Promoting a Business Enabling Environment and Fostering Entrepreneurship

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

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 2020:2020’ and the Agenda 2030.
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.
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.

**Suppliers**
- SEDIN supports MFBs and other financial service providers to offer client-oriented financial products.
- SEDIN builds institutional capacity and assists MFBs in their organisational development.

**Demand-Side Achievements**
- Developed targeted financial literacy training materials and methodology.
- Successfully integrated financial literacy training programmes at 17 supported organisations.
- 47% income growth.
- 13% increase in total loan portfolio to 3.1 billion Naira.
- 5,000+ trainers and multipliers equipped with the latest knowledge and training skills.

**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.
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.

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 40%, from 15,000 NGN to 22,000 NGN. He has also employed two additional apprentices.

BEYOND FACTS & FIGURES
A Short-Term Loan for Long-Term Benefits

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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.
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.
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)

Enhancing Entrepreneurial and Management Skills

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.
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.
SEA-Hubs
Students Entrepreneurship Activity Hubs

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 enterprises.

4. They participate in entrepreneurship competitions for SEA-Hub schools.

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 innovative and critical entrepreneurial thinking for self-reliance now and in the future.

SEDIN IN NUMBERS

388 secondary schools set up SEA-Hubs

14,859 secondary school students (56% girls) developed entrepreneurial skills in SEA-Hubs.
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.

*BEYOND FACTS & FIGURES*

*Producing Shoes to Step into a Brighter Future*

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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 reintegrati. 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.
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).

BEYOND FACTS & FIGURES

Returning to Nigeria to Win the ‘National MSME Award of the Year 2018’

“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

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
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.

**BEYOND FACTS & FIGURES**

**Irish Potatoes from Jos:**
**Big Business for Smallholder Farmers**

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**SEDIN IN NUMBERS**

- 12 new potato varieties introduced in Nigeria
- 5,200 farmers trained in positive seed selection in Plateau State
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.

Strengthening Trade within Nigeria and Access to International Markets
Innovating Technologies for a Prosperous Future

SEDIN IN NUMBERS

18,730 entrepreneurs are registered with the SME Line that provides business relevant information.

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

172 Nigerians tested the SMEsabi courses.

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

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.

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

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SEDIN’s Achievements

- **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 service and communication platform for entrepreneurs – SME Line
- Implementation of the e-learning app to train entrepreneurship skills – SMEsabi
- Implementation of the app to report on corruption in trade and exports – TRIMS

**Capacity Building for Entrepreneurs**

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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%.

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

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

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

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

54 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%.

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

37 business advocacy groups were established and active.

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.

The time for obtaining a construction permit has halved.

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

Easier and cheaper settlement of commercial legal disputes.

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