

Entrepreneurial Resilience and Empowerment among Rural Women Entrepreneurs in Katsina State, Nigeria: Experiences of the Post-Subsidy Adjustment

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ABSTRACT

This study examined how rural indigenous women entrepreneurs in Katsina State adapted their microenterprises and reassessed their standing within household and community after the removal of the national petrol subsidy in May 2023. An exploratory design was adopted. Semi-structured interviews were conducted in Hausa with ten women purposively sampled across agro-processing, textile dyeing and petty trade in three rural local government areas (Funtua, Charanchi and Kankia). Transcripts were analysed through codebook-driven Framework Analysis organised around cultural theory, social capital theory, empowerment theory and intersectionality. Participants reported steep and near-simultaneous increases in fuel, firewood, raw material and transport costs alongside falling customer purchasing power. Several were accused of profiteering by customers facing the same inflation. Adaptation drew on a common repertoire of quantity downsizing, direct sourcing, transport pooling, product reformulation and mobile money. All ten belonged to rotating savings groups (adashe), while formal banking, government relief and NGO support were absent from every account. Empowerment moved unevenly: household authority widened only marginally, whereas community-facing agency, expressed through mentoring and cooperative office, was universal. Findings rest on ten interviews in one state, analysed by a single coder, and are offered as exploratory. They identify testable propositions rather than population estimates. The study documents resilience and empowerment forming under a dated, compressed macroeconomic shock rather than under generalised structural disadvantage. It identifies a setting in which bonding social capital operates with no bridging counterpart, and shows that inherited craft is one route into indigenous trade rather than a defining feature of it.

Keywords: adashe; economic empowerment; entrepreneurial resilience; fuel subsidy removal; Northern Nigeria; women entrepreneurship

1. Introduction

Rural microenterprise in Northern Nigeria rests heavily on the commercial activity of women. Across the Hausa and Fulani communities of Katsina State, women have for generations run small ventures in agro-processing, textile dyeing and petty trade (Callaway, 1987; Pittin, 1991). These are seldom growth ventures in the sense the entrepreneurship literature usually intends. They supply household income, local food, and the small quantities of working capital that keep village markets liquid, and they operate against restrictive gender norms, limited physical mobility and a chronic shortage of capital (Ibrahim, 1998; Mordi et al., 2016).

That operating environment changed sharply in the middle of 2023. On 29 May the incoming federal administration announced the removal of the petrol subsidy. The average retail price of premium motor spirit rose from roughly ₦219 per litre before the announcement to about ₦546 within a month, and to approximately ₦655 a year later (National Bureau of Statistics, 2024b). Headline inflation moved with it, climbing from 22.41 per cent in May 2023 to a peak near 34.80 per cent in December 2024, before the consumer price index was rebased in January 2025 (National Bureau of Statistics, 2024a). Food inflation ran ahead of the headline rate through most of that period. For a woman selling groundnut oil, garri, dyed cloth or a basket of tomatoes on margins measured in hundreds of naira, the arithmetic of her business changed within weeks.

How microentrepreneurs of this kind absorb such a shock is not well captured by dominant models of entrepreneurship. Those models were developed largely in high-income settings and foreground formal venture creation, growth orientation and individual profit maximisation (Brush et al., 2009; Peredo and Chrisman, 2006). They travel poorly to enterprises that are collective in orientation, culturally embedded and predominantly necessity-driven (Anderson and Dana, 2006; Kuada, 2010). In Katsina State, as elsewhere in the Muslim north, women's trade is entangled with family preservation, religious conviction and the maintenance of community standing (Cooper, 1997; Schildkrout, 1987). Understanding adaptation here therefore requires attention to what the entrepreneurs themselves say changed, and what they took it to mean.

The literature that does address rural African women's enterprise has two features that limit its usefulness for this case. Most of it predates the current wave of subsidy-driven inflation across the region. It also tends to treat resilience as a relatively stable capacity built up against generalised structural disadvantage rather than as something assembled under acute, dated pressure. Studies of discrete macroeconomic shocks exist, but they usually work at national or regional scale (Ackermann, 2014), which leaves little room for the texture of how a particular cohort of traders reasoned its way through a particular policy event. There is, so far as can be established, no close, theoretically situated account of how indigenous women traders in a single Northern Nigerian state experienced the 2023 subsidy removal specifically, as opposed to economic hardship in general.

This study addresses that gap at deliberately modest scale. Three questions guided the fieldwork. What cost and demand pressures did rural indigenous women entrepreneurs in Katsina State encounter after May 2023, and how did these vary with enterprise type? What adaptive strategies did they adopt, and what social and financial arrangements made those strategies possible? How did participants themselves describe any resulting change in personal, household and community standing?

Resilience is treated throughout as a socially situated process rather than a personal attribute. Women in this setting adapt through relationships, obligations and shared arrangements at least as much as through disposition (Padilla-Meléndez et al., 2022; Pathak and Muralidharan, 2021). The structural constraints they face, including infrastructure deficits and norms governing female mobility, long predate the subsidy removal (Ibrahim, 1998; Oyelaran-Oyeyinka, 2011). What the policy change did was compress those pressures into a short interval, making adaptation rapid and unusually visible.

The scope is narrow by design. Ten women across three local government areas of one state were interviewed at a single point roughly eighteen months to two years after the policy change. No claim to representativeness is made, either for Katsina State or for Northern Nigeria. Within that scope the aim was depth: an account built from what ten women who lived through the period actually said.

2. Literature Review and Theoretical Framework

2.1 Women's Entrepreneurship, Empowerment and Economic Shock

Research on women's entrepreneurship has moved over roughly two decades from documenting participation rates toward analysing agency (Welter, 2011). The general finding is that commercial capability tends to translate into greater influence over household resources, with downstream effects on schooling and health spending and, more slowly, on gender expectations themselves (Jennings and Brush, 2013; UN Women, 2016).

In Sub-Saharan Africa the activity is predominantly necessity-driven, functioning as a buffer against macroeconomic volatility and thin formal labour markets (Kuada, 2010; Osei et al., 2013). Kabeer's (1999) treatment of empowerment as multidimensional, encompassing resources, agency and achievements, remains the most serviceable framework for this context precisely because it does not require the dimensions to move together. Economic empowerment concerns control over earned income, while relational empowerment concerns standing within family and community (Nnadi and Arokodare, 2014). The distinction matters for the findings reported below, where the two moved at markedly different rates. Where shocks occur, women traders frequently become the visible stabilising element in the household economy (Ackermann, 2014).

2.2 Indigenous Enterprise in Northern Nigeria

Indigenous entrepreneurship integrates cultural values, local knowledge and community-oriented economic practice (Dana, 2007; Peredo and Chrisman, 2006). Ventures of this kind weigh communal survival and social cohesion alongside financial return (Anderson and Dana, 2006), and embeddedness in community relations is often what makes them possible at all rather than a peripheral characteristic of them (Molina-Ramírez and Barba-Sánchez, 2021). In Northern Nigeria, women's ventures cluster in agro-processing, textile craft and local food trade, relying on traditional processing methods and adjusting continually to volatile rural prices (Ojo, 2010; Olayiwola, 2007).

Much of the operational strength of these enterprises comes from collective arrangements resting on shared history and reciprocal obligation (Colbourne, 2018). Pairing practical trade skill with local identity allows women to hold commercial ground that sustains household liquidity even when national conditions deteriorate. Comparative evidence from indigenous women traders elsewhere suggests that resilience in such settings accumulates as a dynamic, community-building process rather than as an individual trait activated at moments of crisis (Padilla-Meléndez et al., 2022).

2.3 Resilience under Compressed Shock

Resilience matters most where microenterprises operate in isolated markets with little institutional support (Pathak and Muralidharan, 2021). It is built by reallocating scarce inputs, drawing on informal credit and adjusting pricing or production schedules (Nguyen and Lockrey, 2020; Yadav and Unni, 2016). Resourcefulness under chronic scarcity is what carries such enterprises through seasonal downturns (Gomez-Haro et al., 2011; Pato and Teixeira, 2016).

Two features of that literature deserve notice. It describes gradual scarcity rather than sudden dislocation, and it describes strategies cultivated over time rather than improvised within months. The distinction is not merely one of tempo. A chronic stressor such as seasonal price variation is anticipated, and enterprises meet it with routines built up in advance, including staggered purchasing, crop diversification and the deliberate accumulation of buffer stock. An acute

stressor arriving on a known date leaves no such preparation time, so the response has to be assembled from whatever is already to hand. Whether the repertoire documented for chronic scarcity also appears under compressed pressure is therefore an open question, and one this study is positioned to address.

The literature also emphasises that resilience in rural Africa is shared rather than individual. Extended kin, savings groups and trade associations offset isolation and market failure (Dana et al., 2014), supply emergency credit, and allow earnings to be reinvested in domestic welfare (Ong, 2020). This matters for the acute case in particular, since a network that already exists can be mobilised immediately whereas a new institutional relationship cannot.

2.4 An Integrated Framework: Terrain, Mechanism, Outcome

Four perspectives inform this study. They are not competing explanations of the same phenomenon, nor four unrelated lenses applied one after another. Read together they address different levels of a single process, and the study's design follows that ordering.

Cultural theory accounts for the way custom, religious ethic and social expectation are folded into commercial practice, framing trade as both economic necessity and a means of holding cultural identity in place (Dana, 2007; Wuthnow et al., 2013). Intersectionality accounts for the way overlapping identities, among them gender, marital status and rural residence, produce different exposures to the same conditions (Collins, 2019; Crenshaw, 1989). Together these describe the terrain on which an enterprise sits before any adaptive decision is taken.

Social capital theory describes the mechanism by which a woman acts within that terrain. Trust, relational networks and community association shape access to capital and market information (Nahapiet and Ghoshal, 1998; Putnam, 2000), and bonding and bridging ties can substitute for institutional gaps (Lewis and Soderbergh, 2019). Empowerment theory then describes what the mechanism is directed toward, in terms of agency, voice and self-efficacy (Kabeer, 1999; Rappaport, 1981), and how independent income can allow domestic roles to be renegotiated within conservative households (Garcia and Welter, 2013).

Table 1 sets out how this sequence was carried through the interview protocol, the coding scheme and the presentation of findings, so that theory, method and results trace back to a common architecture rather than sitting alongside one another.

Table 1: Theoretical Architecture and its Translation into the Study Design

Level	Framework	What it Accounts For	Interview Domain	Findings
Terrain	Cultural theory (Dana, 2007; Wuthnow et al., 2013)	Custom, craft inheritance and moral expectation surrounding trade	Cultural and religious framing of business conduct	4.4
Terrain	Intersectionality (Crenshaw, 1989; Collins, 2019)	Identity axes beyond gender that alter exposure to a common shock	Household composition and status	4.6
Mechanism	Social capital theory (Nahapiet and Ghoshal, 1998; Putnam, 2000)	Relationships that substitute for absent formal institutions	Adaptive strategies; support networks	4.2, 4.3
Outcome	Empowerment theory (Rappaport, 1981; Kabeer, 1999)	Economic, relational and psychological dimensions of agency	Household decision-making; self-perception	4.5

Source: Authors' construction.

2.5 Structural Barriers and the Research Gap

Obstacles facing rural women traders in Northern Nigeria predate the 2023 policy change (Rahman and Mohamad, 2022). The literature emphasises formal financial exclusion in particular. Commercial banks generally require land titles or property deeds as collateral, and customary inheritance rules rarely allow women to hold these in their own name (Ifelunini and Wosowei, 2013; Mansur and Ishak, 2022), while reluctance to take interest-bearing credit on religious grounds narrows participation further (Ogbogu et al., 2013).

The subsidy removal compounded these conditions through three distinct transmission channels rather than one. The first is direct: any enterprise running a diesel generator, grinding machine or motorised transport absorbed the fuel increase at once. The second operates through input prices, since goods reaching a rural market have themselves travelled on more expensive transport, which exposes even traders with no direct fuel dependence. The third is demand-side: households facing the same inflation buy less, so a trader can meet rising costs and falling volumes simultaneously (Adebayo et al., 2011; Olayiwola, 2007). Whether formal financial exclusion was experienced as a live concern during this period, as distinct from being a documented feature of the regional literature, is a question the findings address directly.

3. Methodology

3.1 Design and Philosophical Position

A qualitative phenomenological design was used (Creswell and Poth, 2018). The aim was descriptive rather than predictive: to understand how a bounded group of women made sense of a shared macroeconomic event within their own household and cultural setting, rather than to estimate how common any response is across rural Northern Nigeria. The design rests on constructivist ontological assumptions and an interpretivist epistemology, in which social reality is constituted through the meanings participants attach to their experience, and the researcher's task is to represent those meanings rather than compress them into a general claim.

The study is exploratory rather than confirmatory, and that framing carries consequences for how the findings should be read. A design of this kind can identify candidate patterns, generate propositions and surface unexpected observations, including the near-complete absence of formal financial institutions from participants' accounts. It cannot estimate prevalence, compare sub-groups statistically, or support causal claims about why a strategy was adopted. Claims below that go beyond what several participants described, or what appeared across most transcripts, should be read as interpretation.

3.2 Sampling and Participants

Recruitment was purposive and criterion-based, following a maximum variation strategy. Rather than sampling by availability, recruitment varied deliberately across enterprise type, local government area, and, where it emerged during fieldwork as relevant, marital and household status. Two criteria applied throughout. Participants had to self-identify as indigenous Hausa or Fulani women operating a microenterprise in a rural local government area of Katsina State, and the enterprise had to have run continuously, allowing for normal seasonal interruption, for at least three years before interview. That threshold ensured every participant could compare pre- and post-subsidy operations from direct experience. Enterprises that had closed permanently, and participants under eighteen, were excluded.

Ten women were recruited across Funtua (Katsina South senatorial zone), Charanchi (Katsina Central) and Kankia (Katsina North). Access came through women's cooperative leaders and market associations, with limited snowball referral used only within the stated criteria and capped to avoid over-representing a single cooperative. The target set in advance was fifteen to twenty participants, with recruitment to continue until thematic saturation was reached within each enterprise sub-group. Fieldwork concluded at ten transcripts once further interviews had ceased to produce new

codes within the agro-processing and petty trade sub-groups. Saturation is therefore claimed for those two sub-groups, and for those two only. Textile dyeing is represented by a single participant, whose account is treated throughout as an illustrative case rather than as a saturated sub-group theme. Where a pattern is reported for textile dyeing, it describes one enterprise and is labelled as such at the point it appears. Table 2 summarises the sample.

Table 2: Participant Profile (n = 10)

Code	Senatorial Zone	LGA	Enterprise Type	Years	Status
P03FS	Katsina South	Funtua	Agro-processing (groundnut oil)	7	Married
P07FS	Katsina South	Funtua	Textile dyeing (kampala)	12	Married
P12FS	Katsina South	Funtua	Petty trade (food items)	4	Married
P01CC	Katsina Central	Charanchi	Agro-processing (shea butter)	9	Married
P02CC	Katsina Central	Charanchi	Agro-processing (cassava/garri)	6	Widow
P03CC	Katsina Central	Charanchi	Agro-processing (spices)	5	Married
P01KN	Katsina North	Kankia	Petty trade (clothing)	8	Married
P02KN	Katsina North	Kankia	Petty trade (tomatoes/onions)	4	Married
P03KN	Katsina North	Kankia	Petty trade (snacks)	3	Married
P04KN	Katsina North	Kankia	Petty trade (household items)	5	Married

Note: Codes combine a sequence number, enterprise sub-group and local government area.

Nine participants were married at interview and one was widowed. Four enterprises fell within agro-processing, one within textile dyeing and five within petty trade. Time in operation ranged from three to twelve years.

3.3 Data Collection

Interviews were semi-structured and ran between 62 and 85 minutes. The guide moved from concrete questions toward reflective ones across six domains: enterprise background; the experience of the subsidy removal, asked chronologically; adaptive strategies, probed for specific detail; support networks; cultural and religious framing of business conduct; and household decision-making. Interviewers were trained to ask the open version of the cultural and empowerment questions before any narrower version, asking for example what values guided pricing rather than asking about barakah directly, so that culturally specific concepts appearing in the data would reflect what participants raised themselves. Where this distinction bears on how a finding should be read, it is flagged at the point it is reported in Section 4.

Interviews were conducted in Hausa by two trained female research assistants and translated into English during transcription. Both assistants had prior working relationships with the communities concerned. That familiarity almost certainly shaped what participants were prepared to disclose, particularly on household finances and marital dynamics, and an outsider or male researcher would probably have received different answers to the questions on spousal decision-making. This is stated as a condition of the data rather than as neutral background.

Two features of the protocol were intended to improve the accuracy of recalled cost figures, which participants were asked to give for a period beginning roughly eighteen months to two years before the interview. The announcement of 29 May 2023 was used as a fixed anchor event: participants were asked to describe conditions as they stood before it, then to work forward chronologically, rather than to estimate a change directly. Cost questions were framed around specific recurring transactions in the units the women themselves trade in, such as the fare for a single market trip or the price of one bag of dye, rather than around monthly or seasonal totals, on the reasoning that recall for discrete and

frequently repeated transactions is more reliable than recall for aggregates.

Neither step removes recall bias. No documentary triangulation was possible, since participants do not keep written records of a kind that could be checked and no price series exists at this level of disaggregation for the three local government areas. If the bias runs in a consistent direction it is likely to sharpen the perceived contrast between the two periods. The figures in Table 3 are accordingly treated as indicative magnitudes reported by the women themselves, and no analytical claim in this paper rests on their precision.

3.4 Analysis

Analysis followed a codebook-driven approach in the tradition of Framework Analysis, which sits more comfortably alongside descriptive frequency reporting than does reflexive thematic analysis (Braun & Clarke, 2006). All ten transcripts were read in full before coding. A provisional codebook combined deductive codes drawn from the four theoretical anchors with inductive codes generated on an initial pass. It was piloted against two transcripts, refined, and then applied across the full set. Axial coding grouped codes into the five themes that structure Section 4. Coding was manual, against the written codebook, without dedicated qualitative software. That is defensible at this sample size, but it means the counts reported below are manual counts of thematic presence across transcripts rather than software-generated reference counts.

Coding was carried out by a single researcher. No independently coded subset was available, and no inter-coder reliability statistic is reported. The thematic structure below therefore represents one considered reading of ten transcripts rather than a reliability-checked classification. Where counts across enterprise sub-groups are given, they indicate where a theme clustered within this particular sample and are not statistically meaningful differences.

Every quotation is drawn directly from a transcript and attributed to a participant code. None has been composed or reconstructed to represent a theme. Where a theme is present but not sharply articulated in any single passage, this is stated rather than illustrated with a substitute. Quotations are distributed unevenly across participants, with several drawn from the women whose accounts were most fully articulated. This reflects narrative richness rather than thematic weight, and it is the frequency counts, not the quotations, that indicate how widely a theme appeared.

3.6 Trustworthiness

Quality in interpretive work of this kind rests on credibility, dependability, confirmability and transferability rather than on validity and reliability as conventionally defined, and each was addressed with differing degrees of success.

Credibility was supported by conducting interviews in participants' own language, by interviewers already known in the communities, and by a protocol that moved from concrete to reflective questions so that abstract claims about empowerment rested on prior descriptions of specific events. It was not supported by member checking, which was not carried out, and which would be the obvious strengthening step in a subsequent study.

Dependability rests on a written codebook, piloted and then applied uniformly, with an audit trail from raw transcript through code to theme. The absence of a second coder is the clear weakness here and is stated as such rather than offset by any other claim.

Confirmability was pursued by grounding every reported theme in attributed quotation or in an explicit count of transcripts, and by reporting findings that sit awkwardly against expectation, notably the silence on formal finance, rather than only those the theoretical framework anticipated. Where the interview guide could have supplied a concept that then appeared in the data, this is flagged at the point the finding is reported.

Transferability is deliberately limited. The account is offered as a detailed description of ten enterprises in three local government areas, with enough contextual detail for a reader to judge which elements might travel to a comparable

setting. It is not offered as an estimate of anything.

4. Results and Discussion

Analysis produced five themes, presented in turn: compounded cost pressure; adaptive resource mobilisation; the support architecture; the cultural and moral framing of trade; and empowerment trajectories. Two further subsections address material that cuts across these rather than sitting within any one of them. Each theme is discussed against the relevant literature at the point it is presented, and Sections 4.8 to 4.10 then draw the themes back into the terrain, mechanism and outcome sequence set out in Table 1, where the study's theoretical contribution lies.

4.1 Compounded Cost Pressure and Contested Pricing

All ten participants described a sharp and roughly simultaneous rise in the cost of raw materials, processing inputs and transport after the subsidy removal, and all connected that rise to the policy change, even where the word subsidy was not used with technical precision. A groundnut oil processor in Funtua set out the arithmetic plainly.

“Before the fuel price increased, taking my processed groundnut oil to the weekly market cost six hundred naira by commercial tricycle. Now, the drivers demand eighteen hundred naira for the same trip. When you add the cost of purchasing diesel for the grinding engine, which went from eight hundred naira per litre to over twelve hundred naira, our profit is almost completely wiped out. We are working twice as hard just to keep the business alive.”
(P03FS, Funtua, agro-processing)

Comparable movements were reported in every sector represented in the sample. Table 3 collects the figures participants recalled.

Table 3: Reported Input Cost Movements Associated with the Subsidy Removal

Input	Enterprise Type	Before	After	Source
Market trip, commercial tricycle	Agro-processing	₦600	₦1,800	P03FS
Diesel, per litre	Agro-processing	₦800	over ₦1,200	P03FS
Firewood, per truckload	Agro-processing (shea butter)	₦5,000	₦15,000	P01CC
Indigo dye, per bag	Textile dyeing	₦5,000	₦12,000	P07FS
Firewood for dye pots	Textile dyeing	baseline	more than doubled	P07FS
Rice, wholesale per bag	Petty trade	₦18,000	₦45,000	Petty trader, Kankia
Cooking oil	Petty trade (snacks)	baseline	roughly tripled	P03KN

Note: Figures are participant recall over an interval of roughly eighteen months to two years, not verified transaction records. Where a participant reported a multiple rather than naira values, that is shown as given.

These recalled figures cannot stand as evidence of price movements across Katsina State. Their consistency of direction and rough order of magnitude across ten independently conducted interviews nonetheless gives the pattern some weight.

Which cost participants named as heaviest varied with what the enterprise depended on. All four agro-processors, who rely on diesel grinding equipment or firewood, named fuel and firewood. The textile dyer did likewise, since heating dye pots is central to her process. Petty traders instead described transport and stock turnover as dominant, their margins depending on moving goods repeatedly rather than on powering fixed equipment. One trader in perishable produce faced a compounding problem the others did not.

“Tomatoes and onions, they are perishable. They don't last long. Before, I could sell them quickly. Now, people are buying less. So the vegetables go bad. I lose money.”
(P02KN, Kankia, petty trade)

A second pattern appeared in every transcript. Customers had less money, bought smaller quantities and bargained harder, and in three separate interviews traders described being accused of profiteering. The accusation was worded differently by each woman but carried the same charge.

“My customers, especially the women, were angry. They said, ‘You are taking advantage of us.’ But I am not. I am just trying to survive.”
(P02CC, Charanchi, agro-processing)

This complicates a common analytic separation. The women in this study were not insulated from the hardship their customers faced. They were absorbing the same shock from a different position in the same local economy, and several were then blamed by people under an identical squeeze for passing on costs they had neither created nor could absorb. Frameworks that treat trader resilience and consumer distress as separate categories do not accommodate this well. In this sample the two were experienced as one condition seen from two sides.

One pattern is notable for its absence. No participant raised formal bank credit, land collateral, government relief or NGO support without prompting, although the questions on cost pressure and support networks were open enough for either to surface. This sits awkwardly against a literature that treats collateral-based exclusion from formal banking as a central structural barrier for rural women in Northern Nigeria (Ifelunini and Wosowei, 2013; Ogbogu et al., 2013). Two readings are available and they carry different implications. Under the first, formal institutions are present but functionally invisible, being too distant, too bureaucratically demanding, or too misaligned with religious reservations about interest-bearing credit to register as a live option. Under the second, they are genuinely absent from the practical infrastructure of these three local government areas, leaving nothing to mention. The first points toward redesigning products for cultural and logistical accessibility, the second toward extending institutional reach at all. This dataset cannot adjudicate between them, because the protocol treated support networks as a single open question rather than probing formal and informal channels separately. That choice, made to avoid supplying participants with a researcher's category, leaves the question open, and it is named here as a design trade-off rather than an oversight.

4.2 Adaptive Resource Mobilisation

The most consistent response, described by nine of the ten women, was a shift to smaller purchase and sale quantities. Where most had previously bought in bulk and sold in large units, they moved to buying more frequently in smaller amounts and selling in units customers could still afford.

“Before I sold in large measures, five cups, ten cups. Now I sell in small measures, one cup, half cup. People can afford small amounts. It is more work for me, but I sell more often.”
(P12FS, Funtua, petty trade)

Seven participants changed where they sourced materials, typically bypassing an intermediate market layer to buy directly from farmers or producers. The groundnut oil processor described abandoning the market altogether in favour of buying from farmers who needed cash quickly, a strategy demanding more travel and harder bargaining but returning a better price.

Five participants altered the product or process itself rather than only quantities or sourcing. The textile dyer learned to stretch dye by adjusting water ratios and switched part of her firewood supply to agricultural waste, including groundnut shells and corn cobs. The shea butter processor built a heat-retaining cooking pot with her husband's help, cutting firewood consumption, and began blending shea butter with cheaper oils to hold the price down, a change she disclosed

to customers rather than concealed. A snack seller in Kankia moved part of her line away from frying toward boiled and roasted groundnuts, avoiding cooking oil whose price had roughly tripled. A tomato and onion trader began drying part of her stock to limit spoilage. A clothing trader started repairing minor tears and stains in secondhand garments, a skill learned from her mother, to move items that would otherwise have gone unsold. For these five, adaptation extended into genuine process innovation within very tight capital constraints.

Transport was addressed through two overlapping strategies: pooling with other traders, described by six participants, and relying on a male relative, most often a husband, adult son or brother-in-law, to carry goods at reduced or no cost, also described by six, with substantial overlap between the groups. The snack seller took this furthest, largely eliminating regular market transport by selling from her house and having a market-based associate sell on commission.

Mobile phone use for business purposes appeared in all ten transcripts, making it, alongside savings group membership, one of two universal practices in this sample. The technology varied with market reach. Participants trading into urban wholesale markets, notably the textile dyer, the clothing trader and the household goods trader, described smartphones and ordering over WhatsApp, while those trading within their own village used simpler handsets for calls and mobile money. Several noted that airtime and data had themselves become new costs competing for the same household budget, which is worth setting against any account of mobile adoption as a costless solution.

Two features of this repertoire stand out. Almost none of it depended on anything external to the women's own networks. Downsizing, resourcing and reformulating are actions taken alone or with existing contacts, not actions requiring a new institution to appear. The strategies are also reactive and improvised rather than cultivated, which is consistent with the compressed timeframe and distinguishes them from the longer-horizon diversification that the rural entrepreneurship literature typically documents (Gomez-Haro et al., 2011; Yadav and Unni, 2016).

4.3 The Support Architecture

Membership of an informal rotating savings group, referred to across the transcripts as *adashe* or *adashi*, was the single most consistent finding in the dataset. All ten participants belonged to at least one, and several to two. These groups involve a fixed weekly or daily contribution, with the accumulated pool paid out on rotation to one member at a time, giving each member periodic access to a lump sum she could not otherwise assemble.

“When the subsidy was removed and prices started climbing every week, individual savings were no longer enough to restock. Through our adashi group, twelve of us combine five thousand naira weekly. Receiving the total lump sum allows me to purchase three sacks of unprocessed groundnuts at wholesale rates before the market price jumps again. It is our only reliable safety net.”

(P03FS, Funtua, agro-processing)

Cost pressure reached into these groups as well. One participant described reducing the weekly contribution from five hundred to three hundred naira because some members could no longer manage the higher figure, an adjustment that kept the group functioning but shrank each payout.

Family labour was the second near-universal mechanism, present in every transcript. Children, most often daughters aged twelve to sixteen, helped with processing, packaging and minding stalls, while sons and husbands more often handled transport and, occasionally, direct financial contribution. Spousal support was not uniform. Most married participants described husbands becoming more attentive to the business, typically explaining this as a consequence of the household visibly depending more on the woman's income once the husband's own earnings were squeezed by the same inflation. The groundnut oil processor described a husband who had previously dismissed her trade as a small thing and who now asked regularly what she had made and what she needed.

The direction of that shift was not uniform. One participant in Kankia, married to a farmer whose income had also fallen, described a husband able to help less rather than more, with support coming mainly from her mother. A household goods trader in Kankia described a marriage that had been fairly collaborative before the subsidy removal and became more so afterward. The effect of shared hardship on spousal support therefore appears to depend on how much capacity the husband retained and on the character of the relationship before the shock.

Cooperative and market-level solidarity among women, distinct from the savings groups, was widely described and usually expressed in the language of kinship. Participants spoke of sharing price information, covering one another's stalls and turning to older traders for advice.

"The women dyers, we are like sisters. We share the dye pits. We share the work when someone has a large order. We share customers. We share problems."

(P07FS, Funtua, textile dyeing)

As in Section 4.1, no participant mentioned a government programme, agricultural extension service or NGO intervention, favourably or otherwise. Whatever formal support architecture exists in Katsina State did not register in these women's account of the period.

4.4 Cultural and Moral Framing of Trade

An ethic of honesty and fair dealing, expressed in each woman's own words rather than in a shared vocabulary, appeared across all ten transcripts. Participants described refusing to adulterate goods, disclosing quality problems to customers, and extending informal credit to those who could not pay in full, though most also noted extending less credit than before because they could no longer carry the risk of non-repayment.

Explicitly religious framing appeared in six transcripts, most often as a closing expression of faith rather than a developed economic principle. A more specific link between honest dealing and divine blessing, closer to the concept of barakah discussed in the literature on Islamic business ethics, appeared clearly in one transcript, and there it emerged from an open question about pricing values.

"We have a saying, gaskiya. Honesty. If the oil is not as good quality, I tell them... My mother taught me that. 'When you give, God gives back.'"

(P03FS, Funtua, agro-processing)

Given the protocol's deliberate avoidance of religious vocabulary, this single unprompted instance is suggestive rather than evidence that barakah operates as a shared operating principle across the sample. The broader and more consistent finding is a general ethic of honest dealing, only loosely and unevenly tied to explicit religious language.

Family trade heritage produced one of the more interesting sub-patterns. Six participants had learned their trade directly from a mother, mother-in-law or aunt, in a clear line of intergenerational transmission.

"My mother taught me. Her mother taught her. We have been processing groundnut oil in our family for many years. There is a rhythm to it, how you know when the groundnuts are dry enough, how much water to add, the temperature of the fire. I can't explain it in words. You just know."

(P03FS, Funtua, agro-processing)

Three stated explicitly that their trade had no family precedent. Two of these were among the shortest-established enterprises in the sample, at four years each, entered in direct response to household financial pressure rather than inherited as craft.

“My mother was a housewife. My grandmother was a housewife. I am the first woman in my family to trade. There is no tradition. But I am making a tradition for my daughters.”

(P12FS, Funtua, petty trade)

This complicates accounts of women's trade in Northern Nigeria as uniformly rooted in inherited craft (Ojo, 2010; Olayiwola, 2007). Inheritance is one pathway, clearly present and clearly meaningful to those who describe it, but it is not the only one. For at least three of these women, entry into trade was improvised under necessity, even as each described an intention to pass the skill to her own daughter and so to begin a tradition rather than continue one.

4.5 Empowerment Trajectories

Every participant described business income as directly supporting household necessities, most often food, school fees and, in several cases, medical costs, and most described that contribution as having become more essential rather than less as budgets tightened. The economic role was widely, though not uniformly, linked to a shift in household decision-making. Six or seven of the nine married participants described their voice in household decisions as having grown, while stating clearly that final authority over major decisions remained with their husbands.

“Before, my husband made all the big decisions, about money, about the children's education. Now he asks me sometimes. He knows I understand money because I run the business. But it is still him who decides. He is the head of the house. I don't fight that. But he listens more than before.”

(P03FS, Funtua, agro-processing)

Incremental and bounded change of this kind was the norm rather than the exception, and it is worth stating plainly rather than reading a stronger empowerment narrative into it than the data support. One participant described something closer to joint decision-making.

“Before, my husband made all the decisions. Now, he asks me. He knows I understand the business. He respects my opinion. We make decisions together.”

(P04KN, Kankia, petty trade)

The clearest and most consistent empowerment-related finding was not decision-making authority but mentorship. All ten participants described having taught another woman some part of their trade, and six held a named leadership or officer role, as secretary, treasurer or chairperson, within a savings group or cooperative. Given how open-ended the underlying questions were, consistency across every transcript is notable, and within the limits of a ten-person sample this is the finding the study can state with most confidence.

“I have taught three women how to process oil. Two of them have started their own small businesses. It makes me happy. When I see them doing well, it is like I am doing well too.”

(P03FS, Funtua, agro-processing)

A related pattern appeared in how participants described both the toll and the growth of the period, often in strikingly similar language despite being interviewed separately, weeks apart, by two different research assistants.

“It has taught me that I am strong. I didn't know I could survive these things. But I did. I found ways. I kept going... I am tired. But I am not broken.”

(P02CC, Charanchi, agro-processing)

“It has shown me that I can survive hard things... I am tired. I am tired of worrying. I am tired of counting every kobo. I want to rest. But I cannot rest. The work continues.”

(P07FS, Funtua, textile dyeing)

This convergence arose independently rather than in response to a leading question, and it lends support to Kabeer's (1999) treatment of empowerment as inseparable from psychological agency and self-perceived capability alongside its

economic and relational dimensions.

4.6 Marital Status as a Cross-Cutting Axis

One participant, a cassava and garri processor in Charanchi, was widowed rather than married, and her account diverges from the other nine in ways worth treating separately. She entered trade five years earlier, after her husband's death left her supporting children without prior business skills or a second income. Her description of household decision-making bears no resemblance to the bounded pattern the married participants described.

"I make all the decisions now. Since my husband died, I have been the head of the house. I decide about the children, about the money, about the business. It was scary at first. I didn't know if I could do it. But I learned. I had to."
(P02CC, Charanchi, agro-processing)

She was also the only participant to frame her position in terms of both loss and a form of autonomy the others did not report, and to name the trade-off directly.

"When I had a husband, I had support. He would help with the heavy work. He would help with money. Now I am alone. I have to do everything myself... But it is also different in another way. I am independent. No one tells me what to do. I make my own decisions. There is a freedom in that. But the freedom comes with a lot of responsibility."
(P02CC, Charanchi, agro-processing)

This is a single case and no general claim about widowhood follows from it. The study did not set out to recruit widowed participants. What the account illustrates, consistent with intersectionality theory (Collins, 2019; Crenshaw, 1989) and with historical work on how marital status structures Hausa women's economic room for manoeuvre (Cooper, 1997), is that marital status interacted with an identical shock to produce a materially different combination of vulnerability, burden and autonomy. It also cautions against treating rural indigenous women entrepreneurs as a single analytic category with a uniform relationship to household authority.

4.7 Patterns across Enterprise Sub-Groups

Table 4 sets out, descriptively, how often each principal theme appeared across the three enterprise sub-groups. Given the small and uneven sub-group sizes, these counts indicate where a theme clustered within this particular set of interviews and nothing more. The textile dyeing column reflects a single transcript.

Table 4: Distribution of Principal Themes across Enterprise Sub-Groups

Theme	Agro-processing (n = 4)	Textile dyeing (n = 1)	Petty trade (n = 5)	Observation
Fuel or firewood cited as heaviest new cost	4	1	1	Concentrated where diesel equipment or heated pots are used
Direct or alternative sourcing adopted	3	0	4	Present wherever a wholesale layer could be bypassed
Quantity or batch downsizing	3	1	5	Near-universal regardless of sector
Product or process reformulation	2	1	2	Small numbers in every sub-group, not sector-specific
Family trade heritage present	3	1	2	Absence of heritage concentrated in petty trade
Named leadership role in a group	2	1	3	Fairly evenly spread

Note: Counts are the number of participants in each sub-group whose transcript contained the theme.

The clearest sector-linked pattern is the concentration of fuel and firewood pressure among agro-processors, which follows from their reliance on grinding machines and heated processes. The absence of inherited family tradition clustered instead among petty traders, consistent with the observation in Section 4.4 that first-generation trade was associated with shorter operating histories and more clearly necessity-driven entry.

4.8 Bonding Capital without a Bridging Counterpart

The seven themes above describe what the ten women reported. The three subsections that follow read those reports back against the framework in Table 1, taking the mechanism level first, then the terrain, then the outcome, and stating as a numbered proposition the claim each supports.

Social capital theory does most of the explanatory work at the mechanism level. Every strategy catalogued in Section 4.2 was executed through relationships the women already held rather than through any new institution, and savings group membership is bonding capital in close to textbook form: a closed network of mutual obligation standing in for a credit market that barely registered as existing.

What the data add, rather than simply illustrate, is the completeness of the substitution. Bonding and bridging ties are generally treated as complements, with bridging ties supplying access to resources and information a closed network cannot generate internally (Putnam, 2000). In this sample bridging capital toward formal institutions was not merely weak. It was absent from participants' own account of their support environment across ten interviews and an open question designed to admit any source of help. The implication is a context in which bonding capital has no bridging counterpart to complement, and in which the rotating savings group functions less as a second-best substitute for formal banking than as the primary financial institution these women actually engage with. That is a proposition rather than an established finding, and a study probing formal access directly could test it.

The contrast with settings where bridging ties do operate is instructive. In the clustered randomised evaluation of savings groups conducted by Karlan et al. (2017) across Ghana, Malawi and Uganda, group promotion raised the use of financial services, improved household business outcomes and strengthened resilience in drought-affected villages. The groups in that evaluation were not spontaneous, however. They were established and trained by a nonprofit organisation, which supplied precisely the outside tie that converts a closed savings circle into a channel connected to something beyond itself. Comparable evidence from West and Southern Africa describes savings groups linked, formally or informally, to microfinance institutions or NGO programmes that extend their reach. Nothing of that kind appears anywhere in the present dataset. The adashe groups described in Section 4.3 were constituted, governed and financed entirely by their own members, with no external promoter, no linkage arrangement and no institutional counterpart. The distinction matters for interpretation: what is observed here is not a weak version of the linked savings group documented elsewhere but a structurally different arrangement, operating in an institutional void rather than at the edge of an institutional field.

P1. In rural settings where formal financial institutions have no practical presence, rotating savings groups function as the primary financial institution rather than as a substitute for one, and their capacity constrains enterprise adaptation directly.

4.9 Heterogeneous Pathways into Indigenous Trade

Cultural embeddedness accounts of indigenous enterprise carry a risk of treating heritage as a uniform property of the population (Dana, 2007; Molina-Ramírez and Barba-Sánchez, 2021). The coexistence in this sample of women whose trade is deeply rooted in inherited craft with women who describe themselves explicitly as the first traders in their families complicates that picture. Both groups displayed the cultural and moral framing such accounts predict, and the ethic of honest dealing was near universal regardless of whether a participant had inherited her trade. What differed was the route in, and with it the operating history and the degree of necessity behind entry.

The distinction has practical weight. Enterprise support designed on the assumption that participants arrive with transmitted craft knowledge will misjudge the needs of a first-generation trader who entered under pressure four years ago. That such women describe an intention to establish a heritage for their daughters, rather than continue one, also suggests that embeddedness may be produced within a generation rather than only inherited across several.

P2. Cultural embeddedness in indigenous women's enterprise is an achieved rather than only an inherited property, so first-generation and inherited traders will display similar moral framing of trade but differ in operating history, capital base and the necessity behind entry.

4.10 Community-Facing Agency as the Dimension that Moved

Empowerment theory anticipates that its dimensions need not move together, and this sample makes the point concrete. Every participant gained or defended economic standing. Most described no equivalent gain in final household authority, only in being consulted, and the language several used to describe that consultation was carefully bounded. The dimension that moved furthest and most consistently was neither economic control nor domestic authority but community-facing agency: mentoring other women and holding cooperative office, present in every transcript.

This is the study's most concrete empirical addition to the framework it draws on. Work on empowerment in rural women's enterprise tends to foreground income control and intra-household bargaining (Jennings and Brush, 2013; Nnadi and Arokodare, 2014). In a setting where household authority is normatively settled and unlikely to shift quickly, the community sphere may be where agency is most readily expressed and most visibly gained. Read alongside comparative evidence that indigenous women's resilience accumulates as a community-building process (Padilla-Meléndez et al., 2022), the pattern suggests that measures relying primarily on household decision-making indicators may understate what has actually changed.

P3. Under an acute economic shock in a setting with settled household authority norms, community-facing agency will move earlier and further than intra-household decision-making authority, so empowerment measured only at household level will register less change than has occurred.

Table 5 sets out the three propositions alongside the observations that generated them and the design that would be required to test each. They are stated as propositions rather than findings because a sample of ten cannot establish any of them, and because each is falsifiable in a way this study's design is not equipped to attempt.

Table 5: Propositions Arising from the Findings and the Designs Required to Test Them

Proposition	Supporting Observation	Test Design Required
P1 Rotating savings groups operate as the primary financial institution, not a substitute for formal banking	Universal adashe membership; formal credit, collateral and relief unmentioned across ten interviews (4.1, 4.3)	Survey with structured probes on formal financial access, distinguishing non-use from non-availability
P2 Cultural embeddedness is achieved as well as inherited	Six inherited and three first-generation traders show comparable moral framing but different operating histories (4.4)	Comparative sampling stratified by entry pathway, with sufficient numbers in each stratum
P3 Community-facing agency moves before household authority	Mentoring and cooperative office universal; household authority gains bounded and partial (4.5)	Longitudinal design measuring household and community empowerment indicators separately over time

Source: Authors' construction.

5. Conclusion and Recommendations

Ten rural indigenous women entrepreneurs across three local government areas of Katsina State described broadly similar pressure after the May 2023 subsidy removal: steep, roughly simultaneous increases in raw materials, fuel, firewood and transport, met by customers with less to spend. They drew on a largely common repertoire of responses, underpinned throughout by rotating savings groups. Within that repertoire they differed in whether their trade continued inherited family practice or began under pressure, in how much household authority they described gaining, and in the specific costs their trade exposed them to.

Where much of the existing literature treats resilience as a stable disposition and empowerment as a slowly accumulating outcome, this study observes both forming in compressed and visible form within a short window, triggered by an identifiable policy event rather than by structural disadvantage in the abstract. It also shows, through the coexistence of inherited and first-generation traders and through the account of one widowed participant, that treating rural indigenous women entrepreneurs as a homogeneous category obscures more than it explains.

5.1 Recommendations

Any recommendation drawn from ten interviews in three local government areas is provisional, and each of the five below should be read as a direction worth testing at larger scale rather than as a settled prescription. Four follow directly from the propositions in Table 5, and the proposition each rests on is named so that the evidential chain is visible.

R1. Deliver financial support through existing adashe groups rather than around them (from P1). Because rotating savings groups function here as the primary rather than the substitute financial institution, state agencies and microfinance providers seeking to reach rural women traders quickly should design products that attach to those groups: matched contributions to the weekly pool, group-guarantee credit underwritten against the group rather than against individual collateral, and working capital advanced to the group treasurer for on-lending under existing rotation rules. Cooperative leaders should on the same reasoning present their groups to funders as a delivery channel rather than as evidence of unmet need. The practical test of this recommendation is whether uptake through an existing group exceeds uptake of an equivalent standalone product offered to the same women.

R2. Protect group liquidity as a first-order policy target during price shocks (from P1). One group in this sample cut its weekly contribution by two-fifths because members could no longer meet the higher figure, which kept the group alive but shrank every payout. Where the savings group is the only financial institution present, contraction of the pool transmits directly into reduced restocking capacity across every member enterprise at once. Short-term liquidity support routed to groups during an inflationary episode would therefore reach further than the same sum distributed to individuals.

R3. Target fuel and firewood costs through shared processing equipment (from the sub-group pattern in Section 4.7). Cost pressure concentrated sharply among agro-processors, who depend on diesel grinding equipment and heated processes, and one participant asked without prompting for cheaper firewood and transport. Improved cook stoves and grinding machines held at cooperative rather than individual level address the specific input that this sub-group named as heaviest, and cooperative ownership spreads a capital cost that no single enterprise in this sample could carry.

R4. Design enterprise support around entry pathway, not assumed craft inheritance (from P2). Three of the ten women had no family precedent in trade and had entered under financial pressure within the previous four years. Programmes that assume participants arrive with transmitted technical knowledge will misjudge what this group needs, which is closer to basic process training and working capital than to market linkage. A short screening question on entry pathway at enrolment would allow provision to be differentiated at almost no cost.

R5. Treat experienced traders as co-facilitators and measure empowerment beyond the household (from P3).

Every participant had already taught another woman part of her trade and six held cooperative office, so mentorship structures exist in this population before any programme arrives. Training designs that engage experienced traders as paid or recognised co-facilitators work with that pattern rather than importing a parallel one. The same finding carries a measurement implication for programme evaluation: instruments that track only intra-household decision-making will understate change in a setting where community-facing agency moves first. Digital inclusion programmes should likewise note that mobile money and phone-based ordering were already in near-universal use without external support, so the binding constraint is airtime and data cost rather than awareness or willingness to adopt.

One further observation is addressed to policymakers rather than framed as a recommendation. Across ten interviews, with open questions about sources of support, no participant mentioned a government palliative, relief programme or extension service, favourably or otherwise. Whatever support architecture existed in Katsina State during this period, it did not register in the accounts of the women it was presumably intended to reach, and that fact is worth reporting on its own terms.

5.2 Limitations and Future Research

The sample comprises ten participants, below the fifteen to twenty originally targeted, and the textile dyeing sub-group rests on a single transcript, so any pattern reported for it is a single case rather than a group finding. The study covers three local government areas within one state and does not claim to represent Katsina State, still less Northern Nigeria. Coding was carried out by one researcher without an independently coded subset, so no inter-coder reliability figure is reported. The protocol was designed to minimise leading participants toward specific cultural or religious concepts, but that risk cannot be eliminated, particularly for the questions underlying Sections 4.4 and 4.5. Cost figures rest on participant recall over an interval of eighteen months to two years and could not be triangulated against records or a price series, so the magnitudes in Table 3 carry more uncertainty than their apparent precision suggests. The design is cross-sectional, capturing accounts at one point after the policy change, and cannot establish whether the strategies or gains described will persist, deepen or reverse.

Four directions follow, corresponding closely to the propositions in Table 5. A larger cross-state sample recruited to saturation within each enterprise sub-group would allow the patterns reported here to be assessed for prevalence. A second, independently coded subset would permit a genuine reliability statistic. Direct structured probes on formal financial access would resolve the ambiguity identified in Section 4.1, which the present design cannot settle. A longitudinal study would establish whether the decision-making gains and mentorship roles described here hold once the acute phase of the price shock has passed. A design recruiting a meaningful number of widowed or otherwise unmarried traders would also be well placed to test, rather than illustrate, the pattern suggested by the single case in Section 4.6.

None of these women waited for a formal institution to arrive before adapting. What altered their circumstances in this period was not a new source of outside support but a faster and more visible reliance on support they had already built: their savings groups, their daughters, their customers and, unevenly, their husbands. Resilience here was not the absence of shock but the speed and specificity with which existing relationships were put back to work.

Data Availability Statement

The interview transcripts underpinning this study contain information that could identify participants in small rural communities and are therefore not publicly available. The codebook, the interview guide and anonymised thematic summaries can be made available by the corresponding author on reasonable request.

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