



# Addressing Gender Inequalities and Strengthening Small and Medium-Scale Enterprises to Improve Food and Nutrition Security

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### Key Messages

- Women's participation in Nigeria's small and medium-sized enterprises (SMEs) remains disproportionately low due to structural barriers, including limited access to finance, poor infrastructure, corruption, restrictive labour regulations, and bureaucratic hurdles.
- Women-led SMEs in the seafood and fruit sectors face limited access to resources, reduced decision-making power, and socio-cultural norms that limit enterprise performance and contributions to household food security.
- Women demonstrate greater resilience and a stronger positive impact of enterprise performance and improved household dietary diversity compared to men.
- Persistent gender disparities in leadership, resource control, and capacity-building opportunities must be urgently addressed to unlock the full potential of women-led enterprises in enhancing household food security.
- Gender-sensitive strategies that promote equitable resource access, support women's leadership, dismantle socio-cultural barriers, and strengthen women's participation in decision-making across the food SME sector should be prioritised.
- Advancing gender equity in food SMEs is a strategic pathway to sustainable enterprise growth, improving household welfare, and enhancing food and nutrition security in Nigeria.



Source: Authors: Fieldwork, 2024

## **The Two Key Gender Issues**

- Women's significant contributions to food security are underrepresented in the formal business sector due to deeply entrenched socio-cultural norms and structural barriers.
- Women are mostly confined to unpaid domestic and caregiving roles or informal business, limiting their time, resources and ability to engage in formal enterprises such as fruits and seafood ventures.

## **Introduction**

Women play a critical yet undervalued role within small and medium-scale seafood and fruit enterprises in Nigeria. The involvement of women in these enterprises is crucial, as they frequently manage both the production and the processing aspects, which are pivotal for the sustainability of these businesses and the nutrition of communities. These disparities stem from unequal access to resources, decision-making authority, and market information, which are compounded by cultural norms and institutional biases. Recent studies have shown that when women control more household resources, the outcomes include improved household nutrition and health, higher levels of education among children, and overall enhanced household resilience against economic shocks. However, while women own 42.1% of micro-enterprises, their presence declines sharply to 13.6% in small enterprises and is nearly absent in medium enterprises (WBES, 2017). Although women make up almost 70% of the agricultural labour force, they receive less than 10% of available agricultural credit and control only about 14% of registered land, limiting their ability to expand businesses and access profitable markets (Doss et. al. 2020; World Bank, 2023). A 2024 study reveals that women-led businesses in Nigeria generate 34% less revenue than male-led counterparts due to these structural challenges (Onoshakpor and Irene, 2024). This imbalance exacerbates economic inequality and hinders Nigeria's progress toward inclusive food system development and national food security.

Addressing gender disparities in the seafood and fruit sectors is not only a matter of equity but also a strategic economic intervention. Enhancing women's economic participation and leadership in these sectors can lead to more sustainable enterprises and robust local economies. Initiatives to support women's roles in agriculture have been shown to increase agricultural productivity, reduce poverty, and improve food security across communities. Therefore, empowering women in seafood and fruit enterprises is essential for improving food and nutrition security and economic stability in Nigeria. This requires targeted policies to dismantle the barriers women face and to leverage their full potential as equal partners in the agricultural development of the country.

Despite their significant contributions, women often face systemic barriers that limit their operational capacities and economic returns (Njuki et al., 2021). They often don't have

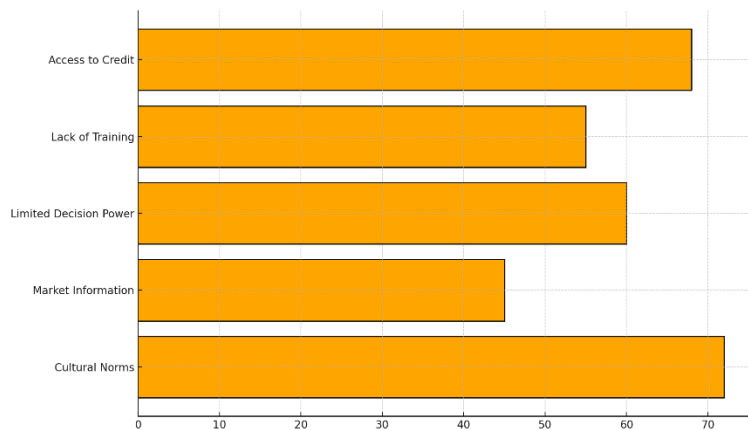


Figure 1: Systemic Barriers facing women in Seafood and fruits SMEs  
Source: Authors: Fieldwork, 2024

access to loans or credit, which makes it hard to grow their businesses. They are also less likely to receive training or new technology that could make their work more efficient. In many cases, they don't get to make key decisions — either in their businesses or at home — because of cultural and social rules that favour men. These barriers limit women's ability to earn more, improve their

families' diets, and contribute fully to the economy. If these barriers are removed and women are properly supported, their businesses could grow stronger, families would eat better, and communities would be more resilient against hunger and poverty.

This policy brief presents findings from a recent study examining the gender dynamics in Nigeria's seafood and fruit SMEs and how these dynamics influence household access to nutritious food. It aims to guide policy responses that promote gender equity and improve food and nutrition security. It examines the role of gender dynamics within small and medium-scale seafood and fruit enterprises in Nigeria and their impact on household access to nutritious foods.

## Research Approach

The findings shared in this brief are drawn from the PASHFARM project, which employed a mixed-methods approach, combining surveys of SME owners, focus group discussions, and key informant interviews across diverse regions in Nigeria. The data focused on enterprise performance, gender roles, household nutrition indicators, and institutional factors affecting women's participation (Opata et. al. 2025). This inclusive approach enabled the research team to capture both statistical trends and lived experiences.

## Key Findings and Policy Implications

### 1. Gender Disparities in Access to Resources and Decision-Making

Women running seafood and fruit enterprises often face unequal access to loans, training, or decision-making authority compared to men. These gaps constrain business growth and limit their contribution to household food security.

**Policy Implication:** Government and financial institutions should implement targeted credit schemes and capacity-building programs for women in the food sector to ensure equitable access to resources and opportunities for enterprise growth.

## *2. Women-Led Enterprises Improve Household Nutrition*

Households with women-led food businesses tend to have more diverse and nutritious diets, as women typically reinvest their income in food, healthcare, and children's well-being. Supporting women's businesses directly benefits family nutrition and health.

**Policy Implication:** Supporting women entrepreneurs in the food sector is not just good for business — it is also a smart nutrition policy. Ministries of agriculture, health, and women's affairs should collaborate on programs that link women's enterprise development to nutrition goals.

## *3. Cultural and Institutional Barriers Hold Women Back*

Entrenched social norms — such as expectations that men lead and women follow — along with restrictive laws, limit women's participation in markets or access to property. These barriers reduce women's earning potential and weaken household food security.

**Policy Implication:** Policymakers must reform market regulations and land ownership laws to eliminate discriminatory provisions, while supporting awareness campaigns that challenge harmful gender norms and promote women's leadership in agribusiness.

### **Implementation Considerations**

- **Stakeholder Engagement:** Collaborate with government agencies, NGOs, private sector actors and community leaders to build broad-based support for gender equity initiatives in the food SME sector
- **Monitoring and Evaluation:** Develop clear indicators and regular assessment schedules to track the impact of policies on gender equity, enterprise performance and household food security.
- **Role of Government:** Federal and state governments should implement policies that promote financial inclusion, gender-responsive infrastructure, and regulatory reforms to create an enabling environment for women in food SMEs.
- **Private Sector Engagement:** Financial institutions and private sector actors should offer tailored financial products, investment opportunities, and mentorship programs to support women entrepreneurs.
- **International Partnerships:** Collaborate with international organisations and development partners to access funding, technical assistance, and capacity-building initiatives.
- **Capacity Building:** Establish training programs on business development, digital literacy, and value chain integration to strengthen women's participation and performance in food SMEs.
- **Monitoring and Evaluation:** Establish clear indicators and periodic assessments to track the effectiveness of interventions and guide policy adjustments.
- **Overcoming Challenges:** Tackle political resistance, institutional inefficiencies, and cultural biases through awareness campaigns, stakeholder dialogues, and targeted policy advocacy to ensure successful implementation.
- **Women-focused Financial Institutions:** Establish a dedicated women's bank or financial programs to provide easier access to loans and credit for starting small and medium-scale food businesses.

## Conclusion

Addressing gender disparities in small and medium enterprises is essential for strengthening food and nutrition security in Nigeria. Integrating gender perspectives into agricultural and market policies is critical for sustainable economic growth. Empowering women in the food SME sector is both an economic and social imperative: removing structural barriers will unlock the full potential of female entrepreneurs, boosting productivity, creating jobs and enhancing household food security. Policymakers should prioritise targeted financial inclusion initiatives, invest in gender-responsive infrastructure, and streamline business regulations to foster a more inclusive and enabling business environment for women-led enterprises.

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