



# Arahaah Farmers Market **REPORT**

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# Accronyms

- ACCI : Abuja Chamber of Commerce and Industry
  - AFCFTA : Africa Free Continental Trade Agreement
  - AU: African Union
  - CEDAW: Convention on the Elimination of All Forms of Discrimination Against Women
  - CEO: Chief Executive officer
  - E-Commerce: Electronic Commerce
  - FCT :Federal Capital Territory
  - GDP : Gross Domestic Product
  - GICED: Gender Initiative of Commodities and Export Department
  - KOWGO App: KOWGO Mobile Application
  - MOU: Memorandum of Understanding
  - MSMEs: Micro Small & Medium Enterprises
  - NACCIMA: Nigeria Association of Chambers of Commerce, Industry, Mines and Agriculture
  - SDGs: Sustainable Development Goals
  - SONI: Showcase Nigeria Initiative
  - UNSCR: United Nations Security Council Resolutions
  - WADHI: Women Arise development and Humanitarian Initiative
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## Acknowledgment

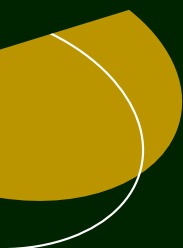
This report holds a lot to the Honourable Minister of Women Affairs, Dame Pauline Tallen, who inspired the need for a quarterly report of the Arahah Market as a tool to ensure accountability and documentation of progress and milestones in the activities of the Market.

We also wish to acknowledge the contributions of the Abuja Chambers of Commerce and Industry (AACI) for providing the venue for the Market and the partnership required to take the market to the next level. Our gratitude also goes to Members of the Ministerial Technical Committee and the Arahah Market Partnership as well as the Department of Commodities and Export/GICED of the Ministry of Trade, Industry and Investment, the Zugacoin group as well as Showcase Nigeria Initiative (SONI), for the collaboration that has gone a long way to position the Market to take flight and consolidate on gains so far made.



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## Introduction

**W**omen remain important economic power blocks waiting to be tapped in the quest for sustainable development and attainment of globally agreed goals and targets enshrined in the Social Development Goals (SDGs), Agenda 2030, African Union (AU) Agenda 2063, the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) and the UNSCR 1325 on Women, Peace and Security. Women are endowed with limitless acumen, indigenous knowledge and vast entrepreneurial skills that need to be deployed to diversify and catalyze economic growth, if they are to be transformative and impactful. Women owned businesses are known to be one of the fastest growing entrepreneurial populations in the world and by 2009 women globally earned \$13 trillion which is double the combined GDPs of China and India of \$7.6 trillion. However, Nigerian women are yet to join the league of high income earning women as they operate in low-paying, less secure formal jobs and micro sized informal businesses.

Nigeria's current economic landscape reveals that women own less capital and productive resources than men. Women still constitute over 40% of MSME's in the formal sector and they access less than 12% of the financial credit and continue to trail behind their male counterparts in high led businesses, trade and economic opportunities including public procurement.



As a matter of fact, among the total beneficiaries of the US\$698 million fund created by government to ginger the growth of Small and Medium Scale Enterprises in the country, less than 5% of the beneficiaries are women or women led enterprises. In line with this, the need to encourage women MSMEs to go into trade, especially the cross border trade, starting with Africa and other continents of the world cannot be over emphasized.

Thus, the Aarahah Market has come as a huge opportunity to bridge this gap, as it is set to provide Market Access, Capacity Building and E-Commerce platforms that is poised to reposition Nigerian women to engage profitably with the African Continental Free Trade Area (AfCFTA) Agreement. As a hybrid multi-stakeholder initiative and a borderless market, it was established as a hub where our women MSMEs come in monthly to showcase their products and meet with both off-takers and even buyers. The whole concept is that, the market will be a meeting and a melting point for providing training and standardization and an understanding of pricing to women MSMEs. In view of the new normal with Covid-19, the Market is planned to provide women with virtual marketing that will exist side by side the physical market, by so doing give women visibility and a ready market for what they produce. It is one market that will bring farmers and primary producers, directly in contact with consumers, off-takers and other members of the value chain.

The inspiring array of opportunities embodied in the Aarahah market includes among others, to grow and revive the Nigerian economy as a Covid-19 recovery and prosperity enhancing strategy, to highlight the crucial role of women in the emerging digital economy and to educate women's own and women's led enterprises to enable them maximize opportunities created by the African Continental Free Trade Agreement and protect markets from external competitions that will wipe away livelihoods, MSME's and crash local industries.





## Background

The name Aarahah is coined from the popular Hausa word which means cheap, of good quality and affordable. The Aarahah Market was established in December 2020 at the instance of the Convener and Chief Executive Officer of the Women Arise Development and Humanitarian Initiative (WADHI), Mrs. Esther Eghobamien-Mshelia in partnership with the Abuja Chambers of Commerce and Industry ACCI, to give visibility and provide market access to women Micro Small and Medium Enterprises. The market came in the wake of the covid-19 pandemic in response to the impact of the lockdown occasioned by Covid-19 which destroyed a lot of women owned and women led businesses. The whole concept of the market is to serve as a meeting and a melting point for WMSMEs. It was also established to provide training, standardization and pricing for women entrepreneur.

The market presently functions as a hybrid market where the virtual market exists side by side the physical market, providing a hub for women MSMEs to come together monthly to get ready market/buyers for what they produce and a regular meeting place to connect with off-takers and consumers. The Market is also aimed at better preparing MSMEs and farmers for the African Continental Free Trade Area (AfCFTA) Agreement initiative, with the aim of protecting Nigerian Markets/commodities from increased competition and other factors that could seriously challenge local markets or inhibit capacity to engage fully with new market opportunities. The Aarahah Farmer's Market, offers immense economic and income opportunities for different categories of women, access to local farm fresh products and factory direct commodities, digital trading platforms for MSMEs and capacity building on E-commerce for stakeholders.





## Inaugural Edition, December, 2020

The launch of the Aarahah Market held from the 14th to 16th December 2020, at the Abuja Chambers of Commerce and Industry (ACCI) complex. The inaugural meet drew MSMEs from across the Area Councils of the FCT. According to the Convener of the Market, the Chief Executive Officer of Women Arise Development and Humanitarian Initiative (WADHI), Mrs Esther E. Mshelia, she said the Aarahah Market was established in partnership with the Federal Ministry of Trade, Industry and Investment in collaboration with the Abuja Chamber of Commerce and Industry (ACCI) and WADHI, with the aim to collectively create a better market for locally produced goods and position local producers to meet up with the standards and the demand of the African Free Trade Zone when it kicks off on the 1st of January 2021. The concept of the Aarahah Market, she said, is to make good quality indigenous goods available from the producers, farmers or MSMEs to the general public. She went on to say that several Nigerian local goods that will earn the country huge foreign exchange in the global market have been identified.

The past President of the Abuja Chamber of Commerce and Industry, Prince Adetokunbo Kayode, said, Nigeria had no better time than now to prepare for the competition and other challenges, which the liberalized regional trade would bring. According to him, Nigeria needs to upscale its MSMEs potentials to ensure adequate maximization of the benefits of the trade agreement.



He explained that part of the plan was to train women producers of local goods on global packaging standards. That the monthly informal market will also provide consumers with discount prices on locally produced goods as well as opportunity for micro enterprises to interface and get skills required for international trade.

While inaugurating the Market, the Permanent Secretary, Federal ministry of Industry, Trade and Investment, Dr. Nasir-Sani Gwarzo, who was ably represented by the Deputy Director, Commodity and Export Department, Mr. Laura Irimiya, said the Ministry has resolved to provide all logistic supports to entrepreneurs who want to promote local goods for the regional free trade. He went on to say that government has also established robust links with other stakeholders that are strategizing to access the trade benefits coming from the global business agenda. He stressed that the Ministry is already building the capacities of local MSMEs in the area of packaging; he however reiterated that some of our local produce can meet export standards although we still need to improve on them. He commended the initiative of the Arahah Market as a good idea that could further boost the opportunity available to women and could also be expanded to other states. The Permanent Secretary went on to state that the multiplier effect of this initiative will no doubt affect positively the level of production, employment, income, wealth creation, significantly reduce poverty levels and also help to curb social vices, particularly among the youth if properly handled. The three-day event witnessed the launch of the market as well as the official opening and unveiling of the Christmas discount market as MSMEs from around the FCT displayed local goods at the market.





## The February 2021 Edition

The first edition of the Aarahah Market after the launch in December held on the 27th February 2021 at the Abuja Chambers of Commerce and Industry Complex. The February edition of the market featured women MSMEs from the various states of the country such as the FCT, Benue, Kaduna, Kano, Nasarawa and Osun states, with assorted range of farm and locally produced goods and commodities. Speaking at the occasion, the Director General of the Abuja Chamber of Commerce and industry, Mrs Victoria Akai, said the market is bringing women MSMEs together to build their capacity and ensure standardization for products and help them expand their product reach within and outside the country. The Chamber, she said is working with the Canadian Trade Facilitation, NACCIMA among others to ensure this. She noted that though the market started with women from the northern part of the country, its subsequent editions would accommodate more women and men nationwide.

Mrs Esther E. Mshelia, said an incubation centre is being established in conjunction with ACCI, to help farmers and MSMEs with short courses on costing, pricing standardization and branding. She said the idea of the market was to bring Farmers to sell their goods directly to customers at cheaper rates. Hence, the purpose of the market acting as a discount market is being achieved. The February edition of the market exhibited farm products like tomatoes, pepper, vegetable, tubers, rice, beans, guinea corn, millets, fruits, live chicken and turkey, dried fish, dried pepper, honey, palm oil, different types of spices and other locally processed foods.





## The March 2021 Edition

The second edition of the market held in March, 2021 and featured women MSMEs from the FCT. The March 2021 edition of the Aarahah Market, held at the Abuja Chambers of Commerce and Industry Complex, it was a unique edition as it served as one event marking the end of the one month celebrations of the 2021 International Women's Day in Nigeria. It was also exceptional as it marked the first Aarahah Market graced by the Honourable Minister of Women Affairs, Dame Pauline Tallen.

The market also played host to the newly inaugurated 11th President of the Abuja Chambers of Commerce and Industry, Dr. Al-Mujtaba. Other dignitaries at the market were the newly appointed Director General of the National Centre for Women Development, Honourable Asabe Vilita, Director General of the Abuja Chambers of Commerce and Industry, Mrs Victoria Akia, the Vice President Agriculture ACCI, Barrister Rose Nwosu, the Vice President Women Development Committee ACCI, the convener of the market and Chief Executive Officer Women Arise Development and Humanitarian Initiative and Chairperson Ministerial Technical Committee on Private Sector Mrs Esther E. Mshelia, other members of the Committee, representatives of the Federal Ministry of Industry, Trade and Investment, Department of Commodity and Export under the GICED initiative of the Ministry as well as the Director, Business Development, NEXIM Bank, Ms Stella Uko-Ettete.





## The April 2021 Edition

The third edition of the Arahah Market held on Saturday 24th April 2021 held at its usual venue in the premise of the Abuja Chamber of Commerce and industry complex. The April edition of the market was another unique experience, that for the first time since the inauguration of the market, it played host to the Chief Executive Officer of World Block-Chain Network, Archbishop Dr Sam Zuga, who is the first offtaker at the market, who has promised to partner with the market and take the initiative to the next level. He said such initiative is what the country needs to pull her out of the current economic quagmire. Speaking also at the event, Mrs Adama Ekeji of Showcase Nigeria, said the market is aimed to meet global best practice in international trade with the aim to replicate She-Trade, which the Convener of this market was one of those who proposed the She Trade project to take forward the gains and lessons of the Commonwealth Gender and Trade Project. The She-Trade now trades in trillions and that is where we are going to with the Arahah market that is why the ACCI is partnering with this initiative.

The market also witnessed other traders and farmers around the Federal Capital Territory and neighbouring states, display their produce. The round-table meeting, one of the side events at the market, which stands the market out, plays host to partners, stakeholders, women MSMEs, working to give visibility and offer technical support on pricing, standardization and market access for export.



Other dignitaries at the April edition of the market were the Director General of the Abuja Chambers of Commerce and Industry ACCI, Mrs Victoria Akai, the Chief Executive Officer, Women Arise Development and Humanitarian Initiative, WADHI, and Convener of the Arahah Market, Mrs Esther E. Mshelia, the Chief Executive Officer of Showcase Nigeria Mrs Adama Ogumka-Ekeji, the Global Block Chain Network, ACCI and WADHI teams, the Chief Executive Officer of Plough Nigeria Farms, Mr Joseph Chukwu and his team, Ms. Hajara Usman Nagado, the Chief Executive Officer of Nagab Farms, representatives of Karmilah Farms, as well as representatives of Figo Foods, Maak Bim Farms, Ultra Tea, Woye Natura, Wadudat Comestics and SD Farms, in addition to other traders from the FCT who added sparkle to the April edition of the market.





## Highlights and Key Developments Since the Inauguration of Arahah Market

The number of produce available in the market has grown from 10 at the inaugural market to now over 100 hundred items.

- The market now has an off-taker to facilitate export while NEXIM and Zenith banks have promised to extend business to business support, trade mission facilitation and export financing facilities to qualifying women.
- MOU already signed between Women Arise Development and Humanitarian Initiative (WADHI) and the Federal Ministry of Industry, Trade and Investment aimed at, amongst others, building the capacity of the CED Gender Unit and strengthening the empowerment of women at the zonal and state levels.
- Nexim Bank has created a platform for women to participate in all processes of export through new women and youth export Facility to encourage more women aggregators and exporters. The facility is currently offered at a single digit rate until February 2022 when it will go back to 9% interest rate. This is to mitigate issues relating to lack of collateral among women. The facility is opened to cooperatives and women owned associations involved in export.



- To strengthen their collective pull and maximize available opportunities, women MSMEs are encouraged to create an alternative financial security by registering their moveable assets like jewelries with the collateral registry of NEXIM Bank. Certificates issued can be used to access financial capital from the bank. Similarly, address collateral issues, the warehousing arrangement, especially for commodity traders, where the bank provide holding for stock and pay discounts upon receipt of export payment. them into regional and global markets.
- To encourage women to have direct and cheap access to finance, a dialogue session with all female Managers, Chairmen or Directors of Commercial and Development Banks is proposed.
- Women MSMEs are enjoined to come on board the ACCI to better benefit from the business Match-Making services of the Chamber as they have a policy encourages 50% women participation in such activities and are also encouraging women to tune down the prices of goods at the market and to be more competitive.
- The Arahah market is closely working on women's increased participation in the global trade as raised at the last meeting of the Women Development in order to close the current gender gap in export. Recognizing the existence of an array of women traders and producers across the country. The ACCI, WADHI and Arahah Partnership Group is to utilize the Arahah platform to harness and certify these products and channel





## Plans Going Forward

The propelling force of the Aarahah market is the signing of the Continental Free Trade Area Agreement, which portends a need for strategically shifting the economy and market engagement modalities, closing gaps and making the trade gate way work for women and men alike. To this end, the market is positioned to harness the potentials inherent in this trade opportunity to improve economic opportunities for women businesses and the overall economy.

Key actions taken or in the pipeline to realize the AfCFTA driven Aarahah objectives are as follows:

- The KOWGO App has been upgraded and has commenced on-boarding users. This is aimed to facilitate the activation of the digital platform of the Ararahah market while women MSMEs are being trained and uploaded on the App.
- While the market is on-going, the breakfast meeting and trainings will also be taking place, addressing areas where women MSMEs have deficiencies, such as marketing, standardization, pricing, quality assurance and branding to facilitate access and linkages to desired markets.
- Presently the training curriculum is being developed with modules having three categories, namely the Executive class, the Medium Enterprise, Cooperative and Association Leaders class and the Micro Enterprise class. Support and grants are being solicited for the training.





- The May edition of the market which comes up on the 29th May 2021 is poised to be a trade fair of some sort with WMSMEs from Abia State expected to be guests at the market. While the KOWGO App launch will be organized as a Special Guests and Awardees Night.
- Over 100 products from the market are now being profiled so that gaps can be addressed as we work to hand hold MSMEs and vendors at the Arahah Market to meet the trade and export criteria.
- Commodities identified with export prospects include: Shea Butter, Cashew Nuts, Ginger, Tumeric, Sea Food (Crayfish, Lobsters, and Prawns), Plantain Chips, Cereals, Vegetables (Ugwu ...), Yams and Zobbo/Hibiscus.

# Photo Gallery



01 The Honourable Minister of Women Affairs, Dame Pauline Tallen, was Special Guest at the March edition of the Aarahah market accompanied by the newly appointed Director General of the National Centre for Women Development, Hon Asabe Vilita Bashir and the newly inaugurated President of the Abuja Chamber of Commerce and Industry, Dr. Al-Mujtaba., the Director General of the Abuja Chamber of Commerce and Industry, Mrs Victoria Akai and the Convener and CEO Women Arise Development and Humanitarian Initiative (WADHI), Mrs Esther E. Mshelia.

02 The Immediate Past President of the Abuja Chamber of Commerce and Industry, Prince Adetokunbo Kayode, inspecting one of the stands at the inaugural market. To his left is the Director General of the Chamber, Mrs Victoria Akai and the Convener of the Market and CEO of WADHI, Mrs. Esther Eghobamien-Mshelia.

03 The representative of the Permanent Secretary, Federal Ministry of Trade, Industry and Investment Dr. Nasir-Sani Gwarzo, ably represented by the Deputy Director in the Ministry, Mr. Kaura Irimiya at the inaugural ceremony of the Aarahah Market, inspecting a stand after the inauguration the Market. On his right is the Convener of the Market and CEO of WADHI, Mrs Esther Eghobamien-Mshelia with one of the Traders at the Market.

04. A cross-section of Members of the Ministerial Technical Committee on Women Economic Empowerment, displaying Flyers of the March Edition of the Aarahah Market, presented to the Hon., Minister of Women Affairs, Dame Pauline Tallen, by the Committee during a courtesy call on the Minister, led by the Chair of the Committee and Convener of the Aarahah Market, Mrs Esther E. Mshelia. The Committee thereafter officially invited the Hon., Minister to the March edition of the Aarahah Market.

05. The Permanent Secretary Federal Ministry of Industry, Trade and Investment, (FMITI) Dr. Nasir Sani Gwarzo, Director, Commodity and Export Department, (CED), Mr. Suleiman Audu, the CEO of WADHI/Convener of the Aarahah Market, Mrs. Esther E. Mshelia, and the Coordinator of the Gender Initiative CED, (GICED) Mrs Rufikatu Iliya and Staff of the Gender Unit.

06 The Convener of the Aarahah Market, Mrs Esther E. Mshelia, presenting a hand woven Mat made of polythene bags, produced by women at the IDP camp in Adamawa State.















