

Promoting a Business Enabling Environment and Fostering Entrepreneurship

The Pro-Poor Growth and Promotion of Employment in Nigeria Programme – SEDIN



European Union





**The Pro-Poor Growth and Promotion of
Employment in Nigeria Programme - SEDIN**

SEDIN aims at improving the employment and income situation of micro, small, and medium-sized enterprises (MSMEs) in selected sectors. SEDIN is commissioned by the German Federal Ministry for Economic Cooperation and Development, co-financed by the European Union and implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.



The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is Germany's leading provider of international cooperation services. As a federal enterprise, we support the German Government in achieving its objectives in the field of international cooperation for sustainable development. We are also engaged in international education work around the globe. GIZ is fully owned by the Federal Republic of Germany, represented as the shareholder by the Federal Ministry for Economic Cooperation and Development and the Federal Ministry of Finance.



Our Nigerian Partners

For implementing the SEDIN Programme, GIZ cooperates with several private and public institutions and organisations. Under the umbrella of GIZ's partnership with the Nigerian Ministry of Budget and National Planning, the SEDIN Programme is implemented in collaboration with the Central Bank of Nigeria and the Federal Ministry of Industry, Trade and Investment. Moreover, GIZ cooperates with state governments as well as with public sector and civil society actors. All its activities are in line with the national strategy 'Nigeria Vision 20:2020' and the Agenda 2030.



Understanding the Context 4

**Enhancing Financial
Inclusion 6**

**Improving the Investment
Climate and Business
Environment for MSMEs 10**

**Enhancing Entrepreneurial
and Management Skills 14**

**Supporting the Economic
Reintegration of Migrants 22**

Developing Value Chains 26

**Strengthening Trade
within Nigeria and Access to
International Markets 30**

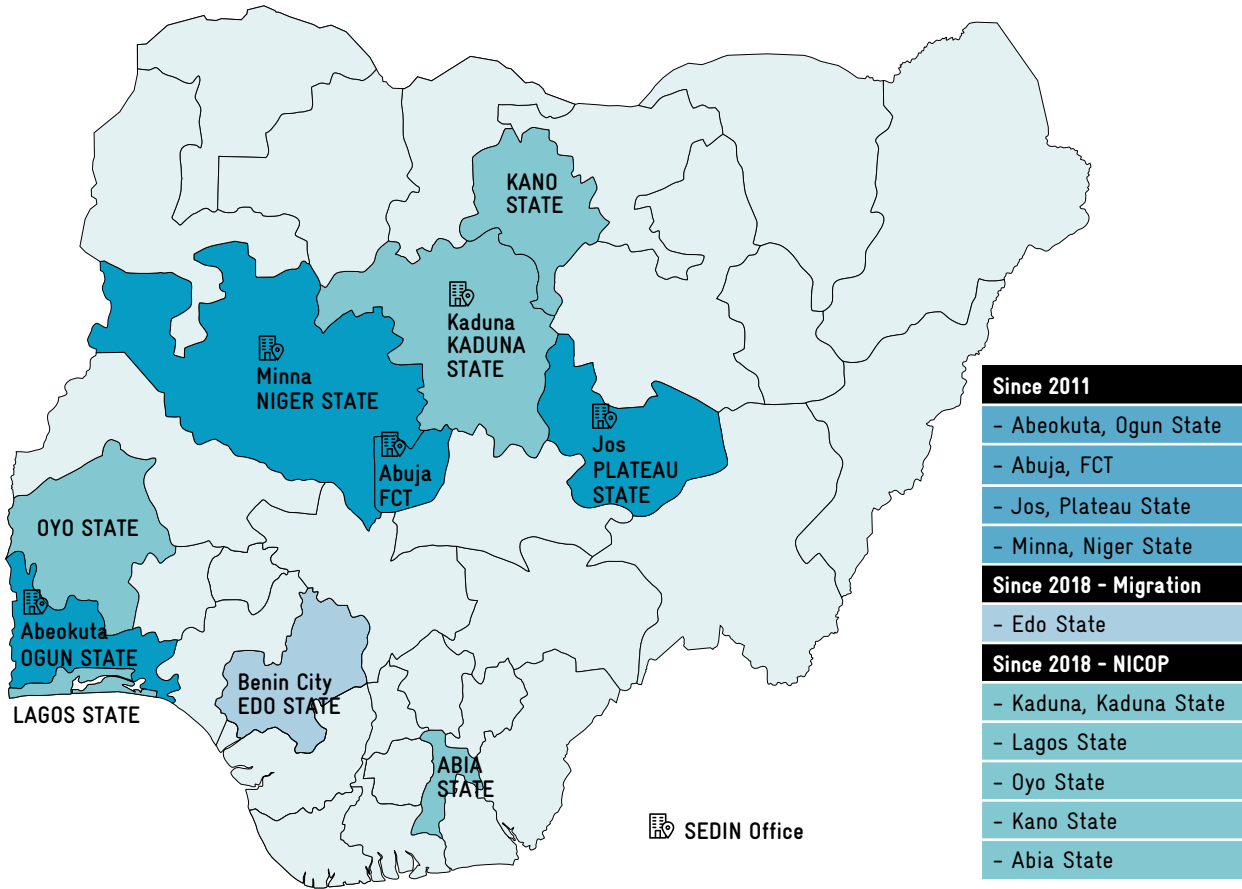
**Innovating Technologies
for a Prosperous Future 32**

What We Do

In collaboration with local partners, we work to improve entrepreneurial framework conditions, access to financial and business services as well as entrepreneurial and management skills of business owners and potential business founders. For achieving its objectives, SEDIN works at the national and local, institutional and individual levels, and facilitates the exchange between stakeholders through public-private dialogues and other communication platforms. Thereby, it enables key actors from the public, private and financial sectors to add value to domestic resources and value chains, to enhance competitiveness of Nigeria’s non-oil exports to the ECOWAS region and to strengthen trade. In all its endeavours, SEDIN pays special attention to women, young people and returnees.

Where We Work

SEDIN is working with partners at the national and state level. Interventions at state level are focused on the federal states of Ogun, Niger and Plateau. Since 2018, the programme is expanding to the federal states of Kaduna and Kano in northern Nigeria and the federal states of Lagos, Oyo, Abia, and Edo in southern Nigeria.



SEDIN Timeline 2011–2022

SEDIN Phase I (2011–2014)

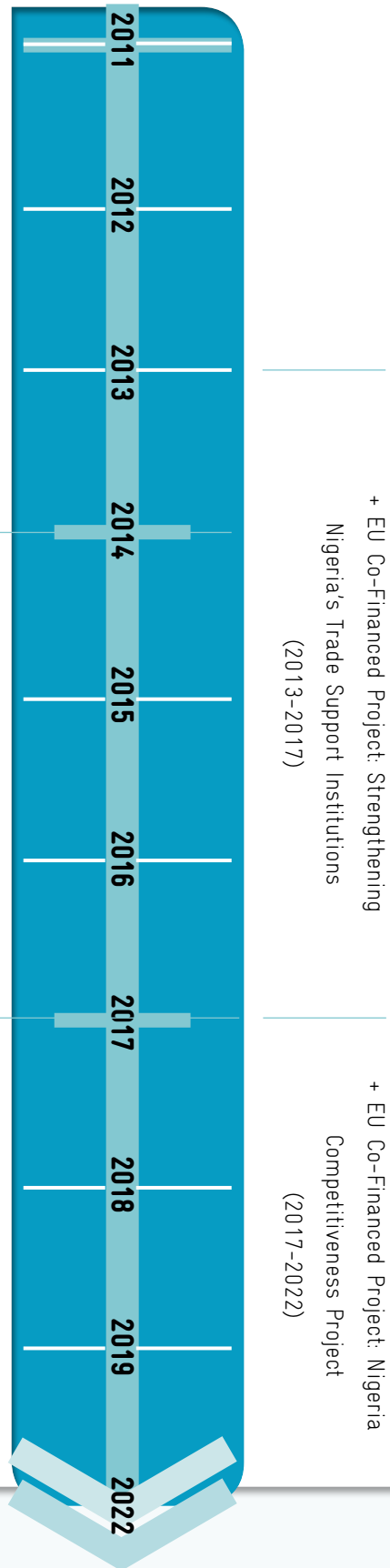
- Financial Sector Reform
- Business Enabling Environment Reforms
- Support to Nigeria’s Regional Economic Integration in West African Sub-Region (ECOWAS)

SEDIN Phase II (2014–2017)

- Financial System Development
- Business Enabling Environment Reforms
- Trade Policy and Facilitation
- Value Chain Development

SEDIN Phase III (2017–2022)

- Access to Financial Services
- Business Enabling Environment
- Access to Business Services
- Entrepreneurial & Management Skills



Understanding the Context

The Economic Situation in Nigeria

While being the largest economy in Africa, Nigeria remains challenged by poverty as well as under- and unemployment. Micro, small and medium-sized enterprises (MSMEs) play a central role in providing employment and livelihoods in Nigeria. However, the unattractive business and investment climate, the limited domestic and intra-regional trade, lacking access to basic business services for entrepreneurs as well as weak entrepreneurial competences of business owners have a negative impact on the growth and income of MSMEs and their employment opportunities. This hinders an innovative, diversified and high-quality production of goods and services. It also means that only part of the six million young people entering the labour market each year can be absorbed by the latter, resulting in many Nigerians remaining without a job and living below the poverty line.

44%

of the **working age population** is **underemployed or unemployed**

43%

of **micro-enterprises** are **owned by women**. This share is only 23% for SMEs

84%

of all **employees** – 60million people – **work in more than 37million MSMEs**

50%

of the **economic output** is **generated by MSMEs**

37%

of the **MSME owners** are **young people** under the age of 35

97%

of the **MSMEs** represent **informal enterprises** or self-employed people

Source: SMEDAN and National Bureau of Statistics Collaborative Survey of: Selected Findings (2013)

Enhancing Financial Inclusion

Sustainable economic development and the reduction of poverty requires access to finance, which allows entrepreneurs to expand operations, enter new markets and create additional employment. Yet, the lack of access to credit remains a huge barrier for many entrepreneurs. SEDIN works closely with public, private and civil-society organisations to jointly develop solutions that address these challenges.

On the supply-side, microfinance banks (MFBs) are supported to offer financial products and services that meet their clients' needs. SEDIN assists the banks in their organisational development and the implementation of new loan products. In collaboration with local partners, SEDIN offers trainings, where directors, managers and staff of MFBs learn how to manage risks, improve service quality, collect and report financial data as well as automate and digitalize operational processes. Moreover, they get familiarised with consumer protection, internal control, lending methodologies and product design.

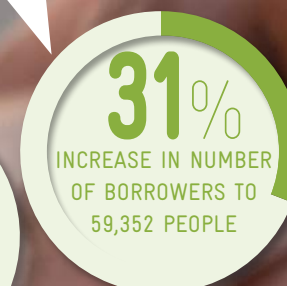
On the demand-side, SEDIN builds the capabilities of consumers to manage their finances and take responsible financial decisions. It thereby focuses on the specific needs of owners of MSMEs and start-ups, farmers, returning migrants, women and the youth. In cooperation with local stakeholders, SEDIN developed an innovative training methodology and materials on financial literacy to equip beneficiaries with the knowledge and skills to manage their individual, household and business finances effectively, to build confidence in using financial products and services and to strengthen their participation in the formal financial sector. Additionally, two edutainment movies and a radio programme were produced, telling personal stories in order to promote financial literacy and consumer education regarding microfinance and -insurance products. The Federal Ministry of Education and the Central Bank of Nigeria (CBN) were supported in the development process of a curriculum to teach financial literacy in primary and secondary schools. To further accelerate financial competencies in Nigeria, the programme supports the CBN in the development and roll-out of an eLearning platform for financial literacy.

SEDIN IN NUMBERS

28 public, private and civil-society agencies empowered to provide financial literacy trainings

20 microfinance banks trained and strengthened, since 2016, resulting in...

69,827 people trained in financial literacy, of which 42% are women



SUPPLY-SIDE ACHIEVEMENTS

SEDIN supports MFBs and other financial service providers to offer client-oriented financial products.

Partner banks provide targeted financial products for MSMEs

DEMAND-SIDE ACHIEVEMENTS

SEDIN builds the competencies of consumers to improve the usage of financial services.

Developed targeted financial literacy training materials and methodology

SEDIN builds institutional capacity and assists MFBs in their organisational development.

Financial institutions are strengthened and more efficient

SEDIN successfully integrated financial literacy training programmes at 17 supported organisations.

5,000+ trainers and multipliers equipped with the latest knowledge and training skills

BEYOND FACTS & FIGURES

A Short-Term Loan for Long-Term Benefits

Micro credits are a vital financial source for the working population in Nigeria, allowing them to borrow money from MFBs to invest in new assets. Yet, the lack of access to such credits remains a huge barrier for many entrepreneurs, who aim to expand their businesses. In order to counter this negative trend, SEDIN developed different financial products, amongst them 'Esusu+.

In the first half of 2019, Ms. Akhigde, owner of a hair dressing parlour, received an Esusu+ loan of 250,000 NGN (620 EUR), which allowed her to upgrade her equipment and to buy a hair dressing machine. Thereby, she increased the income by 33% and hired one additional employee. At the same time, Mr. Akeem, a car salesman, was able to access an Esusu+ loan of 400,000 NGN (1,000 EUR). With this money, he bought an automobile diagnostic machine and his average daily sales have increased by 46%, from 15,000 NGN to 22,000 NGN. He has also employed two additional apprentices.

Esusu+

A new MFB loan product specifically designed for small and emerging businesses

Typically used for financing fixed assets, such as equipment or business premises

Simplified application procedures for performing MFB clients

Its maturity of up to 12 months is longer than comparable products in the market - this enables businesses to concentrate first on their operations instead of immediate repayment of the loan

First MFB experiences indicate good loan repayment and high client satisfaction

Improving the Investment Climate and Business Environment for MSMEs

In its partner states, SEDIN supports governments in improving the business and investment climate. In this regard, it has contributed to the simplification of long and cumbersome procedures for company registration and land acquisition and accelerated the obtention of building permits. In Niger State, company registration mechanisms were integrated into the local One-Stop Shop and thereby made easier and faster.

In Niger and Plateau States, SEDIN supported the passing of tax harmonisation laws, through which MSMEs are protected from unfavourable and illicit fees and levies that drew a lot of money from business owners. In the same states, SEDIN assisted the reduction of time needed to acquire land from three years to six weeks. Additionally, the time to register land and to obtain a construction permit in Ogun State was halved.

Moreover, SEDIN has supported a more cost-effective settlement of commercial disputes through the establishment and strengthening of mediation and arbitration centres. Furthermore, it has helped to upgrade local markets through improved infrastructure, safety features and compliance with environmental standards.

SEDIN contributes to the simplification of procedures for company registration and land acquisition and accelerated the obtention of building permits

Integrated company registration mechanisms into a local One-Stop Shop in Niger State

Supported the passing of tax harmonisation laws in Niger and Plateau States

Halved the time to register land and to obtain a construction permit in Ogun State

SEDIN supports a more cost-effective settlement of commercial disputes.

Established and strengthened mediation and arbitration centres

SEDIN upgrades local markets.

Improved infrastructure, safety features and compliance with environmental standards

SEDIN IN NUMBERS

5 markets upgraded through improved infrastructure, safety, compliance with environmental standards or access to land*

37 business advocacy groups established and active*

49 out of **61** illicit fees and levies were abolished due to passing of tax harmonisation laws in Niger and Plateau States

8 mediation and arbitration centres were established to settle legal disputes*

347 mediators and arbitrators were trained and certified in commercial dispute resolution*

6 WEEKS the time for acquiring land was reduced from three years to six weeks*

50% less time needed for obtaining a construction permit*

*in Niger, Plateau and Ogun States

BEYOND FACTS & FIGURES

One-Stop-Shops to Support Small Business Owners

Business registration is one of the key requirements for entrepreneurs to formalise their business, have access to loans, and thereby grow. But the process of business registration and receiving other licences and permits is often too complex, unpredictable, costly, and arbitrary. To fight against these cumbersome procedures, SEDIN facilitated the development and implementation of so called One-Stop-Shops to support business owners in this matter.

The One-Stop-Shops simplify and support business or property registration as well as the obtention of permits and approvals for entrepreneurs. They are usually located in a single location, often just a door or a window, where a public administrator engages with the entrepreneurs on all necessary measures for business registration, thereby reducing unnecessary steps and procedures. Usually, relevant ministries, departments and agencies delegate their tasks to the staff of the One-Stop-Shop, who is authorised to act on behalf of all the respective authorities. For example, certain permits or licences can then be approved directly at the shops. Other relevant forms are accessible on online platforms, where they can be filled and submitted to the entity in charge. Offering this broad spectrum of services to business owners, One-Stop-Shops fundamentally improve the business and investor experience, as can be seen in Ogun State, where investors now have the One-Stop-Shop as major contact to deal with.

One-Stop Shops

Simplify and support local and foreign investment

Support obtention of permits and approvals for entrepreneurs

Located in a single location, often just a door or a window

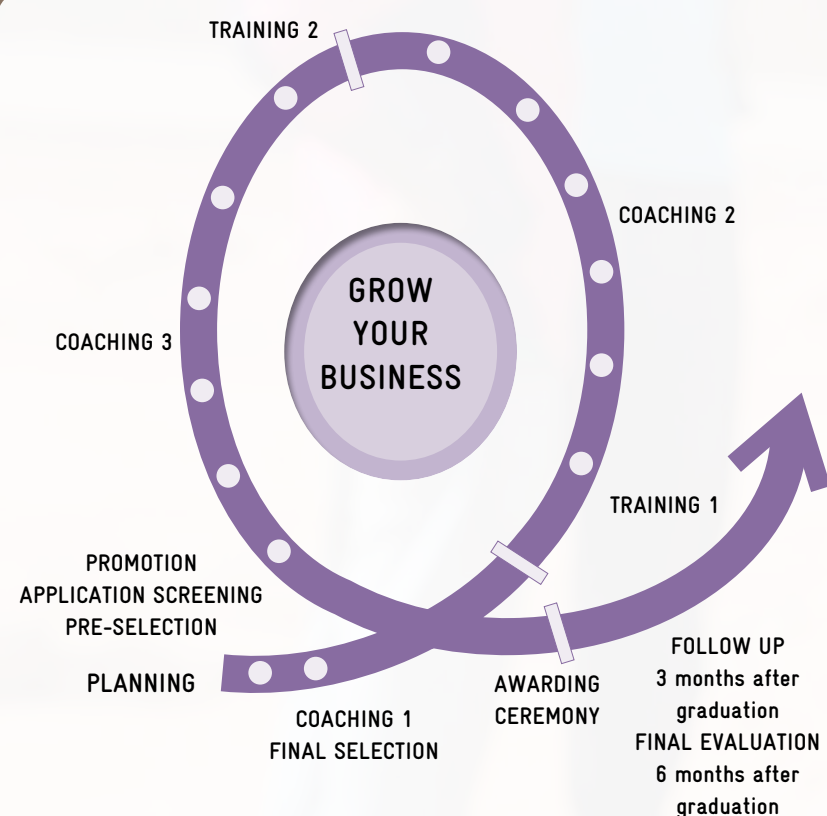
Perform delegated tasks of relevant authorities

Improve the business and investor experience

Enhancing Entrepreneurial and Management Skills

SEDIN introduced and adapted different educational concepts for improving the entrepreneurial and management skills of Nigerians:

- **SME Loop** for established entrepreneurs
- **Start-up Loop** for entrepreneurs who want to kick-start their business
- **SEA-Hubs** – ‘Student Entrepreneurship Activity Hubs’ – for Nigeria’s secondary school students
- **E-Cycle** for people seeking to start and grow their businesses (see page 23)
- **Farmer Business Schools** for farmers to improve their agricultural value chains (see page 26)
- **SMEsabi** – an e-learning app based on the SME Loop and Start-up Loops (see page 32)



SME Loop

SME Business Training and Coaching Loop

A combined approach of basic and advanced entrepreneurship trainings and individually tailored business coachings

Designed to offer MSMEs a higher level of understanding about running a business in order to stabilise existing ventures, generate more income or profit and expand businesses and employment

Combines practical coaching sessions with theoretical trainings and offers peer learning as well as networking opportunities

Produces rapid visible results for the benefit of the entrepreneur, its employees and the community in which the enterprise is acting in

Consists of seven phases over a six-month time span for its implementation

SEDIN IN NUMBERS

562

entrepreneurs participated in two SME Loops (30% women)

53%

of those not yet registered when entering the SME Loop, formalised their business during the exercise

BEYOND FACTS & FIGURES

From a Beauty Lover to the Owner of a Skin Care Product Line

Aisha D. Yusuf had always nursed the idea of producing skin products that have no adverse effects on the human body. Aisha took advantage of the abundance of shea butter in her state to create a range of beauty care products. She started producing them in her living room and selling them locally and to family and friends. However, she faced many challenges in trying to secure funds for registering her business and products with the Corporate Affairs Commission (CAC) and the National Agency for Food and Drug Administration and Control (NAFDAC). When all avenues failed, she sold off some of her personal valuables and invested the money in the business.

Aisha applied for the SME Loop and was selected for the 2017/2018 cycle. By participating in the loop, she learnt how to keep business records and adopted the templates for record keeping that were provided by GIZ. She now owns a production factory, showroom and sales centre. Moreover, she developed an improved and digitized marketing strategy to increase market outreach and sales of her business. The training and coaching also enabled her to complete the outstanding product registration with CAC, NAFDAC and the Standard Organization of Nigeria. Ever since, Aisha recorded a 180% increase in sales and now delivers to six states in Nigeria.



Start-up Loop

Start-up Business Training and Coaching Loop

An adaptation of the SME Loop approach

Caters to the specific needs of entrepreneurs who have a business idea but do not know how to kickstart their business

Combines coaching and training interventions over a period of four-months at minimum

131

additional jobs have been created

32

businesses have been officially registered

SEDIN
IN NUMBERS

346

entrepreneurs have participated in the two Start-up Loops (50% women)

129

participants developed quality-checked business plans and pitched them to banks and potential investors

1/3

of the participants started business operations in the course of the loop



SEDIN
IN NUMBERS

388

secondary schools
set up SEA-Hubs

14,859

secondary school
students (56%
girls) **developed**
entrepreneurial
skills in SEA-Hubs

SEA-HUB
APPROACHES

1

SEDIN trains
selected teachers
and students
from identified
schools, who then
set up weekly
extra-curricular
Sea-Hub meetings
with their peers

2

With the support
of the teachers,
the students
create mini-
businesses with
little or no funds to
practice real life
entrepreneurship

3

The SEA-Hubs
receive support by
the local business
community and
organise regular
visits to local
enterprise

4

They participate at
entrepreneurship
competitions for
SEA-Hub schools

SEA-Hubs

**Students Entrepreneurship
Activity Hubs**

Introduced in secondary schools
to increase young people's career
options and economic prospects

Extracurricular clubs through
which students gain knowledge and
practical experience in setting up and
running a small business

Help students develop an innovative
and critical entrepreneurial thinking
for self-reliance now and in the future

A group of approximately 15 secondary school students, mostly boys, are posed outdoors in a schoolyard. They are all wearing matching blue short-sleeved shirts and dark blue trousers. Several of the students are holding large, round, shallow baskets woven from light-colored palm fronds. The students are looking towards the camera with neutral to slightly smiling expressions. The background shows a dirt ground, some trees, and a building with a thatched roof in the distance.

BEYOND FACTS & FIGURES

Producing Shoes to Step into a Brighter Future

The SEA-Hub of the secondary school in Bida, Niger State, was inaugurated in 2016 with 65 students. They started with the production of hats and hand fans without any finances, simply using palm fronds, which they freely obtained in the bushes around their school. The revenues from the sales of these products allowed them to start the production of shoes. Nowadays, they actively run these two businesses as part of their extra-curricular activities in their school.

In this process, the SEA Hub members have not only enhanced their skills from hat and hand fan production to shoe making, they also learnt how to set up a business, market their products and reinvest benefits wisely. In the future, they are more likely to be aware of their own potentials instead of relying on government jobs.

Supporting the Economic Reintegration of Migrants

In the last 30 years, international migration in and from Africa has grown rapidly. In 2017, there were about 41 million migrants from, to, or within Africa. Amongst them, many Nigerians, who migrate within their country or choose to leave Nigeria in search for better living prospects elsewhere. Emigrants often have to return to Nigeria because applications for asylum are rejected. In 2017, the German Government launched the programme 'Returning to New Opportunities' to assist the reintegration returning migrants. SEDIN contributes to this effort by supporting their economic reintegration. It offers them to participate in its existing training programmes, such as the SEA-Hubs as well as the SME and Start-up Loops. Moreover, SEDIN developed tailor-made approaches, which are adapted to the needs of returning migrants and potential migrants.

In cooperation with the 'Programme Migration for Development', SEDIN currently implements three specific approaches to reintegrate migrants: Entrepreneurship Thinking (E-Thinking) Training, Entrepreneurship Cycle (E-Cycle) Training and Individual Business Coaching.

E-Thinking

Entrepreneurship-Thinking

SEDIN offers a three-hour session on entrepreneurial thinking within the Career Path Training

The Career Path is a two-day training that aims at professional orientation, including lessons in basic entrepreneurship skills, mentality coaching, career consulting, CV writing and interview preparation

Serves as a potential entry point to the E-Cycle Training

E-Cycle

Entrepreneurship-Cycle

A three-week training course, ten-day mentorship and a nine-week internship in an existing business

Participants acquire theoretical knowledge and practical skills in the field of business development, financial literacy, sales strategies and client retention

Individual Business Coaching

Assists returnees in developing viable business plans and setting up their own businesses

SEDIN
IN NUMBERS

3,173

Nigerians have participated in the E-Thinking, E-Cycle and Individual Business Coaching

402

returnees have benefitted from existing or newly implemented entrepreneurship trainings since 2017

BEYOND FACTS & FIGURES

Returning to Nigeria to Win the 'National MSME Award of the Year 2018'

Jerry Isaac Mallo is the founder and CEO of Bennie Agro Processing Company Limited that produces machinery for agricultural mechanization. His mission is to support farmers in Nigeria by providing them with better and cheaper machinery than the imported models. After his masters in the UK, he returned to his home country. Jerry was a participant in the first SME Loop in 2017, which enabled him to become more focused, register his business and keep financial records as well as records of all business activities. Moreover, the SME Loop provided an opportunity for new business partnerships through contact and networking with farmers and other entrepreneurs, who are potential customers and suppliers. One year after the start of the SME Loop, Bennie Agro's annual income has increased 23-fold and five permanent as well as 15 part-time jobs were created over this period. Today he builds tractors as well as machines for de-stoning, planting, harvesting, threshing, milling, peeling and polishing to process maize, potatoes, groundnuts, rice, yam and cassava. Jerry sells his products all over Nigeria. He also engages in the installation of irrigation systems that run with solar power. His business has received a lot of attention, not only by the local government but also by the Federal Government of Nigeria. Jerry has received financial assistance from different microfinance banks, the Plateau State Microfinance Development Agency (PLASMIDA) and won the 'National MSME Award of the Year 2018', which was accompanied by prize money of 1 Million NGN (2.500 EUR).

*"If we leave
Nigeria, who
will develop
Nigeria?"*

- Jerry Isaac Mallo (pictured)

Developing Value Chains

Collaborating with cooperatives, associations and private businesses, SEDIN contributes towards improved market systems and business opportunities for various actors in seven value chains.

SEDIN thereby strengthens people's and institutions' capacities, interlinkages, business relationships, and access to market resources and opportunities. For example, to enable a second potato harvest in Plateau, a solar-powered water pump was introduced, and farmers were trained in potato seed selection. In Niger State, SEDIN has enabled farmers and manufacturers of agricultural inputs to reach formal cooperation agreements to mechanise the rice sector. In the cassava value chain in Ogun State, SEDIN has supported farmers in gaining knowledge about improved cassava crop cultivation and management practices. Farmers thereby learnt about improved cassava varieties and stem cutting that leads to faster and stronger growth of cassava plants.

In 2019, the Nigeria Competitiveness Project (NICOP), a SEDIN project co-financed by the EU, was introduced to support the tomato, chili and ginger as well as the leather and garment value chains. To improve the tomato value chain, cooperatives will be supported in entering in purchasing agreements with processing companies to obtain improved seeds. With regards to the value chain chili, NICOP promotes processing, marketing and exports. In the ginger value chain, the project focuses on increasing crop yields and quality, cultivation methods and fertilization. In the value chain leather and garment the project focuses on the production, branding and marketing of finished leather goods and plans to support the development of traditional Nigerian designs.

Farmer Business School

A week-long basic entrepreneurial course for farmers in their communities

Each FBS is adapted to a specific value chain

Empowers farmers to take informed decisions on which crops to grow, on how to enter into formalised contractual relationships with off-takers and on how to better access finance

SEDIN IN NUMBERS

5,366

jobs have been created in the potato, cassava and rice value chains

7 Value Chains

Potatoes in Plateau State

Cassava in Ogun State

Rice in Niger State

Affordable Housing in FCT, Niger, Ogun and Plateau State

Tomato and Chili in Kaduna, Kano, Plateau, Ogun and Oyo State

Ginger in Kaduna and Plateau State

Leather and Garment in Abia, Kaduna, Kano, Lagos and Ogun State

BEYOND FACTS & FIGURES

Irish Potatoes from Jos: Big Business for Smallholder Farmers

The consumption of potatoes in Nigeria has doubled over the past decade. The potatoes, however, are perishable goods and subject to strong seasonal price fluctuations, thus they are often of poor quality and expensive. Important principles of cultivation are often not observed and a lack of storage facilities leads to high post-harvest losses.

In 2012, SEDIN trained potato farmers on group formation and supported them in creating business entities and cooperatives in order to sell and buy inputs and products in bulk. One of these entities, is the Solanum Potato Farmers Association, currently comprising of more than 5,000 members in Plateau state. The association was supported in the introduction of solar-powered water pumps, that enable a second harvest per year, and the construction of twelve potato storage facilities, allowing potato farmers to sell their harvest when prices are higher without being subject to high price fluctuations. SEDIN supported the association to successfully register as a business with the Corporate Affairs Commission. This enabled farmers to enter into formal supply relationships with Shoprite, a supermarket chain that is popular in Nigeria. Ever since, the farmers have benefited from this new business linkage in different ways:

- Farmers have a reliable outlet to sell potatoes, supplying 5 tons every two weeks on average.
- Farmers are subject to fewer seasonal price fluctuations and get higher prices than on conventional markets, as middlemen are bypassed.
- Farmers face transparent and reliable payment transferred at least one week after delivery.
- Farmers additionally gain 65Mio NGN (160,000 EUR) revenue per year.

Training of Potato Farmers

Training on complementary crops, disease identification, solar irrigation, financial literacy, good agricultural practices and management

Opening farmers up to new markets

Resulting in higher productivity, yields and an increase in employment in the potato value chain

Resulting in 50% increase in farmers' average income

SEDIN IN NUMBERS

12 new
potato varieties
introduced in
Nigeria

5,200
farmers trained
in positive seed
selection in
Plateau State

Strengthening Trade within Nigeria and Access to International Markets

Since its establishment in 2011, SEDIN has supported Nigerian producers to become more competitive in order to better access formal markets within Nigeria as well as abroad, both inside the ECOWAS region and overseas.

Currently, SEDIN hosts the Nigeria Competitiveness Project (NICOP), which is co-financed by the EU and implemented by GIZ in collaboration with the Federal Ministry of Industry, Trade and Investment (FMITI). Its objectives are to enhance the performance and growth of the industry as well as regional and international exports in selected value chains. The project particularly focuses on the export of tomatoes, chili, pepper, ginger as well as leather and garment. To facilitate such exports, specific policy reform measures are supported to improve the business climate with emphasis on state-level and federal laws, regulations and policies as well as international trade agreements.

In collaboration with the FMITI, NICOP supports the implementation and review of industrial policies and the development and launch of a trade information portal.



Innovating Technologies for a Prosperous Future

SME Line

A mobile information, communication and marketing platform with over 18,000 subscribed members

Can be accessed via SMS and voice calls using basic mobile devices, enabling farmers to access information on farm inputs, good agricultural practices, markets, weather forecasts and more

The platform allows commercial partners, organisations and others to interact with farmers to share and exchange information relevant to their businesses and serves as a channel for easier communication

SMEsabi

An e-learning app based on the SME Loop and Start-up Loop material

Tested and piloted in 2019, the app is now downloadable from the Google App Store

Offers a more interactive mobile entrepreneurship learning platform that allows users to study on their own and learn at their own pace and convenience

Allows SEDIN and its partners to offer blended learning courses, a combination of face-to-face classroom sessions and online teaching

TRIMS

Trade Route Incident Mapping System

A free app for traders to anonymously report incidents on trade routes

Borne out of the need to ease the plight of traders who regularly have to stop at checkpoints - many illegally - mounted up by various law enforcement agencies and other security operatives

App developed and implemented by SEDIN, but now operated by UNCTAD, the United Nations Conference on Trade and Development

SEDIN IN NUMBERS

172

Nigerians tested the SMEsabi courses

3,500

traders were sensitised and filed 2,160 reports on TRIMS

18,730

entrepreneurs are registered with the SME Line that provides business relevant information

5

e-learning modules and 2 blended learning courses available on SMEsabi.com

WHAT TRADERS CAN REPORT VIA TRIMS



Agency involved (Police, Road Safety, etc.)



Time delay caused



Physical harassment or other violence faced



Gender of the trader



Costs incurred



Location of each incident transmitted via GPS

SEDIN's Achievements



Capacity Building
for Entrepreneurs

346
entrepreneurs have participated in two Start-up Loops (50% women)

18,730
entrepreneurs have received business relevant information through the SME Line

163
jobs have been created through the first Start-up Loop

3,500
traders were sensitised and filed 2,160 reports on TRIMS

562
entrepreneurs have participated in two SME Loops (30% women)

5,366
jobs have been created in the potato, cassava and rice value chains

8,373
entrepreneurs have received training in cassava and potato value chain development

402
returnees have benefitted from basic or advanced entrepreneurship trainings

14,859
students in 232 secondary schools have taken part in SEA-Hub activities (56% girls)

69,827
Nigerians have been trained in financial literacy (42% women)

347
mediators and arbitrators have been certified in commercial dispute resolution

59,352
entrepreneurs have received a micro credit (59% women)

Technological Innovations

Implementation of the app to report on corruption in trade and exports – TRIMS

Implementation of the e-learning app to train entrepreneurship skills – SMEsabi

Implementation of the service and communication platform for entrepreneurs – SME Line



Institutional Change of the Financial and Business Sectors

Simplified cooperative registration

The time for obtaining a construction permit has halved

The time for acquiring land has been reduced from an average of three years to only six weeks

Financial literacy integrated into the curriculum of primary and secondary schools in 2018

Tax harmonisation bills passed, eliminating 49 out of 61 illicit fees and levies

Easier and cheaper settlement of commercial legal disputes

5 markets have been upgraded through improved infrastructure, safety, compliance with environmental standards or access to land

8 mediation and arbitration centres to settle legal disputes were established and strengthened

37 business advocacy groups established and active

20 microfinance banks have been trained to improve their internal processes. They are now reaching out to 31% more borrowers and have increased their income by 47%.

2 One-Stop-Shops that provide services to MSMEs, were supported at setup

139 businesses registered as a result of participating in the SME or Start-up Loop

Contact

Dr. Detlev Holloh

Head of Pro-Poor Growth and Promotion of Employment in Nigeria Programme - SEDIN
20-22, Haile Selassie Street, Asokoro
Abuja, Nigeria

Editor

Jana Röthlisberger

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