



International  
Labour  
Organization

FINAL DRAFT

## EXECUTIVE SUMMARY

# NATIONAL ASSESSMENT OF WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN NIGERIA



OCTOBER 2022



# EXECUTIVE SUMMARY



International  
Labour  
Organization

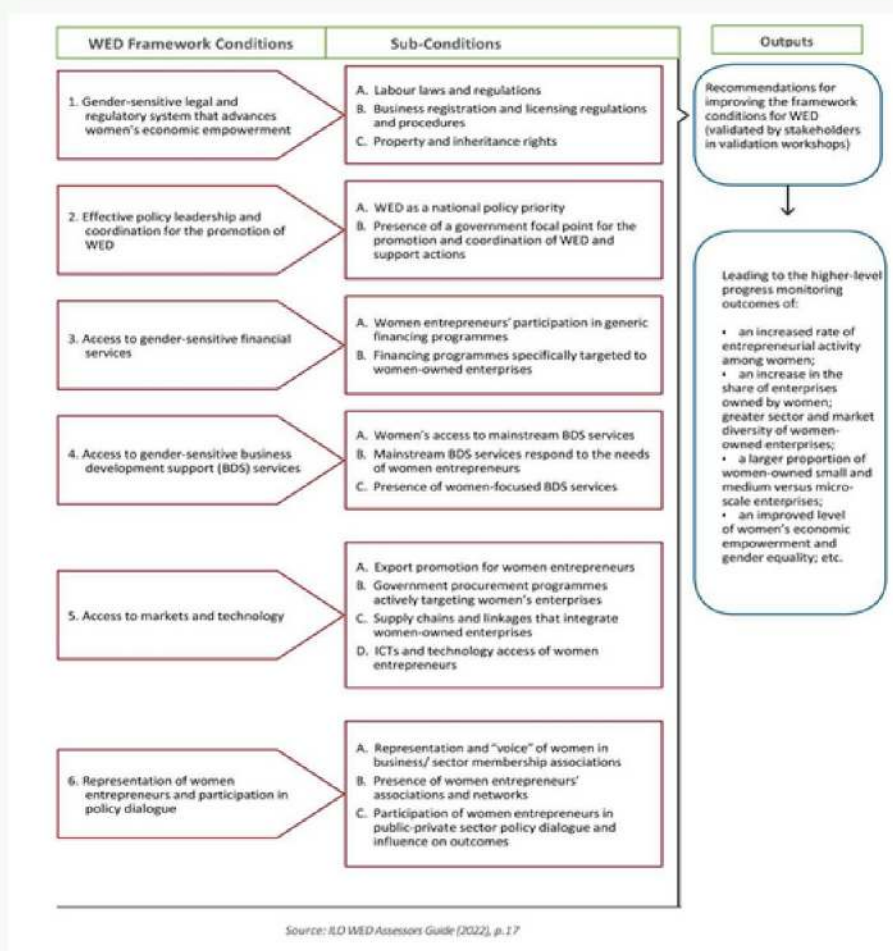
# INTRODUCTION

The International Labour Organization (ILO), through its Women’s Entrepreneurship Development (WED) programme, is dedicated to enhancing economic opportunities for women by carrying out affirmative action in support of women starting, formalising, and growing their enterprises.

Over the last decade and as part of its strategic objective, ILO has been promoting women’s entrepreneurship around the world – particularly in developing countries – as a means of job creation, women’s economic empowerment, and gender equality. The assessment of the National Conditions for WED in Nigeria is expected to provide policymakers with an evidence-based understanding of WED in Nigeria, as well as other key insights that will trigger certain policy and institutional levers to foster the necessary change.

WED is anchored on an assessment of six framework conditions (see Figure 1) with the aim of identifying deficiencies in national conditions that affect emerging women entrepreneurs and the ability of existing women-owned enterprises (WOEs) to access the resources and support required for sustainability and growth on an equal opportunity basis.

Figure 1: Six WED Assessment Framework Conditions and Sub-Conditions



This effort is critical in addressing systemic barriers in business environments; strengthening the capacity of local, national, and international actors to support women entrepreneurs; and providing direct support to women entrepreneurs seeking self-sufficiency.

The National WED assessment in Nigeria was conducted between July and October 2022, employing cross-sectional methodologies that combine qualitative and quantitative methods to assess the strengths and weaknesses of each of the six WED framework conditions. Specifically, the methods deployed include:



**Desk Review**

Extensive review of existing relevant documents and reports and statistical data on Micro, Small and Medium Enterprises (MSMEs) in Nigeria, including the role of Women-Owned Enterprises.



**Women Entrepreneurs Survey (WES)**

Face to face interviews with 205 women using a Nigeria-adapted ILO standardised WES questionnaire in Lagos & River States.



**Key Informant interviews (KI)**

32 stakeholder organisations in Rivers, Lagos, and the FCT.



**Focus Group Discussions (FGD)**

Four FGDs attended by 51 women entrepreneurs from Lagos and Rivers State representing urban and rural towns, as well as formal and informal sectors.

Based on the information and data provided from the sources mentioned above (key informant interviews, WES, focus groups, documentation gathered in the desk-top review), each WED framework condition and subcondition was assessed and given a score between 0 and 5, which will establish the degree of advancement in a policy or programme area, and the largest gaps in terms of addressing the conditions for a more favourable support environment for WED. As shown in Figure 1, specifically, each framework condition is composed of several subconditions, and the overall score for a condition is determined by the average score of the subconditions.

Eliminating gender bias and any form of discrimination against women, as well as strengthening support for women entrepreneurs in Nigeria to start, grow, and scale their businesses, can unlock significant opportunities for greater wealth creation and employment. Therefore, the information contained in this report is important for policymakers and non-governmental stakeholders that focus on promoting and advocating for women's entrepreneurship in Nigeria through the provision of evidence-based insights and recommendations that seek to strengthen and render the overall enabling environment for enterprise development more inclusive and respond better to the needs of women entrepreneurs in Nigeria, including in the informal economy. The recommendations from the assessment can be used as a basis for formulating a national strategy or action plan for WED, enhancing economic opportunities for women-owned businesses and promoting the growth and development of women-owned enterprises in the country.

---

The approach used by the ILO in developing the indicators was similar to that used by the OECD and the European Union in the SME Policy Index, which identifies a country's strong and weak points in implementation of the policy dimensions of the Small Business Act for Europe. A set of indicators is associated with each of the WED framework conditions and sub-conditions, which enables national assessors to develop a quantitative measure of the strength of each of the framework conditions in the country under review between 0 and 5.

# SUMMARY OF FINDINGS

Nigeria's federal government and sub-national governments have intensified efforts to improve and promote women's entrepreneurship over the years.

For instance, the federal government's National Gender Policy, adopted in 2006 and updated in 2021, demonstrates a commitment to addressing gender-related problems and ensuring the mainstreaming of women's issues in the formulation and implementation of all policies and programmes. Key agencies of the government, financial institutions, international organisations, and non-governmental organisations (NGOs) have initiated and introduced programmes and schemes to enhance women's entrepreneurship development.

This research found that while these efforts have enhanced opportunities for women's entrepreneurship, significant gaps remain. Importantly, the National Gender Policy of 2021, highlights that while women entrepreneurs can play critical roles in enhancing a country's productivity and level of development, structural inequalities continue to systematically disadvantage women and girls in Nigeria.

Specifically, Nigeria still ranks low on the gender gap parity, ranking 123 (with a score of 0.639) out of a total of 146 countries (See Global Gender Report, 2022), as women continue to experience deficits in decent work related to business and regulatory environment and access to financial and business development services critical in formalising and growing their business (National Gender Policy, 2021).

This brings to the fore the question of the effectiveness of female-focused policies, programmes, and initiatives instituted by the government, international organisations, and private sector organisations to support women entrepreneurs. Furthermore, the dearth of sex-disaggregated information on various activities of WED stakeholders has clear implications for intervention planning, impact assessment, programme monitoring, and evaluation.



Nigeria ranks 123 of 146 countries on Gender Gap Parity Index

Source: WEF, 2022

# WOMEN ENTREPRENEURS IN NIGERIA

The business landscape in which women operate in Nigeria presents a paradox – a huge informal sector and a small proportion operating in the formal sector. A differentiated strategy for empowering these two segments should therefore be explored by stakeholders.

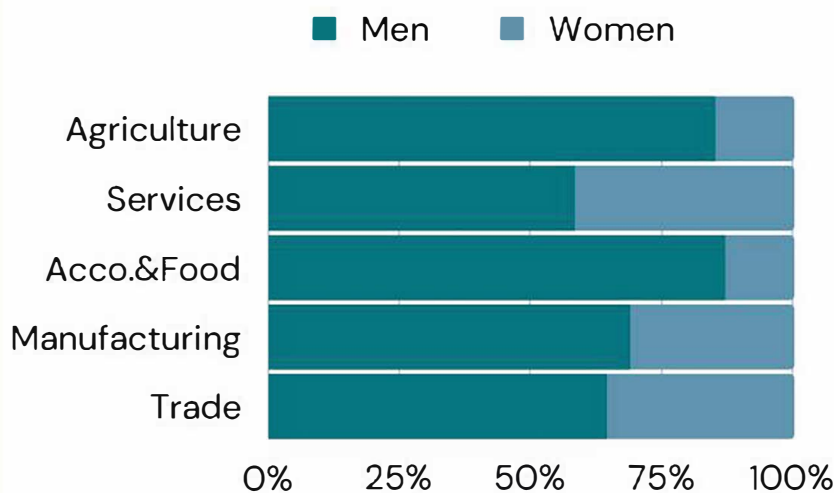
**39.7 Million** MILLION NANO- AND MICRO-BUSINESSES IN NIGERIA

**32.9%** OF NANO- AND MICRO-BUSINESSES IN NIGERIA ARE OWNED BY WOMEN

Source: SMEDAN, 2021

Women-led businesses, particularly micro-enterprises, form a critical component of Nigeria’s 39.7 million micro, small and medium enterprises (MSME) ecosystem. According to the 2021 National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Survey Report, of the 38.4 million nano- and micro-businesses in Nigeria, women account for 32.9% of business ownership (NBS&SMEDAN, 2021).

Across the top five MSME sectors, men-owned enterprises dominated Agriculture (84.9%) and Service (58.4%) sectors. Women-owned enterprises were more prevalent in Accommodation & Food Services (86.8%); Manufacturing (68.7%), and Wholesale/Retail Trade (64.5%).



Source: SMEDAN, 2021

**20.0%**  
OF FEMALE  
EMPLOYMENT IN  
NIGERIA ARE  
PROVIDED BY MSMES

According to the results from the Women Entrepreneurs Survey (WES) undertaken under this research study and supported by evidence from the National MSME survey 2021, women have a high level of interest in becoming entrepreneurs but face challenges related to the business and regulatory environment, including access to financial and business development services critical to formalising and growing their businesses.

Many MSMEs remain informal or are not fully formal and are often outside the scope of government and Non-Governmental Organisation's policies and programmes. Although Nigeria's legal and regulatory framework dictates equal access to economic resources, women face unique challenges:



Traditional norms and practices observed by different tribes bar women's access, among others, to economic opportunities, employment, property rights, land use and inheritance. For instance, although the Land Use Act provides equal access to land ownership, some regional/social customs and traditions present contrary practices restricting women's ownership.



Inability to access financial support has a disproportionately negative impact on microenterprises. Although Nigeria's financial services/products are offered through microcredit and commercial bank loans, loan guarantee schemes, micro-insurance, and seed and venture capital to both sexes, accessibility is a challenge to female entrepreneurs due to lack of adequate collateral and weak documentation capacity stand in the way of financial support.



Poor access to profitable markets, whether national or local, stems from insufficient market information, limited capacity building, inability to scale up and enhance their competitiveness (often due to scarce resources), poor product quality, inadequate market integration, and limited access to Information and communication technologies (ICT) tools or skills.



Limited representation of women entrepreneurs in Nigeria's professional associations, political decision-making groups, and business organisations, finding a voice only in women-focused groups or professional associations. As in most developing countries, women entrepreneurs are under-represented in Nigeria in the policymaking space as well as public-private dialogue.

# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 1. A gender-sensitive legal and regulatory system advances women's economic empowerment

Nigeria has laws, regulations, and policies in place that support and promote women's participation in the labour market. Enforcement of those systems is weak; a combination of federal law and a tripartite system of civil, customary, and religious law makes it difficult to harmonise legislation and remove discriminatory measures against women.

Nigeria is a signatory to over 40 International Labour Organisation Conventions and other regional conventions, including two key gender-related conventions, and has domesticated the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which strengthens the basis for promoting gender equality by ensuring women's equal access and opportunities in political and public life including the right to vote and to stand for election. The Nigeria Labour Act, enacted in 1971, regulates the relationship between employees and employers and contains certain provisions that do not fit into current workplace realities (e.g., the exclusion of women entrepreneurs from deductible tax allowances). There is no sex-based requirement or regulation attached to business registration, licensing regulations, and procedures. While there was a general appreciation of the need to register enterprises by women, as revealed during the FGD, findings show that there are barriers to formalising a business, which include the cost of compliance and the length of time required to collect/ return registration documents.

Although there are no restrictions to the type of businesses women can register for, challenges remain. For instance, even with the registration procedure being online making access to the registration office not a challenge, there are some implications for women entrepreneurs due to limited digital skills and low literacy level, as well as those with poor access to ICT equipment, particularly in rural areas. Also, a "women's desk" to provide tailored support to women entrepreneurs – with specific limitations– in the registration process is absent, and there is no deliberate effort by government agencies to ensure that women are informed about business registration and licensing procedures.

WES



Laws and regulations in support gender equity and equality

**54%** agreed

**32%** disagreed

**15%** not aware

Source: ILO WES. 2022



The female labour force participation rate fell from **51.2%** in 2014 to **47.9%** in 2021,

Source: NBS & SMEDAN, 2021



# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

Regarding property rights, women have the same property and inheritance rights as men. Although broad-based efforts are being made to make them aware of these rights, some cultural practices do not recognise these legal rights, and women have limited recourse through the legal system.

Despite the provisions of Nigerian law, customary practices that are discriminatory against women in property ownership and inheritance rights still persist. Recently, to curtail these cultural practices, in September 2022, the Rivers State Government formally enacted the Rivers State Prohibition of the Curtailment of Women's Right to Share in Family Property Law No. 2 of 2022, the first state in the country to achieve this feat.



# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 2. Effective policy leadership and coordination for the promotion of WED

The National MSME policy has as one of its strategic objectives ensuring the emergence of new MSMEs in Nigeria, especially women and youth; however, the policy lacks either a clear action plan or implementation mechanism for both target groups. Furthermore, based on the sources of information researched for this study, while a few ministries have some form of focal point or focus on women's entrepreneurship development, there seems not to be the existence of any official or structured mechanism of coordination and collaboration, hence suggesting there is no one clear structure or national focal point leading the overall theme of women's entrepreneurship development.

No entity currently has the mandate to provide cross-governmental policy leadership and coordination on overall women's entrepreneurship development. Some governmental agencies despite having initiatives supporting women's entrepreneurship, has limited scope and do not cover the overall range of women entrepreneurs and issues related to enterprise development by women. Therefore, the objective of the MSME policy in relation to women's entrepreneurship may be difficult to attain given the absence of a focal point or adequate coordination mechanisms.

Lessons can be drawn from the 2006 National Gender Policy before its recent amendment. The policy did not specifically mention support for WED, and according to Amadi (2017), not much has been achieved with the policy with reference to gender equality and improving political representations and appointments for women. In March 2022, the Federal Executive Council approved a revised National Gender Policy for the period 2021–2026, which is expected to address the gaps identified in the implementation of the previous policy and serve as a renewed commitment to tackle the challenges that limit women's effective functioning.

Overall, results from WES seem to hint at the fact that despite efforts by the government to support WOE, the government policies and implementation thereof remain inadequate, insufficient and not easily accessible.

# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 3. Access to gender-sensitive financial services

Access to finance is a major challenge to the growth of micro and SMEs, especially WOEes (NBS & SMEDAN MSME Survey, 2021). While financial institutions provide multiple financial product services, sex-disaggregated data on the accessibility of the products are mostly unavailable. This makes analysing the level of access of women compared to men to these services difficult to establish. Based on key informant interviews with financial institutions, it seems that while various financial services are available to women entrepreneurs at different stages of the enterprise life cycle, access by women to these more formal financial services remains challenging. Financial institutions are beginning to recognise the potential of the women's market and are implementing gender-sensitive training for loan officers, and are reaching out to women entrepreneurs with promotional activities. However, there is little evidence that financial institutions' general financial products/services (banks and microfinance institution (MFIs) are gender-sensitive.

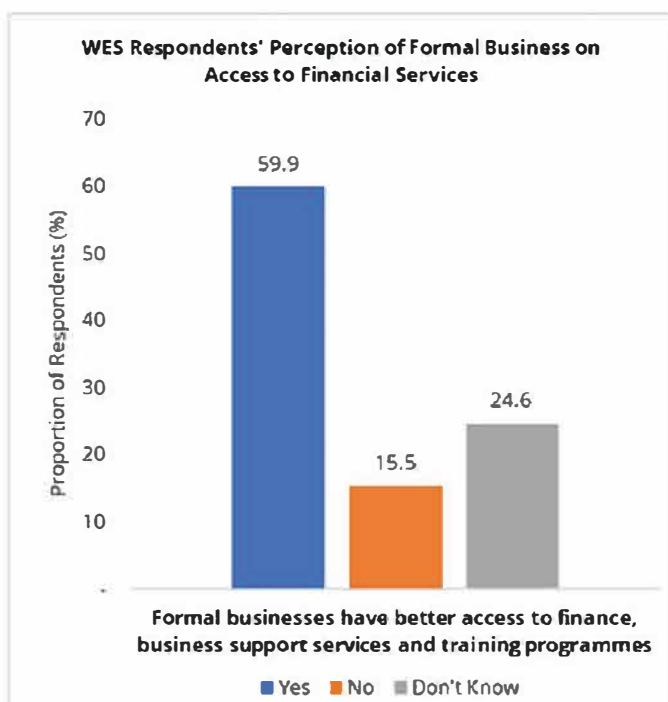
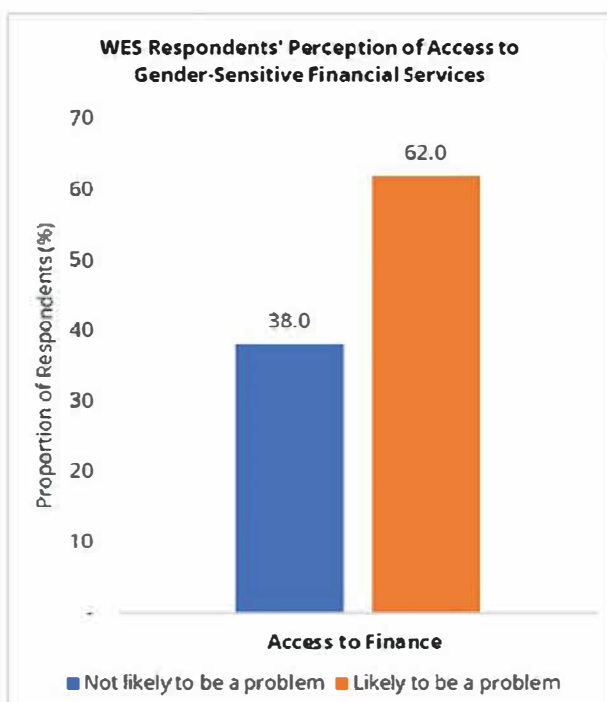
These institutions are trying to demonstrate a gender approach in designing financial products/services or reaching out to the women's market; however, findings from the FGD reveal significant gaps exist. Some credit programmes targeting WOEes of different sizes and at different stages of their development were identified, but these were primarily accessible in certain geographical locations of the country, mainly urban areas; there is little evidence of women-focused equity

" ...it seems that while various financial services are available to women entrepreneurs at different stages of the enterprise life cycle, access by women to these more formal financial services remains challenging."

# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

(seed and venture capital programmes). Financing programmes targeting women-owned enterprises (e.g., initiatives currently being implemented by various institutions such as the Lagos State Employment Trust Fund (LSETF) are in need of further scaling up to meet the needs of a growing number of women entrepreneurs.

Findings from the Focus Group Discussions (FGDs) cited financial products that required collateral, scarcity of loan guarantors, high-interest rates, and short loan repayment terms, among other factors, contributed to women-owned enterprises' limited access to finance. Most women in the Focus Groups agreed that, in principle, there is the availability of financial products to both male and female entrepreneurs, but noted that their ability to access the funding is limited. However, there were varying perceptions about access to information on types of funding for WOE. Women in the informal sector, particularly, said that they were primarily excluded or unaware of these women-centred programmes.



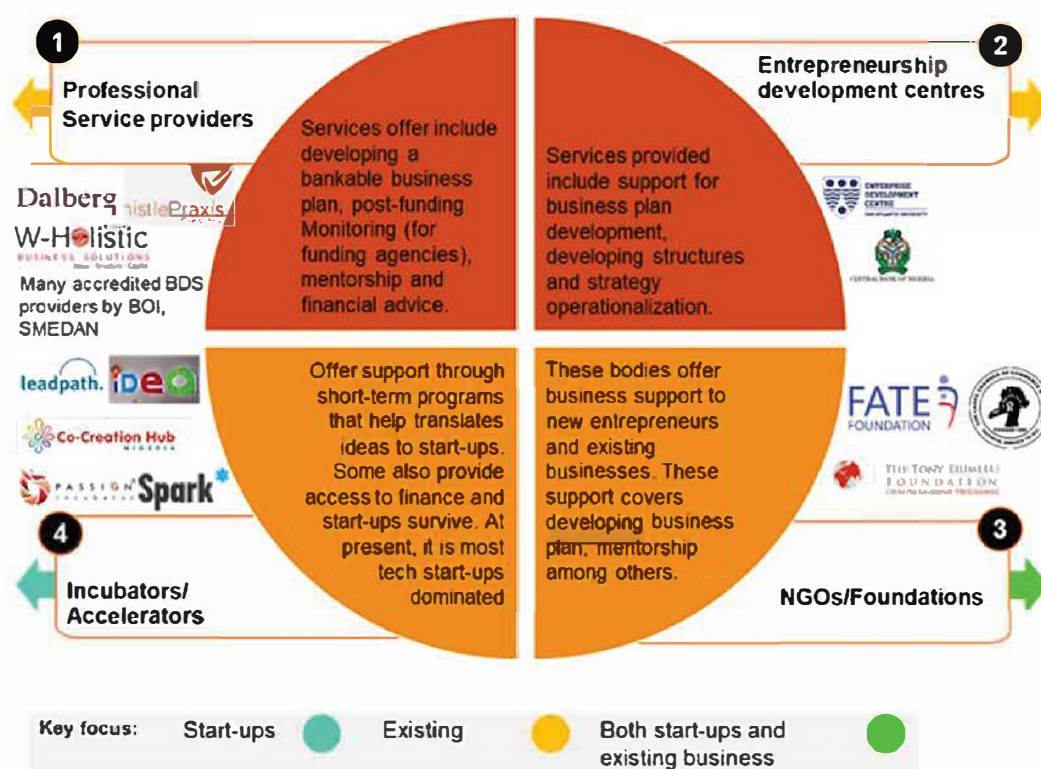
Source: ILO WES, 2022

# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 4. Access to gender-sensitive business development support (BDS) services

In Nigeria, the limited availability of business support services (BSS) is ranked, according to SMEDAN, among the top five challenges confronting the operations of MSMEs in Nigeria. While various institutions provide BDS in Nigeria across the public, private, and third sectors (NGO and Social Enterprises), sex-disaggregated data on beneficiaries of these BDS services are mostly unavailable. This makes analysing the level of access of women compared to men to these services challenging to establish. Interestingly, while findings show that while there in existence are some women-targeted BDS services/programmes, they are limited in the breadth of service offerings and are very limited in geographic coverage. The few agencies that provide women-specific BDS services for female entrepreneurs have limited capacity to benefit a few thousand women business owners. Most are concentrated in urban areas, especially the organisers of incubation programmes and hence tailored to women wanting to enter into specific sectors and of a certain level of education and skills.

### Classification of BDS providers in Nigeria



# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

Specifically, FGD shows that access to BDS programmes by women-owned enterprises is limited by different levels of women entrepreneurs' awareness about many of the programmes organised either by the government or other stakeholders. On the one hand, there is a rural-urban dichotomy in levels of awareness, and on the other hand, while women entrepreneurs' awareness levels of private and third-sector BDS are largely available, the awareness level for government BDS is low. Furthermore, interviews with key informants in the sector reveal a lack of depth of service, geographical reach, and quality of the BDS. Participants in the FGDs stated that services currently being offered by BDS providers are not being adapted to their needs, particularly for micro and small women-owned businesses. They felt services were targeted towards larger-volume enterprises. They alluded to the fact that BDS designs/offering are usually appropriate for and designed for large-volume enterprises.



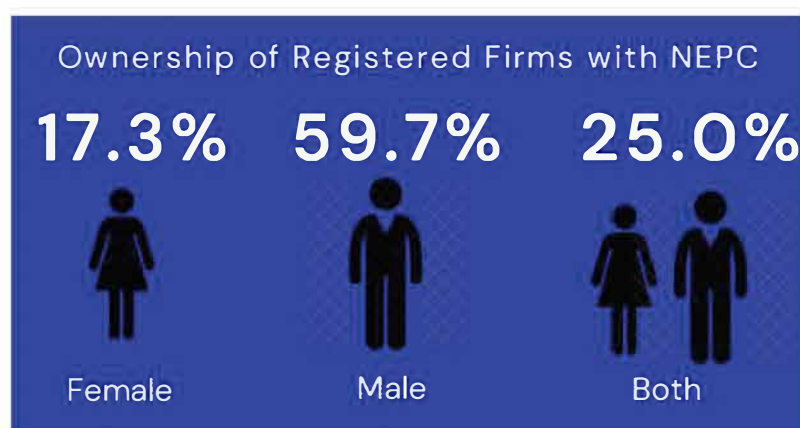
# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 5. Access to markets and technology

The FGD revealed that most WOE's sell their products in local markets and receive little or no support to comply with international market requirements. There are limited efforts put in place to prepare WOE's to participate in export trade, including capacity-building programmes that would improve their product quality and marketing skills.

The current reality associated with government procurement programmes actively targeting WOE's based on KII and FGDs is that though information on public procurement opportunities is made available to the general public, concerted efforts have yet to be made to reach out to WOE's or ensure that WOE's participate in government procurements. Although there are online portals for public tenders in Nigeria, awareness levels are low, and as a result, WOE's' participation in government procurement is underrepresented.

Despite efforts by the government through the Nigerian Export Promotion Council (NEPC), key informant interviews (KII) alluded to limited information and capacity-building services being made available to help WOE's expand their businesses to export markets.



Source: NEPC, 2021

# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

The Nigerian Government implemented Executive Order 5 (EO5) to improve local involvement in procurement, promote Nigerian content, and maximise in-country capacity. While this executive order may open greater opportunities for Nigerian-owned businesses, EO5 fails to make reference to businesses led by women and other groups that historically may have been less able to apply, compete and win tenders. The EO5 targets the science and technology sectors, which historically have fewer women entrepreneurs.

The KII and FGD sessions showed that progress is slow in this regard. Government procurement is not gender-sensitive, and there are no special efforts to promote tendering opportunities to women entrepreneurs, expose them to procurement processes and procedures, or review the conditions of WOE for tendering for government procurement.

There are few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity building, as KII and FGD show. Efforts are being made by National Information Technology Development Agency (NITDA) and some other stakeholders to close the gender digital divide and increase women's access to and use of ICTs in the general population; still, no measures were identified in the study as specifically targeting women entrepreneurs on the use of ICT. The FGD confirmed the gap between women's access to and use of technology and its impact on their business.

Though resources are available online to support women entrepreneurs and MSMEs, most women entrepreneurs have limited access to the necessary technologies and have poor knowledge of the range of possibilities with the technologies, given that they mostly use low-level ICT, such as cell phones, mainly for social interaction and limited business activities



# ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

## 6. Representation of women entrepreneurs and participation in policy dialogue

While exact data could not be gathered from Business Membership Organizations (BMOs) during interviews, an analysis of information shared by certain BMOs on their websites about their structures seems to show a dominance of men in leadership positions. Based on the ILO WES Survey, many professional and commercial associations open to both sexes are male-dominated. While women's participation and inclusion in employer organizations are yet to gain further attention, some organizations, such as Nigeria Employers' Consultative Association (NECA), have started to implement initiatives such as the creation of the NECA's Network of Entrepreneurial Women (NNEW) as a means to bridge the gap.



<15%

Membership of Trade & Professional Associations



4.5%

(21 of the 469 legislators)

Women's representation in the ninth National Assembly

15 of Nigeria's 36 states have no women in their Houses of Assembly.

Source: ILO WES, 2022

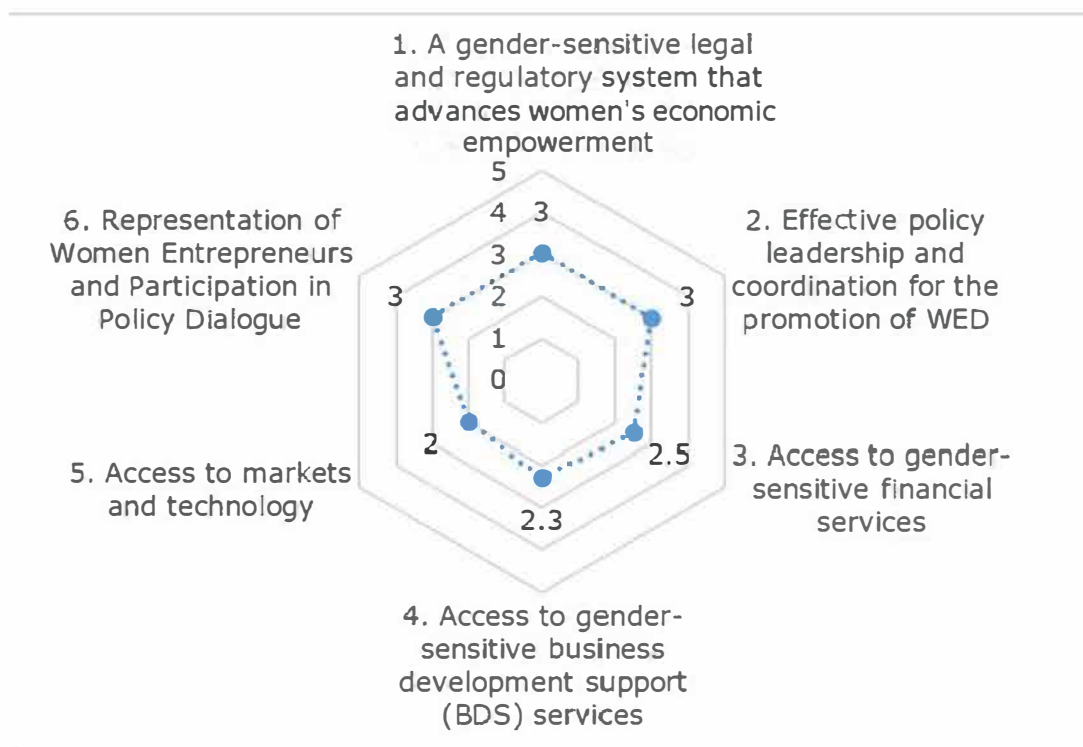
Source: PremiumTimes, 2022

There is a strong presence of networks of women entrepreneurs in Nigeria. However, the assessment based on KII, FGD, and the WES, finds that these networks are fragmented, have limited outreach and influence and management capacity and are therefore unable to bring public pressure to bear in engagement with the government. FGD participants noted that fragmented associations have emerged across every market, community, and area in many rural and urban regions of the country, but their reach is limited, and their structures, for the most part, informal and with low capacities. Furthermore, this fragmentation, low capacities and limited connections and cooperation amongst them hinder their capacity to advocate for a common agenda.

KII revealed, however, that the large business membership associations are beginning to acknowledge the importance of integrating the views of women members as part of their policy advocacy priorities, and women entrepreneurs' associations are also developing their advocacy skills and capacity; these efforts are yet to lead to actual and concrete progress in influencing the government's policy agenda.

# ASSESSMENT OF THE STRENGTHS AND WEAKNESSES OF THE WED FRAMEWORK CONDITIONS IN NIGERIA

Based on the scores assigned to the indicators in the scoring matrix across the six WED framework conditions, the result is presented in a spider diagram in Figure below and highlights the areas of strengths and weaknesses in Nigeria.



## WED framework conditions with the highest scores

Given the above, the strongest WED framework conditions are "Condition 1 -a gender-sensitive legal and regulatory system", (2) "Condition 2 - effective policy leadership and coordination for the promotion of WED, and "Condition 6 -representation of Women Entrepreneurs and Participation in Policy Dialogue. These three conditions -which are averages of sub-conditions- have a score of 3 out of 5, showing that although above average, there remains significant scope for improvement.

## WED Framework Conditions with the Lowest Scores

The weakest framework is "Condition 5 - Access to markets and technology, with a score of 2 out of 5. As highlighted further below and based on the sub-conditions linked to markets and technology, there would be room for further actions across the condition, especially in supporting greater access to public and private procurement opportunities by women entrepreneurs.

# WED FRAMEWORK: SUB-CONDITIONS

The total scores in Figure above are based on the scores assigned to the associated sub-conditions (17) of the six framework conditions which formed the basis of the assessment. Regarding the scores assigned to the 17 sub-conditions, no sub-condition had a score of 5, and two sub-conditions had the lowest score of 1 (see Figure below).

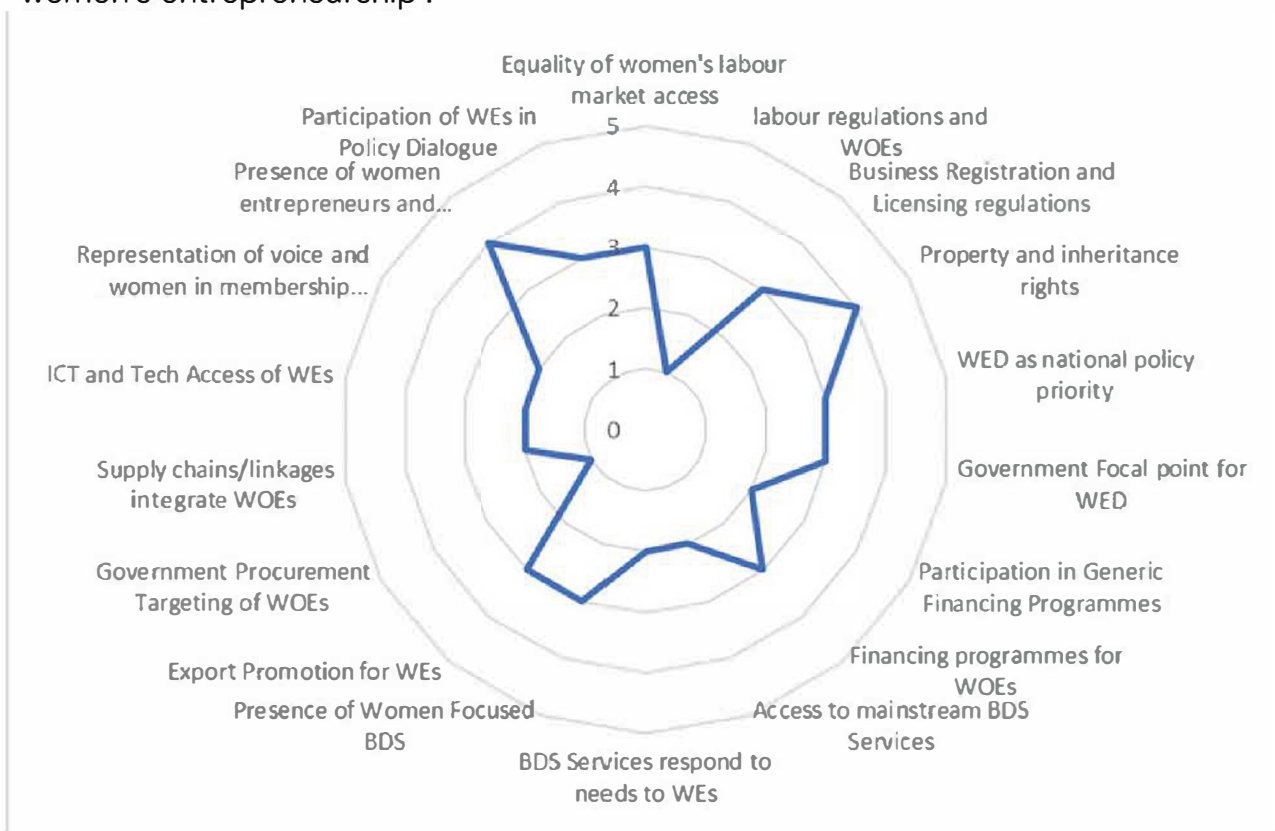
## WED sub-conditions with the highest scores:

### i. Sub-Condition 1.C. "Property and inheritance rights": Score of 4

Under the Nigerian legal system, women have the same property and inheritance rights as men. Broad-based efforts are made to make them aware of these rights. However, some customary practices do not recognize these legal rights, and women have limited recourse through the legal system.

### ii. Sub-Condition 6.B "Presence of women entrepreneurs' associations and networks": score of 4

There is a strong presence of a network of women entrepreneurs in Nigeria. Some network groups operate independently within a specific geographical area and focus on a sector; others have national spreads. However, these associations and networks are for the most part characterized by low capacities, informal governance structures and small number of members which limit their ability to advocate strongly for women's entrepreneurship .



# WED FRAMEWORK: SUB-CONDITIONS

## WED sub-conditions with the lowest scores:

### **i. Sub-Condition 1.A.(ii) "Impact of labour laws and regulations on existing WOE's".**

The assessment could not find evidence that government officials make specific efforts to inform women entrepreneurs about labour laws and regulations. There is also no evidence to show that assistance is provided to WOE's in dealing with complexities in registering workers or awareness sessions of labour laws and compliance requirements. The assessment finds that the registration of workers is cumbersome and increases the cost for women entrepreneurs, who usually engage consultants to support this process.

### **ii.Sub-Condition 5.B "Government procurement programmes actively targeting WOE's."**

The assessment shows that information on public procurement opportunities is made available to the general public, but no specific efforts to ensure that WOE's are informed. According to the National Association of Women Entrepreneurs, women-owned businesses account for only 1 per cent of all procurements at the federal and state levels in Nigeria (Jannamike, 2021). Executive Order 5 of the Government – which promotes local content in all procurement– has the potential to address this challenge, but no progress is noted currently in this regard. Government procurement is not gender-sensitive, and there are no special efforts to promote tendering opportunities to women entrepreneurs or educate them on procurement processes and procedures. There is a need for more efforts to help women build their capacity to meet tendering requirements by revising the conditions to be eligible and how tenders can be put together.



# RECOMMENDATIONS

# RECOMMENDATIONS

Based on the assessment, the following recommendations are made to the government, business associations, financial institutions, donor community and other stakeholders to achieve a gender-sensitive legal and regulatory system that advances women's economic empowerment:

## General Recommendations

- Implementation of Government programmes, actions and policies on MSMEs should be strengthened, and it should take into consideration women's social and economic context, incorporate gender-specific interventions and address their unique needs across sectors, to promote greater inclusivity and foster economic growth.
- A differentiated strategy for empowering women entrepreneurs in the formal and the informal sectors should be explored by government agencies, financial institutions, BDS providers and NGDs focused on women's entrepreneurship.
- The National Bureau of Statistics (NBS) and other relevant institutions of government should champion and encourage organizations at different levels to gather, record and make use of sex-disaggregated data to carry out gender-sensitive analysis for more meaningful and targeted planning, programming and implementation.
- SMEDAN, NBS, and other relevant government MDAs to recalibrate the classification of formal and informal enterprises to include a new category - semi-formal enterprises – based on a clear set of parameters to capture enterprises that are not fully formalised, but have some form of government registration. This will help tailor specific incentives to WDEs in their formalisation journey.

# RECOMMENDATIONS

## A gender-sensitive legal and regulatory system that advances women's economic empowerment

- Consider amending the country's labour regulations, such as sections 55 and 56 of the Labour Act to eliminate restrictions on women's employment in certain economic activities. This should be undertaken in a manner that reflects current realities but also protects women from any undue exposure to adverse working conditions.
- Create a national recognition effort such as a "Champion of Women's Entrepreneurship" award at the national and sub-national levels to encourage the private sector to adhere to gender parity in employment, promotion, board constitution and procurement opportunities. The award would recognise companies implementing specific policies or programmes that enhance WED.
- Collaborate with the sub-national (local) governments and community leaders to raise awareness of how existing cultural practices are hindering the community's well-being by limiting women from owning properties
- Generate awareness of the need to review and analyse how current cultural beliefs, social and religious practices may be limiting women's ability to work and engage in economic activities as entrepreneurs.
- Create a gender desk at critical government Ministries, Departments & Agencies (MDAs) that engage with entrepreneurs to ensure seamless access to services by these organisations. Specifically, CAC should consider reviewing the costs of formalisation and/or payment schedules and options to increase the chances of WOE's proceeding with formalisation.
- Support existing business clinics to offer comprehensive and tailored services to WOE's; service will include registration, product certification and mentorship support

# RECOMMENDATIONS

## Effective policy leadership and coordination for the promotion of WED

- Government should designate a main coordinating body and empower it with relevant resources to serve as the focal point for WED and facilitate coordination of WED efforts among stakeholders.
- Strengthen the capacities of governmental organizations through training and technical support to gather, record, monitor, and evaluate sex-disaggregated data for more meaningful and gender-sensitive planning, programming and implementation across all MSME efforts. This would include targeted programmes designed and implemented specifically for women entrepreneurs.
- Encourage major professional and trade associations in Nigeria to create female divisions/arms to encourage participation by women and for a targeted focus on their unique needs.
- Ensure adequate and diverse representation of women in legislative, social, and economic decision-making on issues related to MSMEs initiatives.
- BMOs to invest efforts in designing and contextualising services that meet the specific of WOE's at different levels and geographical locations



# RECOMMENDATIONS

## Access to finance

- Government to encourage banks and MFIs to include WOE-focused financing products in their loan portfolios and, where necessary, provide incentives to encourage compliance.
- Raise awareness among WOEes on the benefits of joining credit unions and cooperative societies as a means to improve access to finance and more concessional loans.
- Increase the coverage of financial literacy programmes for WOEes, especially in rural areas and poor urban communities particularly, on bookkeeping, management and growing a business.
- Government, financial institutions and NGOs with a focus on women's empowerment should drive local interventions for the informal sector through their trade associations as they have in place highly organized systems and networks despite the informality.
- Put in place a mechanism (including mandates) to ensure that government loan schemes, incentives and grants are well-cascaded for women entrepreneurs in rural areas. There should be a proper record of beneficiaries delineated by locality, sector and sex to ascertain reach and a review process to assess the impact and effectiveness of the process.

# RECOMMENDATIONS

## Access to gender-sensitive BDS services

- Collaborate with relevant government agencies and business development service providers to mainstream gender into training programme curricula and other business development services as a means to foster better service provision. Service providers may consider and be supported to incorporate intentional design features to address women-specific barriers, including their access to and constraints in financing, networks and skills development.
- Government to partner and collaborate with industry and trade associations to centralize and disseminate information on available BDS programmes for women entrepreneurs.
- Government to partner and collaborate with employer organizations, BDS providers and other support agencies to build a one-stop shop, website or national database where entrepreneurs can find information on BDS services close to them and relevant to their business. This would also ensure better coordination of targeted programmes for women entrepreneurs to avoid duplication of efforts, overlapping responsibilities, or reluctance to share data.
- Devise means to collect reliable data on MSME activities (formal and informal) disaggregated by sex to track the overall state of MSME development and analyse trends for planning purposes
- Develop and implement orientation sessions for generic BDS providers on the specific needs of women entrepreneurs, including financial literacy programmes, business management, etc.
- Providers of BDS should ensure that interventions for the informal sector are driven through their trade associations and community leaders to ensure broad reach and coverage.

# RECOMMENDATIONS

## Access to market and technology

- Public and private sector companies should review their public procurement procedures and requirements to foster greater inclusivity and participation of women entrepreneurs.
- Government to promote gender equality by putting in place a mechanism to ensure women benefit from the Executive Order (EO5) and other similar initiatives aimed at boosting trade, procurement, and economic opportunities.
- Develop training programmes and train-the-trainer initiatives for BDS providers to offer programmes for women entrepreneurs to complete government tender documents and assess tender readiness.
- Develop and implement export training, public procurement awareness seminars and counselling programmes for WOEes to enhance access to market.
- Collect sex-disaggregated data at trade fairs and exhibitions to enable stakeholders to monitor and evaluate the participation and impact of these activities on women-owned enterprises.
- Put in place policies that ensure the execution of gender-responsive procurement practices in both public and private sectors, knowledge-sharing sessions and facilitate access to financial resources for women entrepreneurs.
- Increase ICT training by government agencies and NGOs for women entrepreneurs. The focus should be on using ICTs (computers, mobile phones) to market their products and services.
- Increase the success of women-led businesses in the international market with training on value enhancement, export certification, branding, package labelling, and strategies for leveraging digitalisation and e-commerce for export. Government to put in place incentives that will enhance access to export markets and increase participation in public procurement to encourage growth-potential women-owned enterprises

# RECOMMENDATIONS

## Representation of women entrepreneurs and participation in policy dialogues

- Work with public-private sector-led think-tank and policy advocacy groups to promote women entrepreneurs' participation in mainstream business associations.
- Implement awareness programmes on the advantages of female membership in professional, trade, and other advocacy-based organisations.
- Work with international development bodies to build the managerial, entrepreneurial and advocacy capacities of women entrepreneurs associations. Consider engaging in exchanges and learning opportunities between women entrepreneurs associations from the region in the country and abroad.
- Advocate for securing affirmative policy actions for women on boards of directors and elected positions in professional bodies or trade unions.
- Encourage cooperation and collaboration amongst the prominent women entrepreneurs associations to ensure a coordinated presentation of issues that would further boost women entrepreneurs' contribution to economic growth and employment to the government.



National Consultant: Dr Ogechi Adeola



International  
Labour  
Organization