



**MAPPING AND CAPACITY
ASSESSMENT OF WOMEN
OWNED BUSINESSES IN
LAGOS AND KADUNA STATES**

Executive Summary

This report provides an all-encompassing overview of the challenges that confront women-owned businesses (WOBs) across various sectoral domains. In a gender-responsive context, women-owned businesses are defined, emphasizing the critical role of women's ownership and participation in the business sector. The study delves into the burgeoning presence of WOBs in Lagos and Kaduna, elucidating the data collection methodologies employed.

A focus on capacity gaps and operational obstacles confronted by WOBs takes centre stage, coupled with an exploration of their symbiotic relationship with the Nigerian economy.

A pivotal discovery underscores the prevalence of women's businesses within the informal sector, driven primarily by necessity and challenges competing within the formal realm. These challenges span limited capacity, financial constraints, and the tumultuous economic climate.

The report employs visually intuitive data presentations, employing tailored criteria to assess the preparedness of women-owned businesses for venturing into public procurement and the corporate domain.

Incorporating insights from targeted focus group discussions and comprehensive capacity assessments conducted in Kaduna and Lagos states, the report unearths specific hurdles faced by WOBs in their entrepreneurial pursuits. This in-depth analysis yields actionable recommendations, aimed at surmounting the identified challenges. The focal objective of these recommendations is to bridge the gender gap, fostering heightened participation of women in public procurement endeavours.

By synthesizing a comprehensive understanding of the obstacles faced by women-owned businesses and providing actionable strategies for transformation, this report seeks to stimulate a gender-equitable entrepreneurial landscape in Nigeria.

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Acronyms

UN Women	United Nations Women
PPDC	Public and Private Development Centre
SME	Small and Medium Enterprises
WOB	Women-Owned Business
ODK	Open Data Kobo Tool Kit
KADPPA	Kaduna State Public Procurement Authority
SMEDAN	Small and Medium Development Agency of Nigeria
SSCE	Senior Secondary Certificate Examination
PPA	Public Procurement Agency
GDP	Gross Domestic Product
WSME	Women Small and Medium Enterprise
PP	Public Procurement

About Public and Private Development Centre

The Public and Private Development Centre (PPDC) is a Nigeria Citizens' sector organization formerly called Public and Private Rights Watch (PPRW) PPDC was established in 2001 and for the past two decades, PPDC's impact on transparency and accountability has been profound, empowering citizens with the knowledge and tools to hold government entities accountable. Through groundbreaking initiatives, PPDC has fostered a culture of open data, citizen engagement, and participatory governance. Its major activities are in the area of digital governance, public finance analysis and advocacy, corruption prevention and monitoring, and promotion of popular participation in governance and development.

PPDC seeks to assist and empower citizens to understand the public space and participate in governance and development in a way that prevents corruption and improves service delivery. It achieves this through several programs such as Procurement Governance, Homevida, Digital Governance, Rights, Inclusion, and the Economy and Access To Justice. PPDC continues to develop and deploy several tools and initiatives to promote and improve citizens' participation in governance

The Public and Private Development Centre (PPDC) is a registered social enterprise organization, with a core mission of promoting citizens' participation in governance through open partnerships and contracting, particularly, public procurement processes. PPDC is a company limited by guarantee and engages in activities including advisories, program implementation and social entrepreneurship

PPDC recognises that women's economic empowerment is very important as it contributes to national economic growth and enhances the achievement of internationally agreed-upon goals and development commitments according to UN Women. Economically empowered women contribute highly to an improved quality of life for men, women, families and communities. Sub-Saharan Africa already boasts of the World's highest rate of women entrepreneurs, at 27% according to the United Nations.

Introduction

In recent years, there has been a growing recognition that the traditional view of entrepreneurship as a male-dominated field is not only outdated but also an impediment to women's economic empowerment. The idea that women are less capable or less interested in running their own businesses has been debunked time and time again, yet the perception persists. This is particularly true when it comes to overtime entrepreneurship, where the demands of running a business can often conflict with other responsibilities, such as caring for children or elderly relatives.

However, the history of women-led businesses in Nigeria is a testament to the resilience, innovation, and determination of women in the face of socio-economic challenges. Spanning decades, Nigerian women have played a pivotal role in shaping the business landscape, driving economic growth, and promoting gender equality.

The origins of women's participation in business activities in Nigeria can be traced back to pre-colonial times when women were active in trading and agricultural activities in an era when men led the direction of businesses. However, it was during the colonial era that their roles began to change significantly¹. With the introduction of cash crops and increased trade, women continued to participate actively in various sectors, albeit often underrepresented and overlooked².

The post-independence period marked a pivotal juncture for women-led businesses in Nigeria. Women started to break traditional moulds and ventured into diverse sectors such as retail, manufacturing, fashion, and services. It was also evident with the establishment of associations like the National Association of Women Entrepreneurs (NAWE) in 1985 which provided a platform for networking and advocacy tailored towards women-owned businesses³.

These businesses have become significant contributors to employment generation in Nigeria. According to the Nigerian Bureau of Statistics, over the last decade, women-led small and medium-sized enterprises (SMEs) cover over 40% of the total SME population in the country and have consistently employed a substantial portion of the workforce, thus playing a pivotal role in reducing unemployment rates in the country and empowering other women⁴.

The impact of women-led businesses on Nigeria's Gross Domestic Product (GDP) has been recognized as notable and significant. Women-owned businesses are estimated to contribute over 10% to Nigeria's GDP and are a growing share of all enterprises in the country. Studies indicate that up to 41% of formal firms in Nigeria report women ownership participation⁵. Public procurement represents an attractive market for women entrepreneurs since it accounts for 15% to 30% of GDP and creates market opportunities that have long been recognized as an engine for growth for small and medium enterprises.

Women-led businesses have brought innovative products and services to the market, diversifying Nigeria's economic landscape. From technology startups to sustainable fashion brands, women entrepreneurs have demonstrated their ability to drive innovation in a male-dominated space. These businesses also play a crucial role in poverty alleviation by empowering other women economically and socially. The empowerment of women translates to improved family well-being and education, contributing to long-term economic growth.

¹ Falola, T. O. (2023, March 6). The role of Nigerian women. Encyclopedia Britannica.

<https://www.britannica.com/topic/role-of-Nigerian-women-1360615>

² <https://www.fao.org/3/am313e/am313e00.pdf>

³ Simba, A., Kalu, E. U., Onodugo, V., Okoyeuzu, C. R., & Ogundana, O. M. (2022). Women entrepreneurs in Nigeria. *Women Entrepreneurs in Sub-Saharan Africa*, 155-172. https://doi.org/10.1007/978-3-030-98966-8_8

⁴ <https://africa.businessinsider.com/local/markets/nigerian-women-own-40-of-small-businesses-according-to-nbs-report/glh9dyj>

⁵ <https://www.pwc.com/ng/en/assets/pdf/impact-of-women-nigeria-economy.pdf>

While these are significant strides, women-owned businesses in Nigeria were disproportionately affected by the COVID-19 pandemic. A report by the World Bank found that women-led micro-businesses, women-led businesses in the hospitality industry, and women-led businesses in countries more severely affected by the COVID-19 shock were disproportionately hit compared with businesses led by men⁶.

Female-led businesses remain highly vulnerable following the impact of the pandemic, and they continue to receive limited support from the government⁷. They continue to face challenges such as limited access to finance, gender-based discrimination, and lack of mentorship. To this end, the World Bank is scaling up financing to support the government of Nigeria to invest in improving the livelihoods of women in Nigeria⁸. UN Women has also contributed N38 million to the Ministry of Women Affairs for COVID-19 palliatives targeted at vulnerable women⁹.

The history of women-led businesses in Nigeria is one of progress and transformation. From their humble beginnings in trading to their substantial contributions to the economy today, women entrepreneurs have left an indelible mark. As Nigeria strives for sustainable and inclusive economic growth, recognizing, supporting, and amplifying the efforts of women-led businesses will be key to achieving these goals.

Gender Responsive Procurement

Gender Responsive procurement is defined as a gender mainstreaming tool to promote gender equality through public procurement¹⁰. Using the concept of gender-responsive procurement, Women-Owned Business is defined as the “unconditional control by one or more women over both the long-term decision-making and the day-to-day management and administration of the business operations”. This implies a woman-owned business must have 51% ownership of her business.

Women-led businesses in the formal sector face challenges in participating in procurement, such as high pre-qualification costs and the inability to secure pre-financing commitments from financial institutions. Many women perceive government procurement as corrupt, time-consuming and complex, leading to disinterest in engaging with the government. Limited access to information about procurement opportunities, understanding of policies and procedures and insufficient mentoring and networking relationships among women-led businesses also contribute to their low participation in procurement.

The core achievement of gender equality hinges on empowering women economically. To make this a reality, it's crucial to enhance female representation across all industries, with a special emphasis on the business realm. While there has been noticeable progress in the inclusion of women in local business activities recently, there remains a substantial disparity between men's and women's participation in the corporate sector. Therefore, it's imperative to address this disparity and work towards its resolution. By narrowing this divide, we anticipate substantial advancements in women's autonomy, leading to a meaningful impact on the Nigerian economy.

⁶ <https://openknowledge.worldbank.org/server/api/core/bitstreams/3d46cd41-4f9a-5377-b396-bd5fdb78e2e7/content>

⁷ <https://www.thecable.ng/how-support-for-young-women-entrepreneurs-can-strengthen-nigerias-economic-position-on-global-scale/amp>

⁸ <https://www.worldbank.org/en/news/press-release/2023/06/22/nigeria-to-scale-up-womens-empowerment-for-better-economic-outcomes>

⁹ <https://nigeria.un.org/en/44881-un-women-supports-ministry-women-affairs-n38-million-covid-19-palliatives-targeted-vulnerable>

¹⁰ https://www.ungm.org/Shared/KnowledgeCenter/Pages/PT_GRP

Objective of the Mapping and Assessment of Women-Owned Businesses

The objective of this mapping exercise is to identify and document the number of women-led businesses, as well as their capacity gaps, needs, and challenges. With Lagos and Kaduna as key case studies, this report will provide insights and recommendations on programs that will be designed for capacity-building needs, resource mobilization and partnership strategies and opportunities to be leveraged towards building leadership, self-development and promotion of participation in gender-responsive procurement processes in Kaduna and Lagos States.

Recognising these challenges, this project will provide insights on;

- Mapping of the number of women-owned businesses operating in Lagos and Kaduna
- Identify the capacity gaps and challenges of women-owned business encounters in the cause of business operations.
- Provide key and actionable recommendations to tackle the challenges.

The goal is to present the facts to empower women thereby eliminating all forms of gender discrimination and promoting a gender-responsive procurement process in Lagos and Kaduna and also to develop programs and initiatives to support women-owned businesses and help them succeed in the business atmosphere in Nigeria.

Methodology

This study utilized a mixed-method approach to comprehensively map out women-owned businesses in Lagos and Kaduna State respectively. The combination of qualitative and quantitative methods enabled a thorough understanding of the current challenges and capacity gaps of women-owned businesses thus; limiting the effective participation in business and public procurement.

Recognizing that there is a tremendous growth of women-owned businesses in Lagos and Kaduna, the lack of capacity has a crippling effect on undertaking new opportunities, thus evidence shall be provided on how this can be mitigated and provide possible recommendations based on the outcome of data analysis.

To achieve this, the following measures for gathering data were utilized:

- **Online Survey:** A well-detailed and structured survey was designed to collect quantitative information. The questionnaire was tailored to identify the nature of businesses, incorporation, ownership, qualification, sources of information, financial records, production of materials, access to funding and knowledge of public procurement technical know-how. This medium enabled us to reach a large scale of women-owned businesses virtually. This survey tool was developed on the [Open Data Kobo Toolkit](#)
- **Structured Interviews:** Interviews were conducted by field enumerators, to reach businesses without online presence or operate predominantly onsite. We gathered deep insights into the experiences and specific struggles and challenges WOB encountered post-COVID-19.
- **Secondary Data:** Leveraging reports, articles and academic literature offering a wealth of knowledge to validate and provide context to our findings from the primary data gathered.
- **Focus Group Discussions:** The focus group discussions conducted identified practical and real-time issues and actionable recommendations. The participants were carefully selected based on the criteria set by the UN Women

S/N	Criteria	Details
1.	Business Ownership	The business must be a women-owned/women-led firm or <ul style="list-style-type: none">● > 51% owned by a woman/women or● > 20% owned by a woman/women:● and/or have > one woman as CEO/COO (President /Vice President);● And have >30% of the board of directors comprised of women, where a board exists.
2.	Business Location	Business must be in either Lagos or Kaduna
3.	Business Registration	Must be registered with the Corporate Affairs Commission
4.	Number of Employees	Must have at least 5 employees

5.	Record Keeping	Should be able to have some financial records and basic business documentation
6.	Business Account	Must maintain a dedicated business bank account

Research Limitations

The research revealed significant limitations affecting the study's outcomes across various dimensions. Restricted access to certain geographical areas hindered comprehensive and representative data collection due to logistical, regulatory, or security constraints, potentially leading to an incomplete understanding of the investigated phenomenon. Varying education levels among participating women compromised response quality, resulting in discrepancies in depth and clarity, posing challenges in extracting meaningful insights and potentially introducing bias. Time constraints also curtailed thorough data collection and analysis, limiting exploration of certain aspects. While not exhaustive, these limitations underscore the complexity of real-world research.

Summary of Findings

For this assessment, a total of 2975 Women-Owned Businesses (WOBs) were thoroughly analyzed. These businesses were carefully studied, including both informal and formal sectors, and taking into account registered and unregistered enterprises as well. It's important to note that this assessment focused solely on women-led businesses in Lagos and Kaduna states. The results from this comprehensive study provided insights into the complex landscape of challenges, opportunities, and trends that influence the path of women-led businesses in these states.

The Existence of a Complex Regulatory Environment

The analysis of the data yielded a substantial revelation, where a significant cohort of 1,468 women engaged in their entrepreneurial pursuits without the crucial endorsement of appropriate documentation or formal registration through the reputable Corporate Affairs Commission (CAC). This absence of formal registration serves as a formidable barricade, effectively curtailing their access to a range of essential opportunities within the business landscape. In this context, the assessment unveiled a series of challenges that underscore the gravity of this situation:

- Primarily, the process of official registration exacts a weighty financial toll, marked by prohibitively high costs that stand as a deterrent for many aspiring women entrepreneurs. This financial barrier casts a shadow over the prospect of legitimate and recognized business operations.
- Compounding the challenge is the stringent and intricate nature of the registration procedures. The labyrinthine requisites, often exacerbated by third-party interventions, engender a landscape of formidable rigidity. This complexity, in turn, translates to delayed response times, thwarting the expeditious establishment of businesses and leaving aspiring women entrepreneurs mired in bureaucratic quagmires.
- There is a glaring inadequacy in education pertaining to the diverse forms and types of business incorporation that exacerbates the quandary. The dearth of informed guidance perpetuates suboptimal decision-making during the pivotal registration phase. This lack of clarity potentially leads to missteps, depriving these women of the full spectrum of legal protections and opportunities that formal registration could bestow.

Financial Challenges in a Fluctuating Economy

The volatility of the economy has presented significant challenges for women-led enterprises. These businesses are grappling with the ever-changing market conditions and a lack of financial management skills. The unstable economic system, Naira crash, and foreign exchange crisis have forced some female-led businesses to shut down or adapt, leading to stagnation. Accessing loans is also a challenge due to gender-based discrimination, as male-owned businesses are perceived to be more profitable and sustainable.

Women entrepreneurs interviewed have demonstrated a significant knowledge gap in financial management, resulting in the mismanagement of funds and hindering the growth of their businesses. This poses a critical challenge for women-led businesses, as effective navigation of these financial challenges is essential for their success.

Deficiency in Business Management Capacity

Business and project management capacity stands as a cornerstone for the successful execution and growth of enterprises. In the context of women-led businesses in Nigeria, this capacity assumes heightened importance due to its potential to catalyze economic empowerment and gender equality. While these businesses have made considerable strides, a common impediment to their sustainability and expansion is the dearth of technical business and project management skills and certifications e.g Lack of technical skill or knowledge in supply chain management, procurement and project management

In examining the landscape of women-led businesses in the two focus states, it becomes evident that many are operating with a significant gap in these essential skills. They encompass a range of competencies like financial planning, marketing strategies, operations management, and effective leadership. However, the absence of these skills hinder critical decision-making processes, impede growth, and increase vulnerability to market fluctuations.

There's also the fact that a lack of required business qualifications and certifications can serve as a roadblock to credibility and investor confidence. Investors and financial institutions often seek a certain level of assurance and proficiency in these, which certifications and qualifications provide and without these credentials, women-led businesses may struggle to attract the necessary funding and partnerships that could propel them to higher levels of success.

The Perception of Self-Development vs. Family Responsibilities

A noteworthy finding from inquiries into the willingness of women-led businesses to undertake business-oriented courses is the perception that such endeavours could detract from their familial responsibilities. This sentiment underscores a complex interplay of societal expectations, traditional gender roles, and the realities of balancing professional aspirations with family commitments. The hesitance to invest time and energy in self-development stems from a perceived trade-off between personal growth and fulfilling familial duties.

Little Knowledge of Public Procurement Processes

A key observation of the study revealed that even though there was a high presence of educated women with businesses, a considerable proportion of said women displayed a limited understanding of the public procurement process. Surprisingly, more than 90% of respondents indicated that they had limited knowledge of the Public Procurement Act (PPA) and the wide range of procurement processes and resources available. Yet, only a small percentage of women entrepreneurs have attended procurement management courses, a circumstance that could potentially enhance their ability to secure valuable government procurement business opportunities. This dearth of knowledge in the intricacies of public procurement not only hinders their growth potential but also underscores the importance of fostering education and awareness in this critical domain.

Socio-cultural dynamics are still very existent within business operations as it concerns women

Despite significant breakthroughs in promoting women's participation in various industries, deep-rooted sociocultural influences that fuel cultural bias against women in the business environment persist. This phenomenon is particularly pronounced in traditionally male-dominated sectors, e.g. agriculture, where prevailing dispositions create significant barriers to women's entry and unjustly cast doubt on their suitability and ability to successfully carry out business.

This bias is evident when women struggle with preconceived notions that roles in these fields do not fit. For example, the general preference for men when allocating farmland is a clear example of this gender bias, which persists even when women are equally entitled and capable of accessing such opportunities. The acceptance of women as business owners also remains a prevailing issue, as a broader societal stance has not yet universally recognized and embraced the role of women in owning and operating businesses.

Sexual and Gender-Based Violence (SGBV) and Unethical Approach to Conducting Business in the Workplace

Our study has also cast a disconcerting light on a critical issue plaguing the business landscape and it is the prevalent occurrence of sexual and gender-based violence in tandem with an alarming unethical approach to conducting business. This pattern has emerged consistently in many other studies and is one that underscores the disconcerting reality faced by women in their professional pursuits, especially in male-dominated spaces.

Our findings also illuminate a deeply disturbing trend where women, as they navigate the intricacies of business operations, find themselves routinely subjected to sexual harassment and abuse. Even more alarming is the revelation that, in some cases, these acts are orchestrated explicitly to manipulate circumstances in sales and securing business deals. This unsavoury and ethically reprehensible practice finds a distressing colloquial embodiment in the maxim, **"Use what you have to get what you want."** The implications of this phenomenon are profound, eroding not only the fundamental principles of respect, dignity, and fair play but also perpetuating a culture of fear, imbalance, and disregard for ethical conduct.

Discrimination Against Persons with Disabilities (PWDs)

The insights gathered from this research demonstrate a disheartening trend that individuals with disabilities face an unjust bias that markedly diminishes their engagement in entrepreneurial endeavours. Regrettably, prevailing societal attitudes cast a shadow of inadequacy and unfitness upon these individuals, unfairly deeming them ill-suited or unqualified to partake in business-related activities. This prejudiced perception not only unjustly sidelines a significant segment of the population but also perpetuates a cycle of exclusion that denies them the opportunities and empowerment that entrepreneurship can bestow.

Deficiency in Information and Communication Technology Skills, Particularly Among Experienced Businesswomen

As the global landscape increasingly leans towards digital solutions for streamlined operations, a notable challenge emerges within the cohort of seasoned businesswomen – a lack of proficiency in Information Communication Technology (ICT) skills. As technological advancements reshape industries, bridging the digital divide becomes essential, particularly for those with a wealth of experience but limited technological acumen and to promote inclusivity as well.

Combatting Corruption and Navigating Multiple Taxation

The persistent issues of corruption and the burdensome spectre of multiple taxation stand as a challenge, demanding unwavering attention and collective resolution. Corruption, whether it manifests overtly or lurks in subtler forms, inflicts profound harm upon businesses, striking at the very heart of transparent and equitable operations. The presence of corruption creates an environment where the level playing field crumbles under the weight of unethical practices, shackling businesses, and stymying their growth potential. For women entrepreneurs, these detrimental effects can be even more pronounced, as they often grapple with additional layers of bias and discrimination. The corrosive influence of corruption not only erodes profitability and stifles innovation but also perpetuates gender disparities.

In another vein, the issue of multiple taxation compounds the challenges confronting women entrepreneurs. The complexities of navigating diverse tax obligations across various tiers of government is crippling. This web of taxes encompasses levies from local, state, and national authorities, each with its own set of rules and requirements. Consequently, the process becomes a resource-draining endeavor, sapping financial reserves and diverting precious time and energy away from the core focus of business operations. The burden of managing these multiple tax obligations not only hampers financial sustainability but also presents a significant administrative hurdle, particularly for women entrepreneurs who often juggle multiple roles. As such, multiple taxation is far from trivial; it represents a barrier to the growth and success of businesses, with women entrepreneurs often bearing a disproportionate share of the burden.

Challenges

The research findings also illuminate notable challenges between registered women-owned businesses and their unregistered counterparts. This disparity is thoughtfully encapsulated in the following table, which serves as a poignant visual representation of the challenges that resonate across both segments of the respondent group. Delving into the shared experiences and hurdles faced by these businesses, this table underscores the need for targeted interventions and holistic strategies that address the unique circumstances of both registered and unregistered women-owned enterprises.

Registered Businesses	Unregistered Businesses
<p>High Production Costs</p> <p>Registered women-owned businesses contend with soaring production costs spanning various value chains. This surge in expenses places a significant strain on their financial sustainability, limiting their competitive edge.</p>	<p>Inability to Apply for Loans</p> <p>Unregistered businesses are typically ineligible to apply for loans from formal financial institutions, limiting their access to capital for expansion and development.</p>
<p>Power Supply</p> <p>Inconsistent and unreliable power supply is a perpetual challenge for registered businesses. This lack of stable electricity not only hampers productivity but also necessitates costly alternative energy sources</p>	<p>Limited Growth/Progress</p> <p>The absence of formal registration often translates into stagnant growth, constraining the ability of unregistered businesses to scale their operations.</p>
<p>Job Discrimination:</p> <p>Discrimination in the workplace remains a formidable issue, undermining the professional growth and opportunities available to women in registered businesses.</p>	<p>Exclusion from Public Procurement:</p> <p>Unregistered businesses are generally excluded from participating in public procurement opportunities, missing out on potentially lucrative contracts.</p>
<p>Low Self-Esteem:</p> <p>Some registered women entrepreneurs struggle with low self-esteem, which can hinder their assertiveness and decision-making capabilities in a competitive business landscape in a male-dominated space</p>	<p>Bureaucratic Bottlenecks:</p> <p>The registration process for businesses can involve bureaucratic bottlenecks, leading to delays and frustration, especially for unregistered women entrepreneurs</p>

<p>Lobbying/Political Influence:</p> <p>Engaging in political lobbying and leveraging political influence is often challenging for registered women-owned businesses, limiting their access to favourable policies and government support.</p>	<p>Lack of Funding:</p> <p>Similar to registered businesses, unregistered enterprises also grapple with insufficient access to funding sources, hampering their development prospects.</p>
<p>Lack of Reinforcements:</p> <p>The absence of strong support networks and mentorship opportunities can leave registered women entrepreneurs feeling isolated and I</p>	<p>Capacity Gaps</p> <p>Lack of digital skills to utilize technological and innovative tools for business and PP Platforms.</p>
<p>Social Norms:</p> <p>Deep-rooted social norms and gender stereotypes restrict the choices and aspirations of women entrepreneurs, influencing their business decisions.</p>	
<p>Inadequate Funding:</p> <p>Securing adequate funding remains a pervasive issue for registered businesses, with limited access to loans and investment capital</p>	
<p>Corruption:</p> <p>Corruption in business transactions and interactions with government agencies can exacerbate the challenges faced by registered businesses, eroding trust and efficiency.</p>	
<p>Lack of Proper Structure:</p> <p>Many registered women-owned businesses lack well-defined structures, including a clear vision, goals, and missions, hindering their ability to chart a strategic course for growth.</p>	

Recommendations

Drawing from the insights gleaned through this comprehensive assessment, a series of targeted recommendations are put forth to cultivate an environment conducive to the flourishing and success of Women-Owned Businesses (WOBs). These recommendations stem from a deep understanding of the challenges and opportunities unearthed during the study, aligning with the overarching goal of advancing gender equity and economic empowerment. By embracing these recommendations, stakeholders can collectively pave the way for transformative change, nurturing a landscape where WOBs can not only thrive but also contribute significantly to economic growth and societal progress.

Develop streamlined guidelines aimed at simplifying the business registration procedure.

To foster a more conducive business environment that caters to the specific needs and advantages of Women-Owned Businesses (WOBs), it is essential to undertake a systematic overhaul of existing guidelines and registration procedures. The objective should be to streamline and simplify these processes, thereby rendering them more accessible and less intimidating for aspiring women entrepreneurs. This simplification serves a dual purpose:

- It makes the path to entrepreneurship more navigable, encouraging more women to take the plunge into business ownership.
- It unifies these processes, diminishing the necessity for third-party intermediaries, which, in turn, reduces both the duration and the financial burden associated with compliance.

By creating a standardised set of rules and regulations across various sectors and industries, this approach ensures a level playing field for women entrepreneurs. It eradicates the potential for bias or discrimination in the procurement process and promotes fair competition. This unification not only bolsters the confidence of women business owners but also encourages them to actively participate in procurement opportunities, ultimately contributing to economic growth and diversity. It simplifies the understanding and adherence to these policies, making it easier for WOBs to engage in government contracts and other business opportunities.

Training in public procurement, business and enterprise management

The significance of comprehensive training and awareness sessions for women in the context of entrepreneurship and public procurement cannot be emphasized enough. This holds profound potential for empowering women by equipping them with the knowledge necessary to navigate the multifaceted landscape of business and government procurement. By offering a comprehensive curriculum, they enable women to develop a well-rounded skill set, enhancing their ability to establish and sustain successful enterprises. This knowledge empowers them to make informed decisions regarding business setup, expansion, and compliance. In essence, it demystifies the often complex and intimidating process

of business registration and regulatory adherence, transforming it into a manageable and approachable endeavor.

Empowering Women with Digital Skills for Business Advancement:

With the digital age shaping business landscapes, strategies to empower women across their entrepreneurial journeys are needed. Proficiency in digital skills is crucial for aspiring, new, and seasoned businesswomen alike. Bridging the digital gap for experienced entrepreneurs becomes a strategic priority, enabling them to navigate modern platforms and optimize business processes seamlessly especially with the presence of e-procurement. This transcends technical competence; it's an investment in individual growth, unlocking potential and fostering a future-ready business ecosystem. As these women embrace digital fluency, they not only future-proof their businesses but also contribute to resilient economies, ushering in innovation, competitiveness, and sustainable growth.

Promoting Gender-Responsive Inclusion in Procurement Processes

The integration of gender considerations into procurement frameworks signifies a shift from traditional, one-size-fits-all approaches to ones that deliberately consider the unique strengths and potential of women entrepreneurs and SMEs. This involves rethinking how bidding processes are designed, from the initial drafting of requests for proposals to the evaluation criteria used to assess bids. It entails an intentional focus on creating opportunities that resonate with the distinctive qualities and capacities of women-owned businesses. For example, bid specifications can be crafted to emphasise the importance of diversity in the supply chain, encouraging the inclusion of women-owned suppliers.

Beyond the practical aspects, the integration of gender-responsive components into procurement processes represents a profound acknowledgement of the distinct contributions that women-owned businesses bring to the business ecosystem. These businesses often exhibit unique qualities such as innovation, adaptability, and a strong commitment to social responsibility. By recognizing and leveraging these attributes, procurement processes can become catalysts for fostering an environment where the talents and potential of women entrepreneurs can flourish unhindered.

Raising Awareness about the Significance of Women-Owned Businesses in the Economy

It is important to note that on the path to gender parity is the conscientious sensitization regarding the importance of Women-Owned Businesses (WOBs) to both the local community and the broader economy. This endeavour entails debunking patriarchal norms and fostering an environment where the invaluable contributions of women entrepreneurs are acknowledged and celebrated. These efforts should seek to transcend traditional mindsets, encouraging the transformative impact that WOBs wield within their communities and across the economic landscape. By illuminating the profound effects of WOBs on economic growth, job creation, and community development, it becomes a catalyst for change. It not only challenges established stereotypes but also instills a sense of collective responsibility in nurturing an environment where women's entrepreneurial endeavours can thrive, igniting a virtuous cycle of empowerment, economic progress, and societal upliftment.

Amplifying Women-Owned Businesses through Tailored Funding and Economic Resilience Training:

To empower Women-Owned Businesses (WOBs), a twofold approach is essential. Firstly, equipping women entrepreneurs with skills to navigate economic challenges is vital. Comprehensive training sessions will provide insights into managing businesses during economic downturns, enhancing their ability to steer through uncertainties. This will cultivate resilience and sustainability for WOBs.

Secondly, tailored funds dedicated to women entrepreneurs can play a pivotal role. Such funds should address the unique needs, acknowledging the challenges they face. These funds should also provide capital aligned with business WOBS goals, fostering innovation, growth, and empowerment. Integrating economic resilience training with specialized funding holds promise in nurturing a landscape where WOBS thrive, fostering economic opportunities, and creating a transformative impact on businesses and communities.

Fostering Inclusivity for Persons with Disabilities in the Entrepreneurial Landscape and Equal Opportunities :

Sensitization and advocacy efforts hold the key to dismantling the barriers that PWDs face in the entrepreneurial domain. By shedding light on the rights, capabilities, and potential of PWDs, societies can be galvanized to provide equal opportunities for them within the business ecosystem. Sensitization and awareness will dispels prejudices while fostering an inclusive ethos that celebrates diversity, spurs innovation and economic growth. Through sustained advocacy, the entrepreneurial landscape can be reshaped into a more equitable realm where the contributions of PWD are celebrated, harnessed, and integrated into the fabric of business endeavours.

Conclusion

The commendable surge in the number of women-owned businesses is a testament to the resilience and entrepreneurial spirit of women. However, it is imperative to recognize that while the quantity is increasing, there remain pivotal factors that impede the optimal efficiency of these businesses and hinder their potential for scalable growth. The findings of our study offer a candid glimpse into these challenging areas that warrant targeted attention for women entrepreneurs to realize their fullest potential within the business landscape.

There is a pressing need for tailored capacity-building programs that equip women entrepreneurs with essential skills in business and financial management. By honing these competencies, these women can navigate the intricacies of business operations with greater dexterity, enabling them to overcome challenges and seize opportunities more effectively.

Also, advocating for dismantling patriarchal norms needs to become a pivotal step in broadening ownership and access to opportunities for women. The anticipated impact of these initiatives extends beyond immediate results; it promises a substantial improvement in knowledge, thus bridging capacity gaps and catalyzing more impactful participation of women-owned businesses in both commercial and private ventures and public procurement processes as well.

Paving the Way for Inclusive Growth:

Our finding also highlights a larger call for reforms, particularly within procurement policies. Integrating gender-responsive processes within these policies is imperative to champion inclusivity. By addressing the gender-based disparities and inequities, procurement practices can become a powerful driver of change, fostering an environment where women entrepreneurs are not just participants but catalysts for transformative growth. In essence, these findings lay a solid foundation for a multipronged approach that amalgamates capacity building, advocacy, and policy reform, all directed towards creating an empowered ecosystem where women-owned businesses can thrive, and their contributions can shape a more vibrant and equitable economic future.

ANNEX I

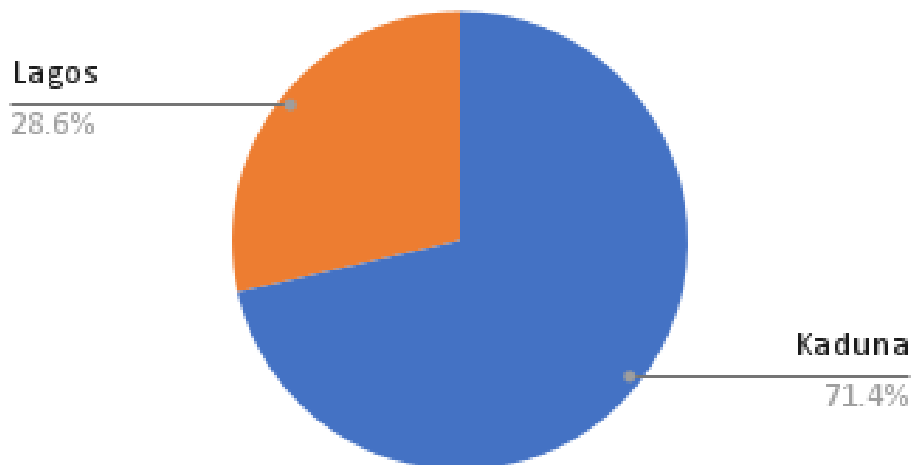
The mapping of women-owned businesses was carried out in two states, Lagos and Kaduna. A total of Total Two Thousand Nine Hundred and Seventy five (2975) Women-Owned Businesses were mapped. In Kaduna we recorded One Thousand Nine Hundred and Ninety-Nine businesses (1999) and Lagos Nine Hundred and Seventy- Six (976)

The mapping further categorized the data into various categories based on a set required criteria:

Registered Businesses per state. Over 399 women-owned businesses were recorded to have registered their business. See breakdown of respective states.

- Lagos - 113 Businesses
- Kaduna - 282 Businesses

Registered Businesses per State



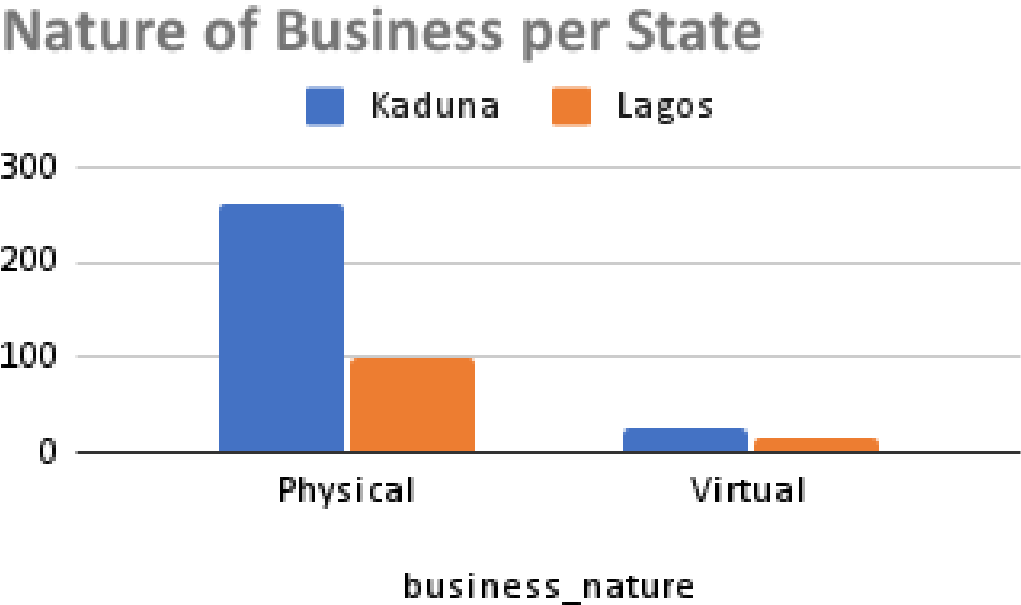
Nature of Business per State: A total number of 360 women operate their businesses in a physical or a designated location or addresses. While we recorded, 39 women owned businesses who operated virtually. See breakdown.

No of Physical Businesses per state:

- Lagos: 98 Businesses
- Kaduna: 262 Businesses

No of Virtual Businesses per state:

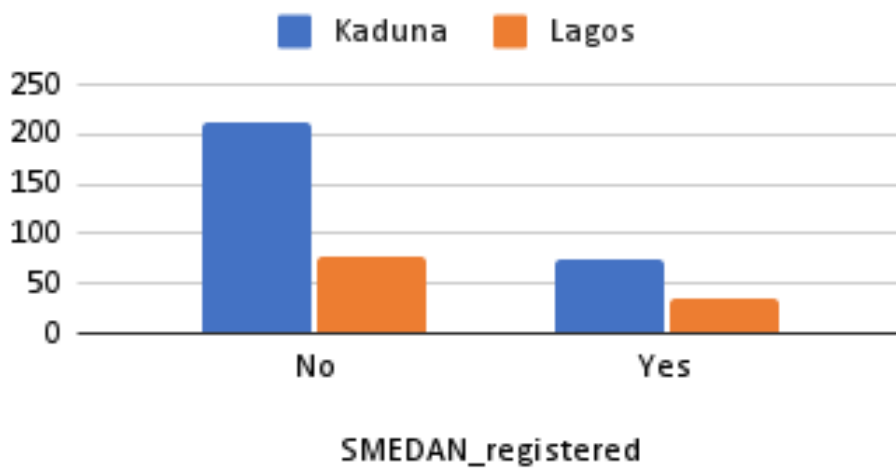
- Lagos: 24 Businesses
- Kaduna 15 Businesses



Registered with SMEDAN: In Lagos and Kaduna we recorded businesses registered with Small and Medium Enterprise Development

- Lagos: 113 Businesses
- Kaduna : 286 Businesses

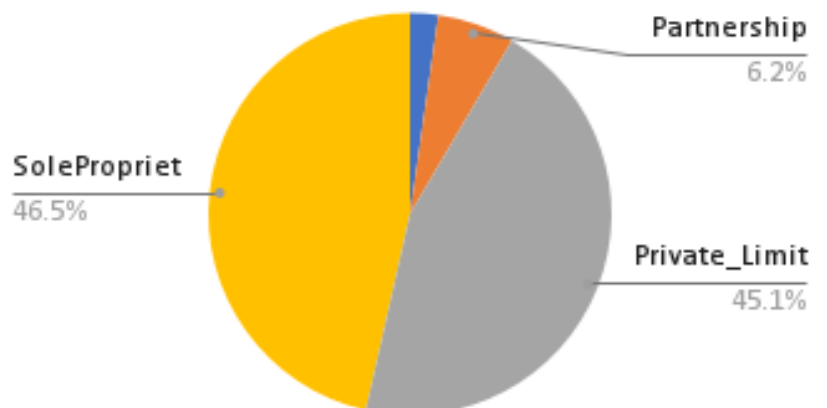
Nature of Business per State



Business Per Company Type: This shows data on the type of incorporation of businesses in both states.

- Limited by Guarantee: 8
- Partnerships: 22
- Private Limited: 160
- Sole Proprietorship: 165

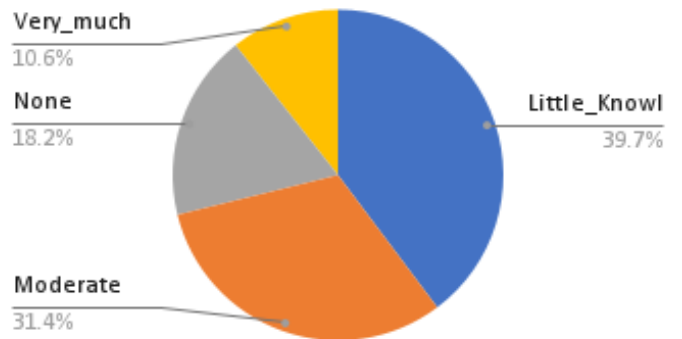
Businesses Per Company Type



Business with Knowledge in Public Procurement: This shows data on women’s knowledge of Public Procurement in both states.

- Little Knowledge: 157 Women
- Moderate : 124 Women
- None: 72 Women
- Very much : 42 Women

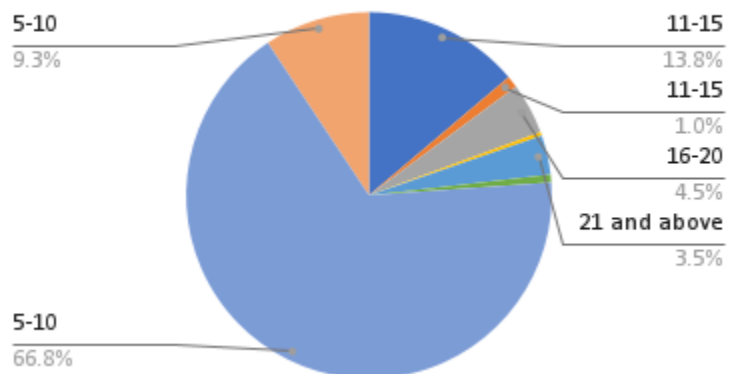
Business with Knowledge of Public



Percentage Range of No of Employees: This shows data on the number of employees from both states.

- 11- 15 employees: 40
- 11- 15 employees : 3
- 5-10 employes 159

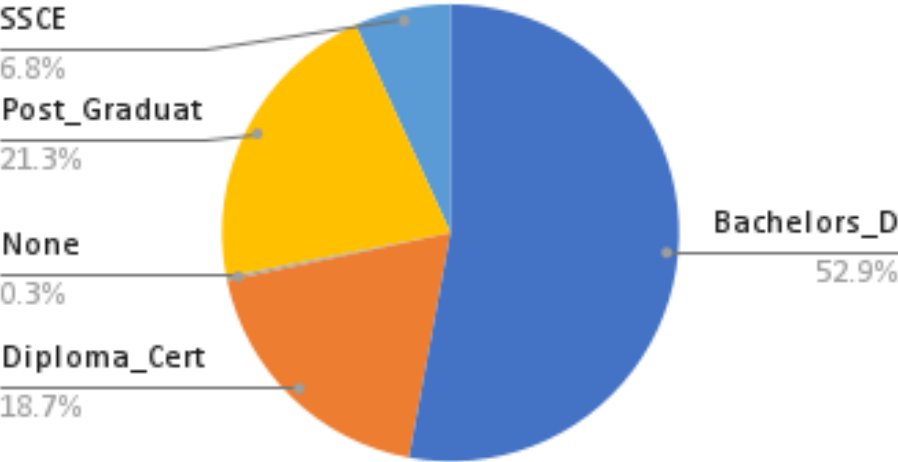
Percentage Range of Number of



Qualification of Business owners : This data shows the qualification of women owned businesses.

- Bachelor's Degree: 209 women
- Diploma Certificate : 74 women
- Post Graduate : 84 women
- SSCE : 27 women

Qualification of Business Owners



ANNEX II

Focus Group Discussion Per State

A focus group discussion was carried out in the respective states, the event was designed to identify capacity gaps and challenges women-owned businesses encounter in their businesses and actively participate in public procurement.

For ease of assessment, we divided the focus group discussion into two segments, Registered businesses and Unregistered Businesses.

Lagos State

Group 1_ Registered Businesses

S/N	Questions	Responses
1	Is your business registered with CAC - (ltd or Business name	Yes
2	Have you heard about public procurement?	30% of them have heard about it while 70% of them have not.
3	Do you understand the importance of gender-responsive public procurement?	Yes, they do, based on the presentation made earlier.
4	Are you familiar with the laws or policies on public procurement in Lagos?	10% of the women were familiar with it, 90% of them were not.
5	Do you have basic knowledge on tendering processes?	5% of them know and 95% have no idea about it.
6	Have you participated in any bidding process?	5% of them have and 95% have not.
7	What are the challenges you face in your business?	Challenges Women-Owned Businesses Face

		<ol style="list-style-type: none"> 1. The cost of production has greatly increased across all value chains. 2. Inadequate Power Supply. 3. High rate of Job Discrimination. 4. Low Self Esteem 5. Lobbying/Political Influence 6. Lack of reinforcements. 7. Social Norms. 8. Inadequate funding. 9. Economic Instability. 10. Lack of skilled manpower. 11. Policy Somersaults. 12. Inflation. 13. Gender Discrimination. 14. Sexual Harassments. 15. The Patriarchal Society 16. Lack of Proper Structure in businesses; having a defined vision/goal and mission 17. Corruption 18. Lack of awareness
8	Is your business affected by social discrimination?	<p>Yes.</p> <ol style="list-style-type: none"> 1. Sexual harassment 2. Gender discrimination
9	Is access to funds a problem for scaling your business?	Yes,
10	Do you understand the basic procurement processes?	30% of them understand it while 70% of them do not.
11	What capacity training will you require for your business to scale?	<ol style="list-style-type: none"> 1. Finance Management 2. Project management 3. HR Management 4. Business Structuring

		5. Mentorships
12	Have you taken or attended any procurement management training or workshop?	10% of them have and 90% have not.
13	Do you have any project management skills?	5% of them have Project Management skills, 95% of them do not.

Group 2_ Unregistered Businesses

S/N	Questions	Responses
1	Can you tell us about your business and the services you offer? How long have you been in business?	The businesses present ranged from fashion to media, to digital marketing, and fishery. Most of them have been in business for 1-5 years. One person recorded being in business for 30 years.
2	What motivated you to start your business, and why is it currently unregistered?	They were motivated by: <ol style="list-style-type: none"> 1. A source of income 2. Born out of passion The business is not registered because: <ol style="list-style-type: none"> 1. Lack of funds 2. Lack of awareness of knowledge of registered businesses and the need to register. 3. Unstructured business plan
3	What are the main challenges you face in running an unregistered business?	No access to funding opportunities
4	How do you think registering your business could benefit you?	Better projection in the marketplace. Access to visibility and funding opportunities
5	Have you faced any legal or administrative issues due to your business being	No.

	unregistered? If so, can you elaborate on those experiences?	
6	How does being an unregistered business owner affect your access to financial services, loans, or government assistance programs?	Ineligibility for funding opportunities.
7	Are there any specific barriers or hurdles you encounter while trying to register your business?	<ul style="list-style-type: none"> ● Registration is too expensive. ● Tedious processes involved in getting an acceptable business name. ● Bureaucratic bottlenecks
8	Do you feel that there is sufficient awareness and understanding of the registration process and its importance among women running similar businesses?	No.
9	Are there any cultural or social factors that influence the decision to keep the business unregistered? If yes, could you explain further?	No.
10	Have you faced any discrimination or bias as a woman business owner, particularly in relation to your business's registration status?	No
11	What kind of support or resources would be helpful to assist you in the registration process?	Funding support Sensitization on Business Registration Processes and the need to register.
12	How do you market and promote your business currently, and do you face any limitations in marketing due to the unregistered status?	Through social media, referrals and word of mouth.
13	Do you believe that being a registered business owner would open up new opportunities for growth and expansion? If yes, how?	Yes, it will pave ways for funding opportunities and visibility.
14	Are there any specific concerns or fears about the registration process that prevent you from taking the necessary steps?	Generally, no. However, one person spoke about increased taxation based

		on the turnout of sales.
15	Have you sought advice or assistance from any organizations or government bodies regarding the registration process? What was your experience like?	No
16	How do you manage financial record-keeping and taxation for your unregistered business?	Most of them keep records by writing them down, and few of them use Excel sheets.

Kaduna State

Group 1_Registered WOBs

S/N	Questions	Responses
1	Is your business registered with CAC - (ltd or Business name	All the women in this category have their businesses registered.
2	Have you heard about public procurement?	36 women have heard of public procurement 19 women have no idea of what public procurement
3	Do you understand the importance of gender responsive public procurement?	All 90 women understands the basic concept of gender responsive procurement
4	Are you familiar with the laws or policies on public procurement in Kaduna?	Yes. However, they requested the need for the processes to be simplified.
5	Do you have basic knowledge on tendering processes?	5 of 90 women have basic knowledge on the tendering process.
6	Have you participated in any bidding process?	5 of 90 women have participated in a bidding process.
7	What are the challenges you face in your business?	Challenges Women Owned Businesses Face <ol style="list-style-type: none"> 1. Lack of funding opportunities 2. Challenges in logistics (Dispatch Services) affecting the delivery of goods due to the current hike in fuel prices and increase in the cost of

		<p>transportation.</p> <ol style="list-style-type: none"> 3. Presence of Multiple Taxation. 4. Stringent policies on access to loans. 5. Insufficient power supply. 6. Insecurity. 7. Lack of access to infrastructure by Persons with Disability. 8. Presence of Patriarchy affecting women's control over their business. 9. Unavailability of network or poor network. 10. Lack of access to farmland due to gender discrimination and patriarchy. 11. Gender discrimination and sexual harassment. 12. Presence of social cultural norms
8	Is your business affected by social discrimination?	<p>Yes.</p> <ol style="list-style-type: none"> 1. Sexual harassment 2. Undermined because of a disability. 3. Gender inequality.
9	Is access to funds a problem for scaling your business?	<p>Yes, access to funds is a problem for scaling business due to the following reasons:</p> <ol style="list-style-type: none"> 1. Presence of high interest rate. 2. No collateral. 3. Stringent bank policies. 4. Long and tireless loan application process . 5. Bribery and extortion of officials before accessing loan. 6. Challenges and incomprehensive bank deduction of interest rates. 7. Lack of proper understanding of the terms and condition of loans. 8. Lack of digital knowledge to maximize digital opportunities.
10	Do you understand the basic procurement processes?	<p>Yes.</p>
11	What capacity training will you require for your business to scale?	<ol style="list-style-type: none"> 1. Digital skills. 2. Financial management 3. Project management 4. Supply Chain Management

		5. Procurement Management Skill
12	Have you taken or attended any procurement management training or workshop?	5 of 90 women have taken procurement management training.
13	Do you have any project management skills?	7 of 90 women have project management skills.

Group 2_ Unregistered WOBs

S/N	Questions	Responses
1	Can you tell us about your business and the services you offer? How long have you been in business?	We had Fashion designers, Fast Moving Goods suppliers, Farmers, Caterers and Book sellers. They have all been in business 1-5yrs
2	What motivated you to start your business, and why is it currently unregistered?	They were motivated by: <ol style="list-style-type: none"> 1. The need to make money. 2. To support their family 3. Passion The business is not registered because: <ol style="list-style-type: none"> 1. Lack of funds 2. Lack of knowledge on how to register their business.
3	What are the main challenges you face in running an unregistered business?	Inability to access opportunities.
4	How do you think registering your business could benefit you?	Registering our business will give us access to funding opportunities.
5	Have you faced any legal or administrative issues due to your	No.

	business being unregistered? If so, can you elaborate on those experiences?	
6	How does being an unregistered business owner affect your access to financial services, loans, or government assistance programs?	We are unable to gain access to all forms of assistance programs.
7	Are there any specific barriers or hurdles you encounter while trying to register your business?	Access to funds.
8	Do you feel that there is sufficient awareness and understanding of the registration process and its importance among women running similar businesses?	No, there is no sufficient awareness and understanding.
9	Are there any cultural or social factors that influence the decision to keep the business unregistered? If yes, could you explain further?	No.
10	Have you faced any discrimination or bias as a woman business owner, particularly in relation to your business's registration status?	No
11	What kind of support or resources would be helpful to assist you in the registration process?	We need financial support and assistance on how to register our business.
12	How do you market and promote your business currently, and do you face any limitations in marketing due to the unregistered status?	We just tell people and use facebook sometimes.
13	Do you believe that being a registered business owner would open up new opportunities for growth and expansion? If yes, how?	Yes, it will open opportunities for growth, funding and loans.

14	Are there any specific concerns or fears about the registration process that prevent you from taking the necessary steps?	No, we just don't understand the process for registration.
15	Have you sought advice or assistance from any organizations or government bodies regarding the registration process? What was your experience like?	No
16	How do you manage financial record-keeping and taxation for your unregistered business?	3 of 55 use traditional means of record keeping, writing a notebook and putting it in a leather to prevent heat or water. One person uses excel.