into midstream value chain activities, with men dominating transportation and wholesale trading, while women are concentrated in retail and processing roles; these division are also apparent in Nigeria (Yi et al., 2025; Adetoyinbo, & Otter, 2021). Young women in sub-Saharan Africa are more engaged in food processing, petty trading, and small-scale subsistence farming, often working on smaller plots with limited access to land, credit, and training opportunities (Partnership for African Social and Governance Research, 2023; Giuliani et al., 2017). In Nigeria specifically, women's participation is often constrained to subsistence farming by cultural norms, such as the practice of *kulle*<sup>2</sup> in northern Nigeria, as well as gender roles that burden women with the bulk of unpaid labor for caregiving and food preparation (Kawarazuka et al., 2022; Morgan et al., 2017). These systemic disadvantages contribute to women producing 30 percent less per hectare than men (World Bank, 2023). However, the challenges facing youth in agriculture extend far beyond gender disparities to encompass broader institutional and structural barriers.

Across developing countries, underemployment and informal-sector job opportunities dominate youth experiences, with many concentrated in low-paid, insecure work (Nilsson, 2019; Price, 2019). In Nigeria, young women face particular disadvantages, including harassment and exclusion from higher-productivity sectors, while young men contend with high unemployment

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<sup>2</sup> *Kulle*, a Hausa word, refers to the cultural and religious practices around the seclusion of women in northern Nigeria.

and hazardous informal work conditions (Ejiofor, 2025; Lambrecht et al., 2023; Posthumus et al., 2018). Weak social protection systems push young people into precarious short-term "hustle" strategies that undermine long-term development (Cieslik et al., 2022). Perceptions of agriculture also differ across the value chain. Existing literature finds that agriculture is often seen as a last resort, as it is considered unappealing, stressful, and lacking in prestige (Geza et al., 2021). Many youth prefer urban-based, salaried work or agribusiness ventures over traditional farming (Girdziute et al., 2022). These perceptions are particularly pronounced among young men: despite having greater access to higher-value agricultural activities, they often view farming as low-status work.

### **1.3 Barriers to youth livelihoods opportunities**

Youth face multiple challenges in pursuing agricultural and non-agricultural livelihood opportunities, including those specific to agriculture as well as broader challenges applicable to all sectors. In Nigeria, both young men and women struggle with common challenges in agriculture, including lack of financing for modern equipment, postharvest losses, and insecurity from insurgency or farmer-herder conflicts (Momale, 2024). On the one hand, young women farmers face systemic disadvantages in the agricultural sector, including smaller plots, limited access to inputs, and mobility restrictions that reduce their ability to reach extension services and markets (Adebayo et al., 2024). These disadvantages depress their agricultural productivity compared to men, while patriarchal inheritance laws and unpaid domestic responsibilities further constrain participation (Onyebueke et al., 2024). On the other hand, exposure to conflict and labor precarity are more pronounced for young men (EIDidi et al., 2020). Additionally, while young men have relatively greater access to cooperatives and information, they often perceive farming as low-status work and cite low prices as major marketing constraints, fueling their migration to Nigeria's urban centers (Adeyanju et al., 2023). This paradox—in which young men reject agriculture despite having greater access to its more lucrative segments—reflects higher aspirations shaped by awareness of alternative opportunities in urban areas and other sectors.

In contrast, young women's aspirations may be constrained by limited exposure to opportunities beyond agriculture, resulting in narrower aspirations which prevent them from fully recognizing the extent of their disadvantage within the sector.

Financial exclusion is another critical barrier that constrains youth, preventing many young people from starting businesses or building resilience to economic shocks, regardless of the livelihood strategy they pursue. Financial exclusion can manifest through limited access to credit, often a result of discriminatory lending practices and youths' lack of collateral (Nnaji et al., 2022). Young women also face additional cultural restrictions that prevent them from accessing credit and bolstering their financial inclusion: for instance, inheritance norms strongly favor men, leaving women with fewer assets to leverage (Adegbite & Machethe, 2020).

Infrastructure challenges, including poor transportation and unreliable electricity, further restrict youths' education, mobility, and livelihood opportunities while deepening gendered vulnerabilities (Mukhtar et al., 2021; Ayanlade et al., 2022). For instance, poor transportation systems make schools, training centers, and markets physically inaccessible (Priya Uteng & Turner, 2019). Unreliable electricity limits study time, digital learning, and small-scale enterprises that young men and young women depend on (Priya Uteng & Turner, 2019). Young women are already disproportionately affected by lower literacy rates and lower access to technology in comparison to men, and limited electricity further reduces opportunities for online learning, e-commerce, and digital entrepreneurship (Ibrahim & Aliero, 2020).

Insecurity further discourages school, travel, and outdoor work. Generally, conflict reduces young people's resilience and disproportionately constrains young women, whose mobility is already culturally restricted (Adebayo et al., 2024). Attacks on schools, particularly in northeastern Nigeria, have triggered school closures and displacement that disproportionately curtail girls' educational opportunities (Bertoni et al., 2019).

In northern Nigeria, 44 percent of girls are married before the age of 18 (UNICEF Nigeria, 2024), leading to early pregnancies and withdrawal from school. Moreover, girls'

educations and livelihoods are curtailed by maternal morbidity and early motherhood (Amanu et al., 2023). The intersection of low education levels and early parenthood creates cycles of poverty among young women, pushing many into low-skill subsistence agriculture (UNICEF Nigeria, 2024). The cumulative effect of these challenges weakens the potential of Nigeria's youth to contribute meaningfully to economic development and agricultural transformation, even though this population makes up a significant portion of the agricultural workforce and represents enormous potential for innovation and growth.

## **1.4 Key agricultural value chains of interest**

As elaborated in the following subsections, Nigeria's groundnut, horticultural, millet, soybean, and sorghum value chains highlight both the country's significant production potential and the persistent structural barriers limiting productivity, value addition, and competitiveness. Across these key value chains, AVC performance is undermined by common constraints such as low yields, weak infrastructure, smallholders' limited access to finance, and climate risks.

### **1.4.1 Groundnut**

Groundnut is Nigeria's most important oilseed, and the country is the third-largest global producer globally after China and India, contributing 8–10 percent of world output. Groundnut production reached 5 million metric tons in 2024, though estimates for 2025 fell to 4.3 million (Foreign Agricultural Service, 2023a; Olusola, 2025). Key producing states include Kano, Niger, Kaduna, Benue, Zamfara, Taraba, and Katsina (Ajibade et al., 2023). Groundnut processing is largely artisanal, and it is processed into oil, peanut butter, milk, chocolates, and masa, with women playing a dominant role in this work. While processors capture the largest value share (42 percent of sales), they face challenges such as insecurity, high processing costs, and power shortages (Elnour et al., 2024).

### 1.4.2 Horticulture

Horticulture, which includes the production, processing, and marketing of fruits and vegetables, provides income and nutrition for millions of smallholders, particularly women and youth. However, farmers struggle with poor access to improved seeds and inputs (Takeshima et al., 2023), and postharvest handling remains inadequate; up to 60 percent of tomatoes and vegetables are lost due to pests, lack of cold storage, poor packaging (90 percent still use raffia baskets), and high temperatures (Bada et al., 2023; Egwuonwu, 2020; Ukohol et al., 2024). These postharvest losses are the highest of any agricultural subsector. Traditional marketing channels dominate the horticultural AVC, with low compliance of quality standards and heavy competition from imports (Adeniyi et al., 2024). Yet, emerging opportunities in irrigation adoption, agribusiness clusters, export-oriented ventures, and private investments in infrastructure and extension can strengthen competitiveness and boost the livelihoods of those involved in the horticultural AVC (Liverpool-Tasie et al., 2023; WUR et al., 2021).

### 1.4.3 Millet

Nigeria ranks among the top five global producers of millet by ton, and millet production is highest in arid northern states such as Kaduna, Yobe, Kano, and Borno. Overall production is 1.5 million metric tons annually, yet yields average only 1–1.5 tons per hectare (t/ha) compared with potential levels of 2.5–4 t/ha (Lawal, 2023). Millet production is dominated by smallholders reliant on rainfed systems and traditional practices such as hand hoeing. These producers face persistent challenges including erratic rainfall, and pests, (OFFOKANSI, 2021). Despite these constraints, millet plays a critical role in nutrition and climate resilience, and markets are expanding for products such as *tuwo*,<sup>3</sup> *fura*,<sup>4</sup> porridges, and animal feed. Additionally, new

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<sup>3</sup> *Tuwo* is the word used in northern Nigeria, particularly among Hausa speakers, for "swallows," a type of thick pudding or dough made from grains such as millet, maize, rice, or guinea corn.

<sup>4</sup> *Fura* is a dish made from millet dough, often served with cultured milk, a fermented product known as Fura da Nono.

initiatives are promoting millet varieties biofortified with iron, which enhance both nutrition security and market opportunities (HarvestPlus, 2025).

#### **1.4.4 Soybean**

Soybean production is concentrated in Niger, Benue, Kaduna, Nasarawa, and Plateau States and stands at 1.35 million metric tons annually—well below the national demand of 2.7 million metric tons (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, 2021; Foreign Agricultural Service, 2023b). Yields are low at about 1.0–1.1 t/ha as a result of poor seed quality, limited mechanization, and weak agronomic knowledge. Men dominate soybean production because of its cash crop status and resource requirements, which thereby limits women’s involvement. Typically, women are more active in small-scale processing of food products. Soybean is predominantly processed into animal feed, edible oil, soy milk, soy pap, and soy lecithin for the soap and cosmetics industry; the poultry sector and rising human consumption also drive demand (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, 2021). The federal government’s 2025 National Soybean Production Policy and Strategy seeks to boost production and market access, but high input costs, limited finance, and weak market linkages continue to constrain expansion (Aremu, 2020).

#### **1.4.5 Sorghum**

As Nigeria’s principal cereal crop, sorghum covers 45 percent of cereal farmland and accounts for half of total cereal output. It is cultivated primarily in Kano, Kaduna, Kebbi, and Jigawa. Annual production is about 6.8–7 million metric tons, but yields remain low at around 1.1 t/ha due to pests, limited access to inputs, and erratic rainfall (Foreign Agricultural Service, 2025). While production is dominated by rainfed production and smallholder farmers, demand is expanding through both household consumption and industrial use in breweries. However, processing remains largely artisanal and constrained by limited infrastructure, even as rising demand for gluten-free and nutritious foods creates new demands for sorghum and sorghum-based products. Sorghum initiatives implemented by the government of Nigeria and

international organizations—such as Country Strategic Opportunities Programme 2016–2023—have introduced improved seeds, contract farming, and farmer cooperatives, reaching more than 5 million farmers with digital extension and value chain programs (Aniagolu, 2023).

## **1.5 Defining dignified and fulfilling work**

Efforts to bolster youth employment and participation in AVCs must ensure the creation of opportunities for dignified and fulfilling work for youth. In recent years, scholars have debated and refined the characteristics of dignified and fulfilling work. For instance, Namuggala and colleagues (2023) emphasize the workplace itself in their definition of dignified and fulfilling work; they suggest that such work encourages respect and acceptance, avoids harassment and discrimination, and provides satisfaction for workers. Otieno and colleagues (2023) state that work is dignified and fulfilling when it is reputable and socially valued; provides a sense of satisfaction, purpose, and accomplishment; provides reliable and sufficient income; promotes respect for young people; and supports workplace safety and freedom. The Mastercard Foundation defines dignified and fulfilling work as work that provides reliable income and experience, along with at least one of the following (Mastercard Foundation, 2021, p.70):

- Reputable work, or “work that is viewed as honest and is well-regarded by society at large”
- Respect in the workplace, or “being treated with appreciation and dignity at work”
- Sense of purpose, or a “sense of satisfaction, purpose and accomplishment”

Moreover, the Mastercard Foundation identifies “progressing to dignified and fulfilling work” as a critical first step in the development process. “Progressing” occurs when people have reliable income, but no other marker, or they do not have a reliable income but do have reputable work, workplace respect, and a sense of purpose.

## 1.6 Young Africa Works Strategy

As Africa undergoes a significant demographic transition, with its youth population projected to exceed 100 million people by 2030, the Mastercard Foundation is working to meet the continent's emerging needs (International Labour Organization, 2017). The Foundation's *Young Africa Works Strategy*, launched in 2018, acknowledges that African youth have incredible potential for inclusive growth, but such growth is constrained by challenges to their employment and entrepreneurship (Mastercard Foundation, 2025b). The overarching goal of the Strategy is to facilitate access to dignified and fulfilling work for 30 million African youth, with an emphasis on opportunities for young women (Mastercard Foundation, 2025b; Wallace, Lindsay, 2020). It aims to achieve this goal by strengthening financial and sector markets, enhancing labor markets, and bolstering education and training systems (Mastercard Foundation, 2025b). The Mastercard Foundation collaborates with policymakers, development practitioners, and researchers across nine countries (Ethiopia, Ghana, Kenya, Mozambique, Nigeria, Rwanda, Senegal, Tanzania, and Uganda) to design and implement country-specific programs, based on each country's economic priorities.

Nigeria was selected as a priority country for the *Young Africa Works Strategy*, as approximately 70 percent of the population is 30 years old or younger, and approximately 42 percent of Nigerian youth are unemployed (Mastercard Foundation, 2025a). Moreover, 30 percent of Africans entering the labor market annually are Nigerian (Mastercard Foundation, 2025a). The *Young Africa Works Strategy* for Nigeria aims to create, improve, and maintain jobs among approximately 2 million youth using a food systems approach (Mastercard Foundation, 2025a;). Specifically, the program targets those working in production, aggregation, storage, agroprocessing, and/or marketing of five key value chains: millet, sorghum, groundnut, horticulture (such as mangoes, onions, peppers), and soybeans (World Food Programme Nigeria, 2022).

## **1.7 Supporting Smallholder Farmers to Improve Post-Harvest Management in Nigeria program**

The *Young Africa Works Strategy* of the Mastercard Foundation is currently supporting the implementation of the Supporting Smallholder Farmers to Improve Post-Harvest Management in Nigeria program, which aims to address postharvest losses, low productivity, and poor commodity quality by strengthening the value and volume of smallholder farmers' sales and bolstering youths' opportunities to engage in dignified and fulfilling work along key AVCs. The program is being implemented in six Nigerian states: Adamawa, Borno, Jigawa, Sokoto, Yobe, and Zamfara (Innovision & AFRI-CIRD, 2023) and reaches approximately 200,000 smallholder farmers and/or postharvest management workers, of whom approximately 80 percent are youth and 60 percent are women. To serve the youth constituencies in these areas, the program has three primary outcomes:

- Outcome 1: Improved productivity, postharvest handling practices, and commodity quality across the millet and sorghum value chains;
- Outcome 2: Improved warehouse capacity to support smallholder farmers;
- Outcome 3: Innovations and mechanization to enhance postharvest management efficiency.

The following subsections describe the activities being implemented to achieve these outcomes.

### ***1.7.1 On- and off-farm training***

The program includes capacity training for smallholder farmers and individuals working in postharvest management nodes of key value chains; the training covers production, harvest, use of processing equipment, and postharvest storage strategies. These activities also include trainings on good working conditions, occupational safety, and health, as well as the provision of agricultural inputs to farmers.

The on- and off-farm trainings also have a gender-sensitive component. Postharvest processing of sorghum and millet is primarily completed by women on household farms, where

they are often unpaid (Das et al., 2021; Rahman, 2008). The program specifically targets women working in the sorghum and millet value chains to build their capacity and facilitate pathways to paid employment for young women along these two target value chains.

### **1.7.2 Market linkages**

The program links smallholder farmers and partnering cooperatives with agribusiness dealers and relevant service providers to increase farmers' access to quality input sellers and service providers, regardless of season. Additionally, the program aims to connect farmers with small- and medium-sized enterprises and other local and national retailers to bolster farmers' access to information and business networks.

### **1.7.3 Financial inclusion**

The program uses a variety of strategies to increase program participants' financial inclusion, such as trainings in financial literacy, group marketing, and basic business skills. Additionally, the program organizes various events where smallholder producers can demonstrate their capacity to receive loans, and it supports smallholders and cooperatives with networking to sell their products at competitive prices.

### **1.7.4 Warehouse infrastructure and storage equipment**

Currently, the Nigeria Commodity Exchange Commission offers free postharvest management services to smallholder farmers. The program aims to strengthen the capacity of warehouse staff regarding warehouse operations management, quality control, basic hygiene, and good working conditions. The training delivered through the program will generate a cohort of skilled postharvest workers who are prepared to work at the farm or enterprise levels.

The program also works with commission staff to develop warehouse operation manuals to ensure that future government staff continue to support capacity development for postharvest storage activities. The program also provides tools related to postharvest processing, storage, and management, such as measuring scales, humidity measuring tools, pallets, and database

software. Finally, the program links farmers and farmers' associations to local private or public warehouses to help farmers safely store their agricultural products for sale.

### **1.7.5 Mechanization support**

Smallholder farmers are often unable to afford the tools and related maintenance they need to process their agricultural products independently. Accordingly, the program provided harvesting and processing equipment to warehouses and farmer associations, and it prioritized associations led by women to encourage and support women's leadership. The program provided installation support and training on machine use.

## **1.8 Study Objectives**

This study aims to identify opportunities to strengthen local food systems to make them more efficient and inclusive of youth, particularly young women. In doing so, it offers insights into the strengths of the program and opportunities to improve, as well as recommendations for and insights into the *Young Africa Works Strategy*. Our findings are broadly applicable to other programs that aim to increase employment opportunities for youth through strengthening AVCs.

This study was designed to better understand income-generating opportunities and working conditions for young women and men in the millet, sorghum, soybeans, groundnut, or horticultural value chains, as well as in nonfarm opportunities. To do so, it examines the following research questions:

- How are young women and men currently participating in sorghum, millet, soybean, groundnut, and horticultural value chains?
- How do young women and men in Nigeria define and experience dignified and fulfilling work?
- What gender norms might limit the involvement of young women and men in processing and marketing activities? How can these gender norms be addressed or accommodated?

- What other obstacles limit young women and men from participating in the processing and marketing of soybean, groundnut, and horticulture? What facilitates their participation?
- What types of financial services are young women and men currently using? What obstacles do they face in accessing capital and safeguarding resources that could enable their participation in AVCs?

## 2 METHODS

To address the study questions listed above, we used qualitative methods, drawing on KIIs, SSIs, and FGDs with young women and young men, value chain actors, and community members. Data were collected from May to July 2024 in five Nigerian States: Adamawa, Borno, and Yobe in the northeast, as well as Kano and Sokoto in the northwest.

### 2.1 Selection of study locations

We purposively selected the five states with an eye for variability and comparability across different characteristics, including duration of program implementation, the production of key agricultural commodities, and women's status. The program was operating at a relatively high level of intensity in three states (Adamawa, Borno, and Yobe), and at a relatively lower intensity in the other two (Sokoto and Kano). In Kano, interventions began only in June 2024, more than a year later than in the other four states, where activities commenced in March 2023. We also aimed for variability in the production volume of key commodities targeted by the program: Adamawa and Borno had the highest production volumes for onions and tomato respectively, Kano had the highest volumes of soybean and sorghum production, while Sokoto and Yobe were the two largest producers of millets (National Agricultural Extension and Research Liaison Services & Federal Ministry of Agriculture and Rural Development, 2021). Finally, we used data from the Nigeria Demographic and Health Survey 2018 to select critical indicators relating to women's status, including average education and employment levels for women, the proportion of women who report having control over earnings, women's ownership of bank accounts and participation in decision-making over their own health care, major household purchases, among others (National Population Commission - NPC/Nigeria & ICF, 2019). Sokoto and Yobe were found to have lower levels of women's education, bank account use and participation in decision-making relative to Borno, Kano and Adamawa. Adamawa had the highest proportion (62 percent) of women engaged in agriculture, followed by Yobe (42.4

percent), with the lowest proportions in Kano (4.9 percent) and Sokoto (4.8 percent) (ibid).

Overall, these five states provided a mix of conditions relating to program implementation, engagement in agriculture and women’s status, allowing us to explore variability in responses to our research questions.

In four states (Adamawa, Borno, Kano, and Yobe), we purposively selected one Local Government Area (LGA)<sup>5</sup> where the program was active and two communities within each LGA. In the fifth state, Sokoto, we selected two LGAs and two communities within them, for a total of four communities within Sokoto state. The reason for this was that Sokoto’s population has lower levels of formal education relative to other states, and we wanted to ensure that the overall sample included individuals with lower levels of formal education (National Population Commission - NPC/Nigeria & ICF, 2019). Additionally, all LGAs sampled included youth who were internally displaced persons (IDPs), typically displaced by internal armed conflicts in northern Nigeria.

The communities within each state were also selected purposively, from areas where the program was operational at the time of data collection, as well as based on security and accessibility (that is, field team’s ability to safely travel to the site). We also prioritized communities where IDPs lived within the communities (meaning not in IDP camps), as including IDP youth was a programming priority in those areas with a significant IDP population. Finally, we sampled communities from both peri-urban and rural areas to ensure that individuals from different types of communities were included. **Table 1** shows which LGAs were selected within each state and whether the communities were peri-urban or rural.

**Table 1: Communities included in the sample**

| State   | Local Government Area | Community type |       | Total |
|---------|-----------------------|----------------|-------|-------|
|         |                       | Peri-urban     | Rural |       |
| Adamawa | Fufore                | 1              | 1     | 2     |
| Borno   | Bayo                  | 1              | 1     | 2     |

<sup>5</sup> An LGA is an administrative unit of governance immediately below the state level.

|        |          |   |   |    |
|--------|----------|---|---|----|
| Kano   | Kabo     | 1 | 1 | 2  |
| Sokoto | Bodinga  | 1 | 1 | 2  |
|        | Wurno    |   | 1 | 1  |
| Yobe   | Potiskum |   | 2 | 2  |
|        | Total    | 4 | 7 | 11 |

Source: Authors' calculations.

## 2.2 Research instruments and participant selection

We collected data using seven different question guides. These included a community profile (CP) conducted with community leaders, SSIs with young women and young men active in processing or marketing agricultural products in priority AVCs, FGDs with youth who were active in processing and marketing, as well as those who were not, and KIIs with financial service providers, value chain actors, and frontline program implementation staff. **Table 2** describes each of these tools, their target participant(s), and the topics they explored. The discussion guides were comprised of open-ended questions and related probes and were developed using an intersectional lens to investigate how the various identities (such as parenthood status, IDP status, religion, etc.) of young women and young men may influence their experiences and perceptions. The discussion guides were also designed with specific consideration of the economic, social, technological and environmental factors that could influence the experiences of young people.

**Table 2:** Description of data collection tools

| Tool   | Target sample  | Topics explored  |
|--|--|--|
| Community profile (CP)   | Community leaders with knowledge of specific topics  | Community-level infrastructure<br>Transportation infrastructure<br>Educational facilities<br>Common livelihood strategies<br>Status of women in the community<br>Youth programming in the community<br>Presence of community members with IDP status |
| Semi-structured interviews (SSIs) with young women and young men who are active in processing or marketing of target commodities | Women and men ages 18–30<br>Involved in processing and/or marketing of millet, sorghum, soybeans, groundnut, or horticultural value chains | Involvement in processing or marketing of target commodities<br>Experiences with programming<br>Use of financial services  |

|   |  |  |
|---|--|--|
|   | May include some with IDP status   |  |
| Focus group discussions (FGDs) with young women and young men who are active in processing and marketing activities | Women and men ages 18–30<br>Involved in processing and/or marketing of millet, sorghum, soybeans, groundnut, or horticultural value chains   | Dignified and fulfilling work<br>Participation in key AVCs; processing and marketing of key AVCs<br>Training for youth jobs in agrifood systems<br>Access to financial services<br>Borrowing, lending and savings activities |
|   | May include some with IDP status   |  |
| FGDs with young women and young men who are not involved in processing and marketing activities                     | Women and men ages 18–30<br><u>Not</u> involved in production, processing, and/or marketing of any AVC<br><br>May include those who are not engaged in any form of income-generating activities (unemployed) | Dignified and fulfilling work<br>Perceptions of opportunities in AVCs<br>Access to financial services<br>Borrowing, lending and savings activities   |
|   | May include some with IDP status   |  |
| Key informant interviews (KIIs) with financial service providers  | Women and men ages 18–55<br>Work for finance (including microfinance) institutions that provide services to the sampled communities  | Role and responsibilities<br>Financial services provided<br>Financial service needs in the community<br>Loan provision   |
| KIIs with value chain actors  | Women and men ages 18–55<br>Involved in the millet, sorghum, soybeans, groundnut, or horticultural value chains as traders, aggregators, processors, etc.  | Type of work<br>Engagement with youth<br>Perceptions of youth participation in AVCs<br>Resources needed for business expansion   |
|   | Engage with youth  |  |
| KIIs with front-line program staff  | Women and men ages 18–55<br>Work for cooperating partner organizations<br><br>Deliver intervention activities to program participants  | Role and responsibilities<br>Project objectives and staffing<br>Project dynamics and impacts<br>Interaction with beneficiary communities<br>Challenges and facilitators of project implementation                            |

Source: Author's research design.

## 2.3 Data collection

Each state had one team of seven people: five research assistants, a team leader, and a supervisor. The research assistants conducted the SSIs and FGDs, while the team leader listened to provide support. The team leader and supervisor conducted the KIIs and also

supported the team by coordinating field logistics. The research assistants all had previous experience conducting qualitative interviews and were fluent in both English, Hausa, and Fulfulde, as the team lead and supervisor anticipated these languages would be most common among potential participants. In practice, Hausa was used for all KIIs, SSIs, and FGDs. Prior to data collection, all field team members participated in a training where they reviewed and practiced the discussion guides developed for this study, research ethics, key gender and youth concepts, as well as interviewing, facilitation, and notetaking strategies. Field team members also piloted and refined the discussion guides and their translations during the training.

To recruit participants, an introductory letter outlining the purpose of the study was shared with district or village heads in each study community. Community leaders identified one or two community liaisons to support the research team with identifying and mobilizing participants. When the research team arrived in each community, a community leader would facilitate an introduction among participants or village heads and the research team before any KIIs, SSIs, or FGDs began. We acknowledge that sampling participants primarily through community leaders may lead to selection bias; to address this possibility, we sampled widely to include Muslim and non-Muslim participants, as well as more vulnerable youth, like IDPs.

To recruit financial service providers, the team leader and supervisor scouted banks within the communities where FGDs and SSIs were being conducted. In some instances, the team leader and supervisor collaborated with colleagues who worked for the state government to help generate trust and buy-in to secure participation on the part of the financial service providers. Program staff were recruited with assistance from the implementing organizations, where the contact person at each implementing organization provided a list of staff that would be available for KIIs. Non-youth community leaders were directly approached, with the team leader and supervisor seeking out local leadership to build trust between the research team and local communities, including youth and prime-age adults, for their participation. Finally, the team lead and supervisor worked with community leaders to screen potential young women and

young men for study eligibility, and these community leaders mobilized the youth to participate in the SSIs or FGDs.

All KIIs, SSIs, and FGDs, were audio recorded. Generally, KIIs and SSIs were conducted one-on-one, with one member of the field team taking notes while the other interviewed the participant. Each participant was paired with a field team member of the same gender. If the team leader or supervisor was available, they led the KII or SSI while the research assistant took notes. On average, KIIs lasted 53 minutes and SSIs 45 minutes. SSIs and KIIs were conducted in private settings in participants' homes, though some interviews were unable to guarantee full privacy. For instance, during an SSI with a young woman, the participant's mother-in-law kept encroaching on the interview and even 'correcting' the participant. In such instances, the individuals interrupting were engaged by other members of the research team to distract them from the interview and draw them to another space in the home.

The field team conducted FGDs and CPs in pairs, where each person was either a facilitator or a note taker (if there was only one participant for a CP, the CP was conducted by a research assistant). The field team members were matched to the gender of the FGD participants. FGDs lasted 145 minutes on average. Overall privacy was well maintained for FGDs, as they were conducted in school classrooms or participants' homes with no interruptions.

Field notes were collected during data collection, though not systematically. The supervisor took notes of the interviews they observed. During field debriefings, the supervisor integrated additional observations noted by the research assistants into their notes as appropriate. These field notes were consulted as needed during the data analysis and write-up phase.

## **2.4 Description of the sample**

The sample sizes were planned based on a combination of previous experience with sample sizes that lead saturation, or the point when no new information could be gleaned from a

sample population (Guest et al., 2006) and the practicalities of budget limitations. In this section, we describe the samples for SSIs, KIIs and CPs, and FGDs. All study participants only participated once (that is, there is no overlap across respondent type).

We interviewed 36 young women, 37 young men (*Table 2*). Among youth who participated in SSIs, 17 were 18 to 20 years old, 33 were aged 21 to 25, and 23 were aged 26 to 30. Of the 61 youth, 42 were not parents; 18 had one to three children, and 13 had four or more children. Finally, 25 were IDPs.

**Table 2:** Characteristics of youth Semi-structured interview participants

|                                   | Young women | Young men | Total |
|-----------------------------------|-------------|-----------|-------|
| Number of participants            | 36          | 37        | 73    |
| State                             |             |           |       |
| Adamawa                           | 6           | 6         | 12    |
| Borno                             | 6           | 6         | 12    |
| Kano                              | 6           | 6         | 12    |
| Sokoto                            | 12          | 13        | 25    |
| Yobe                              | 6           | 6         | 12    |
| Age range                         |             |           |       |
| 18–20                             | 11          | 6         | 17    |
| 21–25                             | 15          | 18        | 33    |
| 26–30                             | 10          | 13        | 23    |
| Education                         |             |           |       |
| No school                         | 8           | 2         | 10    |
| Religious                         | 0           | 3         | 3     |
| Primary                           | 11          | 7         | 18    |
| Secondary                         | 16          | 20        | 36    |
| College or higher                 | 1           | 5         | 6     |
| Marital status                    |             |           |       |
| Single                            | 16          | 23        | 39    |
| Married, monogamous               | 13          | 14        | 27    |
| Married, polygamous               | 6           | 0         | 6     |
| Widowed                           | 1           | 0         | 1     |
| Family type*                      |             |           |       |
| Extended family                   | 16          | 22        | 38    |
| Nuclear                           | 14          | 8         | 22    |
| Alone                             | 0           | 1         | 1     |
| Parental status                   |             |           |       |
| No children                       | 18          | 24        | 42    |
| 1–3 children                      | 9           | 9         | 18    |
| 4 or more children                | 9           | 4         | 13    |
| Displacement status               |             |           |       |
| Internally displaced person (IDP) | 13          | 12        | 25    |
| Non-IDP                           | 23          | 25        | 48    |

| Tribe         |    |    |    |
|---------------|----|----|----|
| Bijara        | 1  | 0  | 1  |
| Fulfulde      | 0  | 1  | 1  |
| Fulani        | 2  | 2  | 4  |
| Gizim         | 2  | 0  | 2  |
| Hausa         | 22 | 23 | 45 |
| Higi          | 0  | 1  | 1  |
| Jara          | 0  | 1  | 1  |
| Kanuri        | 1  | 0  | 1  |
| Karekare      | 4  | 5  | 9  |
| Margi         | 1  | 0  | 1  |
| Michika Ihiji | 0  | 1  | 1  |
| Tera          | 2  | 2  | 4  |
| Tula          | 0  | 1  | 1  |
| Yungur        | 1  | 0  | 1  |

**Source:** Authors' calculations.

**Note:** \* Some of the information for certain participants is missing, so the total for this subsection does not reflect the total number of individuals interviewed.

Nine of the 11 CPs were conducted with just one community leader *Table 3*. The other two—one in Sokoto and one in Yobe—were conducted with small groups five or six community leaders. Of note, all CP respondents were men; one between 20 and 25, two between 31 to 34, and 17 were aged 35 or older. We also interviewed 18 market actors, four financial service providers, and five program staff. All market actors and financial service providers were men, as no women fitting inclusion criteria could be mobilized. Among the market actors, five men were aged between 26 and 30 years old, and the remaining ten were aged 35 and older. Six of them had no schooling, two attended primary school, four attended secondary school, and three had college education or higher.

**Table 3:** Characteristics of community profile and key informant interview participants

|                        | Community profile |     | Value chain actors |     | Financial service providers |     | Front-line program staff |     | Total |
|------------------------|-------------------|-----|--------------------|-----|-----------------------------|-----|--------------------------|-----|-------|
|                        | Women             | Men | Women              | Men | Women                       | Men | Women                    | Men |       |
| Number of participants | 0                 | 20  | 1                  | 17  | 0                           | 4   | 1                        | 4   | 44    |
| State                  |                   |     |                    |     |                             |     |                          |     |       |
| Adamawa                | 0                 | 2   | 0                  | 3   | 0                           | 0   | 0                        | 1   | 6     |
| Borno                  | 0                 | 2   | 0                  | 3   | 0                           | 1   | 0                        | 0   | 6     |
| Kano                   | 0                 | 3   | 0                  | 3   | 0                           | 1   | 0                        | 0   | 7     |
| Sokoto                 | 0                 | 7   | 1                  | 5   | 0                           | 1   | 0                        | 0   | 14    |
| Yobe                   | 0                 | 6   | 0                  | 3   | 0                           | 1   | 1                        | 3   | 14    |
| Age range*             |                   |     |                    |     |                             |     |                          |     |       |

|                                     |    |    |   |    |    |    |    |    |    |
|-------------------------------------|----|----|---|----|----|----|----|----|----|
| 18–21                               | 0  | 0  | 0 | 0  | 0  | 0  | -- | -- | 0  |
| 20–25                               | 0  | 1  | 0 | 0  | 0  | 0  | -- | -- | 1  |
| 26–30                               | 0  | 0  | 0 | 6  | 0  | 0  | -- | -- | 6  |
| 31–35                               | 0  | 2  | 1 | 1  | 0  | 1  | -- | -- | 5  |
| 36 and older                        | 0  | 17 | 0 | 10 | 0  | 0  | -- | -- | 27 |
| Education                           |    |    |   |    |    |    |    |    |    |
| No school                           | -- | -- | 0 | 8  | -- | -- | -- | -- | 8  |
| Religious                           | -- | -- |   |    | -- | -- | -- | -- |    |
| Primary                             | -- | -- | 0 | 2  | -- | -- | -- | -- | 2  |
| Secondary                           | -- | -- | 0 | 4  | -- | -- | -- | -- | 4  |
| College or higher                   | -- | -- | 1 | 3  | -- | -- | -- | -- | 4  |
| Tribe*                              |    |    |   |    |    |    |    |    |    |
| Bura                                | 0  | 1  | 0 | 0  | -- | -- | 0  | 0  | 1  |
| Engizem                             | 0  | 0  | 0 | 1  | -- | -- | 0  | 0  | 1  |
| Fulani                              | 0  | 3  | 0 | 1  | -- | -- | 0  | 0  | 4  |
| Gizim                               | 0  | 2  | 0 | 0  | -- | -- | 0  | 0  | 2  |
| Hausa                               | 0  | 8  | 1 | 11 | -- | -- | 0  | 0  | 20 |
| Karekare                            | 0  | 3  | 0 | 1  | -- | -- | 0  | 0  | 4  |
| Marga                               | 0  | 0  | 0 | 1  | -- | -- | 0  | 0  | 1  |
| Tera                                | 0  | 1  | 0 | 1  | -- | -- | 0  | 0  | 2  |
| Yoruba                              | 0  | 0  | 0 | 0  | -- | -- | 0  | 1  | 1  |
| Multiple (such as Hausa and Fulani) | 0  | 2  | 0 | 1  | -- | -- | 0  | 0  | 3  |

**Source:** Authors' calculations.

**Note:** \* Some characteristics for certain participants are missing, so the total for this subsection does not reflect the total number of individuals interviewed or who participated in each CP.

In total, we conducted 28 FGDs with young women and 23 with young men (*Table 4*). The FGDs ranged in size from 8 to 17 individuals. Thirteen FGDs were conducted with young women who were active in processing and marketing and 15 FGDs who were not active in processing or marketing. Across all FGDs conducted with young women, a total of 317 individuals participated. As for young men, ten FGDs were conducted with those active in AVCs and 13 FGDs were conducted with those who were not. In total for young men, 215 individuals participated in all FGDs. *Table 4* shows the characteristics of young women and young men, respectively, who participated in an FGD, by whether they are active in AVCs.

**Table 4:** Number and size of focus group discussions with young women and young men, active and not active in agricultural value chains

|  | Active in processing or marketing<br>Young women | Young men | Not active in processing or marketing<br>Young women | Young men |
|--|--|-----------|--|-----------|
|--|--|-----------|--|-----------|

|                    |     |    |     |     |
|--------------------|-----|----|-----|-----|
| Number of FGDs     | 13  | 10 | 15  | 13  |
| State              |     |    |     |     |
| Adamawa            | 17  | 16 | 17  | 21  |
| Borno              | 25  | 16 | 29  | 20  |
| Kano               | 20  | 8  | 34  | 18  |
| Sokoto             | 63  | 26 | 69  | 52  |
| Yobe               | 20  | 20 | 23  | 17  |
| IDP status         |     |    |     |     |
| IDP                | 69  | 44 | 97  | 49  |
| Non-IDP            | 76  | 50 | 75  | 72  |
| Age range*         |     |    |     |     |
| 18–20              | 56  | 31 | 56  | 29  |
| 21–25              | 40  | 29 | 53  | 48  |
| 26–30              | 49  | 34 | 63  | 33  |
| State              |     |    |     |     |
| Adamawa            | 17  | 16 | 17  | 21  |
| Borno              | 25  | 16 | 29  | 21  |
| Kano               | 20  | 8  | 34  | 10  |
| Sokoto             | 63  | 26 | 69  | 52  |
| Yobe               | 20  | 20 | 23  | 17  |
| Tribe              |     |    |     |     |
| Bare               | 1   | 0  | 0   | 0   |
| Batari             | 0   | 0  | 7   | 0   |
| Bateraiya          | 1   | 0  | 0   | 0   |
| Bura               | 0   | 0  | 0   | 6   |
| Buhra              | 1   | 0  | 0   | 0   |
| Fulani             | 6   | 4  | 29  | 7   |
| Fulfulde           | 0   | 0  | 0   | 4   |
| Gizima             | 2   | 0  | 3   | 1   |
| Gobir              | 0   | 0  | 0   | 1   |
| Hausa              | 104 | 57 | 105 | 75  |
| Jara               | 2   | 0  | 1   | 1   |
| Jere               | 1   | 0  | 0   | 0   |
| Kanuri             | 7   | 2  | 0   | 2   |
| Kare               | 4   | 0  | 0   | 0   |
| Karekare           | 7   | 15 | 11  | 11  |
| Minchika           | 0   | 0  | 3   | 0   |
| Margi              | 1   | 1  | 0   | 1   |
| Tera               | 8   | 4  | 13  | 2   |
| Total participants | 145 | 94 | 172 | 121 |

**Source:** Authors' calculations.

**Note:** \* Age was not reported by some participants, so the total for this subsection does not equal the total number of participants.

Given the sample, which was not designed to be representative, it is important to note that the findings may not be generalizable. Instead, it was designed to include a diversity of experiences among young women and young men in the study areas and offer insights into the “how” and

“why” behind participants’ experiences. These findings offer insights into the experiences and perceptions of youth and their livelihood opportunities. They may be particularly useful in informing how future programming can address barriers specific to key populations in northern Nigeria.

## **2.5 Data processing and analysis**

The audio recordings of the KIIs, SSIs, and FGDs, were transcribed by skilled transcriptionists, who listened to the recordings in Hausa and transcribed them directly into English. Transcripts were reviewed by the field supervisor to ensure data were accurately captured. As needed, the supervisor reviewed the audio recordings or reached out to the research assistant who conducted a particular interview or FGD to clarify what was said. During transcription, the research team also consulted the field notes for each interview or FGD to verify the accuracy of the transcriptions and clarify any discrepancies.

Transcripts were uploaded into MAXQDA, and the text was coded by four members of the research team using a common codebook, developed by the research team, which was comprised of deductive and inductive codes. The four coders were each assigned a similar number of transcripts to code across a variety of participant types and states. The codebook organized the codes by topic and provided a definition of each code. Deductive codes were developed by reviewing the research questions and discussion guides for topics that the team expected to find in the data. Inductive codes were developed throughout the data analysis process, as members of the analysis team identified additional themes that emerged. For example, an inductive code called “inflation” was added as several study participants shared that inflation related to the cost of agricultural inputs was a constraint they faced to participating in AVCs. All codes were discussed among the analysis team to ensure thorough understanding. Each transcript was reviewed and coded by two of the four team members responsible for coding in MaxQDA.

Additionally, the team checked for intercoder agreement, where pairs of coders each coded the same eight transcripts and used the intercoder agreement function in MaxQDA to assess percentage agreement between each pair.<sup>6</sup> Disagreements uncovered by the MaxQDA intercoder agreement function were discussed and resolved in weekly meetings. Transcripts were re-coded to reach consensus across all coders and improve intercoder agreement. Additionally, a fifth member of the research team conducted spot-checks of the pairs' coding to ensure the codebook was being applied consistently.

Multiple codes were matched to each overarching research question, based on the themes raised within the research question and the topics included under each individual code. Then, the same four individuals who coded the data conducted a thematic analysis to identify and analyze patterns in the data (Braun & Clarke, 2006). We report the frequency with which the themes were reported are mentioned by participants. Themes that are mentioned more frequently are considered more salient to the study population. We also report less common themes to ensure deviant perspectives are also included and to reveal variation in perspectives and experiences. Additionally, an intersectional lens was applied in the analysis process, where team members considered why particular participants may have a particular perspective, by comparing youth based on gender, IDP status, religious identity, and other characteristics.

A fifth team member reviewed the draft results sections to identify links among different themes and research questions, as well as any seemingly contradictory findings among the results. These findings were then discussed among the team in weekly meetings to ensure the full depth and breadth of the findings were explored and contradictions were resolved. The fifth

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<sup>6</sup> Intercoder agreement is a measure of reliability and replicability of coding across a set of transcripts (Hennink et al., 2020; Hruschka et al., 2004). While some researchers criticize intercoder agreement for applying quantitative assumptions to qualitative methods, conducting intercoder agreement is a means to refine the codebook and ensure coders understand the codes and definitions more consistently (Hennink et al., 2020). MaxQDA offers a few different methods to assess intercoder agreement (see <https://www.maxqda.com/help-mx22/teamwork/problem-intercoder-agreement-qualitative-research> for more information). We largely relied on the "Min. code intersection rate of X% at the segment level. This function checks what percentage of coding between two coders matches on the level of the individual quotes coded.

member of the research team also ensured that insights and conclusions from these team discussions were integrated into the final results.

## **2.6 Ethical approval**

This study was approved by the Chairman of the Social Humanities and Law Ethical Review Committee (SHLERC) within the Bayero University Kano (BUK) and by IFPRI's Institutional Review Board (study number PGI-24-0101). All participants provided oral informed consent prior to participating in the study. Additionally, consent for the audio recordings was sought separately; where consent to audio record was not provided, the team did not record the interview and relied only on field notes. No participants withdrew consent during their interview or FGD, or thereafter. To help ensure the confidentiality of all interview responses, all recordings were transferred from the recording device to an encrypted computer folder for safekeeping at the end of each day of data collection. Participants in the SSIs, KIIs, and FGDs received refreshments and a small stipend as thanks for their participation.

## **2.7 Positionality statement**

A diverse team conducted this research. The research questions were developed in collaboration between the research team and stakeholders located in Nigeria and elsewhere. The project leads include two women, one white and U.S.-born, the other India-born and South Asian. The data collection was led by a Nigerian, Hausa woman who worked with teams of male and female interviewers from the northeast, northwest, and north-central regions of Nigeria, overlapping with the study areas. Coding, analysis, and drafting of the results were conducted by four Nigerian individuals (two women and two men, three of whom are youth), along with one white, U.S.-born woman. Members of the research team all had relevant training and experience conducting research on gender and youth in rural agricultural communities and met routinely to discuss emerging findings and other salient observations for discussion. This report

represents a true collaboration among diverse authors, drawing on their backgrounds and expertise.

### 3 RESULTS

In the following subsections, we first present how youth participate in the production, processing, and marketing nodes of AVCs (see section 3.1), as well as in non-agricultural livelihoods (see section 3.2) and provide evidence on how and why their experiences may vary based on gender. Next, we explore youth perceptions of dignified and fulfilling work (see section 3.3).

Section 3.4 presents how gender norms constrain both young women's and young men's participation in processing and marketing. Additional facilitators and constraints to youth participation in AVCs pertaining to productive capital, land, cost of procuring goods, and potential solutions to remedy youths' lack of access to productive capital are presented in the first part of section 3.5. Further in section 3.5, youth knowledge of production, opportunities to provide youth technical trainings, the role social support plays in youth livelihood opportunities, the physical demands of farm work, and marketing constraints young women face are explored. Finally, section 3.6 explores youths' gendered experiences regarding financial inclusion: how they conduct business transactions, how they save, and how they access loans and credit, as well as the constraints they face when seeking various financial services.

To provide evidence on the extent of saturation, and how frequently an experience, perception, or opinion is shared by participants, where possible, we note how many of the total SSIs, KIIs, FGDs, or CP mentioned a particular topic, in parentheses immediately following the description. Note that in the case of FGDs, we cannot report how many individuals within an individual FGD shared the same perspective. In this notation, "YW" refers to FGDs or SSIs conducted with young women, "YM" refers to those conducted with young men. Additionally, we report on differences by geography, IDP status, marital status, and other intersecting identities when they were identified in the analysis.

### 3.1 Youth engagement in agricultural value chains

Both young women and young men participate in AVCs with activities spanning production, processing, and marketing. How they participate and the extent of their participation, however, differs by gender and other characteristics. In this section we describe how youth in northern Nigeria participate in different nodes of AVCs. We focus on processing and marketing (the report's primary objectives), though we report on production as a point of comparison, as it is raised by participants. We begin with a shorter overview of young women's and young men's engagement in agricultural production to position the subsequent sections on processing and marketing. We focus primarily on millet sorghum, groundnuts, soybeans, and horticultural products, which are priority crops in this region. We also examine youths' work experience outside of agriculture, as a point of comparison for understanding work in agriculture.

#### 3.1.1 Youth participation in production

In *Table 5* we compare young women's and young men's participation in production. First, we find that young women are primarily motivated by the need to generate income, while young men are also motivated by subsistence farming and diversifying their livelihood strategy, in addition to earning an income. Young women tend to grow crops with lower start-up costs compared to young men. Overall, both young women and young men engage in production of legumes, horticultural crops, and grains, though young men tend to produce a wider range of horticultural crops. Both young women and young men will produce themselves, though only young men typically perform more physically demanding tasks and may work as hired labor. We elaborate on the gender differences in the following subsections.

**Table 5:** Comparison of youth production in northern Nigeria by gender

|                                     | <b>Young women</b>                          | <b>Young men</b>   |
|-------------------------------------|---|--|
| Motivation(s) to work in production | Earn an income                              | Earn an income<br>Subsistence farming<br>Diversify beyond their primary livelihood |
| Start-up requirements               | Prefer crops with low start-up requirements | Open to crops with low- and higher-start up requirements                           |
| Legumes                             | Yes   | Yes  |

|   |  |   |
|---|--|---|
| Horticultural crops                             | Yes  | Yes, though they produce a wider range of horticultural crops relative to young women |
| Grains  | Yes  | Yes   |
| Produce themselves                              | Yes, though do not perform the most physically demanding tasks | Yes   |
| Oversee family members or hire labor to produce | Yes  | Yes   |
| Work as hired labor                             | No   | Yes   |

Source: Authors' findings.

### 3.1.1.1 Young women's participation in production

Typically, young women produce legumes (such as bambara nuts, cowpea, groundnuts, soybean; 14/28 FGD-YW, 4/23 FGD-YM, 3/18 KII-VCA, 2/11 CP), horticultural crops (cashews, cucumbers, guavas, lettuce, mangoes, onions, peppers, tomatoes; 13/28 FGD-YW, 8/23 FGD-YM, 1/18 KII-VCA, 1/11 CP), and, to a lesser extent, grains (maize, millet, rice, sorghum; 14/28 FGD-YW, 2/23 FGD-YM, 1/18 KII-VCA, 1/11 CP). Young women work in production to earn some income, and they gravitate toward these crops as they have lower start-up costs to maximize their profit potential. For instance, young women noted that they prefer these crops because they can save their seeds from year to year, so they do not have to purchase seeds the following year (6/28 FGDs-YW). As quoted in one FGD of young women from Yobe,

*“When it comes to planting and seedlings, it is not all that we have kept from the last farming season that we will plant. Women usually select the good seedlings for planting, so that it can yield good produce.”*

In northern Nigeria, the extent to which young women directly participate in the cultivation of these crops varies. While some young women cultivate these crops and contribute the physical labor, other young women oversee casual laborers or others who perform the physical work. The young women who cultivate these crops themselves often prefer them, because these crops are less physically demanding relative to more lucrative crops.

The extent of the physical labor that is necessary for different crops varies, as does the extent to which young women are directly involved in cultivation. With horticultural crops, for instance, young women often reported doing all the farming activities, including irrigation,

nursery establishment, transplanting and planting of seeds, and picking, often in locations near their homes (9/28 FGD-YW). As one young woman noted in her FGD,

*“We farm tomatoes, pepper, onions and vegetables and we do the planting and harvesting ourselves, because we have a farm that is inside our houses, and those that don't have space in their houses, they farm behind their houses.”*

For cultivating grains, on the other hand, young men explained that very few women do the physical labor of production (1/23 FGD-YM). One FGD of young women (of 28 FGD-YW) noted that the physical nature of farm labor was a constraint to their participation in production overall. Participants described a wide range of factors limiting young women's involvement in production, including gender norms (such as gendered AVCs, household division of labor, reputational concerns), women's relative lack of physical strength, safety and security, and women's relative lack of access to productive capital (land, machinery). These are explored in depth in Section 3.5. However, these patterns are changing in some cases. Economic hardships, such as displacement due to conflict, inflation, and limited employment opportunities, have forced women to be more involved in farming (2/28 FGD-YW, 12/31 SSI-YM, 2/18 KII-VCA). As a male value chain actor noted, “Presently, in the aspect of seeking money—for every aspect of farming, a woman can get involved in it too.”

Notably, even when young women do not do the physical labor of cultivation, many still refer to themselves as producing these crops, because they have a commercial interest in the crops and help oversee their production (such as with family members or hired laborers). The physical labor required to produce many crops is often perceived as men's work, while young women are kept safe nearer the home. For instance, some men help plant, weed, and harvest their wives' crops, leaving young women to do the processing, which may often be done from the home (4/28 FGD-YW, 1/23 FGD-YM, 1/18 KII-VCA). To a lesser extent, some young women hire young men to do the more labor-intensive farming activities to complement their male family members' labor contributions, particularly for land clearing, ridging, fertilizer and pesticide application, watering, and harvesting (13/28 FGD-YW, 1/30 SSI-YW, 2/23 FGD-YM, 2/18 KII-

VCA). In these instances, young women are permitted to make decisions about the types of crops that they want planted, what inputs to use on these crops, and whether to hire labor.

### *3.1.1.2 Young men's participation in production*

Young men produce a variety of crops, primarily legumes (such as cowpea, groundnuts, soybean), horticulture (amaranth, banana, cassava, garlic, lettuce, onion, oranges, pepper, pineapple, roselle, sweet potato, tomatoes, watermelon, and yam), grains (maize, millet, rice, sorghum). Additionally, sesame is common in Adamawa, cotton in Sokoto, and wheat in Kano (10/28 FGD-YW, 10/23 FGD-YM, 4/31 SSI-YM, 7/18 KII-VCA, 2/11 CP). Young men engage in physically demanding tasks such as land clearing, tilling, ridging, harrowing, planting, transplanting, irrigating, weeding, insecticides and fertilizer application, harvesting, and threshing. They may either complete these tasks on their own farms or work as hired labor on the farms of others. As a young man from Kano shared, "I do the farming of rice, tomato, pepper, garlic, sorghum and onions every season and add to my business. It is a good experience actually because it helps me a lot." Unlike young women, when young men say they participate in production, they are typically doing the manual labor themselves.

Young men may engage in farming for a few different reasons: to earn money, for subsistence farming, or to diversify beyond their primary livelihood. Some farm commercially to generate income for their families, or even to save money often with the expectation that they will use it to continue their education. Young men IDPs are often engaged in subsistence farming. An FGD of IDP young men in Yobe noted that while they primarily earn a living through non-agricultural trades, they do subsistence farming because they have the knowledge to do so (1/23 FGD-YM). As one young man shared, "I gained experience, from back then. During planting, I usually applied too many seedlings. But now, I do apply it accordingly. I actually gained experience through the regular practice." Other young men participate in agricultural production to diversify their livelihood strategies overall (3/31 SSI-YM).

### 3.1.2 Youth participation in processing

Across the commodities we looked at (millet, sorghum, soybean, groundnut, and horticulture) young women dominate processing activities. Most processing activities can be conducted from the homestead, which facilitates young women’s participation (see section 3.4.1). Young men may participate in processing these commodities, though largely when using mechanized equipment for large-scale processing. Of note, millet and sorghum were specifically highlighted as beneficial to young women engaged in small-scale operations, because of the opportunity to process them into popular foods and sell these products for a profit. Additionally, young men are mostly discouraged from participating in the millet, sorghum, and groundnut value chains as they are perceived as feminine, but some exceptions apply. The following subsections describe youths’ gendered participation in the millet and sorghum, soybean, groundnut, and horticultural value chains in more detail. *Table 6* summarizes gender differences in youth engagement in processing activities in northern Nigeria.

**Table 6:** Comparison of youth processing in northern Nigeria by gender

|                             | Young women                                      | Young men  |
|-----------------------------|--|--|
| Processing techniques       | Traditional methods/by hand                      | Mechanized equipment   |
| Workplace location          | Homestead  | Service location (such as facility in a public, community space)                         |
| Packing processed goods     | Not involved, as packing is physically laborious | Involved   |
| Millet and sorghum (grains) | Mostly young women are involved                  | Some young men are involved  |
| Soybean                     | Mostly young women are involved                  | Some young men are involved  |
| Groundnut                   | Dominated by young women                         | Few young men are involved, as groundnut processing is labor intensive but not lucrative |
| Horticulture                | Dominated by young women                         | Very few young men are involved  |

**Source:** Authors’ findings.

### 3.1.2.1 *Millet and sorghum processing*

Young women and young men occupy different, though often complementary, roles in millet and sorghum processing (millet: 26/28 FGD-YW; 20/23 FGD-YM, 7/30 SSI-YW; sorghum: 26/28 FGD-YW, 20/23 FGD-YM, 3/30 SSI-YW, 6/31 SSI-YM). Millet and sorghum processing, when done without mechanized equipment, is primarily the work of young women. Young men participate in the millet and sorghum AVCs by conducting mechanized processing and packing processed grains. For instance, young men from Sokoto reported that, “Because the work is meant for women, you hardly see a young man processing of millet, sorghum, and groundnut,” and explained “because the business fits women compared to men.”

Young women are involved in all stages of millet and sorghum processing, with work spanning initial postharvest activities sorting sorghum grains for quality control to final product preparation for the market (27/28 FGD-YW, 22/23 FGD-YM). Young women from Sokoto noted in an FGD that, “We do threshing, sorting/cleaning...[and] we do chaffing and winnowing.” These postharvest activities are largely done near the home, allowing young women to work while meeting expectations that they remain close to home and their whereabouts known. Young women learn how to complete these tasks through informal, gender-segregated networks, where they learn processing techniques from older women in their families and communities (25/28 FGD-YW, 4/30 SSI-YW).

Moreover, the home-based nature of millet and sorghum processing discourages young men from engaging in the activity. As a young man from Sokoto explained, “Young men leave the processing work for the women to do since it is mostly done at home or within.” In other words, young men are discouraged from engaging in grains processing as it is perceived as women’s work, and doing so may be considered emasculating.

In contrast, young men’s involvement in millet and sorghum processing is primarily concentrated on physically demanding and mechanized tasks (see section 3.2.1; 26/28 FGD-YW, 21/23 FGD-YM, 2/30 SSI-YW). For instance, if young women do not do their own grinding

from home, they may opt to take it to service vendors, who are typically young men. For instance, an FGD of young men from Borno explained, “Some young men own grinding engines, so they grind soybeans, sorghum, millet, groundnuts, tomatoes, pepper and onions for people in the town.” Young men sometimes also package ground millet; as a young man from Borno explained in his FGD, “The young men also pack grains inside sack bags and sew the sacks.” Young men’s ownership of mills underscores the fact that they can more easily access start-up capital to purchase mills relative to young women.

Post-grinding (whether done at home or via male service vendors), young women process millet and sorghum into different traditional food products. As for millet, these products include *Kunu/Pap*<sup>7</sup>, *Fura*, *Tuwo*, *Masa*<sup>8</sup>, *Dambu*<sup>9</sup>, *Koko*<sup>10</sup>, among others (27/28 FGD-YW, 21/23 FGD-YM). For sorghum, young women typically make *bula*<sup>11</sup>, *dakuwa*<sup>12</sup>, *dambu*<sup>13</sup>, *fura*, *lamba*<sup>14</sup>, and *papa*<sup>15</sup> (27/28 FGD-YW, 21/23 FGD-YM). As a young man from Sokoto stated, young women process millet into numerous products like “*kunu*<sup>16</sup>, *fura*, *koko*, *gumba*<sup>17</sup> and process millet into *fura*, *pap*, *tuwo*, couscous, *kunu* and all these can be consumed by both children and adult and has a lot of nutritional value.” In addition to the aforementioned foods, millet residues may be used to make local *tokan miya*<sup>18</sup> and potash. As a young woman from Borno stated in her FGD, “The residue from millet we burn and process *tokan miya* with it.” Likewise, another young woman from Borno shared that “This potash [from millet] is valued as it is far sweeter than normal potash.”

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<sup>7</sup> *Kunu* is a millet drink, also known as *pap*.

<sup>8</sup> *Masa* is a snack cake made of millet or sorghum.

<sup>9</sup> *Dambu* is a dish made of steamed millet grits.

<sup>10</sup> *Koko* is a millet-based porridge.

<sup>11</sup> *Bula* is a food local to northern Nigeria made with sorghum.

<sup>12</sup> *Dakuwa* is a sweet made by combining tiger nut, groundnut, and spices.

<sup>13</sup> *Dambu* is a sorghum, millet or soybeans dish that resembles the texture of couscous.

<sup>14</sup> *Lamba* is a nutritious cereal mix, typically fed to children, made of millet, sorghum, soybean, groundnut, etc.

<sup>15</sup> *Papa* is a fermented cereal dish made of maize or millet.

<sup>16</sup> *Kunu* is a popular drink consumed throughout Nigeria, mostly in the north. It is usually made from millet or sorghum, corn, rice and even tiger nuts.

<sup>17</sup> *Gumba* is sweet meal made from ground millet and spices, eaten as a snack or mixed with milk.

<sup>18</sup> *Tokan miya* is a seasoning made of burnt millet stalk ash, mixed with water and strained to increase a dish's umami.

Overall, millet and sorghum processing provides young women with economic opportunities and some degree of autonomy, due to their control over both processing and initial distribution channels. The fact that women dominate processing activities also gives them some flexibility and control with time use, which helps them to maintain a balance between their processing activities and household care work. For instance, a young woman from Kano reported that, “Most young women aspire to process and market millet drinks and fried meals.”

### 3.1.2.2 Soybean processing

Soybean processing is also predominantly the domain of women, with young women being quite active. Young men occasionally participate in mechanical grinding. There are also some young men who engage in processing and direct retail (3/28 FGD-YW, 4/23 FGD-YM, 3/30 SSI-YW), particularly in urban settings where “They [young men] process soy milk and put it inside their freezer in shops and they sell.”

Overall, young women’s participation in soybean processing is widespread (20/23 FGD-YM, 26/28 FGD-YW, 3/30 SSI-YW). As an FGD of young women from Borno noted, “They will be up to 50 percent of young women that sell *awara*<sup>19</sup> and soy milk” and “In this whole community, you will get up to 50 percent of young women that sell *kunu* and soy milk.” Generally, young women are involved throughout the processing cycle, and in activities such as winnowing, grinding, etc. (27/28 FGD- YW, 21/23 FGD-YM, 3/30 SSI-YW). In some instances, young women grind the soybeans for others in their community (26/28 FGD-YW, 19/23 FGD-YM, 3/30 SSI YW). As one young woman shared in her FGD in Sokoto, “The person that wants you to do it for them will bring their grains, then you process it for them.” In Borno, Kano, Sokoto, young women increase the soybean value by creating various processed foods from ground soybean (27/28 FGD-YW, 22/23 FGD-YM, 3/30 SSI-YW). The range of processed products is diverse, including traditional foods, such as *awara*, *dambu*, *kafi fara*<sup>20</sup>, and *kalwa*

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<sup>19</sup> *Awara* is a dish made of processed soybean, similar to tofu.

<sup>20</sup> *Kafi fara* is a snack made from leftover *awara* that is dried, spiced, and refried. The literal translation from Hausa is “better than grasshoppers.”

(*daddawa*)<sup>21</sup>. As young women from Sokoto shared, “We process soybeans to *awara* and soy milk,” and, likewise, young men from Adamawa noted that, “Soybean processing here is a women’s activity, especially young women within this age range. They process soybeans into fried cake, soy milk and get money out of it.”

### 3.1.2.3 Groundnut processing

Groundnut processing is dominated by young women (27/28 FGD-YW, 22/23 FGD-YM, 4/30 SSI-YW), though a few young men may engage in threshing or oil extraction, typically as one of multiple economic pursuits (26/28 FGD-YW, 21/23 FGD-YM). Overall, young women engage in groundnut processing by working in sorting, roasting, grinding, oil extraction, and the production of *kulikuli*<sup>22</sup>, which is a groundnut cake. A young woman, an IDP in Adamawa, shared insights into the daily processing activities young women may undertake. As she shared in her SSI,

*“I extract oil and also make groundnuts cake. I fry it, sort the groundnuts, pick the dust, and make it clean. I then take it to the machine for grinding. It is the machine that both grinds and extracts the oil and I come to separate the oil from the pulp and mold it and fry.”*

Young women’s processing activities are done mostly at home and often at small-scale. This work is considered labor intensive and highly skilled. They typically learn the trade from older generations of women groundnut processors. As shared in a CP from Yobe,

*“Women are the ones processing using a grinding stone... mixed with hot water and turned with that stone, using their manpower to extract oil from the groundnuts... then they mold the pulp to fry as kulikuli.”*

To some degree, young men often choose not to process groundnuts, as such activities are considered akin to food preparation and hence perceived as women’s work. Additionally, some young men note that the relatively low pay generated from groundnut processing activities may not be worth the intensive physical labor required to conduct such processing. As a young man

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<sup>21</sup> *Kalwa* is a seasoning made of fermented soybeans or locust beans. It is also known as *daddwa*.

<sup>22</sup> *Kulikuli* is a snack made from groundnut residue after oil is extracted, then fried into crunchy cakes.

from Kano reported, “Young men are not engaged in... processing of groundnut into cake and oil extraction... because young men consider the payment for this work very little.”

Despite new technology advancements that may assist with arduous groundnut processing activities, there is little uptake of this equipment—particularly among young women (8/28 FGD-YW, 6/23 FGD-YM). For instance, NGOs have been introducing mechanized processing equipment in the study area, but a CP from Yobe revealed that young women did not adopt the new machinery. Their reasoning was that young women did not feel comfortable using it and felt it made groundnut processing harder. In their words, “They felt like the machine was suffering them, making the work harder, the machine was poorly fabricated, they preferred to use their energy and get more oil than the machine was able to extract.”

#### *3.1.2.4 Horticultural processing*

Women also dominate horticultural processing, and young women engage in harvesting and handling of various crops, including (but not limited to) cashew, cucumber, guava, lettuce, mango, onion, pepper, and tomato. As an FGD of YM from Yobe shared, “Young women are engaged in harvesting of tomatoes and pepper, and also vegetables like lettuce, sorrel and spinach,” and an FGD of young men from Adamawa shared, “Young women harvest tomatoes and peppers and then dry them and sell.” As for young men, few participate in horticultural processing activities, though when they do engage, they tend to focus on specific technical services or supporting operations, rather than the labor-intensive work done by young women (26/28 FGD-YW, 21/23 FGD-YM).

Overall, young women engage in horticultural processing activities that include harvesting (that is, cutting), drying, grinding, quality control, and packing (27/28 FGD-YW, 22/23 FGD-YM). As a young woman from Borno shared in an FGD, “We cut and dry it [onions, peppers, tomatoes], after it is dried, we put it inside a sack and sew the sacks.” Such processing activities require precise timing and technical knowledge to ensure product quality.

Participants noted that young women engage in milling to process spices (27/28 FGD-YW, 22/23 FGD-YM). These value-added products command higher prices in local markets and represent important income-generating opportunities for young women. As a young woman mentioned in an FGD in Borno, “We grind pepper to dry powdered pepper.” Although few young men engage in any part of horticultural processing, they do tend to support milling (26/28 FGD-YW, 22/23 FGD-YM). Young men often own and operate mills that serve the broader community. Young women and others in the community may bring them agricultural products to grind for a processing fee. As a young woman described in their FGD in Borno, “Some young men own grinding engines, so they grind soybean, sorghum, millet, groundnuts, tomatoes, pepper and onions for people in the town.” This service provision model allows young men to participate in processing activities without engaging directly in the labor-intensive aspects of processing work, which is often perceived as women’s work.

### **3.1.3 Youth participation in marketing**

Overall, we found that young men largely market raw millet, sorghum, soybean, and groundnut on a large scale, while young women typically buy the raw agricultural products (sold to them by young men) to process, and then market the resulting processed good. Though many young women market horticultural products on a small scale from their homes, horticulture is largely perceived as a commodity for older adults. Below, we describe young women’s and young men’s participation in the marketing nodes of the millet and sorghum, soybean, groundnut, and horticultural value chains in greater detail. *Table 7* compares how young women and young men are involved with marketing, regardless of which AVC they may be involved in.

**Table 7:** Comparison of youth marketing in northern Nigeria by gender

| Young women | Young men |
|-------------|-----------|
|-------------|-----------|

|                             |  |   |
|-----------------------------|--|---|
| Scale of operations         | Smaller scale  | Wholesale   |
| Workplace location          | Homestead; some (largely non-Muslim) sell from small, local markets  | Large markets, in community and surrounding areas, as well as cross-border trade        |
| Millet and sorghum (grains) | Sell some raw grains; predominantly sell processed grains  | Sell raw grains   |
| Soybean                     | Sell processed soybean   | Sell raw soybean  |
| Groundnut                   | Sell raw groundnuts  | Sell raw groundnuts   |
| Horticulture                | Sell raw horticultural products, though not many (perceived as an agricultural value chain (AVC) for older people) | Sell raw horticultural products, though not many (perceived as an AVC for older people) |

Source: Authors' findings.

### 3.1.3.1 Millet and sorghum marketing

Young men who engage in millet and sorghum marketing are typically involved as bulk traders. In areas with large numbers of IDPs, such as Borno and Yobe, insecurity has disrupted access to land, capital, and stable markets, pushing many displaced individuals, especially young men, toward inherited or fallback livelihood strategies. Selling grains offers a relatively accessible and mobile source of income amid ongoing instability, and many IDPs consider it a business they inherited from their parents. A young man from Borno mentioned, "Especially we that are IDPs, we are more into selling of grains... because [our] parents before they died, they were into that business, so [we] inherit the business."

In contrast, young women engage in small-scale trading in both millet and sorghum. Young women predominantly operate from home or local markets, where they retail in smaller units (such as cups or *mudu*<sup>23</sup>). In some communities, young men's engagement in grain marketing outpaces young women's. For instance, participants from various communities (6/28 FGD-YW, 3/23 FGD-YM) estimate that anywhere from 30 to 75 percent of young men

<sup>23</sup> *Mudu* is a common unit of measure to sell food items like grains.

participate in grain trading, while only about 30 percent or less of young women participate in grain trading. For example, a young woman from Borno shared that, “We have 100 young men; they will be about 75 percent of them involved in selling and buying millet and sorghum.”

Young women and young men sell grains in different stages of processing. Young men typically trade raw grains as they have easier access to them, relative to young women. For instance, to source these products for marketing, young men often travel to rural or distant locations, buying grains in large quantities at lower prices, and subsequently selling the agricultural products in town markets (14/28 FGD-YW, 9/23 FGD-YM) and 11 SSIs (7/30 SSI-YW, 4/31 SSI-YM). As a young woman from an FGD in Borno shared, “We have a lot of young men who sell sorghum, millet, groundnuts, and soybeans and they travel to far villages where these grains are cheap and buy in large quantities to sell.”

For sourcing grain, young women are not able to travel these distances (see section 71) and typically on men to source the grains they sell. This additional actor may put young women at a disadvantage by increasing the cost of procurement. As a young man from Adamawa shared in an FGD,

*“A few young women are into selling soybeans, groundnut and millet... They purchase from men selling in the community market. They sell in cups and small mudus. Many [young women] sell from their homes, and some take to the market.”*

A young woman from Borno agreed, “But young women don’t travel to villages like the young men do to buy grains at cheaper prices, but we give money to the men to buy for us.”

Young women are less interested in sorghum as a raw commodity, as it is less commonly processed into products like *kunu* compared to millet, and women dominate the marketing of processed grain products (21/28 FGD-YW, 7/23 FGD-YM). As a young woman from an FGD in Sokoto noted, “They hardly make *kunu* sorghum; even before it became expensive, we hardly process sorghum into *kunu* as compared to millet.” Some men are involved in the resale of processed grain products (such as *fura*, *kunu*), but typically do not process the product themselves, as processing is considered women’s work.

In addition to gender differences regarding the sale of raw versus processed sorghum or millet, we found differences with regard to agricultural input vending and mode of trade by both gender and state. In some parts of Sokoto, participants considered trading seeds to be men's work. Thus, young women were less commonly involved in trading seeds compared to young men in these areas. As a value chain actor from Sokoto noted,

*"I don't think I have seen a young woman selling (millet, sorghum, and groundnut) seedlings, fertilizer, pesticide or spray bottles. Mostly, it is their husband's business, but they sometimes stay in the shop, when their husbands are not around."*

We also found that in border regions (such as Adamawa), cross-border trade and motorcycle transport of grains are more common among young men, but not young women. A young woman in an FGD in Adamawa mentioned, "Okada riding inside the community to Cameroon... trading of goods from here to Cameroon" is more common for young men.

Some young men join collective trading groups to mitigate risks to their businesses or expand them. For instance, other group members may pitch in to support a group member whose money was stolen. Another benefit is the lower costs of doing business when young men join together, such as to source their products collectively. As a young man shared, "It is a group of grains traders...The group also buys products such as cowpea, maize, onions, groundnuts, and soybeans in bulk and distribute to the group members." Notably women do not participate in these grain trading groups, which may be because they do not engage in marketing activities at the large scale that men do, but also because these groups are dominated by men and may be difficult to enter.

### *3.1.3.2 Soybean marketing*

In the soybean value chain, young men are primarily involved in the bulk trading of raw, unprocessed soybeans, and they are less commonly involved in soybean trade. A young man from Yobe, explained this dynamic suggesting that their engagement is shaped more by trading opportunities than by production or processing; as they said, "For soy beans we [young men] don't produce, so we buy in large quantity and sell."

In some instances, young men also support their mothers' processing enterprises by selling processed soybean products such as *awara* from home. As a young woman from Borno noted,

*“Any of the young men who’s loyal can assist his mother selling the awara...people can be patronizing him at home without even going out to sell.”*

These cases highlight how it can be acceptable to step out of typical gender roles when activities are rooted in fulfilling familial obligations and providing support to elders.

Young women also engage in soybean marketing and often do so as part of joint processing and retail operations. They often purchase soybeans—frequently in bulk—from male traders and transform them into value-added products such as soy milk and *awara*, which are then sold within their communities. A young woman from Yobe described this process:

*“[Young women] go to the market to purchase the soy beans at lower prices and bring [them] home to process. They may also purchase large quantities to sell out in the community in small quantities, sometimes on credit.”*

While participants conveyed that young women are more active in the soybean value chain compared to young men, young women's participation is decreasing due to product scarcity and the rising cost of soybeans in some regions. A key informant in Sokoto highlighted this constraint, “Because we don't grow it here in our community, sometimes it is very scarce... when you go to the market the marketers will tell you, it is still on the road.” She further emphasized, “The soybeans are now very expensive.”

These conditions affect both the profitability and sustainability of an economic activity that young women have previously been able to easily enter. These conditions may also explain why relatively fewer young men pursue opportunities within the soybean value chain.

### 3.1.3.3 *Groundnut marketing*

Young men's involvement in groundnut marketing is facilitated by intergenerational transmission of knowledge and capital. Many young men enter groundnut trading to follow their older family members (5/18 KII-VCA, 6/31 SSI-YM). A young man from Adamawa mentioned,

*“This groundnuts business to me is more of an inheritance... Since this is what we have inherited, and it is what I know best, I decided to go with it. I grew up and met my elder brother doing this business, so I started following him... He set me up to start my own.”*

Further, young men often start with raw groundnuts before expanding into value-addition practices, such as deshelling, which offer higher profit margins. As a young man from Adamawa shared, “So, when I noticed I was making profit... I thought it would be wise to deshell by myself... I noticed this was better for me, so I continued to deshell myself.” Young men also tend to employ other youth (both young women and young men) for various tasks, thereby creating employment opportunities in the groundnut value chain.

In contrast to young men, young women enter the groundnut value chain based on demand and availability of groundnuts. In some communities, estimates from participants suggest that a large proportion of young women may be active in groundnut processing and small-scale retail, particularly in contexts where groundnut oil extraction and other processing activities are popular. A young woman from Sokoto stated, “For groundnut, we can get up to 80 percent [young women involvement]. Because we have so many young women that sell groundnut.”

Similar to millet and sorghum value chains, young women usually participate in groundnut marketing on a smaller scale. Their operations are typically home-based, and they sell smaller quantities, often involving measures such as cups or partial bag quantities. A young woman from Borno stated that, “Some can afford to buy bags, while some buy in small quantity like 20 measures [*mudus*] and above... especially groundnuts oil, kulikuli, fry groundnut.”

In the study sites, it was uncommon for young women to employ others, likely reflecting the relatively small-scale and low-capital nature of their operations. This contrasts with some young men, whose higher-capital ventures may offer them more opportunities to hire labor or scale up their businesses.

Both young men and young women explained that groundnut prices are relatively high, which can favor men’s larger-scale operations. This advantage is often linked to men’s greater

access to capital, participation in male-dominated trading groups, and broader market networks, which collectively enhance their ability to buy in bulk, store for better prices, and engage in inter-community or cross-border trade. In contrast, young women typically rely on credit systems or daily reinvestment of small profits to sustain their businesses. A value chain actor from Adamawa confirmed, “They do buy from us and take it home to sell. Sometimes, they collect it on credit from us and take it home to sell and pay us our money.” Similarly, a young woman stated, “We don’t have money to purchase groundnuts, we collect the goods on debt and process and sell.” While accessing goods on credit enables young women to participate in groundnut marketing despite capital constraints, it can also trap them in low-profit cycles. The need to repay quickly often forces them to sell at less favorable prices, limiting their ability to scale or invest in value-added processing.

#### 3.1.3.4 Horticultural marketing

Respondents shared that horticultural marketing is primarily an occupation for older people and women (1 KII-VCA, 1/30 SSI-YW, 1/28 FGD-YW, 1/23 FGD-YM). This, along with low profitability, dissuades many young men from participating in the sector, in addition to not finding it a lucrative business. As value chain actor from Kano noted, “Marketing of horticultural products is seen as business of the old. Young people see it as a small-scale business with little gain.”

Such perceptions result in a lack of interest from young men, especially in the downstream segments such as retail marketing. The young men who are involved in the horticultural value chain, despite the perception that it is primarily for older people, are more likely to transition directly from farming to market-based operations. They typically establish themselves at formal market stalls and are involved in larger-scale, wholesale trading. One young man from Yobe described:

*“Mostly [they] are young men that do that. We do that right from the irrigation farm... We young men go to sit in our farms to cut and dry it up... From there, the young women then come to buy from us.”*

Young women are visibly active in the retail segment of the horticultural market, particularly in selling vegetables like tomatoes, onions, and pepper, despite the perception that the value chain is primarily for older people. For instance, a young woman from Borno estimated that, “There are 70 percent of young women that sell dry pepper and tomatoes.” A value chain actor from Yobe emphasized this observation, saying: “If you go to the place where they are selling vegetable like tomatoes, pepper, and onions, you will see a lot of young girls, their number is even more than the men.”

Young women predominantly enter horticulture through family-based or home-based pathways with minimal initial capital and are largely motivated by economic necessity and social motivations. Economically, horticulture provides an accessible income-generating opportunity requiring little startup investment. This work allows women to maintain social standing and earn a living. Socially, as one value chain actor noted, “Yes, the young girls, some are married and some are even divorcees. They are all there just to provide for themselves and to safeguard their dignity.”

Young women usually sell smaller quantities directly to consumers from home or through door-to-door sales, similar to the groundnut, sorghum, and millet value chains (as described above). Young women also often diversify their product range by combining horticultural items with other food products or household commodities. Comparing young women’s and young men’s participation, we find a gendered segmentation in the value chain, where young men dominate the wholesale while young women focus on retail.

Additionally, young men often operate within all-male groups, especially in vegetable trading associations, suggesting a gendered segmentation of trade networks. These patterns mirror earlier findings from the millet and sorghum value chains, where men—particularly non-IDPs—were more likely to be embedded in structured trader groups or commodity associations. As a young man from Borno stated in his SSI, “We are all vegetable sellers... It is only men, even women that [are] doing the business, they [are] just doing it temporarily.”

## 3.2 Non-agricultural livelihoods

To better understand opportunities outside of agriculture, but within agricultural communities, we also asked about experiences in non-agricultural jobs. Youth commonly worked in multiple different types of jobs, often at the same time. Some of the more specific jobs outside of agriculture include manual labor (such as wheelbarrow pushing, firewood chopping, construction; 20/28 FGD-YW, 19/23 FGD-YM, 1/31 SSI-YM), providing transportation services (10/28 FGD-YW, 11/23 FGD-YM, 3/31 SSI-YM, 5/11 CP), phone services and point-of-service (POS) operations (7/28 FGD-YW, 3/23 FGD-YM, 2/31 SSI-YM, 4/18 KII-VCA), petty trading (6/28 FGD-YW, 3/30 SSI-YW, 3/31 SSI-YM, 2/18 KII-VCA), service provision (1/28 FGD-YW), and public sector employment (6/28 FGD-YW, 3/11 CP, 1/18 KII-VCA). Overall, young men reported engaging in manual labor phone services/POS operations, and transportation services much more than young women. On the other hand, young women engaged in petty trading, often from home, where they focus on selling ingredients for soup (inclusive of horticultural products, as well as dried noodles and spices) and/or essential household items more than young men, though some young men also conduct small-scale retail. Below, we describe specific experiences in the more common types of work. *Table 8* presents a summary of how young women and young men engage in non-agricultural livelihoods in northern Nigeria.

**Table 8:** Comparison of youth participation in non-agricultural livelihoods in northern Nigeria by gender

|  | Young women   | Young men  |
|--|---|--|
| Manual labor   | Cooking at events, gathering firewood, hair plaiting, henna design, laundry services, tailoring | Blacksmithing, bricklaying, carpentry, chopping and selling firewood, mechanical repairs, producing and selling coal, pushing wheelbarrows, selling water, washing cars, welding |
| Transportation services                                    | Not involved  | Transport people and/or goods, via car driving, <i>keke nape</i> (tricycle driving), <i>okada</i> (motorcycle driving)   |
| Phone charging and repairs, and point-of-sale transactions | Not involved  | Phone charging stations, phone repair services, POS transactions   |

|                          |  |   |
|--------------------------|--|---|
| Petty trading            | Produce and sell <i>humra</i> (type of perfume local to our study areas), <i>lalle</i> (henna, a type of temporary body art) designs, Vaseline | Not involved  |
| Public sector employment | Not involved   | Civil defense personnel, doctors, teachers, police officers, political leaders, nurses, road safety officials, vaccination officers |

**Source:** Authors' findings.

### 3.2.1 *Manual labor services*

Young women and young men described common types of non-agricultural, manual labor services that youth undertake. This kind of manual labor includes laundry services, carpentry, welding, plumbing, mechanical repairs, wheelbarrow pushing, firewood chopping, car washing, hair braiding,<sup>24</sup> tailoring, henna design, and construction labor. Specific to young men, labor-intensive jobs such as bricklaying, welding, carpentry, mechanical repairs, and blacksmithing are the most common types of non-agricultural work undertaken. Other young men engage in tasks like chopping and selling firewood, producing and selling coal, pushing wheelbarrows, washing cars, and selling water.

Although not as often as young men, young women also perform non-agricultural services that require physical strength, as well as a wide-range of other services, particularly during seasons when demand for such services is high (such as festivals or holidays). For instance, young women reported being involved in activities such as gathering firewood, laundry services, cooking at events, hair plaiting, tailoring, and henna design. One young woman from Adamawa shared that,

*“They (young women) engage in knitting, sewing of wears, and processing of local rice. Some engage in plaiting of hair, some sell cooked food, others processed groundnuts to extract the oil and make groundnut cakes.”*

These tasks are likely performed by young women as they may be completed at home, or within the confines of women-only spaces within their clients' homes, enabling them to earn a living

<sup>24</sup> Young women described hair braiding as manual labor, as it requires one to be on their feet for a long time to complete one client's hair. Hair braiding is also a skilled trade, that requires experience and attention to detail.

while abiding by gender norms that discourage women from mingling with men outside their family members.

In one case, a young man from Borno with three years of formal education who belonged to a savings group and a grain seller's group leveraged the profit from providing non-agricultural services to become a trader in the groundnut, sorghum, and soybean value chains. As he shared in a SSI, "I was a wheelbarrow pusher. I started saving small amounts, and this is how I got my capital to start this work, selling soybeans, groundnut, and sorghum." He feels respected for this work; adding that, "People in the community treat me with respect for being a young man into trading."

Working as a trader, however, also requires heavy manual labor, as it requires transporting heavy sacks and packages of agricultural goods. In other words, while some youth may diversify their livelihoods to include both agricultural and non-agricultural, doing so does not necessarily mean they are able to avoid such physically taxing labor. Despite physically demanding work being perceived as undignified and unfulfilling work (see section 3.3), some youth, in the case of this young man from Borno, feel respected for it. For instance, although some youth may feel that work that requires toiling may be undesirable, using one's strength to earn an honest living is more dignified than being idle.

### **3.2.2 Transportation services**

Many young men are actively engaged in transportation services (that is, transporting people or goods) as a key non-agricultural service activity; young women largely do not participate in the transportation sector given the higher start-up costs (meaning acquiring motorized transportation) and gender norms that discourage young women's mobility (see section 3.4.2). Participants mentioned *okada* (motorcycle driving), *keke nape* (tricycle driving), and car driving as the primary ways that young men engage in transportation services, usually to deliver people or products between LGAs. A community leader explained, "We have employment such as *okada*...and car or truck transport." He also added that, in many cases,

motorcycles are obtained through informal hire-purchase agreements where youth remit daily payments to the vehicle owner and retain the remaining income they earn by transporting other people or goods (including agricultural and non-agricultural goods). In his words, "Some were given [motorcycles] as hire for the owner and are expected to provide an agreed sum... and pocket the rest of the earnings."

Young men also diversify within the transport ecosystem by engaging in associated services like fuel retailing, and mechanics. A young woman in one FGD mentioned, "They (young men) ride *okada* and sell fuel for motorist and *okada* riders." In an FGD, one young man from Adamawa highlighted the cross-border nature of the trade and shared that *okada* riders transport passengers between Nigeria and neighboring Cameroon.

Despite the opportunities offered by the transportation sector, the work is not without risks, such as road accidents, border patrol issues, and theft. For example, a young man from Borno, aged 21, recounted a near-fatal experience: "I tried doing *okada* riding but unfortunately somebody tried to kill me and snatched the bike." Instead of *okada* riding, he now sells groundnut, millet, soybeans, sorghum, vegetables, and vegetable oil to support his much younger siblings as his father is too sick to work. His example reveals that while many young men offer transportation services and may perceive them as prestigious given the expensive assets required to engage, but it is not without risk, and working in AVCs in other ways may be an acceptable alternative livelihood strategy when they are experiencing pressure to earn money.

### **3.2.3 *Phone charging and repairs, and point-of-sale transactions***

Young women, young men, and value chain actors all noted that young men commonly run phone charging stations, provide phone repair services, and engage in POS transactions. To do this work, young men often set up stalls or move between geographic areas to serve customers. Given the public-facing nature of this work, it is dominated by young men as young women's interactions with men are often limited by local gender norms that discourage young

women from interacting with men outside of their family members (elaborated in section 3.4.2). Some young men engage in selling recharge cards and providing SIM registration for mobile phones. As a displaced young man in an FGD from Sokoto shared, “Our young men are into a lot of jobs...They sell phone accessories and repair phones.”

### **3.2.4 Petty trading**

Many young women operate petty trading businesses from their homes, as shared by young women, young men, and value chain actors. Home-based enterprises are common among young women, with activities ranging from selling essential food items, second-hand clothes, plastic items, shoes, and household goods. For example, some women produce local Vaseline, make *lalle* (henna, a type of temporary body art) designs, or sell *humra* (type of perfume local to our study areas). A young women participant from an FGD in Borno shared that some young women, “for example, produce local Vaseline, mentileta [that is, mentholatum]...[or] sell soup ingredients at home or at the doorstep.” Another young woman, also from Borno noted in an FGD, that young women's enterprises are mostly home-based, such as "selling maize flour directly from home or selling second-hand clothes, shoes, [and] hijabs." However, as one woman noted, "Selling soup ingredients isn't a fulfilling business per se, but it brings income. It's what many women do for survival." Petty trading, particularly conducted from the home, may have a lower barrier to entry for young women.

### **3.2.5 Public sector employment**

Youth hold various public-sector jobs, such as doctors, nurses, vaccination officers, teachers, police officers, civil defense personnel, road safety officials, and political leaders. Young men themselves did not comment on holding such roles themselves; however, young women associate these jobs with young men. For instance, jobs in security (such as police, army, civil defense) are typically seen as masculine jobs, though nursing and teaching are seen as acceptable for young women. These jobs are perceived to be desirable, as these roles' community-service orientations garner respect from their community members. Of note, the

public sector jobs named typically require high levels of formal education, which may further underscore the high-status perceptions these public sector roles youth and community members more broadly hold.

A group of young women in an FGD in Sokoto, described the variety of public service jobs held by youth; in their words, “There are government workers...police, soldier, civil defense, road safety... There are doctors, nurses, some work in the hospitals.” Similarly, a CP respondent from Yobe confirmed youth working in similar public-sector roles; as they shared, “We have police and armies. Jobs like road safety, civil defense, immigration, customs—we have them all.” From our dataset, it is unknown whether the youth who work these jobs alongside other jobs and/or livelihood strategies.

### 3.3 Dignified and Fulfilling work

We asked young women and young men about their perceptions of and experiences with dignified and fulfilling work, as well as undignified and unfulfilling work in the FGDs (28 FGD-YW, 23 FGD-YM). Overall, youth highlighted diverse characteristics of dignified and fulfilling work, in reflecting on their lived experiences and desires for their livelihoods. Participants conceptualized dignified and fulfilling work according to profitability (12/28 FGD-YW, 5/23 FGD-YM), social recognition by the community (3/28 FGD-YW, 3/23 FGD-YM), personal integrity (4/28 FGD-YW, 2/23 FGD-YM), a sense of accomplishment (2/28 FGD-YW, 2/23 FGD-YM), and, to a lesser extent, opportunities to mentor others (1/28 FGD-YW). These characteristics of dignified and fulfilling work dovetail with work in AVCs in varying degrees. *Table 9* presents select quotations from youth that exemplify the four most cited characteristics of dignified and fulfilling work.

**Table 9:** Select quotes demonstrating youths’ perceptions of dignified and fulfilling work

|               |   |
|---------------|---|
| Profitability | “The business you are doing allows you to make a profit and support yourself, and when you have any problem, you don’t need to go to someone and borrow from them.” |
|---------------|---|

|  |  |
|--|--|
| Positive recognition from the community            | “I am able to provide for myself and my family. With this job, people are respecting me in the society.”                 |
| Feeling of being honorable and upholding integrity | “When you do your business truthfully and make your profit without cheating others.”                                     |
| Sense of personal accomplishment                   | “When I sew fine styles for my customer...and she is happy with the style...and even recommends another customer to me.” |

Source: Authors' findings.

Elaborating on profitability, a young woman from Adamawa succinctly explained, “Sincerely, what makes work dignified is when we make profit from our business,” even if the amount made from individual transactions is small. Another young woman from Yobe elaborated this same point, emphasizing the importance of financial independence. In her words, dignified and fulfilling work occurs when,

*“The business you are doing allows you to make profit and support yourself, and when you have any problem, you don’t need to go to someone and borrow from them. Once your work gives you money that you can support yourself with, that makes work dignified.”*

While discussions of profitability highlighted an important economic component, youth did not discuss the reliability of income. This difference is of note, as AVC livelihoods depend on seasonality and are vulnerable to severe weather, changes in weather patterns, as well as other factors, meaning that related incomes may not be reliable. Youth may accept and account for the somewhat unreliable nature of these livelihoods, at the same time, they may still suffer the consequences of unreliability.

Among the young women who commented on profitability, several stressed that profitability meant they could meet their household’s needs, which contributed significantly to their sense of dignity and fulfilment in their work (4/28 FGD-YW). As one FGD participant—a displaced young woman from Kano involved in groundnut processing—shared,

*“You see, I engage in trading of groundnut oil and my husband is weak. With this business, I sponsor my children’s needs without having to wait for my husband to provide for them. When he comes home, he finds everything done, all is being taken care of.”*

In addition to profitability, some youth linked dignified work to respect and positive recognition from their communities. They believed that providing for one's family and being recognized by community members for doing so determines whether the work is dignified and fulfilling. A young man from Adamawa, who earns a living as a vegetable trader, expressed this sentiment by sharing that, "My job is dignified because I am able to provide for myself and my family. With this job, people are respecting me in the society." In other words, community members' perceptions of youths' ability to financially contribute to their households and community shapes whether work opportunities are perceived as dignified and fulfilling by youth themselves.

Several youth who mentioned social recognition linked it to behaviors aligned with gender roles (3/28 FGD-YW, 2/23 FGD-YM). For instance, one young man involved in AVCs in Borno, explained that "If a young man is selling *awara*,<sup>25</sup> people will look at him as less dignified...But if it is a female doing it, it won't make her less dignified." Similarly, a young woman who is an IDP and sells vegetables shared that, "Selling cooked or processed food is not desirable for men. This type of job is mainly for young women." In some communities, men are expected to do work that shows strength (see sections 3.1.1.2 and 3.2.1), while tasks like food preparation are seen as women's responsibilities (see sections 3.4.1 and 3.4.3). Moreover, marketing and trading is largely seen as men's work (see section 3.1.3), and women who trade in their local market may be shamed for doing so as it goes against gender norms. In short, the idea of social recognition being tied to conforming to gender norms may have important implications for the types of work youth—whether young women or young men—may be willing to take on and what kinds of work are perceived as dignified and fulfilling for young women and young men.

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<sup>25</sup> *Awara* is a type of tofu, made from soybeans. It is a common street food in Nigeria.

Youth who described dignified work as upholding their integrity spoke about upholding honesty in their professional endeavors, treating customers respectfully, and/or pricing their goods fairly. As a young man from Adamawa explained,

*“When you said dignified, it depends on how you relate with your customer. Are you calm when interacting with your customers, are you giving them a high price? Or are you giving them a reasonable price? When you give your customer a high price, tomorrow he will decide not to come back to your shop. But if you give him a reasonable price, he comes back to your shop and this is what will dignify your job. And even the customer, you need to dignify him be it young or old.”*

Similarly, a displaced young woman from Sokoto, who sells firewood, emphasized honesty in one’s business dealings. In her words, dignified work is “when you do your business truthfully and make your profit without cheating others.”

A sense of accomplishment was also highlighted with examples of successful sales and satisfied customers. For example, two young women tailors in one FGD reported fulfillment when their clients were pleased with the garments they produced. Another young woman who was displaced and living in Sokoto and made a living from processing sorghum and tailoring clothes explained that she experiences a sense of accomplishment “when I sew fine styles for my customers...and she is happy with the style...and even recommends another customer to me.” Finally, yet another displaced young woman, living in Sokoto, who works in soybean processing, explained, “I also help the children<sup>26</sup> working for me by educating them...That’s what makes my work feel dignified since I provide jobs for others.” She highlights that providing employment and mentorship to younger workers gave her a strong sense of pride and purpose, revealing that for some youth, dignified work is not only about personal success but also about uplifting others.

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<sup>26</sup> In Nigeria, it is common to refer to those working for or under you as “your children.” This phrasing does not indicate age or a close biological relationship, but denotes a sense of responsibility or mentorship to other youth in the community.

### 3.3.1 *Undignified and unfulfilling work*

Participants described undignified work as that which is physically demanding (11/28 FGD-YW, 5/23 FGD-YM ), socially demeaning (9/28 FGD-YW, 7/23 FGD-YM), and/or not profitable in some regard (5/28 FGD-YW, 3/23 FGD-YM). Many specific examples were noted, including manual farm labor (11/28 FGD-YW, 5/23 FGD-YM), cutting firewood (3/28 FGD-YW, 2/23 FGD-YM), carrying heavy loads (6/28 FGD-YW, 2/23 FGD-YM), shoe shining (2/28 FGD-YM), being an *okada* driver (1/28 FGD-YW, 1/23 FGD-YM), and providing cleaning services (such as laundry services) (1/28 FGD-YW, 1/23 FGD-YM). In other instances 'dirty' work was seen as undignified. For instance, fermenting soybeans into *daddawa*, a food product used in Nigerian cuisine (1/28 FGD-YW) and oil pressing (1/23 FGD-YW) were looked down upon because of the pungent odors and propensity for soiling one's clothes in the process.

Young men and young women noted that physically demanding work is often taken on out of desperation, and community members, as well as other youth, consider such work degrading and undignified. A young man from Sokoto remarked, "Carrying heavy loads on the head can cause mental health sickness...it is a suffering job." Similarly, a young woman from Adamawa said, "We do enter bushes with our cutlasses to get firewood, but we feel ashamed when our friends see us." One young woman from Sokoto explained that providing cleaning services brought social ridicule despite being essential; as she said, "Our young ladies don't want to wash because they will be laughed at."

Participants also described hawking goods, especially prepared foods, as socially demeaning. For instance, it often makes them feel unsafe or disrespected (9/28 FGD-YW, 7/23 FGD-YM). For young women specifically, hawking was associated with shame and community judgment. As one young woman from Yobe shared, "The area I don't consider desirable is having to hawk these things." Another young woman, from Sokoto, described the emotional toll, saying, "When you fry your *kulikuli* and give a young girl to hawk it, she feels less dignified doing that." This shame may stem from a few factors. Firstly, the need to hawk may be linked to being

poor; families of young women would not permit them to hawk unless financially necessary as doing so raises concerns about inappropriate interactions with men and pose risks to young women's modesty and reputations. Additionally, young women themselves may not want to be seen hawking, as young men may perceive them as less marriageable in the future.

Youth also highlighted that otherwise dignified work is considered undignified when it becomes unprofitable, either because customers fail to pay, or because compensation is exploitative. This scenario can happen regardless of the type of work. In a few cases, participants described hair braiding, shoe shining, and tailoring work as undignified when clients failed to pay (3/28 FGD-YW, 4/23 FGD-YM). As a young woman from Sokoto put it, "When I braid and I wasn't paid the right amount...or they braid on credit and refuse to pay, it makes me feel less than dignified."

Some youth felt that when work is not fairly compensated, it is undignified (2/28 FGD-YW, 4/23 FGD-YM). These perceptions stem from the lack of formal agreements, which in turn creates precarity and uncertainty. A lack of formal agreements are particularly burdensome for those who have little formal education, as they do not have the literacy skills needed to develop and sign a written contract. As one displaced young woman from Adamawa recounted,

*"Farms too can sometimes be disrespectful, especially for us the displaced people. Sometimes, we do work on farms, but we will not be paid our complete wages. And sometimes, when we complain, they will insult us. In short, I was once beaten with my pregnancy because I demanded that my complete wages should be paid."*

Her example, in conjunction with information about the kinds of non-agricultural service provision work that youth may do (see *Petty trading*), points to how the working environment (that is, failed payments) may influence whether work is perceived as dignified and fulfilling more than the work itself.

Participants also considered work exploitative when it led to delayed payments. Youth provided examples from work in transportation, farm labor, and tailoring. Youth often depend on being paid on time and at more frequent intervals to meet immediate household needs. In some

instances, youth participants described experiences in which delayed payment meant having to repeatedly chase the person who owed them, or even not being paid at all.

### **3.4 Gender norms as cross-cutting constraints**

Culture and religion underpin Nigerian society and are the source of gender norms in the region. In northern Nigeria, many of these gender norms are rooted in Islamic beliefs and directly affect how women can engage in livelihood activities. How respondents described roles in agriculture, highlighted in the previous sections (see sections 3.1.1, 3.1.2, 3.1.3), made it evident that these roles exist, not just due to structural barriers, but due to entrenched gender norms. Separation of the sexes is expected, and as a result husbands are expected to maintain control of their wives and especially limit their mobility. Parents are expected to not allow unmarried young women to earn their own money, as it suggests they may not be submissive in marriage. Additionally, it is considered unseemly for women to farm in open fields, and to safeguard their dignity, farming is limited to household plots or crops of low height where they are visible to others. In this section, we first explain how gender norms underpin and reinforce gender roles in these AVCs, particularly in the processing and marketing nodes. We then describe how gender norms manifest in concerns about young women's reputations, which is heavily enforced by family members. We also describe how gender norms manifest by creating time burdens for young women. Finally, we present results on how young women may be able to circumvent gender norms to advance their goals.

#### ***3.4.1 Gender norms underpin and reinforce gender roles in processing and marketing***

Young women are typically disallowed from participating in agricultural production, as farming is perceived to be a "man's job." Exceptions include, for example, horticultural crops that are grown near the dwelling and shorter crops like groundnuts where they can easily remain in view. It is also acceptable for young women to engage in farming under the supervision and companionship of family members, but there are still specific tasks that remain

unacceptable. Community members from Kano and Yobe shared that young women are not allowed to engage in tasks that require operating farm machinery and cattle ploughing. Young women may specifically be barred from performing these production tasks as heavy machinery and large livestock, such as cows, are perceived to be men's domain.

The traditional gender division of labor is a significant limitation for young women who want to engage in marketing (5/18KII-VCA, 2/28 FGD-YW, 1/23FGDYM, and 1/11 CP). For instance, an FGD of young women active in processing and marketing from Sokoto and five men VCAs from Adamawa, Borno, Kano, and Sokoto noted that women are not expected to trade grains in the open market, as doing so may challenge community elders and the prevailing culture.

In contrast to the ways that gender norms discourage participation in production and large-scale marketing, processing—particularly home-based processing—is typically the domain of women and considered appropriate for young women. While gender norms largely limit young women's engagement in more lucrative opportunities, they also limit young men's ability to engage in their preferred activities. Three VCAs, observed that some young men desire to enter into processing activities, but are reluctant to do so, because it is considered women's work (1/28 FGD-YW, 2/23 FGDYM, 3/18KII-VCA; see section 3.1.2). As a woman value chain actor who processes soybeans in Sokoto noted, for young men to take up processing, they would have to go to a woman to learn the technical skills needed (as women dominate processing)—and learning from a woman would be embarrassing to them. She also noted that if she were to teach a young man to process soybeans, she would need her husband to do so. In her words,

*“The challenge they will face is because they will not want to come under a woman to be taught, they will not want to learn from a woman... [Regarding training] first of all, he will need my husband's permission, if you are to teach a man your type of business your husband must agree to it first, if not so, it will not happen.”*

Young men, however, may participate in processing when machinery is involved (see section 3.1.2), as mechanized processing is considered an acceptable contribution for young men to make, and young men may have an easier time accessing start-up capital to purchase such equipment, compared to young women. It is notable that despite the ability of men to enter processing under some circumstances, young women may resist having young men enter one of the few spaces where they can thrive. One FGD of young women not active in processing or marketing in Sokoto felt that young men were not supposed to be involved in processing, and that such work should be left for young women, as it can be done from their homes.

To some extent these strongly defined gender roles within value chains suggest that solutions can be found in improved coordination and cooperation between the sexes. One FGD of young women from Kano explained that stronger business partnerships between young women and young men could be mutually beneficial for young women and young men. They noted that if young women who worked in processing were better connected to young men who are producers, they could more easily acquire goods to process, and young men would be better linked to their markets. As one young woman explained,

*“Since the young men are the ones that are more into business, and agriculture farming...rather than the young women having to be going to buy from the markets, the young men can support the young women with food crops they produce, so that the women can use to process and then they sell. Instead of just farming and taking to the market to sell, we can jointly work together to process what they farm, and then we all support each other to sell.”*

This approach may have potential as a gender accommodative solution, but it would be important to design such approaches in a way that ensures equal benefits for young women.

Additionally, participants expressed strong support for efforts to enhance mechanization and the acquisition of capital for processing equipment, such as deshelling or winnowing machines (6 KIIs-VCA). Undoubtedly, such equipment could offer considerable labor savings. However, given that it is easier for young men to claim rights over mechanized equipment and it

is considered acceptable for them to use, it would be important to ensure that young women are able to maintain control over this equipment and benefits from it.

### **3.4.2 Concerns about young women's reputations**

One of the primary ways that gender norms manifest and enact limitations on young women's opportunities in agriculture is through concerns about how time spent unsupervised or in the company of non-family men and may lead to suspicions about young women's reputations (3/18 KII-VCA, 1/30 SSI-YW, 2/28 FGD-YW, 2/23 FGD-YM). Violating normative expectations about the behaviors of young women could risk raising concerns that they are not submissive, are engaging in secretive relationships, especially of romantic or sexual nature, or are being unfaithful to their husbands. The potential worries that emerge are related to preserving young women's reputations and primarily limit their engagement in farming and marketing activities that would take them away from home.

Young women are often discouraged from participating in marketing, as being seen in public and/or mingling with men in the community confers negative assumptions about the young women's reputations. An FGD of young women from Adamawa observed that,

*"Most people see it (young women marketing goods in the market) as something against the norms, as we all know women especially young women, they are not allowed to be seen out in the late evening hours."*

There are common concerns that young women who engage in marketing, particularly in open, public spaces, are uncouth and doing so to seek men's attention. As an FGD of young men from Yobe, who are not active in AVCs explained,

*"The young women, they have interest in doing the work, but the willingness from their elder siblings or their fathers— is the obstacle. To them, they are not comfortable letting the young women to be exposed outside, they don't want to see them to be moving around there for business. They feel it might make their young women fall victim to deviation from religious and social morals. A young woman will have the zeal to work, but she can't, in some cases."*

Restrictions on women's activities in public spaces limit the extent of their ability to sell and expand their business. One young woman explained in an SSI that she sells groundnut products but is only allowed to do so from the home. Her older brother and father do not permit her to sell in the open market. As she shared,

*"I make use of groundnut and sugar, and after frying the groundnut with sugar, I cut the fried groundnut coated with sugar on a tray into square shapes. And I sell it. Children come to my house to buy...I don't have workers. I work alone, since it is a very small business. And it is something that is difficult to do...I sell from home, I don't hawk it. My father and elder brothers will not allow me to go and hawk. I don't [have children hawk it for me], since the quantity is not much. And I get to sell everything I make in a day, all at home."*

Another young woman from Sokoto, who markets horticultural products shared, "[I] don't do business with men because I'm a married woman. I only have dealings with women."

One consequence of these gender norms is that young women who participate in agriculture may need to rely on others to acquire inputs on their behalf (3/28 FGD-YW, 1/23 FGD-YM). Young women from FGDs in Adamawa and Sokoto explained that a young woman seen in the market buying farm inputs would not be respected in the community. These young women insisted they had no interest in buying seeds themselves and preferred that men buy inputs on their behalf. Consequently, decisions on the types of seed, fertilizer, and pesticides were also made by men, on behalf of young women.

Concerns about young women's freedom of movement are also linked to genuine security concerns. Threats to young women's security were brought up by men (1/23 FGD-YM, 2/11 CP). Young men from Yobe explained that farms in their communities face periodic attacks from animal herders, and men prevent women from working in farm production out of concern for their safety. CP respondents in Sokoto, were concerned about the dangers women face from other men. They shared that women are restricted to producing crops that grow to shorter heights, such as groundnuts. The increased visibility while farming groundnuts is thought to

protect women from sexual assault and suspicions about liaisons with men. As a community leader in Sokoto explained,

*“Groundnut is farmed by women because it requires little work, and also it does not grow higher to cover the farmland. Women can easily enter the farm and work without any difficulty or fear. But millet grows higher and covers the whole farm. It is only men that can be able to work in such places without [other people] thinking otherwise.”*

An FGD of young women, from Adamawa, also spoke of young women who had worked as traders and became victims of sexual assault. As a result, they were generally concerned for young women’s safety in the marketing sphere. As one shared,

*“Other young girls that didn’t have the means, they went seeking for help from men but were maltreated. Some ladies’ lives have been destroyed, but if you’re working amongst fellow women it is better. But when you go out there, the men will spoil your life.”*

Gender norms also specifically limit some forms of transportation that could take young women longer distances. Bicycles are one example (1/28 FGD-YW, 2/23 FGD-YM). Young men explained that during rainy season, bad roads would require young women to ride bicycles to the farms, which would be seen as an embarrassment to the young women’s families. An FGD of young women who are not involved in AVCs confirmed they would be embarrassed to ride a bicycle to a farm, and one exclaimed with shock and laughter, “How can a woman drive a bicycle?” She would, however, consider riding as a passenger.

### **3.4.3 Lack of family support**

One way that gender norms limit young women’s ability to engage in the full scope of agricultural activities is through the approval or disapproval of family members. Parents, sibling, spouses, and elders have expectations about the type of work that is appropriate or inappropriate for young women. As was previewed in the previous sections, the lack of family support operates as a sanction that enforces adherence to the behaviors and activities that are appropriate for young women. Young women are primary expected to engage in processing

activities and avoid production and marketing activities that may take them outside the home. Here we focus primarily on the dynamics in the processing and marketing nodes.

Young women are expected to submit to the authority of men and/or elders in their families (5/28 FGD-YW). Young women from Kano and Sokoto explained that unmarried women need the consent of their parents to participate in production, processing, or marketing. Married women, on the other hand require the consent of their husbands. The idea that young women are under the authority of other family members makes it difficult from them to deviate away from the expectation that farming is men's work and housework and childcare are women's work. As a woman from Sokoto shared,

*“We want growth and progress in our community, and in order to do so, we have to gather the parents of youth and sensitize them to allow us [young women] to farm. Because when a young girl says she wants to go to the farm, they see her as a spoilt child, because it is not our culture here, that is why a woman cannot go to the farm.”*

Some young women reported that unsupportive families, including husbands, constrains their success in being active in marketing nodes of AVCs (2/28 FGD-YW, 1/23 FGD-YM). Participants remarked that families and husbands of young women are generally not supportive of young women taking up such marketing work. Family members express concern that the work will interfere with their domestic responsibilities (such as childcare, cooking; 6/28 FGD-YW, 1/23 FGD-YM). Furthermore, young women from Yobe shared the common concern from their families that once women start earning money, their husbands leave more financial responsibilities to them. As a result, women are saddled with too many business and household financial responsibilities too quickly, and their businesses may go under. As a young woman shared in an FGD,

*“When you make and sell, some men, when they [the husband] see you are making gains from it, he can reduce the amount money he gives at home to use and then the profit you are making from your business will have to go into buying food in the house, or to buy things for children. And gradually, before you know it, the business collapses and both of us lose. Yes, they [the husbands] are an obstacle.”*

It is important to note that some young men support women's involvement in marketing, though their perception of the acceptability of it depends on their personal relationship to the young woman. For instance, in an FGD of young men from Yobe involved in processing and marketing noted that, as brothers, they have obligations to their sisters that they cannot fully meet. They further explained that they had seen other young women selling mangoes publicly and had encouraged their own sisters to do the same to gain economic independence. As a young man from Yobe explained,

*“There are those that can go out and advertise their goods. Just recently, young women go out and advertise their goods, like this mango they are advertising it and selling it. Even we ourselves help our sisters to go and sell their goods, and after they make the sale, they can be able to buy things that they want for themselves.”*

However, these same young men were not supportive of their wives marketing in the same way. They explained, “For a young woman to take her goods from door to door to advertise, people will assume she is somebody who doesn't have good character,” (Respondent 1) and “It is just like downgrading yourself,” (Respondent 2). Possibly, young men feel more need to manage their wives' public behaviors, compared to their sisters', because it is a greater threat to their masculinity or honor. Nevertheless, these contrasting views, even in the same individuals, suggest that there is some flexibility in norms about women's engagement in marketing.

To transform gender norms about the appropriateness of whether and how young women engage in a broad range of agricultural activities, it is important to engage the full scope of individuals who reinforce gender norms and otherwise hold influence over young women's lives. An FGD of young women from Sokoto involved in AVCs shared that families, and particularly husbands, of young women could be sensitized to be more accepting of young women's participation in farming. A staff member who oversees implementation of an NGO program in Adamawa and Borno noted that young women were already farming through their husbands and there is an opportunity to facilitate more opportunities for women. The program staff member coordinated dialogues with men in the community, in which they highlight the

household benefits of supporting women in farming, and succeeded in persuading some men to give their wives the right to farm some of their land. One VCA, from Yobe, also proposed that to challenge these norms and so that community members would support young women interested in marketing, that they needed to understand how it could help young women become financially self-reliant and the value of this self-reliance.

#### **3.4.4 Gender norms create excess time burden for young women**

Young women and young men from Adamawa and Yobe (1/28 FGD-YW, 2/23 FGD-YM) discussed how the specific gendered roles of women and men in the household lead to greater time burdens for women who are expected to be responsible for housework and childcare. These time burdens make it difficult for young women to pursue agricultural production and other activities that take place outside the home. In other words, it is possible that even if young women get permission to engage in agricultural activities, they must first complete their household and childcare responsibilities which precludes enough time for agricultural activities. The young men noted that the farms are often located far from the homestead, and that young women cannot travel there.

#### **3.4.5 Circumventing gender norms**

These gender norms are widely endorsed across northern Nigeria, but some young women are able to circumvent them. A male value chain actor from Adamawa explained that non-Muslim women may be freer to engage in marketing due to looser norms about mixing between genders. A FGD of young women IDPs from Adamawa noted that while farming is seen as a man's job, they farm because they need the money. In their words, "Even though it is mostly known to be men's work...we do it because we are looking for money. We the displaced women, are not lazy women!"

Others persist in violating norms, despite potential concerns from others or the consequence. A young woman from Adamawa, who processes soybean into *awara* and sells it at the market, explained that people criticize her for doing so. Her critics say her mother should

be the one working “because to them [the critics] I'm a young girl and I shouldn't engage in such business,” though it is possible some of her detractors perceive her business as unseemly, as she sells in the local market (see section 3.1.3). She insisted that she was determined and unbothered by these comments and preferred to benefit from financial independence and staying in business.

Additionally, women are able to participate in production at an arm's length, by operating through others, which is considered acceptable. Participants explained that young women may hire others to perform casual, on-farm labor (3/28 FGD-AVC, 1/23 FGD-YM, 2/18 KII-VCA, 1/5 KII-PS, 1/11 CP). As a community leader from Adamawa shared, “Our women don't engage in farming often but if a woman is interested in farming, she can hire land through her husband, since he is the one who will monitor the farm for her.” We highlight, however, that this approach, however, might not be preferred by young women, and may make it difficult to maintain control over resources, especially when they are expected to submit to men and these men are typically handling direct authority over decisions and transactions. It also re-enforce the status quo that allows men to exert control over women's income and livelihoods.

### **3.5 Facilitators and constraints to youth participation in agricultural value chains**

In further exploration of jobs for youth linked to soybean, groundnut, and horticulture, we examine both the facilitators and constrains to participation for young women and young men.

#### **3.5.1 Access to productive capital**

A recurring theme across different forms of agricultural livelihoods was access to capital in enabling youth participation in agriculture, with many youth specifically noting they need it to begin and advance their livelihoods (11/28 FGD-YW, 15/23 FGD-YM, 9/31 SSI-YM, 4/30 SSI-YW). Capital needs include start-up capital for trading activities, working capital for purchasing and distributing inputs, financing for equipment to process activities, and financing to rent shop space or storage facilities. While the overarching challenge of limited capital is shared, the

mechanisms for accessing capital differ markedly between young men and women, highlighting gendered patterns of resource mobilization.

For young men, access to capital was often facilitated through diversified income-generating activities and informal networks. For example, young men from Borno (1/23 FGD-YM) mentioned that they could not afford the inputs they thought would lead to improved yields. Many participants reported relying on earnings from work as day laborers in agriculture or physically demanding work such as construction to earn money to support their own agricultural activities. As one young man stated, “I did farm labor and worked as a laborer in a construction company to get some additional resources.” One young man shared how financial support from a friend enabled his entry into grain trading: “I told him I have a shop, but I don’t have enough capital... He gave me some money which was not much to start the business with.” Despite the difficulties accessing capital, young men felt it would enable them to expand the total amount of land they could rent to farm themselves and increase earnings.

Compared to young men who were often, though not exclusively, able to rely on earnings, young women noted they predominantly accessed capital through support from their networks—especially male relatives such as husbands or brothers (meaning those who generally have greater access to capital outright)—or other informal means. A young woman from Yobe remarked, “My husband bought a freezer for me and gave me the capital to start a business.”

Borrowing from neighbors and extended family emerged as a common strategy among young women. Observations revealed they also commonly bought goods on credit and resold them as a way to flexibly generate productive capital (see section 3.6.1.4). These findings point to a pattern in which youth women rely on social and familial networks or unfavorable lending conditions to secure capital in contrast to men’s reliance on earnings. The consequence of this strategy was that young women felt they could not purchase agricultural inputs to invest in crop production. For instance, young women from Borno, Sokoto, and Yobe (6/28 FGD-YW) noted

that a lack of capital to purchase inputs resulted in low yields and crop losses from plant diseases. As one young woman from Borno explained, “I lacked money to acquire herbicide and fertilizer. The groundnut got spoiled so was left with just a half bag of maize.” Young women from Borno, Sokoto, and Yobe all credited their inability to purchase inputs to their smaller trade margins relative to men.

As for productive assets—like milling machines, tractors, and ridgers<sup>27</sup>—both young women and young men noted they lack access to mechanization. This equipment is needed to reduce heavy labor, save time, and improve efficiency in crop production and processing. Lack of equipment was mentioned by both young women and young men, but more often by young men (9/28 FGD-YW, 16/23 FGD-YM). Some youth emphasized a general interest in mechanized farming equipment (3/28 FGD-YW, 7/23 FGD-YM), while others expressed a specific interest in mechanized equipment for processing groundnuts (6/28 FGD-YW, 8/23 FGD-YM). A young man in Sokoto emphasized that groundnut processing work could be made more dignifying through “use of modern processing equipment because it’s tedious to process groundnuts.” And a young woman in Yobe shared the common belief that conditions would improve, “If they are provided with engine for processing groundnut oil because lack of the machine deters a lot of young women from going into processing of groundnut oil.”

### **3.5.2 Access to land**

For agricultural production, land access is an essential form of capital. Considering youth often lack capital (as described in section 3.5.1), we observe that youth, in general, are disadvantaged when it comes to land access because they cannot meet the capital requirements needed for purchase or renting. Young women are especially disadvantaged, due to inheritance norms that favor their brothers and are typically only able to access land through the men in their families. According to some non-youth adult community members, men may

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<sup>27</sup> Ridgers are tools that are used to create raised rows of soil for planting.

buy land for their wives' use (1/11 CP). They also explained that women can typically access land upon the death of their husband. Widows generally inherit land, houses, and money, among other valuables, and in accordance with Islamic law, which determines inheritance practices throughout northern Nigeria (5/11 CP and 1/23 FGD-YM). However, when widows inherit assets from their deceased spouses, women are not always permitted to farm the land themselves, as was explained by community profile participants in Adamawa. A CP in Yobe further elaborated this point by explaining that farming is men's work, and therefore men should have greater access to land relative to women.

### **3.5.3 Cost of procuring goods**

Considering start-up costs for marketing and relative to young men, young women can experience disadvantages due to less access to capital (1/18 KII-VCA, 1/28 FGD-YW). As one man VCA from Kano described, young women did not have enough money to procure the quantities of grains such as groundnut, maize, millet, cowpea, sorghum, soybean to sell and make profit. Moreover, as shared by an FGD of young women not involved in AVCs and another VCA from Kano, young women may not be able to procure agricultural goods to market because they live far away from larger markets where affordable goods could be acquired, and in some cases, would need their husbands' consent to travel to such faraway markets. Concerns about young women traversing large distances may stem from concerns about their reputations (see section 3.4.2).

Value chain actors expressed some ideas regarding how to increase youths' access (whether for young women or young men) to agricultural goods for their marketing businesses. VCAs (6/18 KIIs-VCA) advocated for government support to help traders purchase larger quantities of goods and offset the high cost of such goods. Such support could take the form of subsidies, stimulus programs, or support in taking bank loans. As a VCA from Borno noted,

*“If I can get help with more capital and add to what I have, I will be buying in larger quantities as I did back then. The people that come to purchase four to five bags before from me before, now, they buy only one bag”.*

### ***3.5.4 Participants' proposed solutions for mitigating youths' lack of capital***

A range of participants (such as VCAs, CPs, YM) proposed approaches to help mitigate youths' lack of capital, including strategies such as providing agricultural subsidies (6/18 KII-VCA, 1/11 CP), loans (1 CP), promoting savings and loan groups (1/18 KII-VCA, 2/28 FGD-YW), and in some cases, providing in-kind transfers of machinery (1/11 CP) or conditional cash transfers (1/23 FGD-YM). Of note, respondents did not comment on whether young women or young men would need different strategies to bolster their access to capital needed to participate in AVCs.

Although not specific to youth, VCAs noted that subsidies for agricultural inputs including fertilizer, insecticides, and pesticides were required to boost agricultural production. A CP participant noted, "Government can also subsidize farm equipment for farmers. This will encourage a lot of unemployed youths to go into farming instead of sitting idle waiting for jobs that are not available." Ideally any policies of this nature could also be designed to ensure youth benefit from these subsidies or that additional subsidies or vouchers could be available to youth farmers.

A CP from Borno noted that youth could be supported with loans of 5,000 to 10,000 naira<sup>28</sup>, but that oversight would be needed to ensure they supported agricultural livelihood opportunities. In some parts of Nigeria, such loans targeting specific subgroups of the population already exist, though they are specifically for widows (whether young or mature women). For instance, in Sokoto, a CP noted that religious leaders provide interest free loans of 50,000 to 100,000 naira to widowed women who were engaged in grain processing.

Another approach would be to provide capital to support youth participation in marketing. One strategy for doing so might be supporting youth participation in community savings and

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<sup>28</sup> The amount of 50,000 naira is approximately \$35 USD, and 100,000 naira is approximately \$69 USD.

loan groups. For example, a woman VCA from Sokoto, who trades soybeans and spices, explained that she got her initial start-up capital through a women's saving and loan group, where each member would be given a loan to be repaid after a two-month period. As she shared, "When you borrow money from the group, you'll do business with it for two months. That is eight weeks before returning the money. If you are blessed in it, you'll get something. That was how I got the money to start."

Though in-kind transfers of machinery were only noted once, providing youth with the tools needed for production or processing may mitigate some of their capital constraints. For instance, in Yobe, a CP participant noted the Nigerian Agricultural and Cooperative Bank supported farming cooperatives by providing them with groundnut threshing and oil extraction machinery. Similarly, conditional cash transfers were noted by one FGD of young men. This FGD of young men, from Borno and who were not involved in AVCs shared that in their community, some community leaders provided them with capital to start their businesses. These community leaders selected them as recipients because they were recognized as being without any other income sources.

### ***3.5.5 Lack of knowledge of best production practices***

Both young women and young men in Kano, Sokoto, and Yobe (1/28 FGD-YW, 2/23 FGD-YM) mentioned their lack of knowledge of good and safe farming practices as a constraint to their participation in production. Specific to Sokoto and Yobe, knowledge gaps in soybean production were identified as a major constraint by young women in Sokoto (6/28 FGD-YW), as soybean production, processing, and marketing are principal livelihood strategies for women.

Additionally, in Adamawa and Yobe, young men identified young women's lack of training and knowledge of how to use herbicides and insecticides correctly and safely as a constraint (2/23 FGD-YM). For instance, young men noted that young women who want to hire spraying equipment are refused, unless they share that a man will be using it. This perception may be

indicative of a cycle in that young women are perceived as unable to use such materials and are therefore not considered as able to use them.

NGO program staff in Yobe also noted that the agricultural extension trainings were attended mostly by men. One staff member from Yobe felt that community members viewed agriculture skills used in agriculture as more appropriate for men, while women were being directed toward unskilled agricultural labor. As they explained,

*“You find, even when we are doing the trainings, there are certain skills which are dominated by men. If you go to the worker trainings, farm worker trainings, we have very few women going into engineering, type of service provision. Maybe people feel engineering is for men, but you still have those cultural issues or barriers restricting women. They are mainly going into the agricultural labor. But I do not think they are less intelligent than the men, that women would just go mainly into the labor and not into the areas like agricultural engineering.”*

To mitigate lack of technical knowledge, some VCAs and young men felt that it was the government’s responsibility to provide trainings in agricultural production to youth (4/31 SSI-YM, 3/18 KII-VCA). Two men who were value chain actors from Sokoto noted that agricultural production was increasingly difficult due to an increase in plant diseases, and they reasoned that such trainings could help youth farmers learn how to reduce losses and generate higher yields despite these challenges. One woman value chain actor, also from Sokoto, said that training on soil types, as well as planting and harvesting techniques, would stimulate youths’ interest in farming and their success.

### **3.5.6 Technical trainings for youth**

In line with the lack of technical knowledge, participants noted that more training opportunities, whether in agricultural production or off-farm opportunities would help youth (7/28 FGD-YW, 9/23 FGD-YM, 2/11 CPs). Regarding marketing young men in Kano emphasized that trainings would be useful in "creating awareness and making them see the benefits in such business." Another young women in Sokoto also highlighted the need for approached to "train and enlighten them on these business[es]" to help overcome negative perceptions of processing

work. In general, the need for technical trainings were supported by both young men and young women, as a young man noted that lack of involvement in certain activities was due to inexperience rather than inability, stating "I think it is just lack of experience, if they will be taught they can also do it."

One CP participant in Borno noted that in past years an NGO had supported some young women in gaining beneficial skills and further supported trainings in soap- and body lotion-making, tailoring, knitting or salon services could help young women earn an income. Although these trainings fall outside of agriculture, these examples illustrate that trainings to support livelihoods are generally well received. Young women from an FDG in Adamawa enthusiastically described a training in their community,

*"There is a woman that came to teach us business on how to make a room freshener and a liquid soap for washing dishes. She distributed the manual for us to go through, and that anyone of us who makes any of the things we learned, they will be coming to buy it in a wholesale from you, the person will become their distributor."*

Despite general enthusiasm for trainings, not all youth perceive these favorably. A young woman IDP from Yobe noted that some youths do not want to participate in trainings when they are uninterested in the type of work that the training supports. Others fear they may appear lazy for accepting this type of support, suggesting that there may need to be efforts to change perceptions alongside promotion of trainings.

### **3.5.7 Support from peers and mentors**

Despite the wide range of challenges to working in agriculture that youth face, support from peers (including via groups) and mentors—according to youth themselves—is a key facilitator of youth success. However, we observe that access to and benefits from these support systems differ substantially by gender, with young men accessing more formalized, economically enabling networks while young women remain largely confined to informal, domestic-oriented learning pathways. Both young men and young women explained that peer-to-peer knowledge-sharing systems can help them access key knowledge. For instance, a

young man mentioned occasionally collaborating with other traders when resources are constrained: “If things get difficult, we partner with people that are doing the same business.” Similarly, a young woman mentioned teaching her peers on request “Some even request to learn from me. I have even taught some people how to process groundnut. I recently taught two young women.”

Group membership, which can provide both financial safety nets and peer support, is one option for leveraging support, especially for men (see section 3.1.3). These forms of labor organization and cooperation help distribute risk, foster skills transfer, and sustain business continuity, especially in periods of scarcity or transition. Young women, however, were often left out of these opportunities.

Mentors, especially from experienced family members, serve as fundamental facilitators, knowledge transmitters, skill developers, network facilitators, and market connectors, playing multiple roles that are essential for successful agricultural enterprise development. According to youth, knowledge about agriculture is often passed among family members and across generations. For instance, some respondents reported entering the value chain because of family tradition or directive. For example, a young man stated, “I inherited the business from my parent, my father,” while another, young man shared, “Because my dad chose this job for me.” Family members, particularly fathers, emerge as the most significant mentors in establishing foundational knowledge, with five young men from the SSIs (5/ 31-YM) telling personal stories of this experience. A young man from Sokoto stated, “I learnt it from my father, who was also a grains trader. So, I would say my father put me into grains trading such as millet, sorghum, soybeans and groundnut” Another young man from Sokoto emphasized that “grains trading is our family business”, while another from Garo, Kano confirmed “I learnt it from my father who was also a grains trader.”

Young women, on the other hand, shared they often learned from their mothers or female relatives, with six young women from SSIs (6/30-YW) sharing personal examples. A

woman from Sokoto stated, " I grew up seeing my mother selling soybeans, processing it to *awara*, and also buying and selling sorghum." Similarly, another young woman from Sokoto confirmed, "Since, my mother, has been processing groundnut to *kulikuli* and oil, so I learnt from my mother, my mother introduced me to the business."

Technical knowledge is also gained from observing successful community members. Women frequently learn from other women in their communities through observation and informal apprenticeships. A woman from Sokoto explained her learning process: "I just kept observing what she was doing, till I learned it for myself... No, I didn't tell her." This passive learning approach suggests that communities and community experts are key to passing on important technical knowledge.

The technical aspects of agricultural processing and trading require hands-on mentorship to ensure quality and market success. A young man from Yobe emphasized this practical dimension: "Then after you buy your goods (sorghum, millet, soybeans, peppers) then your mentor has to then come and check the quality of your goods and still have to explain more things for you to understand. Because there are things you are taught with words of mouth, but you will need to be taught practically." This quote illustrates how effective mentorship requires both theoretical knowledge and practical demonstration, with mentors serving as quality controllers and skill refiners.

Beyond knowledge transfer, mentors function as crucial facilitators for market access and business network development particularly for men. A young man from Sokoto described this process: "The chairman of grains traders asked my father that he wanted me to come and help him in his business, this is how I got into the business of grains trading." This example demonstrates how mentors leverage their existing business relationships to create opportunities for mentees and suggests that male mentorship in AVCs may facilitate access to formal business environments and professional networks. Furthermore, at least four male respondents described how mentors provided goods on credit, enabling them to start trading without

substantial initial capital. A young man from Sokoto explained, "I learned this business from the person I stayed in his house. I started going to the market together with him. He connected me with other people to give me goods on credit to start selling." This credit facilitation function of mentors addresses one of the primary barriers to youth participation in AVCs—a lack of startup capital.

The need for mentors is important. A woman in Kano mentioned, "I have even taught some persons how to process groundnut. I recently taught two young people." However, we also found several challenges within existing mentorship systems. Some mentors express frustration with mentees' attitudes and commitment levels. A male respondent from Garo, Kano complained, "My experience with them is not encouraging, because they take my money and they are not always concentrating. What they want is to get money and buy big phones, that is all." The analysis also reveals gaps in mentorship availability, particularly for women seeking to enter new areas of AVCs. Four different women FGD participants identified the need for mentorship as a key requirement for expanding participation. A female respondent from Yobe mentioned that young women need "mentorship by people already in the business" for processing activities, while others emphasized that "Young women should be trained on how to market and distribute agricultural input." This indicates that while mentorship exists in traditional areas, expanding women's roles in AVCs requires new mentorship mechanisms and training programs.

### ***3.5.8 Physical demands of farm work***

In some instances young women are limited by the physical strength required of some farming activities. Young women from Borno, Kano, and Yobe (4/28 FGDs-YW) stated they feel disadvantaged as they are unable to physically complete all farming activities in the same manner as men. In addition, the heaviness of bagged crops was an issue for young women. As a result of the physical strength required for some activities, young women often preferred crops

that are lighter and did not require as much strength, such as legumes and vegetables. Young women acknowledged that a downside of this was that these crops were less lucrative.

However, many young women embrace these physical challenges. Value chain actors from Adamawa, Borno, Kano, and Sokoto noted that in recent years, more young women are opting to engage in agriculture and perform these more physically demanding tasks. To address the physically demanding nature, a VCA from Kano noted that for grains, specifically, increasing young women's access to labor-saving machinery could make harvesting and bagging grains easier, ultimately facilitating their participation. A challenge, however, is that staple grains are typically perceived as men's crops as they are more lucrative and access to mechanized equipment is often limited to men.

### **3.5.9 Additional constraints for young women in marketing**

#### *3.5.9.1 Competition with existing men vendors*

Value chain actors from Adamawa, Borno, Kano, and Sokoto all noted that young women are increasingly involved in marketing activities. Nevertheless, vending in open air markets is largely dominated by men, and women are often not welcome in these spaces. Young women are not able to set up stalls or shades like men inside the town markets. Alternatively, it is acceptable for them to sell goods from homes but selling only from home limits encounters with potential customers.

A value chain actor from Kano, shared that young women who participate in marketing experience difficulty finding spaces within the market to set up their goods because spots are already claimed by male traders. Additionally, young women would likely not be able to afford the cost of stall rental. Young men in one FGD in Yobe proposed that to create more market access for young women that they should have a safe, designated place within the markets. In their words,

*“Young women, they need to own a good commercial centre, where people will be patronizing them, because based on tradition young women aren't allowed to be moving around the roadside for selling things. If to say there will be a safe place, it requires a*

*safe place like a shop to organize their products for sale. You will find that people will be patronizing their market.”*

#### 3.5.9.2 Lack of respect from customers

Young women also face a variety of poor treatment from customers. A value chain actor from Yobe explained that some customers have biases against young women marketers and some men do not take young women’s businesses (such as food vending) seriously and may take young women’s goods on credit while refusing to pay them back. Some young women vendors in Sokoto (1/28 FGD-YW active in agriculture) reported having been called derogatory names by men while selling, particularly when they refused to sell their goods on credit.

Two young women, both from Yobe, shared how they experienced disapproval, particularly from older men traders. These men frequently criticize them for using their time to operate a business and make money, instead of focusing their effort on finding a husband to marry. Both of these young women reported that even their parents are subjected to this disapproval and that their fathers and mothers have received criticism for being lax and allowing their unmarried daughter to be in a business. One of the young women explained that this lack of approval worries her, but her family is supportive and encouraging of her business efforts, assuring her that marriage will come in a matter of time. In her words,

*“You know the way people talk. I don’t stay outside for any time after nine o’clock in the night. But you hear things like, ‘Her father divorced her mother and is making her look for money and not ready to give her out for marriage.’”*

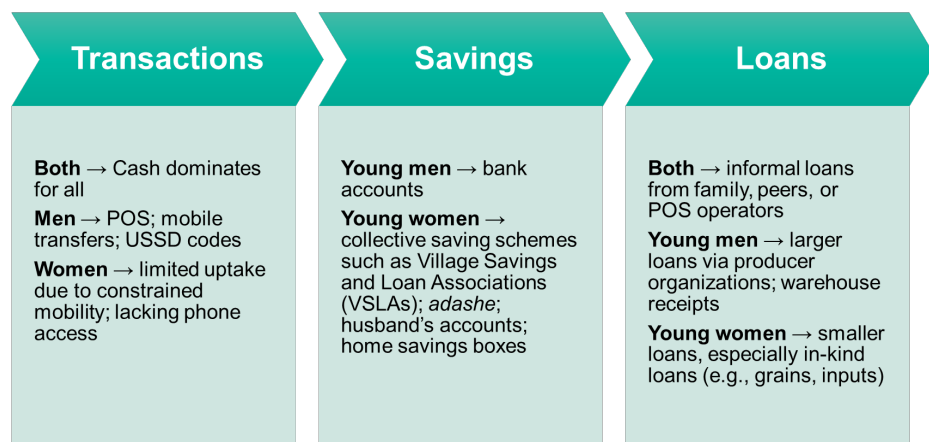
The other young woman noted that despite the criticism, her earnings from marketing groundnut and soybeans enabled her to fund her tertiary schooling as a health promoter, and she was very happy about this opportunity. Similarly, an FGD of young women active in agriculture from Sokoto reported that even the married young women whose husbands had given them permission to engage in business may be regarded with disdain and perceived as lacking self-respect by others. As one of the young women noted, “Even when your husband grants you the

permission to continue schooling or going out to your business place, for people here, they see you as a person of loose morals.”

### 3.6 Financial services

Financial services that are youth friendly and overcome the specific constraints experienced by young women are important for ensuring access to capital and maintaining control over earnings. In many ways they are fundamental to youth opportunities in AVCs. In this section, we examine the types of financial services that young women and young men currently use, as well as the obstacles they face in accessing capital and safeguarding resources. The results we present come from FGDs and SSIs with young men and young women, and KIIs with financial service providers. *Figure 1* presents a summary of the gender differences between young women and young men regarding the transaction modalities they use, as well as their savings and loan approaches; the details of these differences are elaborated in the following subsections.

**Figure 1:** Youth transaction modalities, savings, and loans by gender



**Source:** Authors' findings.

#### 3.6.1 Transaction modalities

Youth use a variety of payment modalities: cash, digital, in-kind, credit, and a combination thereof. Below we describe experiences with these modalities and the gender differences we found in use and preferences. *Table 10* presents gender differences across the

transaction modalities youth use to conduct their businesses, as well as their stated pros and cons.

**Table 10:** Comparison of how youth use different transaction modalities in northern Nigeria by gender

| Method           | Used by young women                                 | Used by young men  | Pros                            | Cons   |
|------------------|---|--|---------------------------------|--|
| Cash             | Widely used   | Widely used  | Immediate, universally accepted | Easily lost or stolen  |
| Digital payments | Yes, though to a lesser extent than among young men | Yes, more frequently than among young women              | Instant transfers               | Transaction fees<br>Inconsistent internet connectivity limits use<br>Requires digital literacy to use  |
| In-kind          | Widely used, more commonly than among young men     | Widely used, though less commonly than among young women | Flexible payment method         | Buyers may pay more when purchasing with in-kind goods than they would in cash<br>More difficult for youth to leverage in-kind goods for businesses growth |
| Informal credit  | Yes   | Yes  | None mentioned                  | May disrupt cash flow if there is a delay in repayment   |

Source: Authors' findings.

### 3.6.1.1 Cash

Cash remains the dominant payment method across all communities and youths' preferred method of conducting transactions. Virtually all respondents mentioned using cash payments, often referring to it as "cash in hand" (28/28 FGD-YW, 23/23 FGD-YM, 30/30 SSI-YW, 31/31 SSI-YM). As one young woman engaged in soybeans processing said, "When I go to buy things, I pay the amount I'm asked to pay... [with] cash." Cash is valued by everyone for its immediate accessibility and universal acceptance, demonstrating its continued importance in rural economies despite emerging alternatives, such as digital platforms. Another young woman from Sokoto explained,

*“The advantage of cash payment is that it enables you to solve your financial problems without going through any stress. Once you have money at hand you can always solve your problems without going out to look for them when there is a need.”*

At the same time, respondents raised concern about how cash may create security concerns.

Both young men and women expressed concerns that it may be lost or stolen.

### 3.6.1.2 Digital payments

Participants mentioned digital payments as a transaction modality that youth with agribusinesses rely on (5/30 SSI-YW, 23/31 SSI-YM, 1/11 CP). Digital payment platforms include those made through POS<sup>29</sup>, mobile banking apps<sup>30</sup>, and Unstructured Supplementary Service Data (USSD)<sup>31</sup>. Though not as popular as cash, digital payment adoption is growing. Mobile money transactions through POS services are most common, though mobile banking and USSD codes are gaining popularity as well. Youth explained that the adoption of these platforms accelerated during Nigeria's currency redesign period. As one young man from Sokoto explained, “When there was no cash, especially during the re-designing of currency, cash was not available, that's when I made more payment using P.O.S transfer.”

Participants also noted uneven uptake of digital payment platforms by gender, as well as across geographic locations, age groups, and religious communities. Likely for a few reasons, most digital payment users are young men. For example, young men's uptake of digital payments better aligns with their overt presence in public spaces, compared to young women who often experience constraint to their freedom of movement. It may also be difficult or inappropriate for young women to enter digital payment environments dominated by men when there are restrictions on young women's interactions with men. For instance, a young woman from Adamawa mentioned, “The truth is I don't go [to POS] myself, but I do send someone to go and do the transaction for me.” Moreover, these same factors may prevent young women from

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<sup>29</sup> Point of Sale (POS) terminals allow users to transfer money using debit cards or bank account details through agents.

<sup>30</sup> Mobile banking apps enable smartphone users to transfer funds and pay bills with internet access.

<sup>31</sup> Unstructured Supplementary Service Data (USSD) codes provide banking services through short dial codes on basic phones without internet.

becoming familiar with digital financial services and developing digital literacy. Other factors include disparities in mobile phone ownership, internet access, digital literacy, and limited input in household financial decisions. Collectively, these factors contribute to systematic barriers that keep young women from equal participation in digital financial ecosystems.

While use of digital payments is growing, particularly among young men, a lack of consistent internet access, attributable to network provision, a lack of smartphone ownership, and the cost of using these platforms, also constrains youths' use of digital payment systems. As a young woman from Sokoto noted, "The disadvantage of payment through transfer is that sometimes there may be no network, and the transaction will hang." Likewise, a young man from Yobe explained, "Internet access is not consistent, and many do not have smartphones to use mobile banking apps."

The indirect costs of using digital payment systems are also higher for youth who prefer cash in hand. For instance, to access cash from digital payments, they must travel to a bank to withdraw cash, typically incurring a cost. Youth also have the option of withdrawing cash using POS, but it requires a withdrawal fee. As one young woman from Sokoto explained, "When you receive money through [a digital] transfer, it is either you pay for transportation to go to the bank to withdraw, or you have to pay withdrawal charges to the POS."

### *3.6.1.3 In-kind*

In-kind payments serve as an important alternative to cash transactions in many communities, especially for young women (17/30 SSI-YW, 13/31 SSI-YM). In-kind payments include bartering, agricultural commodities, goods such as clothing, and labor exchanges. Young women in an FGD from Sokoto noted that they are typically offered in-kind payments when their customers do not have cash. As one of them explained, "Some will come to buy things from you, when you are expecting cash, they will bring beans, millet or sorghum. And she will tell you to take it in place of your cash." Young women typically accept in-kind payment more than young men. For instance, young women often receive payments in the form processed

crops or crop residues, which young women may then process further. A young woman from an FGD in Sokoto explained, “When they give you the *awara* to make for them, after the sieving it, they pay you with the chaff and you give the person her *awara*.” Another participant in the same FGD added that “The chaff given to you, you can still process it and make *dambu* from it.”

Youths’ acceptance of in-kind payments offers flexibility that helps maintain economic activity when cash is scarce, though not without its downsides—for customers and youth entrepreneurs, especially young women. For instance, customers may effectively end up paying more. As a young woman FGD participant in Sokoto observed, “Anyone using either wrappers<sup>32</sup> or grains for payment is always at a loss, because he is paying much more than what he would have paid if he's using money.” Another young woman from the same FGD noted in-kind payments may not align with the youth entrepreneurs’ needs. As they shared, “I have already made budget on things I want to buy, and you pay me using wrapper. I won't be happy with such kind of payment.” Young women may be especially disadvantaged when their customers use in-kind payments, as young women entrepreneurs have less access to capital relative to young men, and their tight business margins may not be able to absorb the shortfall of cash.

#### 3.6.1.4 Informal credit

Credit arrangements form a critical part of the financial ecosystem in which youth operate. And most participants believe that credit helps bridge liquidity gaps (28/28 FGD-YW, 23/23 FGD-YM, 30/30 SSI-YW, 31/31 SSI-YM, 10/18 KIIs). As a young man from Sokoto explained in his interview, “When someone cannot pay immediately, it could be because of an issue, people are suffering so much these days, so if someone cannot pay immediately, I give them time to pay when they have the money.” While the trust-based financial relationships between customers are important for maintaining economic activity in resource-constrained environments, delayed or even non-payment causes issues for youth entrepreneurs (29/30 SSI-

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<sup>32</sup> A wrapper, *lappa*, or *pagne* is a colorful garment widely worn in West Africa by both men and women

YW, 27/31 SSI-YM). Youth complained of disrupted cash flows, which threatens their business sustainability by limiting their ability to restock their inventory or pay their suppliers. Despite these challenges, the economic realities of their communities often leave youth little choice but to continue extending credit.

### 3.6.2 Savings

Both young women and young men strive to save and are motivated to save for different reasons. Young men tend to view saving as a strategic way to invest in tangible assets that can either generate future profit or serve as a form of economic security, while young women save to meet domestic needs, prepare for emergencies, and support their small businesses.

Regardless of what they are saving for, or their preferred methods of saving, most youth save using multiple methods. For instance, one woman noted she uses a few savings methods, including “Piggy bank (*asusu*), group contribution (*adashe*), [and] buying grains and livestock for later sales.” A common motive for saving through multiple means, as well as using informal approaches, was youths’ desire for immediate liquidity in emergencies (7/28 FGD-YW, 1/23 FGD-YM, 2/30 SSI-YW, 3/31 SSI-YM). This desire highlights that accessibility of funds is an important way that youth ensure their financial resilience. *Table 11* presents the gender differences in how youth use the principal savings strategies mentioned in this study.

**Table 11:** Comparison of how youth use different savings strategies in northern Nigeria by gender

| Method                | Used by young women                           | Used by young men                        | Pros                                       | Cons  |
|-----------------------|---|--|--|---|
| Bank savings accounts | Yes, though not as frequently as by young men | Yes, more frequently than by young women | Safe, private                              | Few banks in youths’ communities<br>Use requires some degree of financial literacy young women may not have |
| Savings boxes         | Widely used                                   | Widely used                              | Easily accessible                          | Stolen<br>Impulsive spending  |
| Collective savings    | Widely used, more often than by young men     | Used often, though not as                | Access relatively large amounts of capital | Poor management<br>Untrustworthy group members  |

frequently as by  
young women

|        |  |  |   |  |
|--------|--|--|---|--|
| Assets | Rarely used,<br>even less<br>frequently than<br>by young men | Rarely used,<br>though more<br>frequently than by<br>young women | Costly initial<br>investments<br>required | Assets do not<br>appreciate<br>Livestock investments<br>may fall sick or die |
|--------|--|--|---|--|

Source: Authors' findings.

### 3.6.2.1 *Bank savings accounts*

While not universally adopted, bank savings accounts via traditional brick-and-mortar banks, as well as through mobile services, were considered a safe and more secure method by those who have access, most commonly young men (6/30 SSI-YW, 20/31 SSI-YM). As a young man from Kano mentioned, "I purposely opened bank accounts for my saving. Whenever I want to save money, I transfer it to my accounts. The key advantage to owning a bank account was security, with a respondent in Borno noting, "It is safe. If it is in your hands, you will easily spend it." Others elaborated on where this sense of safety comes from, stating that the opinions of trusted friends and/or family members inspired them to save in a bank. A young man mentioned, "I heard about bank saving through my friends and customers and those that do same business." Similarly, another young man stated, "I heard about the MoMo wallet from a family member, because he is an agent of MTN."

A young woman from Yobe noted one advantage of using a bank savings account is that no one knows when she makes a withdrawal; in her words, "When I open an account and I save my money with the bank, anytime I need my money, I will just use my card to withdraw it without letting someone know that I have such amount of money." Moreover, she recalled learning in school that "saving at home is not safe; the only safer way of saving is in a bank account." However, some young women reported saving through their husband's accounts due to perceived security (and a lack of other options available to them), revealing a telling dimension of gendered resource control in which women may not be able to control their savings in all cases.

While not all youth have a bank account, many expressed a desire to have one in the future (29/30 SSI-YW, 17/31 SSI-YM). In Adamawa, a young man stated, “We would love to have bank accounts so that we will be given ATM cards too,” demonstrating a desire for access to other financial services. Young women were generally less likely to have a bank savings account but were more likely to express strong intentions to open one. A young woman from Sokoto initially dismissed the idea but admitted, “I once came up with the idea of opening a bank account, because some that buy caps from me... it takes them time before payment.”

Lack of banking infrastructure (such as commercial banks, microfinance institutions; 19/30 SSI-YW, 31/31 SSI-YM), lack of financial literacy (2/4-KII with financial service providers), and religious values<sup>33</sup> (2/4-KII financial service providers) may constrain these youth from opening the bank accounts they desire. As for banking infrastructure, a young man from Adamawa mentioned, a “lack of banks in our community and sometimes network problem while using POS.” Young women may be especially burdened by a lack of infrastructure, as they may not be able to travel as far, due to gender norms and monetary costs.

In addition, limited financial and business literacy—especially among women—restricts the effective use of bank savings. A financial service provider in Yobe mentioned financial literacy as an issue that is a challenge for women “You actually find that some people cannot read, and that you want to do business... There is (low) financial literacy... it becomes a challenge, and it is more so for the women than for the men.” Moreover, applying for a bank account may be confusing and cumbersome to some youth; as a young man from Borno noted logistical and financial challenges: “Filling forms and other processes before accessing your money in bank takes time... Bank charges [are also a problem].”

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<sup>33</sup> While Islamic banking institutions exist in the study areas, there are not enough of them to meet the demand from the Muslim-majority communities in which they operate.

### 3.6.2.2 *Savings boxes*

The *asusu*, or saving box, was as a common method of saving money (17/30 SSI-YW, 13/31 SSI-YM) among youth. The *asusu* is an informal savings method where individuals contribute small amounts of money to a saving box, which is typically kept at home. One of the key advantages of this method is accessibility, as it can be used by those who do not have access to formal banking services (such as young women) or who only have small amounts of money to save. As noted in an FGD of young women from Adamawa, “We save in *asusu*, keep inside tin, the money is not much to keep in the bank.” However, *asusu* has the risk of theft or impulsive spending. In an FGD in Borno, a young woman participant shared, “I don’t keep my money in a saving box (*asusu*), because I am not that patient. I can easily break it open and use the money.” While the proximity of *asusu* funds may make them too easy to spend, it is often the case that immediate funds are needed for necessities. Additionally, this method of savings offers no interest.

### 3.6.2.3 *Collective savings*

Collective savings schemes serve as critical financial tools for youth. Overall, 39/61 SSI participants (28/30 SSI-YW, 11/31 SSI-YM) shared that they use collective savings schemes. People indicated they may join group savings schemes after seeing others use the same method; a young woman described joining a cooperative upon returning from travel and observing its operation in her community. Such experiences underscore the significance of social learning and peer influence in financial decision-making.

Young women tend to rely on this savings strategy for different reasons than young men. Women tend to join collective savings schemes primarily to support their families and meet basic needs. A young woman from Sokoto noted “we keep contributing until when it is fasting month then the treasury will be opened, and everyone will be given what they contributed to enable them prepare for *sallah*.” On the other hand, young men use it mostly to save for their businesses. A young man from Adamawa mentioned: “As youth, we come together and started

doing *adashe*. With this *adashe* we support each other, whoever wants to start a business then we will give him from the money.” Another respondent explained “I can contribute little and get huge amount to use as capital,” though he also warned that “Some members... may stop contributing or refuse to contribute when it is their turn.”

#### 3.6.2.4 *Assets*

Asset accumulations such as livestock, land, or grain, are often pursued as a savings method for their potential to yield profit, rather than simply for storage (1/30 SSI-YW, 7/31 SSI-YM). For youth, the advantage of this method is that such assets appreciate in value and can be sold at a profit. As a young man from an FGD in Borno noted, “If you buy it and keep it, if you are lucky before you sell it, it will add value and you will sell it, with high profit.” This strategy shows youths’ perception that assets may provide returns, particularly in the case of livestock and agricultural products. However, this method is not without risks; two young men from different FDGs in Sokoto noted as such. Assets like animals can die, or land/property values can depreciate. A respondent in Yobe warned, “If it is an animal, it can die or if it is property, it can lose its value.” Additionally, some young men felt that buying assets as a means of savings helped them avoid the temptation to spend their money impulsively. As a young man from Kano put it, “You cannot keep raw cash without spending it. But if [you] buy grains, you can sell them when you need money. Your money is safe.”

#### 3.6.2.5 *Alternative methods*

In addition to the aforementioned savings methods, youth may rely on alternative methods, including saving via digital platforms or entrusting their money to a family member or close friend. As for digital platforms, for instance, a young male in Borno saves with a POS operator because: “If he keeps it for me, no charges will apply.” This informal relationship circumvents bank fees and provides daily liquidity. Another young man in Borno uses an MTN

MoMo wallet<sup>34</sup>, which he learned about from a relative: “It is safe and secured... The only disadvantage is network failure.”

Seven young women (7/30 SSI-YW) and three young men (3/31 SSI-YM) trust friends or family members with their savings. In Borno, a respondent mentioned, “You can give it to a senior colleague or friend that is engaged in business.” A young woman in Adamawa saves via her mother’s account and at home, citing “Quick access to the money... especially in terms of urgent use.” This method relies heavily on social networks and trust, which can be both an advantage (in terms of mutual support) and a risk (if trust is broken). This saving scheme works especially for women managing informal businesses or household needs. Women’s savings behaviors appear to be shaped more by flexibility, social obligations, and care responsibilities than by financial strategy alone. As one woman noted, “I give the money to my father to add and buy some things”, highlighting the role of intra-household dynamics in young women’s approaches to savings.

### **3.6.3 Loans**

#### *3.6.3.1 Gendered motivations to borrow*

While both men and women consistently acknowledge capital as the most crucial prerequisite for economic participation, their gendered pathways to acquiring and utilizing borrowed funds reflect distinct differences in access, responsibility, and risk tolerance. Men’s motivations tend to be more focused on business growth, market integration, and leveraging seasonal opportunities, often with a higher acceptance of entrepreneurial risk. Conversely, women’s motivations are more centered on immediate economic necessity, household survival strategies, and careful risk mitigation, frequently facilitated by informal social networks due to limited access to formal financial systems. The dynamics underlying young men’s and young women’s motivations to borrow are elaborated below.

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<sup>34</sup> MTN MoMo (Mobile Money) is a mobile money service offered by MTN, a telecommunications company. It allows users to store, send, and receive money, as well as make payments and other transactions using their mobile phones. It's essentially a digital wallet linked to a mobile phone number, providing a convenient and accessible way to manage finances without needing a traditional bank account.

The primary motivation for men is securing start-up capital for business ventures, especially in farming and trading activities (6/31 SSI-YM). As one male respondent in Kano noted, “In most cases, young men borrow money to farm. After farming, they sell the crops and return the money to the lenders. The little that is left is what they use throughout the year.” Many emphasized that without borrowed money, they wouldn’t have been able to begin operations, such as buying initial stock like tomatoes, baskets, bowls, or animals for resale.

Beyond initiation, young men see borrowing as a strategic tool for scaling agricultural enterprises, enabling men to buy in larger quantities or transport goods to more profitable markets. They often reinvest profits from initial borrowing cycles to foster business growth. Young men also leverage borrowing to exploit seasonal opportunities, like purchasing animals or grains during the rainy season for profitable resale in the dry season, and to bridge temporary capital gaps when savings from previous farming cycles are insufficient for new business needs. While focused on growth, some young men also borrow to fulfill ongoing family responsibilities, especially when profit margins are thin due to lender profit-sharing arrangements. A male respondent from Kano highlighted this, stating, “Those into marketing also borrow money to buy because they don’t have the capital. The lender expects profit sharing, so the profit is not enough after fulfilling family responsibilities.”

Young men’s approach to borrowing often reflects a higher tolerance for entrepreneurial risk and a focus on larger returns. Notably, four men emphasized the importance of mentorship and training as complements to financial capital, suggesting an aspiration for scalability and market integration beyond just acquiring funds (4/31 SSI-YM). As one young man from Yobe stated, “Before you start this business, you have to meet someone already in the business to guide you... if your capital is small, he will advise you on what to buy first.”

Women’s motivations to borrow money are more intricately linked with close family and community networks, driven by immediate economic necessity and a desire to build sustainable household livelihoods. A prevalent motivation is access to capital in the absence of personal

savings. Five young women explicitly mentioned borrowing from relatives when personal capital was unavailable (5/30 SSI-YW). In other words, they rely on informal borrowing networks, often as a means of overcoming financial exclusion due to limited access to formal credit systems. A young woman from Yobe explained,

*“When someone does not have money, he can go to his family or neighbors to borrow. For instance, when I don’t have money, I borrow from my aunt and after I have started and made sales, I remove the capital and return it and then continue the business with the profit.”*

While their ventures typically begin on a smaller scale, women also utilize borrowed funds for microenterprise expansion, allowing them to increase trading volume or diversify products, such as shifting from selling small quantities to stocking more varied items like pepper, groundnut, or millet. A common pattern is the reinvestment from initial sales, where borrowed funds are repaid immediately after early sales, with profits then reinvested. One young woman in Adamawa noted, “I always end up looking for another money for compensating the person that I collected the product from, because there is nothing like gaining in this my business.” This cycle points to a low-margin, typical of many female-led microenterprises, highlighting a cautious but resourceful approach to borrowing and business expansion, and the need for financing structures that account for slim margins. Furthermore, in some cases, women are motivated to borrow when linked with training and mentorship opportunities, such as capacity-building programs in marketing and processing. Women generally express greater concern over risk, particularly the fear of losing harvested produce if market conditions are unfavorable, which often leads to cautious borrowing in smaller amounts (30,000 naira- 50,000 naira) compared to men (50,000 naira – 500,000 naira). Their borrowing strategies are deeply rooted in pragmatic household economics and social reciprocity.

#### **3.6.4 Primary borrowing mechanisms among young men and young women**

The findings from the SSIs and FGDs reveal four primary borrowing mechanisms among young men and young women and include formal institutional credit from banks, informal family

and friend loans, in-kind (commodity) credit, and grants and project support. Each mechanism carries distinct benefits and drawbacks, shaping access and repayment dynamics. *Table 12* presents the different borrowing mechanisms youth may use, by gender.

**Table 12:** Comparison of how youth use different borrowing mechanisms in northern Nigeria by gender

| Method                           | Used by young women                         | Used by young men                          | Pros   | Cons   |
|----------------------------------|---|--|--|--|
| Bank loans                       | Rarely, even less frequently than young men | Rarely, though more often than young women | Access large amounts of capital                                  | Located far from youths' homes<br>Incompatible with Islamic banking principles<br>Age discrimination<br>Gender discrimination                      |
| Informal family and friend loans | Widely used                                 | Widely used                                | Flexible repayment<br>Minimal social pressure<br>Confidentiality | Potential to strain important relationships<br>Family and friends may not be able to provide the amount requested                                  |
| In-kind (commodity) credit       | Widely used                                 | Rarely used                                | Suits agricultural cycles  | Possible failure to pay due to yield shortfalls<br>Subject to market fluctuations<br>Limited scalability<br>Requires collateral youth may not have |
| Grants and project support       | Not used                                    | Rarely                                     | Interest free<br>Packaged with trainings                         | Limited to donor interests<br>Limited availability of grants   |

Source: Authors' findings.

#### 3.6.4.1 Bank loans

Bank loans and microfinance schemes were identified as a way youth access credit, though primarily by male respondents and civil servants. While formal credit offers structured repayment, confidentiality, and the potential for larger sums, there are numerous challenges youth face in accessing bank loans. These challenges include high collateral requirements and high interest, distance between youths' homes and bank locations, security concerns, gender

norms that deem it unacceptable for young women to use formal banking institutions, and perceptions that youth are not trustworthy borrowers on the part of banking institutions.

For instance, many youth, both young women and young men, lack title deeds or assets acceptable to banks, underscoring the exclusionary nature of formal finance. A young man from Yobe mentioned: “Most of the young people don’t have the documents required, and even fewer can provide collateral for loans.”

Secondly, geographic barriers compound youth access challenges to formal institutions. Many communities are located far from banking institutions, increasing transaction costs and complexity. As a young woman in Yobe explained, “If we can have a bank here, it will be good... But now, you have to use transport fares to go and send the money.” Young women may experience this constrain more intensely, as it is compounded by cultural restrictions requiring permission or male accompaniment to visit a bank, further limiting their access. As a young woman shared, “Even if I want to go to the bank, I must wait for my husband to take me or give me permission.” These mobility constraints, rooted in concerns about women's reputations when interacting in public spaces, significantly restrict their participation in both agricultural and non-agricultural value chains. Security challenges in some regions further restrict financial institution expansion, with institutions citing safety concerns as barriers to service provision.

Cultural barriers particularly affect young women, who face stigma, lower confidence, and fear of debt repercussions. “Young women say, 'What if I can't pay back?' They are scared of getting in trouble.” Even during outreach efforts, “boys come more. Girls often say they are shy or not allowed by family.” These constraints reflect broader gender norms that discourage women's public engagement and limit their economic participation.

Another critical barrier to youth participation in formal financial systems relates to the incompatibility of conventional loan products with Islamic banking principles. In northern Nigeria, the application of interest in loan disbursement and repayment processes is considered haram (forbidden), which discourages many potential borrowers from engaging with formal financial

institutions. As one NGO program staff in Yobe explained: “The challenges we are having are based on the Islamic banking policy... the term interest is applied and is a kind of Haram... What we did was to apply Sharia compliance, where each {Village Savings and Loan Association; VSLA} member can collect three times what he or she saved.”

In addition, financial institutions often view youth and small-scale farmers as high-risk borrowers due to unstable income and weak credit histories, leading to their systematic exclusion and forcing reliance on informal credit systems. A respondent from Yobe noted: “A lot of the banks feel smallholder farmers are not worth investing in.” This perception creates a cycle where youth lack formal credit access precisely because they are excluded from building creditworthiness.

#### *3.6.4.2 Informal Family and Friend Loans*

Informal borrowing, or borrowing from parents, siblings, peer-to-peer, spouses, and/or neighbors, emerged as the most prevalently cited borrowing mechanism among youth (19/28 FGD-YW, 17/23 FGD-YM, 35/30 SSI-YW, 31/31 SSI-YM). Advantages include flexible repayment schedules, minimal social pressure, and confidentiality; young people can often repay at any time without rigid deadlines and preserve their reputations. Additionally, relying on one’s social network may be easier than seeking loans elsewhere. For instance, a young woman from Adamawa emphasized the ease of arranging credit within personal networks in her FGD; in her words, “Mostly, we borrow from family members. For instance, if your brother has the money, you can tell your mother to talk to him... because his mum talked to him.” However, family members may lack the resources sought exactly when needed and delayed repayment risks straining vital relationships. As young man from an FGD stated, “People may not always pay back or repay you.”

Some youths also act as informal money lenders to their peers, this usually happens between youths in the same business, and charging peers interest is the norm. While this

expands access to credit, it often results in high interest burdens and stress to repay. A young woman in Sokoto stated, “They will lend you money and you’ll pay back with interest.”

#### *3.6.4.3 In-Kind (Commodity) Credit*

There were more young women (18/30 SSI-YW, 19/28 FGD-YW) than young men (5/31-YM, 16/23 FGD-YM) who collect goods on credit to resell. These credit schemes are seasonally aligned and often operate through producer organizations and anchored by off-taker agreements or warehouse receipt systems. As one young man in Borno explained: “You give a farmer some amount of money and after harvest, he will then pay you with bags of grains... it usually takes time.” This approach bypasses cash constraints, as mentioned by a young man in an FDG in Adamawa “Some people may lend you a 100 kg bag of let’s say millet and for you to pay two bags of 100 kg bag after harvest.”

While in-kind credit bypasses cash constraints and suits agricultural cycles, it does pose significant limitations on youth. Yield shortfalls and market fluctuations create vulnerability, while unfavorable terms can trap borrowers in dependency cycles. As a young man from Kano noted, “they take yield worth the amount of money they give you.” Physical commodity handling also limits scalability and increases transaction costs. Additionally, youth farmers identified collateral requirements as major barriers to scaling in-kind credit options. Warehouse receipt systems—where stored produce serves as collateral—offer potential solutions, though a program officer noted: “We experimented with the warehouse receipt system, but Nigeria lacks a supporting bill [that is, supporting legislation].” This system could create an interlocking credit ecosystem where in-kind arrangements provide immediate access for those with limited collateral, while warehouse receipt systems can facilitate transitions to larger-scale financing as businesses grow.

#### *3.6.4.4 Grants and Project Support*

A small subset of participants cited grants linked to development projects as an emerging financing source (2/31 SSI-YM). Grants are typically interest-free and may include

training but are limited by project duration and donor priorities. The temporality of grants and competition for scarce funds restricts their impact as a long-term financing solution. In terms of project support, an opportunity for scaling emerges for young male and female producers and marketers in seasonally aligned input credit programs through producer organizations (3/18 Klls), anchored by off-taker agreements or warehouse receipt systems.

## 4 DISCUSSION AND CONCLUSION

### 4.1 Making agriculture dignified and fulfilling

In this report, we address five overarching research questions:

- How are young women and young men currently participating in sorghum, millet, soybean, groundnut, and horticultural value chains?
- How do young women and young men in Nigeria define and experience dignified and fulfilling work?
- What gender norms might limit the involvement of young women and young men in processing and marketing activities? How can these gender norms be addressed or accommodated?
- What other obstacles do young women and young men face that hinder their participation in the processing and marketing of soybean, groundnut, and horticulture? What are the facilitators to their participation?
- What types of financial services are young women and young men currently using? What obstacles do they face in accessing capital and safeguarding resources to enable their participation in AVCs?

We find that youth are both active in and systematically excluded from specific nodes of the value chains we examined, often based on gender. In production, young women are primarily limited to crops grown near the home and shorter crops that allow them to be visible while working. Young women are also limited from participating in more skilled or technical activities such as applying fertilizer or pesticides and using heavy mechanized equipment. While young men can farm, they still experience limitations in access to land and other capital investments.

Processing is seen as a woman's role, as it is done in and around the home, and young women are active in processing, often learning important skills from their mothers or other

women in their family. To some extent, young men are limited from participating in processing due to gender norms. At the same time, as mechanization and specialized equipment such as grinders become available, these are often the domains of young men who have both the specialized skill to operate and capital to acquire them. As mechanization becomes the domain of young men, however, women may be less able to earn profits from processing.

Both young women and young men engage in trading, but there are differences in both the type of activities they do and how they enter the field of trading. While young men get started through inheritance, mentorship, and family networks—and often start in apprenticeships or as paid assistants—young women often enter the field through spousal support and informal trading, and they start with home-based activities. Young men have a variety of formal credit opportunities, whereas women's opportunities are more informal, though they may receive grants. Intergenerational learning is more formalized with young men, and more trial and error for young women. Young men indicate that they primarily need farm inputs and low-interest loans to advance their careers. Young women, on the other hand, indicate they would benefit from modern processing equipment and storage facilities, suggesting they are willing to challenge gender roles that favor men's more exclusive use of such machinery. Overall, we see young men benefiting from more formal routes, such as the formal inherited line from father to son, apprenticeships, professional groups, and formal credit. Women's entrance into marketing, on the other hand, is marked by informality.

When youth define what dignified and fulfilling work means to them and express what they want from their jobs, they state they are seeking work that is profitable, is perceived positively within the community, allows them to be honorable and uphold their integrity, and gives them a sense of personal accomplishment. Notably, youth value aspects of work that extend beyond income, and their perceptions of dignified and fulfilling work are often characterized by the qualities of the working environment, such as timely payments and respect or appreciation from their customers.

In many ways, these findings overlap with the Mastercard Foundation's definition of dignified and fulfilling work. The emphasis on profitability aligns with the Foundation's definition, which notes the ability to earn a reliable income as a cornerstone of dignified and fulfilling work. While the emphasis on profitability highlights an economic component of dignified work, youth study participants did not explicitly discuss reliability of income. This is notable, as agricultural livelihoods depend on weather events and the timing of wet and dry seasons; neither the weather nor the profits are necessarily predictable. In other words, youth may not consider income reliability to be as important as profitability, as rural livelihoods are so often dependent on unreliable weather events; future research could probe this idea more explicitly to determine the tradeoffs youth perceive between reliability and profitability. At the same time, our study also identified the need to increase the reliability of agricultural livelihoods, for example through insurance or savings mechanisms, which could prove valuable. Youth also deeply value respect, positive recognition from their communities, and a sense of accomplishment, sentiments which are similar to the Mastercard Foundation's definition that dignified work may be characterized by having reputable work.

It is notable that ensuring dignified and fulfilling work will require changes on the part of employers as well as the broader community to best support youth working in agriculture. Agricultural laborers were not always paid in a timely manner and in line with the verbal agreements that were made, suggesting that it is worth exploring binding contract mechanisms, despite low literacy levels. Many young women were mocked or not paid when selling agricultural products, contributing to unreliable profits and an unpleasant work environment. Creating dignified and fulfilling work environments will require training employers and sensitizing community members.

## 4.2 Barriers and facilitators to engagement in processing and marketing

In the second set of questions, we examined the barriers and facilitators to young women's and men's engagement in processing and marketing. We first looked specifically at the barriers created and maintained by unequitable gender norms. To a significant extent, many gender norms are rooted in concerns about mixing the sexes and the reputations of young women. These norms, for example, limit young women's freedom of movement and the types of transportation they can use. These limitations severely hinder the profitability of their activities, as young women are often forced to source and sell goods through more expensive intermediaries.

The families of young women, both their husbands and families of origin, play an important role in maintaining these norms and threatening or enforcing sanctions. They uphold these norms not only due to potential reputational risks but also because time away from home could conflict with the domestic responsibilities of young women. Concerns about young women who earn too much money are common, specifically that these women will not be submissive to their husbands and that women who earn too much money will be saddled with financial responsibilities.

Despite the entrenched nature of many gender norms, some young women circumnavigate them and find a way to persist. IDPs and non-Muslim women are also able to circumvent many of these norms.

Young women and men face additional barriers. The lack of access to productive capital, including land, is a key limitation. Young women and men are both hampered by the lack of capital, concern which is greater for young women. Procuring key agricultural inputs can also be expensive, even more so for young women who typically are not expected in the spaces where such goods are traded and often cannot travel longer distances to purchase other types of

inputs. The use of middlemen in these cases often leads to higher costs and a lack of control over key decisions and resources.

However, this study also identified several important opportunities. Generally, both young women and men spoke positively of extension services and technical trainings. Opportunities exist to better meet the needs of youth by conducting stocktaking exercises to understand their specific interests. Additionally, peers and mentors are key to success among young women and men. This presents an important opportunity to strengthen indigenous knowledge systems and existing social networks, and it would be useful to pursue programs that help formalize these mentorship relationships.

Importantly, young women in marketing experience overt discrimination, lack of respect, and maltreatment while working. They compete for spaces with existing men vendors, and they face ridicule or not being paid for their goods. Creating new, safe spaces in markets for young women, potentially at a lower or subsidized rate for new or smaller-scale vendors, may be a step to resolve this problem. Community members should also be made aware of the importance of young women being able to earn money, and strategies should be employed that improve the treatment of young women in marketing.

### **4.3 Financial services**

Finally, we examined how young women and men engage in financial services and the obstacles they face to using these services. Across the study area, cash remains an important form of payment. The use of other transaction modalities (POS and digital payments) is growing, but these other modalities have associated costs. These include both transactional costs (such as service fees) and the need to travel and interact with men, who are most often the service providers, all of which may limit the ability of young women to use these services.

Furthermore, young women's and men's borrowing experiences are different. Young men are primarily motivated to borrow start-up capital for business ventures and to scale their

existing enterprises. Their loans are typically larger and reflect a higher risk tolerance.

Alternatively, young women often borrow to meet daily needs, borrowing smaller amounts, and they have a lower risk tolerance.

Study participants shared a range of potential solutions. These include VSLAs with a specific focus on young women, digitization of VSLA groups to help transition young women into formal financial systems, further development and availability of Sharia-compliant products, expansion of warehouse receipt systems (though policy changes are required for viability), and an increased number of mobile POS agents in rural areas, especially young women agents who can interact with and offer services to their peers.

#### **4.4 Limitations**

This study is not without its limitations. For instance, we relied on community leaders to facilitate participant recruitment, which may have led to the selection of “model” participants, who may speak most positively about their livelihood and programming experiences. Additionally, we acknowledge that collecting data in one language and translating it for analysis may cause bias. For instance, nuances specific to the source language may have been lost in translation.

#### **4.5 Conclusion: Highlighting potential solutions**

In this section, we elaborate on some of the most promising solutions identified in this report. First and foremost, given how gender norms limit opportunities for young women, these solutions need to be grounded in gender-sensitive approaches. These approaches can be gender accommodative (meaning they acknowledge norms and support young women by finding ways to work around existing norms), gender transformative (meaning they aim to directly engage with and transform these norms), or both.

#### ***4.5.1 Gender-responsive approaches: Development of systematized cottage industries for young women***

The development of systematized cottage industries holds considerable potential for young women, considering our findings related to constraints on productive capital, gender roles in AVCs, and time burdens. These approaches could include shared processing and packaging equipment to produce traditional products efficiently at large scale. Such approaches could be further strengthened by including training on the use and maintenance of equipment, food safety training to ensure hygienic products, business trainings, and gender-transformative approaches to help ensure that groups maintain control over the equipment and their earnings.

Across the study, participants frequently emphasized that processing is women's work. At the same time, mechanized equipment is often controlled by men (both younger and older). To an extent, this raises concerns that men could easily gain control over the equipment and profitability without transgressing gender norms. This highlights the importance of using gender-transformative approaches (as discussed in the following section) and creating sociotechnical innovation bundles. Moreover, to be truly successful, the creation of women-friendly cottage industries must be accompanied by deliberate actions aimed at strengthening market linkages. Without access to markets, these efforts will leave young women isolated from buyers and prevent them from growing their businesses, despite any benefits they accrue from trainings or gender-transformative interventions.

#### ***4.5.2 Gender-transformative approaches: Household and community dialogues***

Our findings highlight the roles of family and community members in enforcing gender norms that limit the livelihoods of young women, as well as how youth often learn to engage in different livelihoods from their parents or other older community members. Many of these norms are rooted in religious values that restrict young women's interactions with young men and aim to limit potential threats to their reputations, even when they do not interact with men. It is widely accepted that husbands hold authority over their wives. Thus, husbands are a primary source of

limitations for married young women. Among unmarried young women, parental authority remains important.

Gender-transformative approaches should first include evidence-based approaches, such as household dialogues with husbands and parents of young women to raise awareness of and ensure agreement on the importance of young women being able to earn money. These approaches should also involve engagement with a wide range of community stakeholders, including religious leaders, community elders, and market managers.

#### ***4.5.3 Strengthened mentorship systems***

Our findings highlight that strong mentorship networks help youth enter AVCs and maintain success in them. First, there is clear demand for formalized mentorship programs that can supplement existing informal networks. Multiple respondents from FGDs consistently identified “orientation by someone established in the business” and “mentorship by people already in the business” as key requirements for expanding their participation in AVCs. Second, the analysis indicates that effective mentorship programs should combine technical training with business development support. Finally, mentorship opportunities should address specific value chain segments where participation is limited for both young men and women. Frequent requests for training in processing, marketing, and input distribution suggest that targeted mentorship programs could significantly expand young women’s and men’s participation in these areas of AVCs.

#### ***4.5.4 Youth-friendly financial services***

We found that youths’ financial exclusion is a major constraint to advancing their livelihood strategies, though the nature of this exclusion varies by gender. Financial inclusion strategies should address the distinct borrowing patterns and barriers for young women and men. Since many young women participate in collective savings groups such as VSLAs, these represent significant social capital that can support broader inclusion. Strengthening VSLAs through digitalization can help participants transition into formal financial systems. Mature

groups with proven repayment records can be linked to formal institutions through tailored credit lines aligned with youth livelihood cycles. Expanding access also requires gender-sensitive financial literacy programs within social and religious networks, complemented by mobile learning in local languages to overcome women's mobility constraints. Offering Sharia-compliant, profit-sharing, and asset-based products through cooperatives will align services with religious values. For instance, warehouse receipt systems and social-capital guarantees can help include asset-poor youth. Finally, increasing and empowering mobile POS agents in rural areas can reduce transaction costs for young men and create a more comfortable experience for young women, especially when women agents serve them instead of men.

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