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Research Article

Entrepreneurship and Business Ownership Development in Northern Nigeria
(Trends, Constraints and Pathways to Inclusive Enterprise Growth)

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Abstract

Northern Nigeria is home to roughly half of the country's people, one of West Africa's oldest commercial traditions and some of its highest poverty and financial exclusion rates. This paper examines how entrepreneurship and business ownership have developed in the region and what limits their growth today. It draws on nation al enterprise and poverty surveys, financial inclusion data and the wider literature on entrepreneurship in developing economies. The paper argues that the north's enterprise base is large, deeply rooted in trade and agriculture, and overwhelmingly informal and micro-sized. Growth is held back by weak access to finance, unreliable power, insecurity, thin skills pipelines and social norms that limit women's participation. At the same time, new agro-industrial investments, non-interest finance, digital payments and regional trade agreements open real opportunities. The paper closes with practical recommendations for state governments, financial institutions, educational institutions and development partners, and with a research agenda for the region.

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1. INTRODUCTION

Entrepreneurship is the process through which individuals identify opportunities, assemble resources and create value, usually by starting or growing a business. Business ownership is its most visible outcome: a household or individual who owns an enterprise gains income, builds assets and often employs others. For a region like Northern Nigeria, where formal wage jobs are scarce and the population is young and growing, enterprise ownership is not a luxury. It is one of the main routes by which households earn a living.

The region's story is a paradox. Northern cities such as Kano, Kaduna, Sokoto and Katsina were centres of long-distance trade for centuries, and northern traders built networks that linked the Sahel, the forest belt and the Atlantic coast. Yet in recent national surveys the north records the highest levels of multidimensional poverty and financial exclusion in the country. The commercial energy that built the old markets has not translated into broad-based modern enterprise ownership.

This paper asks three questions. First, what does the enterprise landscape of Northern Nigeria look like, and who owns businesses? Second, what are the main constraints on starting, owning and growing businesses in the region? Third, which policy and institutional responses are most likely to widen business ownership and raise the productivity of existing enterprises?

The discussion is organised as follows. Section 2 sets out key concepts and theoretical lenses. Section 3 describes the economic and social context. Section 4 traces the historical roots of northern enterprise. Section 5 reviews sectors and ownership patterns. Section 6 looks at women, youth and inclusion. Section 7 discusses finance. Section 8 examines policy, institutions and infrastructure. Section 9 considers insecurity and economic shocks. Section 10 summarises the main constraints, Section 11 sets out recommendations, and Section 12 proposes a research agenda. Section 13 concludes.

A note on scope. "Northern Nigeria" here means the North-West, North-East and North-Central geopolitical zones, which together contain 19 states. Much of the available data is reported by zone, so the analysis leans on the North-West and North-East, where the evidence is strongest and the challenges most acute.

2. Concepts and Theoretical Lenses

2.1 Entrepreneurship and business ownership

Schumpeter (1934) described the entrepreneur as an innovator who combines resources in new ways and disrupts existing patterns of production. Kirzner (1973) offered a complementary view in which the entrepreneur is alert to profit opportunities that others have missed. Shane and Venkataraman (2000) later framed entrepreneurship as the discovery, evaluation and exploitation of opportunities, which places the emphasis on the interaction between enterprising individuals and the opportunities their environment offers.

In practice, much of what is called entrepreneurship in northern Nigeria is not innovation in the Schumpeterian sense. It is the day-to-day work of running a trading stall, a small farm enterprise, a tailoring shop or a transport business. These activities matter because they absorb labour and generate income, even when they do not introduce new products. A useful definition for this paper therefore includes both innovative start-ups and the large population of ordinary micro-enterprise owners.

2.2 Necessity and opportunity entrepreneurship

The literature separates opportunity entrepreneurs, who start businesses because they see a promising market, from necessity entrepreneurs, who start businesses because they lack better options for earning a living. In a region with high poverty and limited formal employment, necessity entrepreneurship is widespread. This is important for policy. Necessity-driven businesses tend to be small, concentrated in low-barrier sectors such as retail trade and food processing, and slow to grow. Policies designed for high-growth start-ups will reach few of them.

2.3 The informal economy

Most northern enterprises operate informally. They are not registered with the Corporate Affairs Commission, keep few written records and do not pay formal taxes beyond local levies. Informality is not simply evasion. It reflects the cost and complexity of registration, the weak benefits of formalising and the dominance of cash transactions. Any serious account of business ownership in the north must therefore work with informal enterprises rather than treat them as marginal.

2.4 Institutions and ecosystems

North (1990) argued that institutions, meaning the formal rules and informal norms that structure incentives, shape economic performance. Applied to enterprise, this points to property rights, contract enforcement, access to credit, social norms and the quality of government services. Isenberg (2010) added the idea of an entrepreneurial ecosystem, in which finance, skills, markets, infrastructure, policy and culture reinforce one another. A weakness in any element, such as unreliable electricity or insecure roads, can hold back the whole system. This paper uses the institutional and ecosystem lenses together: business ownership grows where individual capability meets supportive institutions.

3. Economic and Social Context

3.1 The national enterprise base

The 2021 national survey by the National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) counted about 39.6 million micro, small and medium enterprises (MSMEs) in the country. Reports citing the same survey indicate that MSMEs contributed roughly 46 percent of GDP and employed around four in five workers (NBS and SMEDAN, 2021; PwC Nigeria, 2024). The number of MSMEs fell from about 41.5 million in 2017, which SMEDAN officials linked to the COVID-19 pandemic and other pressures on small businesses. When asked

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what support they most needed, MSME operators named power, finance, taxation and security.

These figures show how central small enterprises are to the national economy, and they hint at how fragile that base is. Because most MSMEs are micro-enterprises, the count is dominated by sole proprietors and household businesses rather than firms with employees.

3.2 Poverty and its regional pattern

The 2022 National Multidimensional Poverty Index found that 63 percent of Nigerians, about 133 million people, were multidimensionally poor. About 65 percent of the poor, around 86 million people, lived in the north, and the North-West alone accounted for the largest number of poor people of any zone, estimated at 45.5 million. State rates varied widely, from 27 percent in Ondo to 91 percent in Sokoto. Poverty was far higher in rural areas (72 percent) than in urban areas (42 percent), and about 90 percent of children in the North-East and North-West were multidimensionally poor (NBS, 2022).

Analysis summarised by UNCTAD shows that poverty measured against the national monetary poverty line also rose between 2018-19 and 2022-23, from 40.1 percent to 56.2 percent. Whatever the measure, the pattern is the same: deprivation is concentrated in the rural north.

This matters for enterprise because poverty shapes who can start a business and what kind. Households with little cash, poor health, low education and no electricity face higher barriers to entry and cannot easily absorb the risks of expansion.

3.3 Demographic pressure

The north has a young and fast-growing population. Each year large numbers of young people leave school or training with few formal job prospects. Enterprise ownership is the realistic path for many of them, which raises the stakes of getting the enabling environment right. A region that can help young people turn small trading and service activities into viable businesses will gain a demographic dividend. A region that cannot risks deepening unemployment and social instability.

4. Historical Foundations of Enterprise in the North

4.1 Pre-colonial and trans-Saharan trade

Long before colonial rule, the Hausa city-states and the Kanem-Bornu region were hubs of trade and craft production. Caravans linked the Sahel with North Africa across the Sahara and with the forest belt to the south. Kola, salt, cloth, leather goods, livestock and grain moved through well-organised trading networks, and Kano's Kurmi market became a regional landmark. Lovejoy's (1980) study of the Hausa kola trade documents how northern merchants built credit relationships, trust networks and agency arrangements across long distances. These practices anticipate modern supply chains and show that commercial skill in the north has deep roots.

Production was equally enterprising. Dyeing, weaving, leatherwork, blacksmithing and farming for the market were organised around households, guilds and master-apprentice relationships. Hill's (1972) study of rural Hausa communities shows that farming households routinely combined cultivation with trade and dry-season crafts, a pattern of occupational diversification that persists today.

4.2 The colonial and early post-independence economy

Colonial administration drew northern producers into the export economy, most famously through groundnuts, cotton and hides and skins. Railways connected the north to the coast and reinforced the role of commodity export. The groundnut pyramids of Kano in the 1960s became symbols of this era. At the same time, the colonial economy tended to channel northern commerce toward raw commodity trade rather than manufacturing, and formal credit and industrial policy were limited.

After independence, industrial investment brought textile mills, tanneries and food processing plants to Kano, Kaduna and other centres. For a period, the north had a visible manufacturing base alongside its traditional markets.

4.3 Decline and its legacy

From the 1980s onward, several pressures weakened northern industry: currency and trade policy shocks, erratic power supply, import competition, smuggling and declining state support. Many textile mills in Kaduna and Kano closed or scaled back sharply. The legacy is a landscape in which large formal firms are few, and the traditional markets and micro-enterprises carry most economic activity. Kano's Kantin Kwari textile market, the Sabon Gari and Kurmi markets and the livestock and grain markets across the region remain major commercial centres, but they operate largely outside the formal system.

The lesson for today's policy is twofold. First, the region has real entrepreneurial and commercial capability that can be built on. Second, capability alone has not been enough: without reliable infrastructure, finance and a stable policy environment, enterprises remain small and vulnerable.

5. Sectors and Patterns of Business Ownership

5.1 Agriculture and agro-processing

Agriculture remains the economic base of the north. Farmers grow grains, legumes, tomatoes, onions, ginger, cotton and other crops, and the region has large livestock herds. Most farms are smallholdings, and most processing is done by micro-enterprises, such as groundnut oil millers, rice parboilers, dairy processors and tomato dryers. Value added is low because of post-harvest losses, poor storage and limited access to processing equipment.

Policy attention is shifting toward agro-industrial development. The Special Agro-Industrial Processing Zones (SAPZ) programme, supported by the African Development Bank and partners, is investing about $538 million in its first phase across eight locations, including Kaduna and Kano. Kaduna's focus includes maize, soybeans, ginger and tomatoes (AfDB, 2025). If well implemented, such zones can connect smallholders to

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processors, reduce post-harvest losses and create room for small agribusinesses to supply and service the hubs.

5.2 Trade and commerce

Trade is the largest category of business ownership across the region. Retail, wholesale, transport, cross-border trade and market services employ large numbers of people. The northern states' proximity to Niger, Chad and Cameroon supports a lively cross-border trade, much of it informal. Trading enterprises benefit from low start-up costs but face intense competition, thin margins and exposure to price shocks.

5.3 Textiles, leather and crafts

Textile finishing, tailoring, leather goods, dyeing and craft production persist, particularly in Kano and Sokoto. Many of these enterprises are family-owned and rely on skills passed down through apprenticeship. Competition from imports, high input costs and limited access to modern equipment constrain growth, but demand for locally produced fashion, footwear and leather goods offers room for upgrading, especially through design, branding and digital marketing.

5.4 Solid minerals and extractives

The north has deposits of gold, lithium, tin, limestone and other minerals. Artisanal and small-scale mining supports many livelihoods, including in Zamfara State, but it is largely informal and is often tied to safety, environmental and security problems. Bringing small-scale miners into regulated cooperatives and value chains is a central challenge for state and federal authorities.

5.5 Services, technology and the creative economy

A newer layer of enterprise is emerging in mobile money and agent banking, logistics, solar installation, digital marketing, repair services and creative industries. Kaduna and Kano host growing technology and start-up communities, and universities are beginning to run incubators. These businesses are still a small share of the total, but they attract young owners and introduce new business models.

5.6 Ownership structures

Most northern enterprises are sole proprietorships or family businesses. Succession is often informal, and family and business finances are frequently mixed. Cooperatives, trader associations and savings groups play an important role in pooling resources and settling disputes. Islamic commercial principles also shape business practice, including preferences for partnership contracts such as mudaraba and musharaka and for trade-based rather than interest-based financing. Understanding these structures is essential for designing finance and support programmes that people will actually use.

6. Women, Youth and Inclusion

6.1 Women's business ownership

Women in the north are active in food processing, trading, tailoring, cosmetics, and small-scale agriculture. In communities that practise wife seclusion (known locally as kulle), women often run businesses from within the home and rely on children, relatives or hired agents to carry out transactions outside it. This model allows participation, but it limits scale, market reach and access to finance, because women may be unable to visit banks, attend training or negotiate with suppliers directly.

The financial data point to the cost. The 2023 EFInA Access to Financial Services survey found that about 30 percent of adult women in Nigeria were financially excluded, compared with 21 percent of men, and that exclusion is highest in the north (EFInA, 2023). Reports on the survey also noted a 12-point gender gap in agent usage, which is tied to mobility, norms and limited digital literacy among women.

Solutions that work within local norms are likely to succeed. Female agents who serve women at home or in women-only spaces, mobile and digital services, group-based lending and training delivered in women's networks can all extend access without requiring women to abandon accepted practice.

6.2 Youth and the almajiri question

Young people are the region's largest source of potential entrepreneurs. Many have limited formal education, and a large number of boys attend traditional Qur'anic schools that do not provide vocational or business skills. Skills acquisition programmes, apprenticeship systems and enterprise-oriented curricula can help close this gap. The most promising approaches combine technical skills, basic financial and digital literacy, a starter toolkit or small grant, and mentoring from established business owners.

6.3 Persons displaced by conflict and other vulnerable groups

Insecurity has displaced large numbers of people in the North-East and North-West. Displaced households often lose productive assets, land and customer networks and must restart enterprises with little capital. Targeted livelihood programmes, including asset grants, market linkages and psychosocial support, are needed to help displaced and returning households rebuild. The same applies to persons with disabilities and rural households far from market centres, who face additional barriers to ownership.

7. Finance and the Ownership Gap

7.1 The scale of exclusion

Access to finance is among the most binding constraints on business ownership in the north. The 2023 EFInA Access to Financial Services survey reported that 26 percent of Nigerian adults were financially excluded nationally, down from 32 percent in 2020. The regional contrast is stark: exclusion stood at 47 percent in the North-West and 38 percent in the North-East, compared with 5 percent in the South-West and 10 percent in the South-South. Rural adults were far more likely to be excluded than urban adults (37 percent against 17 percent), and the survey noted that farmers and their dependants make up

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most of the roughly 28.8 million excluded people in the north (EFInA, 2023).

These figures mean that large numbers of northern entrepreneurs cannot save safely, receive payments digitally, build a transaction record or borrow from regulated lenders. Without a financial history, even a profitable micro-enterprise is invisible to formal credit providers.

7.2 Why finance fails to reach northern enterprises

Several factors combine to keep finance out of reach.

First, collateral. Banks typically require assets such as registered land or equipment. Many northern entrepreneurs hold land under customary tenure without formal title, and their working capital is in inventory or livestock rather than registered assets.

Second, religious and cultural preferences. A significant share of northern adults prefer financial products that do not charge interest. Conventional loans therefore fail to attract them, even when they are available. Non-interest banks such as Jaiz Bank and TAJBank and the non-interest windows of conventional banks serve this demand, but their branch networks and product ranges remain limited relative to the need.

Third, distance and infrastructure. Bank branches are concentrated in major cities, rural agent networks are thin, and network and power problems interrupt digital services.

Fourth, financial and digital literacy. Many first-time account holders do not know how to use accounts for business or lack trust in formal channels. Reports on women entrepreneurs in northern markets, where cash dominates trade, highlight low literacy and limited trust as persistent barriers.

Fifth, the high cost and poor design of credit. Where microfinance and fintech loans exist, interest rates and repayment schedules often do not match the seasonal cash flows of farm and market enterprises.

7.3 Informal and community finance

Northern entrepreneurs have always relied on informal mechanisms. Rotating savings groups (adashe), family loans, trader credit, cooperatives and religious charitable giving provide working capital, particularly where banks are absent. These systems are trusted and flexible, but they are small in scale and offer limited protection against shocks. A sensible strategy is to connect them to formal finance, for example by helping savings groups open group accounts, record their transactions and qualify for bulk lending, rather than trying to replace them.

7.4 Government and development finance

Federal programmes have attempted to widen enterprise finance, including Bank of Industry loans, Central Bank agribusiness and MSME schemes, and various youth and women enterprise funds. Results have been mixed. Common problems include slow disbursement, political capture, low repayment, poor targeting of the smallest informal enterprises and weak follow-up support. The lesson is that finance alone does not build businesses. It works best when bundled with training, market links, simple record-keeping and reliable oversight.

7.5 Digital finance as an opportunity

Mobile money, agent banking and digital payment tools are growing quickly, and the 2023 survey recorded substantial gains in the North-East and North-West. The growth of non-bank channels has been an important driver of formal inclusion nationally. For entrepreneurs, digital payment records can become the basis for credit scoring, supplier credit and insurance. To realise this potential, digital services need to be designed for low-literacy users, available in Hausa, Fulfulde, Kanuri and other local languages, and supported by well-trained local agents, including female agents.

8. Policy, Institutions and Infrastructure

8.1 The institutional landscape

Several institutions support enterprise in the north. SMEDAN provides registration, training and advisory services. The Bank of Industry and the Central Bank offer financing windows. State investment promotion agencies, such as the Kaduna Investment Promotion Agency, work to attract investors and ease business processes. Chambers of commerce, trader associations and professional bodies provide networks and advocacy. Universities, polytechnics and technical colleges supply skills and, increasingly, host incubators.

The weakness is not a lack of institutions but a lack of coordination and reach. Programmes often cluster in state capitals and reach few small rural entrepreneurs. Overlapping mandates between federal and state bodies create confusion, and programme continuity suffers when administrations change.

8.2 Taxation and regulation

MSME operators in the national survey ranked taxation among their top concerns. In many northern states, small traders face multiple levies from different authorities, which raises costs and discourages formalisation. Simplifying and consolidating local levies, publishing clear fee schedules and linking tax payment to visible benefits such as market improvements would reduce friction. Registration should also be made faster, cheaper and available through simple digital or community-based channels.

8.3 Power, roads and market infrastructure

Unreliable power is a daily constraint for enterprises that rely on cold storage, welding, milling, sewing machines or computers. Small businesses often spend heavily on generators and fuel, which cuts profit. Solar power offers a promising alternative for market clusters, agro-processing hubs and rural shops, especially if paired with pay-as-you-go finance. Roads, storage facilities, modern market stalls and water supply likewise determine how efficiently goods move from farm to buyer. Investments in market infrastructure can raise the productivity of thousands of small businesses at once.

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8.4 Education, skills and research

Higher institutions in the north produce graduates, but entrepreneurship education is often theoretical and disconnected from the realities of local business. Technical and vocational education is underfunded. Closer links between institutions and enterprises, through internships, industry-based projects, incubators and applied research on local value chains, would raise the quality of both education and enterprise. Libraries and information services in higher institutions can also support entrepreneurs by providing access to market information, business databases and digital skills training.

8.5 Regional and continental trade

The African Continental Free Trade Area (AfCFTA) and the north's proximity to Niger, Chad and Cameroon create openings for northern enterprises that can meet quality and volume standards. Agricultural products, leather goods, textiles and processed foods are natural candidates. Realising this potential requires standards compliance, export information, trade finance and secure transport corridors. Without those supports, larger competitors will capture most of the gains.

9. Insecurity and Economic Shocks

9.1 The economic cost of insecurity

Insurgency in the North-East and banditry and kidnapping in parts of the North-West and North-Central have disrupted farming, trade and mining. Reported effects include abandoned farmland, closed rural markets, higher transport costs, loss of livestock, displacement and the destruction of business assets. Insecurity also raises risk premiums: lenders and suppliers are reluctant to serve unsafe areas, and entrepreneurs themselves avoid long-term investment. MSME operators nationally ranked security among their top support needs (SMEDAN, cited in national press reports on the 2021 survey).

For states such as Zamfara, where agriculture and small-scale mining are important and insecurity has been a long-running problem, enterprise recovery is closely tied to restoring safety on farms, roads and markets.

9.2 Inflation, exchange rate and cost shocks

Nigerian enterprises have faced rising inflation, a weaker naira and higher fuel and input costs in recent years. Small businesses with thin margins and little capital buffer are exposed to these shocks. Import-dependent traders and processors feel the effect through higher input and spare-part prices, while consumers' falling purchasing power depresses demand. Households with no savings and no access to formal credit have few ways to absorb these pressures, and some close their businesses entirely.

9.3 Climate and environmental risk

Rainfall variability, desertification and flooding affect northern agriculture and the enterprises that depend on it. Climate-smart practices, irrigation, improved storage and index-based insurance can reduce the risks, but uptake has been limited. Investments in these areas protect both farm incomes and the agribusinesses linked to them.

10. Summary of Constraints and Responses

Constraint	How it limits business ownership	Promising response
Financial exclusion	Entrepreneurs cannot save, borrow or build a credit record	Agent networks, non-interest products, linking savings groups to banks
Weak collateral base	Informal land and assets are not accepted by lenders	Movable-asset registries, group guarantees, cash-flow lending
Unreliable power	Higher costs and lost output	Solar mini-grids and shared equipment hubs
Insecurity	Abandoned farms, closed markets, displacement	Security of corridors, livelihood recovery, local early-warning systems
Skills gaps	Low productivity, weak records and management	Apprenticeship upgrading, vocational training, business mentoring
Gender norms	Women's businesses stay small and home-based	Female agents, home-based services, women-focused networks
Multiple levies and registration costs	Informality persists	Consolidated local levies and simple digital registration
Weak market links	Low prices, high post-harvest losses	Agro-processing hubs, aggregation centres, digital marketplaces

11. Pathways for Business Ownership Development

The evidence points to a set of mutually reinforcing priorities. No single intervention will transform the sector, and the order and emphasis should reflect each state's circumstances.

1. Make finance fit the entrepreneur. Financial institutions should design products around the realities of northern enterprise: non-interest options, seasonal repayment schedules, cash-flow-based lending, small starter loans and group lending. Regulators can support this by developing movable-asset collateral registries and by encouraging agent banking in rural areas.

2. Build on informal systems rather than replacing them. Rotating savings groups, cooperatives, trader associations and apprenticeship systems already deliver trust, credit and skills. Programmes should link these structures to banks, training providers and buyers.

3. Invest in enabling infrastructure. State governments should prioritise reliable power for market clusters and agro-processing, storage, rural roads and modern market facilities. Public-private partnerships for solar mini-grids can serve many small businesses at once.

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4. Use agro-industrial zones to create supplier opportunities for small businesses. Where SAPZ and similar hubs are established, local content rules and supplier development programmes should make sure smallholders and micro-processors can sell to the hubs, not just be displaced by them.

5. Expand inclusion for women and youth in culturally appropriate ways. Programmes should recruit and train female agents, support home-based enterprise, deliver training through women's networks and provide youth with a package of skills, starter capital and mentoring. Evaluation should track outcomes by gender and location.

6. Simplify the business environment. States should consolidate levies, publish clear fee schedules, simplify registration and use digital tools to cut costs. Formalisation should come with visible benefits such as access to credit, public procurement and market space.

7. Reform entrepreneurship education. Higher institutions and technical colleges should integrate practical business training, incubators, internships and applied research on regional value chains. Libraries and information centres should offer market information, digital literacy and access to business resources for local entrepreneurs.

8. Protect livelihoods in insecure and fragile areas. Recovery programmes should combine physical security with asset replacement grants, market restoration and short-term finance for displaced households, so that people can return to productive activity quickly.

9. Strengthen coordination and data. A state-level enterprise coordination mechanism, supported by regular state-level MSME data, would reduce duplication and help target support. The current reliance on national surveys that report mainly at zone level limits planning at the state level.

10. Prepare firms for regional markets. Export readiness programmes, standards support and trade finance can help northern producers use AfCFTA and cross-border trade opportunities.

12. A Research Agenda for the Region

Several gaps in knowledge limit evidence-based policy.

- **State-level enterprise data.** Reliable statistics on enterprise numbers, ownership, gender, survival and growth are needed for individual northern states.
- **Impact evaluation.** Few rigorous evaluations show which finance, training or grant programmes actually raise incomes and business survival in the north.
- **Women's enterprise.** More research is needed on how seclusion norms, household decision-making and digital tools interact to shape women's business outcomes.
- **Non-interest finance.** Evidence is thin on how far non-interest products reach micro-enterprises and what product designs work best.
- **Insecurity and enterprise.** Studies should trace how conflict changes ownership, investment and recovery, including in states such as Zamfara.
- **Information services.** Research could examine how library and information services in higher institutions support local entrepreneurs.

13. CONCLUSION

Northern Nigeria has what many regions lack: a long commercial tradition, a large and young population, fertile land and active markets. It also has what many regions would avoid: very high poverty, wide financial exclusion, recurring insecurity and weak infrastructure. The challenge of enterprise development is to connect the first set of strengths with the second set of constraints.

The evidence reviewed here suggests that the north does not need to start from scratch. Its informal enterprises, trader networks, savings groups and apprenticeship traditions are assets to build on. Policies that provide finance suited to local preferences, reliable power, safe markets, practical skills and fair, simple regulation can help ordinary entrepreneurs grow. Inclusion of women and youth is not an optional add-on but a core test of success, because they represent the largest untapped pool of business owners.

The next decade will be decisive. New agro-industrial investments, digital finance, regional trade and a growing base of young entrepreneurs offer a real opportunity. Whether that opportunity widens business ownership or concentrates its gains in a few hands will depend on the choices that state governments, financial institutions, educational institutions and development partners make now.

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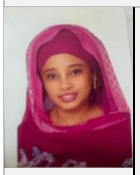
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