



REPORT

MULTI-STAKEHOLDER POLICY DIALOGUE

Realizing the Buenos Aires Declaration : Pathway to Inclusive African Continental
Free Trade Area Implementation in Nigeria A Gender and Economic Growth Series

Prepared by **WADHI**

PROGRAMME REPORT

A Multi-stakeholder Policy Dialogue

Realizing the Buenos Aires Declaration : Pathway to Inclusive
African Continental Free Trade Area Implementation in Nigeria
A Gender and Economic Growth Series

Held
Monday, February 28, 2022
@ Hall 231, House of Representatives,
National Assembly, Abuja

Prepared by **WADHI**
March 01, 2022

About Document

This document provides a report of the Multi-stakeholder Policy Dialogue-Realizing the Buenos Aires Declaration : Pathway to Inclusive African Continental Free Trade Area Implementation in Nigeria held on 28th February, 2022 at Hall 231, House of Representatives, National Assembly, Abuja. Annex 1 is a copy of the Attendance Register and Annex 2 is a copy of the programme of Event that outlines the various sections of the event.

Programme Specifics

Duration: 1 Day

Time: 10:00am -2:00pm

Mode: In-Person

Organizers

Chief Convener: National Institute of Legislative and Democratic Studies

Lead Organizer: Federal Ministry of Industry Trade and Investment (FMITI)

Co-Convener/Implementer: Women Arise Development and Humanitarian Initiative (WADHI)

Partner

Office of the Speaker, National Assembly, Federal Republic of Nigeria

Details of Participants

At the event in-person were participants drawn from different sectors of the economy including women's associations, women's trade groups, media, development partners, key government Ministries, Agencies and Department and the Organized Private Sector.


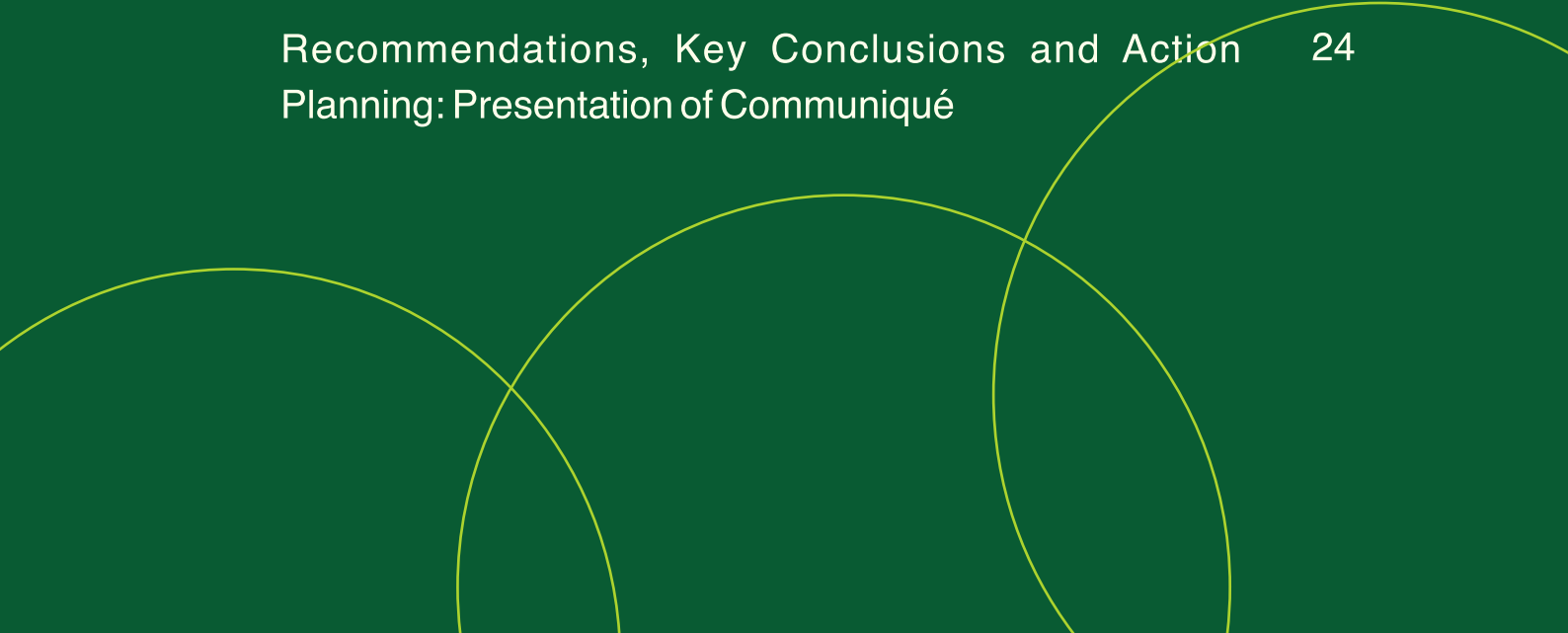


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Introduction and Objectives

Currently, many women worldwide, Nigeria inclusive, stand on the side-line of the economy. While women comprise half of the global population, they generate only 37% of Gross domestic product (GDP) and run only about a third of small and medium-sized enterprises.

Yet, 65% of women live below the poverty line and own less capital and productive resources than men. They also access less than 12% of credit facilities in the financial sector, and an estimated 21.3 million women are excluded from digital financial solutions and commerce in the country (EFInA 2020). Available data has consistently shown that women in Nigeria contend with stiffer barriers than their male counterparts, having less access to technology, income, and being often locked out of economic prospects based solely on gender considerations and limiting sociocultural beliefs. Conversely, women are known to constitute the most viable, yet untapped, resource of a nation and remain important economic power blocks in achieving the Sustainable Development Goals (SDGs) (UNSG).

Relatedly, in the updated Legislative Agenda of the 9th House of Representatives, the Speaker of the House of Representatives stated that “Poverty and inequality, insecurity and strife are the product of policy choices. Thus, the current administration has renewed commitment to champion social justice, support businesses, innovations, and private enterprise, being the engine room of the economy. There is also a deliberate effort to promote individual aspirations in response to the new reality occasioned by the Covid-19 pandemic, which exposed most cruelly, long-ignored weaknesses in our economy, governance, and social welfare system. However, as these efforts still fall short of national demand, there is the call to move faster and farther than Nigeria has previously envisioned towards achieving legislative priorities and interventions anchored on growing the economy. Realizing the desired progress demands that as a nation, we outline a set of objectives and develop a programme of activities that will facilitate increased investment, encourage innovation, and drive economic growth, working collaboratively in pursuit of common objectives and service of shared ideas.

Hence this “Multi-Stakeholder Policy Dialogue on Gender and Economic Growth” aimed at providing an interactive platform to facilitate the needed synergy between Legislative and Policy provisions. This will stimulate relevant stakeholders, including the private sector to think innovatively on how to catalyze access to financial, trade, technology, and market opportunities especially for women. The dialogue is conceived to enhance implementation of the Buenos Aires Declaration (2017) on women, trade, and economic empowerment alongside the AfCFTA (2020) as vehicles to promote women MSMEs as a post covid survival strategy. Deliberations would focus on evolving a holistic framework and approach to help close persistent gaps in the delivery of economic empowerment strategies in order to meet regionally and globally agreed standards and targets to better harness Nigerian women’s economic potentials.

Dialogue Objectives

- To increase synergy between relevant stakeholders and broker legislative and policy options to guide review in the context of AfCFTA and Global Trade Platforms/Arrangements:
- To promote gender responsive Small and Medium Scale Enterprises and thereby harness Women’s economic capital in the country, through active sectoral engagement by key actors.
- To highlight the vital role of the Legislature in facilitating the domestication of the Buenos Aires Declaration in Nigeria and accelerating the necessary enabling environment for gender inclusive trade engagements.
- To enable symbiotic relationships amongst key policy makers and boost partnerships for engendering the Legislative Agenda and Policy implementation to better deliver on women’s economic empowerment for sustainable national development.
- To build the resilience of women through economic empowerment in light of prevailing social challenges such as insecurity and pandemics like COVID-19 through the African Continental Free Trade Area.



Activity Report

Arrival and Registration

Arrival of participants commenced at about 9:00am till about 10:30am on a backdrop of music.

Opening Ceremony

The programme activities started at 10:45 am with the official welcoming of the participants and the rendition of the first stanza of the national anthem as the opening prayer and thereafter the women's anthem.

The MC, Mr. Andy Gabriel having welcomed the guests and participants provided a rationale for the day's strategic event by reading out the Women's Economic Empowerment Demands emanating from the Town Hall Meeting held on 14th December 2021 as part of the line up of conversations around the multi-stakeholder series on Buenos Aires Declaration and AfCFTA as follows:

- National and State House of Assemblies should place priority on the domestication of the Buenos Aires Declaration to ensure that the Legislative Agenda and AfCFTA provide economic growth opportunities for all regardless of gender and in particular to enable women benefit from the projected \$75bn annual retail market and other business prospects it offers.

- Review existing laws to provide a clearer legal framework for the public and private sectors to promote the UN Global Compact Women Empowerment Principles (WEPs) especially relating to gender and procurement in Nigeria.
- Government institutions and regulatory agencies should work together and synergize to reduce the double burden on MSMEs and harness the productivity of women who constitute over 65% of the informal sector.
- Relevant agencies should provide necessary technical support, advisory services, and guidelines to enable WMSMEs meet designated standards, export requirements, and other market access criteria. Government and financial institutions to end the rhetoric on financial inclusion for women by simplifying and concretizing women's access to financing especially for WMSMEs as women have accessed less than 12% of financial credit due to bureaucratic and other barriers.
- Review trade and economic laws and policies and provide incentives to aid the formalization processes of women owned and led businesses especially women MSMEs.
- Relevant MDAs should provide practical steps and guidelines to eliminate unfriendly visa processes, reduce GBV and other forms of exploitation that impedes trade and movement of goods and facilitate access to foreign markets for WMSMEs.
- Intensify efforts to solve the insecurity challenges of the country as achieving peace is paramount to addressing women's livelihoods and key to the full implementation of the UNSCR1325 NAP WPS
- Sensitization programmes on the Buenos Aires Declaration and the African Continental Free Trade Agreement should be organized and supported in order to raise awareness on gender mainstreaming as smart economics.

The above key demands as read formed the rationale and backdrop against which this multi-stakeholder series was organized.



Mr. Andy Introduced the Co-MCs as Mr. Iletogun Babatunde and Mrs. Toun Okewale Sonaiya (CEO Women Radio). Mr. Iletogun Babatunde in his introduction said that running the engine of economic development of any nation without the inclusion and participation of women can be likened to driving the engine of economic development without the throttle and that the Buenos Aires declaration amongst other things affirms that women's access to opportunity and removing barriers to their participation in national and international economies can contribute to sustainable development.

He sounded that it is common knowledge that several affirmations have been made concerning women in development but sadly the legislative support is grossly lacking especially as it is the major key required to translate these lofty global declarations from mere pronouncements to concrete actions. He wrapped up by saying that he hoped that the dialogue will seek to enlist the support of the legislature so that there will be facilitation and domestication of the Buenos Aires declaration in Nigeria so that at the end of it all we will have a very enabling environment for gender-inclusive trade engagement.

The introduction as followed by the recognition of heads, directors and heads of departments from the represented Ministries, Departments and Agencies including directors and heads from the Ministry of Industry, Trade and Investment (FMITI), Ministry of Women's Affairs (FMWA), National Institute for Legislative and Democratic Studies (NILDS), UN Women, Abuja Chambers of Commerce and Industry (ACCI), Nigeria Export Promotion Council (NEPC), Nexim Bank, etc. and several other women's organizations.



Constitution of the High Table

On the high table were His Excellency, Distinguished Senator Ahmad Ibrahim Lawan PhD, CON, President of the Senate, Chairman of the National Assembly and Chairman Governing Council, NILDS ably represented by Distinguished Senator Saidu Alkali, the Senate Committee Chairman on Trade and Investment, Representative of the Honourable Minister of Industry, Trade and Investment, Representative of the Honourable Minister of Budget and National Planning, Prof. Abubakar Olanrewaju Sulaiman, the Director-General NILDS, Hon. Dr. Asabe Vilita Bashir, the Director-General National Center for Women Development, Ms Comfort Lamptey, Country Rep, UN Women, Mr. S. Jaja, Representative of the Director, Commodities and Exports Department FMITI, Hajia Rabi Musa, President, Jam'iyyar Matan Arewa and Member, FMWA Ministerial Technical Committee on Private Sector Initiatives, Nelly Osagie Ndaguba, Secretary General AWEF, Ruth Abraham Agbo, National President AWITA, Charity Anaja, President, Women in Leadership and Governance and Dr. Ajibike Saratu, Country Manager, 50 million African women have a voice.



Programme Overview and Agenda Setting

Upon the constitution of the high table, Mr. Andy Gabriel gave a brief overview of the rationale behind the organization of the program of the day. He started by saying that the trade policy for women took a quantum leap internationally with the Buenos Aires Declaration on Trade and Women's Economic Empowerment signed by more than 120 countries of the world at the World Trade Organization Ministerial Conference of December 2017. The declaration, he said, acknowledged the importance of incorporating Gender perspectives into the Promotion of the inclusive economic growth reflecting global and regional frameworks and agreed to standards like the CEDAW, Maputo Protocol, Beijing platform for action and so very many others. He said the participants at the conference thereafter agreed to explore and find ways to address the specific barriers that affect women in trade including finance and suboptimal participation of women in public procurement markets. He wrapped up by re-emphasizing that the event titled "Multi-stakeholder Policy Dialogue Realizing the Buenos Aires Declaration: Policy and Legislative Reforms for Inclusive African Continental Free Trade Area Implementation in Nigeria" has been organized to find home grown ways to accelerate the implementation of the declaration and garner the necessary backing of the legislature to facilitate inclusive and sustainable national economic development. The MCs thereafter called upon the chief convener of the event, Professor Abubakar Olanrewaju Sulaiman, the DG, NILDS for his special remarks.



Goodwill and Special Remarks

In his remarks, Professor Abubakar Olanrewaju Sulaiman, the DG, NILDS on behalf of the Senate President and Speaker Of The House Of Representative welcomed all participants to the event jointly organized by NILDS, FMITI and WADHI. He said the partnership falls within the purview of the institute setup to promote and provide support to the Parliament on policy issues and draft legislation. He said the Institute's strategy plan for the year 2020 to 2024 particularly states that the Institute will focus on promoting gender-sensitive legislation in Nigeria and fostering gender equality. Specifically, he said, the Institute does this by generating research and conducting capacity development programmes on all issues of gender equality and advocating for gender-sensitive legislature and other democratic institutions.

Importantly, he noted that the national assembly can guarantee the successful implementation of the Buenos Aires Declaration and AfCFTA in Nigeria by domesticating them to give full legal backing. Additionally he said that the national assembly can put structures in place to monitor implementation and compliance. Furthermore, Professor Abubakar said that it is also important for the National Assembly to undertake a gender-based analysis of all economic and trade related legislation presently under consideration in the National Assembly to ensure that they are able to adequately respond to the specific challenges faced by Nigerian women.

Furthermore, he said that there is a need to identify and amend laws and regulations that directly and indirectly discriminate against Nigerian women's access to finance and economic opportunities. Professor Abubakar in his remark also said that ongoing efforts at amending the public procurement act should include innovative programmes designed to accelerate the economic inclusion of women.

He wrapped up by appealing to the Executives represented by FMITI and FMWA to work closely with the Institute and the National Assembly to facilitate the speedy implementation of the AfCFTA and the Buenos Aires declaration in Nigeria to provide the Enabling environment for gender-inclusive trade engagements. He restated the commitment and the availability of NILDS to provide all the necessary and needed technical support in this regard and to help identify potential ways of integrating gender concerns into draft proposals before the national assembly.

Annex three: Special Remark

Distinguished Senator Saidu Alkali, the Senate Committee Chairman on Trade and Investment, representative of His Excellency, Distinguished Senator Ahmad Lawan CON, President of the Senate, Chairman of the National Assembly and Chairman Governing Council, NILDS was thereafter called for his Remarks and the official opening of the event.

Distinguished Senator Alkali conveyed the regrets of the absence of Honourable Senate President due to unavoidable national assignment and exigences of his office. In his remark, he noted and appreciated the importance of women in holding the family unit, politics and economic development. He said that the discussion on gender has now become important especially as it relates to citizens integration and sustainable national development. He attested to the fact that inclusiveness and economic growth will not be possible without deliberate steps being taken to improve the substantive participation of women and girls across board especially as it relates to maximizing the benefits provided by the AfCFTA. He wrapped up by saying that the senate will be awaiting the possible recommendations and legislative actions that will be emanating from the programme. He thereafter declared the dialogue opened.

Annex Four: Senate President's Remark

A short break was taken to watch a video documentary and voix pop on the knowledge and level of awareness of Buenos Aires Declaration and AfCFTA in the market place across the Geopolitical Zones of Nigeria.



Symbolic Presentation of Key Demands to the National Assembly

The DG of NCWD, DG of NILDS and the Country Representative of UN Women were called upon on behalf of the Nigerian Women to make a symbolic presentation of the Women's Economic Empowerment Demands emanating from the Town Hall Meeting held on 14th December 2021 as part of the line up of conversations around the multi-stakeholder series on Buenos Aires Declaration and AfCFTA Implementation in Nigeria. The chartered demand provides a pathway for the successful implementation of the declaration and AfCFTA in Nigeria. Group photograph was thereafter taken with the representative of the Distinguished Senate President. Immediately after the group photograph, the meeting took a break against the backdrop of cultural performance by the cultural troupe.

A Goodwill Message was thereafter received from Ms Comfort Lamptey, Country Rep, UN Women. She said at UN Women, it is recognized that AfCFTA represents an opportunity for both growth and prosperity for Africa, specifically in the West Africa Region. She mentioned that in 2019, the UN Women commissioned a study on the opportunities for Women Entrepreneurs in the context of AfCFTA which in turn raised a host of critical issues specifically barriers that women face including transaction charges and border delays, corruption, insecurity, sexual harassment

against women and poor basic infrastructure and facilities. She said that to ensure that the benefits of AfCFTA actually reach women-owned businesses in Nigeria, some additional measures need to be put in place especially in light of the Covid-19 Pandemic. For instance to complement the annex of custom cooperation, she said that there is need to identify simplified measures that can accommodate a small volume of consignments and specific trade pallets, visa regimes for MSMEs Traders as well as reduced taxes such as the VAT and Import and Export Taxes. She said there is also a need for strong monitoring mechanisms for systematic collection of gender dis-aggregated data as it relates to cross border trades. As part of UN Women's efforts to facilitate increased participation of women in the economy, she said they have proposed a menu of policy and programmatic agenda items which if implemented is believed to ensure that women benefit from the opportunity that AfCFTA provides.

Key of these policy proposals is the need to invest in women-led MSMEs throughout the value chain so that they can compete and reap the benefits of regional integration. She said this will involve the removal of gender discrimination in laws and practices to promote women's access and control over land which is essential to women entrepreneurial operations and increase access to finance for financial products adopted to women owned business. Also important is getting women-led MSMEs ready for trade and AfCFTA through capacity building, information, trade facilitation services, etc adapted to women's needs. Additionally she said, issues of Sexual Harassment at borders that connects Nigeria to other Africa Countries also need to be addressed as well as promotion of Gender-Responsive Procurement. She wrapped up by saying that it is important to mainstream gender into the implementation of AfCFTA in Nigeria through accountability in gender equality, integration into National Trade Policies etc.

The final goodwill message was delivered by Hon. Dr. Asabe Vilita Bashir, the Director-General National Center for Women Development. In her message, Hon. Asabe noted that there can be no real economic growth without the realization, promotion, full participation and documentation of the contributions of women to the economy.

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Technical Parley

Core Women's Group on Buenos Aires Declaration, Legislature, Policy Makers (MDAs), Financial Institutions and Development Partners.

To begin the technical session, Mrs. Esther Mshelia, Convener, Women Arise Development and Humanitarian Initiative (WADHI) and Co-Convener of the event gave a presentation on Inclusive Legislative and Policy Provision. In her brief presentation, Mrs. Esther said that one of the critical driving forces for the multi-stakeholder dialogue is the fact that there are gaps in the laws and policies that impede the substantive and qualitative performance of women in trade. She said little or nothing can be done when the legal framework is weak and when policies are not right. She said her presentation and the following parleys would seek to pinpoint specific areas of the legislation that needs particular attention especially the procurement act, trade agreements and financial inclusion etc. Her presentation provided the agenda and background for the Parley. **Annex Six: Presentation on Inclusive Legislative and Policy Provision.**

Agenda Setting

Harnessing Commodity Expansion Potentials of Women through Trade Commodity Exports and Implementation of the Buenos Aires Declaration in Nigeria. The Agenda setting was facilitated by Mr. Suleiman Audu, Director CED, FMITI and Alhaji Abubakar Aliyu, Director, Trade FMITI duly represented by their respective assistants.

To open the Parley, Mr. S. Jaja, on behalf of the Director, Commodities and Exports Department FMITI, Mr. S.A. Audu delivered a premise message on the theme of discussion. He Started by conveying the apologies of the Director for not being able to be present physically at the event due to pressing official assignment. He then went on to provide an insight into the operations and mandates of the commodity and export department of the Federal Ministry of Industry Trade and Investment. He said that the department is one of the key technical departments of the FMITI created to serve as the export promotion arm of the ministry as a result of their premium priority the government places on oil and non-oil export trade. The mandate of the department amongst others is to initiate and formulate policies and programmes for the development of the commodity value chains and promote exports of commodities through the modulization of the private sector stakeholders including women. He said that the department is also tasked with promoting and enhancing private-sector interest. The department also serves as the national focal point for all international commodities bodies which Nigeria belongs to. Furthermore, he said that due to the pandemic and the realities of the AfCFTA the department has identified agribusiness as a major priority programme that will play a critical role in the promotion of commodity trade. He mentioned that experience on the field as revealed to the ministry and the departments that women played a major role that women have been very active in Harnessing the potential of commodities sub-sector through the expansion of economic activities therefore there is a need for inclusive trade policies that give both men and women equal opportunities to contribute positively to impact on economic growth and reduce poverty in Nigeria. Annex Seven: Remark for the Director CED FMITI.

Hajia Hajara Usman, Assistant Director, Trade FMITI representing the Director Trade, FMITI was also called upon to make a remark on behalf of the Director. She started by delivering the apologies of the director for his absence due to unavoidable official duties. She mentioned that the Buenos Aires declaration is all about integrating or incorporating gender perspective into economic growth premised on the need to incorporate gender into all economic aspects and sociopolitical dimensions of natural growth. she noted that the department is responsible for the formulation of trade policies and I thought this event on the implementation of the Buenos Aires Declaration is important to the department in that the outcome will help further sharpen the specifics of inclusion of gender into the trade policies, ultimately helping to carry along the 50% of the population that constitutes women.



Parley One

Moderated by Dr. Adeyemi Fajingbesi, NILDS the Parley was titled “**Facilitating a Gender Review of Trade related Legislation and Policies in the context of the AfCFTA (Energy, Oil & Non-Oil Environment and other sectors)**”.

Dr. Adeyemi Fajingbesi in his opening noted that in their terms for Nigeria to domesticate the AfCFTA not much has been said about the gender perspective and that what he would love to see in the session that is moderating it's a review of the trade agreement or a domestication that will be made in such a way that will ensure that the agreement does not end like all other earlier agreement and policies and practices where women contend with siffer barriers than their male counterparts. against that backdrop he called upon the panelists and the respondents. The discussants present were Core Women’s Group Spokespersons: CBWN, AWITA and the respondents were ACCI, NEPC, NILDS, FMITI-CED.

The dialogue was kick-started by Mrs. Ruth Abraham Agbo, National President AWITA, who began by saying that the outcome of the meeting today will not be put on the shelf, rather it will present outcomes that will form a testimony of the participation and commitment of women. She provided a brief insight into deep understanding of what the AfCFTA represents and agenda of the world's largest free-trade area that is connecting almost 1.3 billion people across 54 countries.

On the competitiveness of the she cited experiences emanating from their organization AWITA which is an Association of Women In Trade and Agriculture mostly representing the informal sector. She tied with them working mostly within the informal sector. Most of their members' activities are not streamlined, not formalized and certificated even though they represent the bulk of the MSMEs population which makes competing with other African countries very difficult.

She noted that Nigeria has witnessed trade coming in from countries like the Benin Republic, Togo Ghana etc. but at this time there is a window for all of these countries to come together in the same window to trade on the same platform however it's in Nigeria is not ready especially the Nigeria women not ready for the AfCFTA. Especially for Nigeria women Traders and farmers to improve on their production capacity in order to compete favourably and substively, especially seeing that other production processing, standardization and packaging capacity of women are still very low even within Nigeria. She also said that more startups more women startups and caleb's facilities and needed to enhance the capacity of women-led organizations and indeed the country at large to harness the opportunities and the benefits that AfCFTA presents

Of most importance she said that if Nigerian women are not taught on how to package and label products properly they will still not be able to compete and make the market standards of the. She therefore called on relevant Government Agencies and Entities for more sensitization, more training and more awareness on competitiveness within the AfCFTA context. Finally she called for implementation of sustainable targeted women products, especially grants and loans, as against the current status of botching that never proceeds beyond the first batch of disbursements. She called for the expansion and prioritization of policies to ensure that the AfCFTA agenda provides economic growth opportunities and inclusion for women. In response, Aisha Ado Abdulahi, General Counsel, ACCI representing the Director-General Said that at ACCI they have a women's trade group set up essentially to address the concerns raised by the discussant. She said a lot of these initiatives were set up. However, when called, women do not show up in spite of calls and advertisements. This she said led the organization to go on a research to find out why and found out that one of the critical challenges is that even though the information is out there it does not trickle down to make the women where they are,

when they finally do now get the information they realize that they do not have all the necessary documentation still need to complete in the market which poses another set of challenges to them. Which is why there has an organization has decided to intensify their efforts in capacity development programs workshops and seminars on dissemination of information that relates to trade and trade policies especially in the context of AfCFTA. She encouraged all the women present at the event to share the information about what is available at the chamber of commerce so that more women in their groups can benefit from them. She encouraged women to Leverage networks and partnerships on information dissemination and acquisition. In the area of financing she also mentioned that the ACCI has a cooperative society that is viable and encouraged the participants to also seek out more information about how they can plug into the cooperative system.

In his own response, the representative of the Nigerian Export Promotion Council said that the NEPC right from the structure is a Gendered Organization. Furthermore, he said that the agency has been doing the work of capacity-building sensitization on product packaging, labeling and standardization since 1976 when it was established. He noted that the NEPC is doing a lot of work along the line of trade and is in partnership with the International Trade Center (ITC) to train 5000 Women and that there are beneficiaries of the training program who are in the program of the day and even on the high table. Additionally the Chief Executive Officer of the organization In for the commitment to women's development established a Women in Export Unit within the organization to train women on sourcing products for exports, packaging, labeling, standardization and open up market access and mentoring. Regarding AfCFTA, he said the Agency established the Export Market Access Programme and have up to date taken the programme to 9 states including Kano, Portharcourt, Lagos to train and make women more competitive and compare products with other african countries' products. He called on the participants to take advantage and walk into the NEPC office to register. He mentioned that in Aba, the NEPC has established a common facility for leather and as a resort the leather export market has now opened up for the country unlike before. The session wrapped up with a recap by the moderator.



Parley Two

Moderated by Professor Edoba Omoregie SAN, Director, Legislative Support Services, NILDS, the Parley was titled “**Promoting Gender Responsive Investment, Commodity, Export and Trade through Technology; E-Commerce, Procurement and Delivering on the Buenos Aires Declaration**”.

The discussants were Core Women’s Group Spokespersons: AWEF and 50 Million Women and the respondents were FMITI Investments Departments and respondents from the Nexim Bank and FMITI.

The discussion was initiated by the representative of AWEF, she said they are into exports and in light of AfCFTA one of the ways to maximize the attendant benefits is through ecommerce. He encouraged women to leverage technology. She acknowledged that their organization has been leveraging the resources of NEPC to train their members.

In her submission, Dr. Ajibike Saratu Oluwatimileyin, Country Manager, 50 million women started by mentioning the diversity of the members of her organizations as individuals from different trade sectors. She said there have been a lot of challenges that women have particularly difficulties in access to information. She highlighted the need to have a one stop hub for all certification and specific regional product standards for individual commodities and other trade and export related information.

She shared an experience of a woman exporter who got a NACCIMA certificate of origin but decided right before sending to her offtaker to verify the certificate number provided by her on the NACCIMA directory only to get a response that the certificate was not issued by them. If information is streamlined and processes are simplified and made easy, there won't be a need to use agents who would issue fake certificates. She also mentioned the challenge of non-usability or non-validation of Nafdac numbers beyond the shores of Nigeria. She called on the FMITI to leverage the power of development organizations to synergize on exports to make the process seamless for Nigerian Exporters. Additionally is the issue of movement of commodities across borders in Nigeria. She called upon the FMITI, especially the CED to enact policies that ensure that receipts issued are able to carry through the borders. On Ecommerce, she said there is no regulation to guide the processes and quality. A typical case of “What I ordered vs What I got” hence increased fraud and scam. Finally she called for the need to advocate for women’s participation in procurement, leading from the front by showing why investing in women’s businesses makes good business sense. She advocates for at least 30% for women in public procurement and deliberate strategies and mechanisms for compliance.

In response, the representative of Nexim Bank, Dr. Babagana said Nexim Bank is a Development and Export facilitating Bank. Dr Babagana said that, because the bank is unlike the deposit bank, they seize opportunities such as those provided by these events to sensitize people about the positioning and the activities carried out by the bank. Recognising that majority of the population are excluded from the activities of the nexon bank owing to the fact that the sector in which it operates is capital intensive the executive of the bank came up with some specific products and facilities that gives opportunities to women and youth as they are the groups mostly excluded from accessing the facilities provided by the bank. Specifically the bank has a product called Women and youth export facility and therefore calls on individuals who fall within this group to come on board and access facilities especially in the context of AfCFTA.

It should be noted however that to benefit from the available programmes at the Nexim Bank, all the necessary certifications and registrations must be hard by the people or the group of people who would be coming to put in an application. Furthermore, it said that the bank also has facilities for the digital (ecommerce, software development etc) and design industry (particularly for those working in the entertainment industry as it is well-known Nollywood and Music are exported out of Nigeria as exported services and art). He reiterated that at Nexim Bank information regarding exports are provided and readily accessible. The provided information about the offices of the Nexim Bank across the six geo-political zones as well as the website information where participants can get more information about the facilities available with the bank. Regarding exports and women's participation is encouraged the women organizations present to aggregate products and commodities as cooperatives and approach the bank for targeted support and products/export facilities. To wrap up, Mrs Chioma Fidel, Deputy Director and head of Gender at the FIMITI shed more light into the activities of the Ministry in respect of the topic of discussion. She encouraged the women to seek information on the activities of the Ministry through their relevant Agencies and Parastatals especially in the areas of Trade, Capacity Development and Public Procurement. The moderator thereafter did a recap of the session.



Parley Three

Moderated by Honourable Janet Adeyemi, the President, Women in Mining, Nigeria the Parley was titled “**Expanding Financial Inclusion and Technology Platforms for Grassroots Women MSMEs**”.

The moderator laid a foundation by establishing that financial inclusion is a very critical social and development programme that affects women and one that must be looked at holistically from the point of policy, legal framework, access to finance, training and cultural setting. She said many women do not have direct properties of theirs to use as collateral, hence poor access to finance even in cases where women have these collaterals. Educational gap, she said is also one of the impediments to achievement of financial inclusion inspite of the several programmes rolled out by the government.

The discussants were Core Women’s Group Spokespersons: Women in Leadership and Governance and CENGAIN. In her submission, Charity Anaja, President, Women in Leadership and Governance , said her organization works with women across all levels of leadership and looks into how laws, legislation and policies address the concerns of women. She said the bottleneck women face is business financing for scale ups.

She said there are available laws and policies particularly the microfinancing policy that provided that women should be given priority in access to loans, however, she said that women have not been able to access the available funds. Rural women do not have access to benefiting loans and where loans are available, interest rates are high. Also a challenge is the monthly remittance repayment loan terms for women and lack of collateral. This, she said, is contradictory to the Maputo Principle and provisions of other protocols on financial inclusion.

Additionally, she said business women in the rural areas are also beleaguered with insecurity especially in moving goods and produce from the rural communities to the local and urban markets. Asmau Benzies Leo, Executive Director at CENGAIN, called for the political participation in governance to protect and promote the interests of women from the place of leadership. She also encouraged women to diversify into Agency Banking as a way of economic empowerment. She called for conversations with the head of commercial banks in a bid to enlighten them on the need to have targeted products for women and the attendant benefits and to see that the capacities of women are strengthened in line with the AfCFTA.

In the absence of the respondents, the moderator provided a cap-up by providing Insight into the actions that can be taken to bridge the financial inclusion gaps. She said that there is need to appraise and adopt international best practices and the legislature can take a look at the property rights where women have access to equal rights on properties especially within the context of marriage as obtainable in countries like the USA and Malawi.

Secondly, she said a new look should be taken at the promotion of equality and the prevention of unfair discrimination Act in South Africa which unfairly limits to inheritance rights. She read out other rights available in other countries such as Rwanda, Brazil, India, Bolivia etc as a model to improve programming around financial inclusion.

She called for further strategic engagement with the legislature regarding the key demands and draw down on an Agenda to move forward. She said with radicalism and one voice, changes can be had in the area of financial inclusion.



Recommendations, Key Conclusions and Action Planning: Presentation of Communiqué

The communiqué as developed by the rapporteur was delivered to the entire meeting by Dr. Lohna Jonathan, Research Fellow at NILDS. Annex Seven: Communiqué

Vote of Thanks

The vote of thanks was jointly given by Mrs. Esther Eghobamien-Mshelia, the Executive Director and Convener of WADHI on behalf of all the organizers and sponsors. She particularly commended the women's organizations present for their resilience despite contrary conditions.

Group Photograph, Lunch and Departure

The meeting wrapped up with a Group photograph and packed to-go lunch at 3:00pm.



Questions and Answers

Professor Adewale Aderemi, Director Democracy and Governance at NILDS was called upon to anchor the session.

One of the participants asked a question regarding the CBN Financial Inclusion Strategy. She sought to know if the policy is being implemented and if the strategy has delivered specific results especially in the context of Covid 19. In response, the president of 50 million women attested to have benefited from the Covid loan and the survival fund by helping their women to complete their application and the influence of WADHI for the survival funds. The Convener of WADHI also shared experiences with individuals who sought to divert and hijack such programmes for fraud and personal interests.

Due to power outage and seminar fatigue, the Q&A session could not proceed further.



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