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ESTABLISHMENT OF A UNIT FOR CONSULTANCY SERVICES
FOR WOMEN WITHIN THE RAW MATERIALS
RESEARCH AND DEVELOPMENT COUNCIL

UC/NIR/92/187

NIGERIA

Technical report: Findings and recommendations*

Prepared for the Federal Government of Nigeria
by the United Nations Industrial Development Organization

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* This document has not been edited.

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Mrs. Jovita Culaton Viray
UNIDO Consultant
February 25, 1993

LIST OF ABBREVIATIONS

ADB	African Development Bank
ARMTI	Agricultural and Rural Management Institute
CBN	Central Bank of Nigeria
CMD	Centre for Management Development
DFIs	Development Financing Institutions
DFRRI	Department of Food, Roads and Rural Infrastructure
FIIRO	Federal Institute of Industrial Research, Oshodi
FGN	Federal Government of Nigeria
IDC	Industrial Development Centres
IPCC	Investment Promotion and Consultancy Centre
NAWB	Nigerian Association of Women in Business
NAWI	Nigerian Association of Women Industrialists
NBCB	National Board for Community Banks
NCWS	National Council for Women Society
NDE	National Directorate of Employment
NERFUND	National Economic Reconstruction Fund
NIDB	Nigeria Industrial Development Bank
NWC	National Women Commission
PBN	People's Bank of Nigeria
RMRDC	Raw Materials Research and Development Council
SSE	Small Scale Enterprises
SSI	Small Scale Industries
SME	Small and Medium Enterprises (SMEs in this report includes micro, cottage, small and medium enterprises)
UBA	United Bank of Africa
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization
USIS	United States Information Service

INTRODUCTION

A. Project Background

Nigeria is in the process of socio-economic recovery and restructuring to overcome the effects of prolonged recession and concomitant decline in the living standards of the majority of the population, triggered by the collapse of the international oil market in the early 1980s.

In this development process the Government is committed to a market oriented economy and to "laying a solid foundation for a self-reliant industrial development strategy" which underlies the 1991-93 National Rolling Plan . It is committed to continue supporting the development of small scale industries in recognition of the potential of SMEs in employment creation, utilising domestic resources and contributing to an industrial base. The Federal Government is also committed to enhancing the role of women and the integration of women in development activities into the process of national development.

In 1987, the Better Life Programme for the Rural Women was launched to enable women to identify, recognize and make conscious efforts to find solutions to their needs. This marked in Nigeria, the beginning of formal concerted efforts to help organize and mobilize women to help themselves. Among its objectives were the creation of market outlets for products of rural dwellers; encouragement of the production of high quality goods; and generation of income for women. This demonstrated the recognition and intention of the Government to initiate and monitor programmes with particular emphasis on the needs of women in terms of utilisation of local raw materials and expertise.

The Multi-Sectoral Needs Assessment for Technical Co-operation published by the Federal Ministry of Finance in preparation for the UNDP Fourth Country Programme of Nigeria, contains a major programme on "local raw materials development and utilization" of which the "promotion of local raw materials" is a sub-programme. Two of the major activity areas of this sub-programme are the "extension services targeted at women and rural areas", and "dissemination of information on local raw materials". The development of small-scale industries and women in development were other priority areas.

Traditionally, women have been involved in certain primary resource production including agriculture and processing agricultural outputs, textile weaving, crafts, and gemstones picking. They have started the beginnings of "industrialisation" utilising local raw materials in the rural areas. However, for lack of technical and management know-how, financing, and market information, their productivity and outputs are low. The challenge therefore is how to increase the economies of scale in the industrial activities currently managed by women in the rural areas.

It is with the foregoing premises that the Raw Materials Research and Development Council (RMRDC) sought the assistance of the United Nations Industrial Development Organisation (UNIDO) to establish a women's consultancy unit within the RMRDC to effectively assist women in the establishment of resource-based industries.

B. Official Arrangements

Assistance from UNIDO is based on the official request of the Director General of RMRDC in 15 March 1990 to UNIDO for assistance in establishing a women's consultancy unit in RMRDC, and a cable from the UNDP Resident Representative dated 8 February 1991 reconfirming Government's interest.

UNIDO fielded a consultant for 1.5 months starting on January 19, 1993. Job Description is in Annex 1. RMRDC assigned a Technical Committee of four members of its staff to work with the consultant (Annex 2 for list of counterpart support staff).

C. Contributions

Budgetary contributions were provided both by the RMRDC and UNIDO. UNIDO inputs was at US \$ 21,000. RMRDC inputs were in the form of salaries of the national staff, local transportation, administration and logistics.

D. Objective of the Project

To identify the structure and functions of a consultancy unit for women to be established within RMRDC that would enhance the involvement of women in the process of industrial development.

E. Activities

To achieve the project objective, the consultant undertook discussions with the key departments within RMRDC and focusing on its Investment Promotion and Consultancy Centre. Discussions were also held with various women's organizations, government agencies, non-government organizations and financial institutions involved in small enterprise development. Field visits were made to women's projects primarily organized by the Better Life Improvement Programme for Rural Women.

CHAPTER I

WOMEN'S PARTICIPATION IN THE SME SECTOR

A. The Nigerian Female Entrepreneurs

The Nigerian female entrepreneurs are engaged in different levels of business activities: micro enterprises (referred herein as informal sector); and cottage, small and medium scale businesses (referred herein as the formal sector). Categorization of these business activities is important at this point, as perceived problems and interventions vary with the level of the enterprise.

In the broad spectrum of the SME Sector, a large majority of the female entrepreneurs are concentrated in the informal sector. According to a World Bank report on the informal sector (no. 9006-ZIM) dated October 1990, women in this sector are a more potent economic force than generally ascribed. They are primarily engaged in economic activities such as trading of agricultural crops and processed foods, processing of primary agricultural crops, textile weaving, catering services, handicrafts, and fashion design (garments). They play a vital role in providing goods and services to the local market, processing of local raw materials, providing employment in their communities as well as augmenting the family incomes.

The Nigerian female entrepreneurs are not as forthcoming to engage in non-traditional and manufacturing industries within the small and medium scale level. Their participation in these scales of enterprises is marginal.

To illustrate: out of 80 members of the Abuja Chamber of Commerce, only 6 were women entrepreneurs with small and medium scale businesses; out of more than 600 inquiries received by RMRDC on potential investment areas in this level, only 4 came from women.

For a variety of reasons including : lack of capital, technical knowledge, management capability, fear of the unknown, lack of institutional support, lack of collateral and equity, and lack of project ideas, women tend to venture into micro or cottage industries where they are familiar with the technology and products and where start-up capitals are within their resources.

Judging from the performance of women in the informal sector, there is much potential for them to develop into, or engage in cottage ,small and medium scale industries. However, the development of this potential and involvement of female entrepreneurs in the formal sector is hampered by the absence of a locus of technical and management expertise on which women can draw to guide their operations.

B. Factors Affecting Women's Participation in the SME Sector

The effective participation of female entrepreneurs both in the formal and informal sectors are determined by the following factors:

1. Access to Credit and Finance

Access to credit and finance is the perennial problem to the SME sector in general and more specifically to women than the availability of funds. Programmes/funds (described below) have been made available to the SME sector by the Federal Government and bilateral agencies such as the World Bank and the African Development Bank.

Two major programmes for SMI Financing have been launched by Government - the National Economic Reconstruction Fund (NERFUND) and SME II.

NERFUND

NERFUND was created in 1989 when the Government realized that the private and merchant banks were only lending on short-term basis as they did not have any loan funds for long-term financing. It created this body to provide SMIs through the commercial banks funds to on-lend for purchase of fixed assets. The Central Bank of Nigeria (CBN)/Federal Government of Nigeria provided 300 million Naira. It is augmented by a loan from the African Development Bank (ADB) in the amount of US \$ 140 million. Funds from the ADB are to be used to purchase machinery and equipment requiring foreign currency with a stipulation that such machinery and equipment have to be purchased only from any of the 75 member countries of the ADB.

Conditions for the entrepreneurs to access this fund are as follows:

- o the business has to be owned 100% by Nigerians
- o 60% of the local raw materials have to be sourced locally
- o Maximum fixed assets of the enterprise should not be more than 36 million Naira.
- o the participating bank should provide the loan for working capital.

Interest rate paid by the borrowers is pegged at 22.5% per annum for the Naira loan and 14.5% per annum for the foreign currency loan with the exchange risk is borne by the borrower.

Intermediary banks receive a 4% margin on the loans.

There are 101 participating banks in the NERFUND. There is a great room for improvement in their performance as only 173 projects have been funded over a period of 3.5 years. All these projects were established as private limited companies and were in the medium size category. No data has been given as to the number of female entrepreneurs who had availed of these funds. It is, however, safe to say that the number is negligible.

NERFUND is aware that it has to be more active in promoting their funds among the SMEs. It is currently exploring working with the Community Banks to service the micro, cottage and small industries in the rural areas.

SME II

SME II is a US \$ 270 million World Bank financed loan guarantee programme administered by the Central Bank of Nigeria. It operates just like the NERFUND but the qualification for the participating banks is more stringent. The banks have to be 4-5 years in existence and the banks's accounts have to be reviewed from time to time. This disqualified a number of the new banks which have been established only recently.

Its performance is no better than NERFUND. After 2 years, the SME II was only able to lend out US \$ 9 million. Half of the money had to be returned to the World Bank and conditions for lending have been amended i.e. lower requirement for local raw material inputs or waiver for bonded raw materials. These changes, however, did not improve the utilization performance.

The poor utilization of these funds have been attributed to:

- o the present investment climate characterized by high interest rates (30% - 50%) on short-term loans and instability of foreign exchange rates is

hardly conducive for long-term investments in the manufacturing sector.

- o lending to cottage and small industries is seen by the commercial banks as high risk and expensive to administer. The spread provided by the NERFUND and SME II is perceived not to be commensurate to the risks and costs involved in processing small loans. As a result, concentration for lending has been focused on medium and larger scale industries.

In the last four years, emerged some banks which catered specifically to the informal sector entrepreneurs majority of which are women. Among these are the People's Bank of Nigeria (PBN) and the Community Banks which are directly supported by the Federal Government and the United Bank of Africa (UBA), a private commercial bank.

People's Bank of Nigeria

The PBN was established by the FGN in 1989 to specifically address the underprivileged people with emphasis on women who due to non-availability of collateral do not have access to the facilities available at commercial banks. It was fashioned after successful lending programmes and institutions benefitting the poor, tried, tested and institutionalized by other developing countries i.e. Grameen Bank in Bangladesh and money shops in the Philippines. The scheme

adapted by the PBN have also been successfully implemented in Malaysia, Sri-Lanka, Malawi, South Side of Chicago, and Arkansas Canada. It is capitalized at 400 million Naira by the Federal Government.

Since its inception, the bank has opened 215 branches and intends to have a branch in each of the 583 local government areas of the Federation by 1993. As of March 1992, it had disbursed over 213 million Naira to over 240,000 beneficiaries. Seventy (70%) of these beneficiaries were women.

Economic activities undertaken by the women borrowers were: trading, production of food stuff, weaving, knitting, pomade and soap making, toothpick, dressmaking, food packaging, etc.

PBN operates three schemes: Lending, Savings and People's Bus Loan Scheme. The Lending Scheme is for individuals or groups. Minimum loan amount is 500 Naira and maximum amount is 10,000 Naira for an individual and up to 100,000 Naira for groups. The loan is for a period of 52 weeks, with 2 weeks moratorium for trade loans, and variable for agricultural and industrial loans.

To be eligible for a loan, one has to open with the PBN a savings account (minimum 10 Naira) with an accruing interest of 13.5% which, however fluctuates with the prevailing CBN pre-discounting rates.

The People's Bus Loan Scheme is the bank's first attempt in what it calls commercial operation. It was introduced in 1990 to complement the Government's Mass Transportation Programme. Under this scheme, commercial vehicles are provided on lease/hire purchase basis to register transporters who form a recognized group of not more than 10 members. Repayment is made on a daily basis and at the completion of the payment, the bus would automatically become the property of the beneficiaries. PBN also sees to it, that the beneficiaries save daily in-order to build up their capital base. As of March 1992, 181 buses were purchased by the PBN.

In the near future, the bank's management is intending to expand its commercial operation to entrepreneurs requiring larger amounts of loan not currently offered by the PBN and not currently serviced by the commercial banks. This would include cottage and small entrepreneurs who because of the stringent requirements of the commercial banks are not able to access funds for SMI development.

The Community Banks

The Community Banks are commercial banks established in a community by its members to service a particular locality by providing loans and savings schemes, It was established to exploit to the fullest is advantageous position of local knowledge and trust.

This concept of revolutionary banking stemmed from the Directorate of Food, Roads and Rural Infrastructure (DFRRI). One of its mandate is the promotion of productive activities in the rural areas. To expand and intensify the productive activities of the rural dwellers, credit was necessary. Various discussions were held with commercial banks but it was clear that the issue of collateral security would always constitute a real hurdle to effect credit to the rural producers. It was a result of exhausting the possibility of credit provision through commercial banks that DFRRI proposed to the President the need to establish a novel financial institution to be known as community banks.

Each community bank is initially capitalized at a minimum of N 250,000 contributed by at least 50 members of the community. Thirty (30%) of the capital shares should have to be owned by the Community Development Associations which are being organized by DFRRI. To ensure that the bank truly belongs to all members of the community, no individual is allowed to own more than 5 percent of the equity capital of the bank.

An executive agency, the National Board for Community Banks (NBCB) oversees the operation of all community banks, provides technical assistance and training support as well as provides loans to the community banks to augment their resources.

Loans as much as N 500,000 are given to each community bank at 50% of the CBN rediscount rate. It is payable over a period of 5 years with 6 months grace period.

Policy on loan procedures and approval are instituted by the community banks. They are, however, not allowed to lend more than 10% of the bank's capitalization to a single individual.

As of February 1993, 203 community banks all over Nigeria have been commissioned. These banks are providing the rural communities services which are badly required in promoting productive activities for the development of the rural areas.

While no figures were given as to female membership in the community banks, this facility could certainly be explored by female entrepreneurs in the rural areas.

The United Bank of Africa

The UBA recognizing the role of rural women in the socio-economic development of Nigeria, established a programme known as the UBA Credit Scheme for Rural Women. Loans are given to individuals belonging to a group of 3-10 members. They are held joint and severally liable for the loan. Maximum loan given to an individual is N 5,000 payable over a period of one to five years depending on the type of loan given. Prime

interest rate is charged (as of February 1993 - 28% p.a.). Loans for farming, small scale agro-allied projects, handicrafts, services using professional skills and general trading are funded by the programme.

Constraints Faced by Female Entrepreneurs

No gender distinction is made by the banks in providing credit. Generally, financing programmes such as the NERFUND and SME II should be available to women entrepreneurs. These programmes, however, lacked focus on the levels of enterprises within the SME sector, characteristics and financing needs of these enterprises, and gender sensitivity in formulating banking requirements. These factors determine financing modalities and equitable distribution of funds within the SME sector.

As a result of the above, commercial banks for all intents and purposes tended to lend to medium scale enterprises where cost of lending is not expensive. These are also perceived to be of lower risk and are able to provide hard and acceptable collateral to the commercial banks.

This leaves out the female entrepreneurs who generally operate smaller types of businesses and do not have acceptable collateral to offer to the commercial banks.

A spring of hope for the informal sector female entrepreneurs in accessing funds is provided by the PBN, Community Banks and UBA. Female entrepreneurs requiring low levels of capital have largely benefitted from these institutions. Credit available from these banks are, however, limited and normally require the entrepreneur to be a member of a group.

What is clear is that there is a missing gap in the SME financing programmes for female entrepreneurs requiring larger amounts of capital both in the informal and formal sectors. Access to credit and finance is still therefore a major problem for women entrepreneurs.

2. Access to Technology

Female entrepreneurs generally confine themselves to traditional types of businesses such as weaving, handicrafts, garments, food processing, soap making and the like. They tend to go into businesses where they are familiar with the technology and products. This seeming aversion to other types of technology stems from lack of knowledge on the technologies involved in other productive enterprises, unfamiliarity with the products and markets, and the amount of capital required to establish a non-traditional type of industry.

The promotion of appropriate technologies, however, in the traditional businesses such as food processing has made a headway among women entrepreneurs in the rural areas. Gari processing equipments, palm oil kernel

pressers, and yam chipping machines have been introduced to the rural women. The Better Life Improvement Programme for Rural Women had been very instrumental in introducing these appropriate technologies. Considerable improvement in the productivity as well as reducing labour hours used by women in these income generating activities has been achieved.

A number of technologies which could be potential investment areas for small scale women entrepreneurs have been identified and developed by research institutions such as FIIRO, and RMRDC. DFRI has also a list of project profiles of possible investment areas. Some business ideas utilizing local raw materials are also suggested herein. (Please refer to Appendix 3)

Information therefore, on potential investment areas in non-traditional enterprises are available. The problem is in the area of information dissemination among the research institutes. Budget for promotion of technological breakthroughs with commercial potentials are not given enough priority in some research institutes. More often, information is coursed through government channels which is hardly the audience that will go into investing in businesses.

RMRDC, through its Investment Fora and display centres in all the states has created an awareness on the potentials of utilizing the indigenous raw materials for commercial production. In order to interest women entrepreneurs, however, RMRDC should go one step further.

It should recognize that promoting an investment idea on an industry which a woman is not familiar with requires a comprehensive package of assistance which should include among others: technical and skills training, product and market development, technology and financial packaging, risk sharing arrangements, as well as technical and management assistance in the initial implementation of the enterprise.

For technologies which are new or adapted and have not been tested on commercial operations in the Nigerian setting, the promoting agency should as much as possible take a financial stake in the enterprise. This would give women entrepreneurs the confidence that they are being backed up by the institution promoting the technology and the enterprise. The proposed National Risk Fund should enable RMRDC and other research institutes to promote new investment ideas.

3. High Cost of Raw Material Inputs and Cost of Equipments

Women in the traditional sectors such as weaving are beset with the problem of high cost of raw material inputs. Because of the size of their businesses and lack of working capital of most cooperative societies, the entrepreneurs could not purchase raw materials in bulk and obtain bulk discounts. As a result, cost of raw material inputs is very high and margins of profit are therefore low.

The depreciation of the Naira and fluctuating foreign exchange rates had also prevented other entrepreneurs from purchasing machinery and equipment which are largely imported to modernize their businesses.

4. Access to Technical and Entrepreneurial Training

Technical and entrepreneurial training are conducted in each state by government agencies such as the Ministry of Industry (SMI Department) and the National Directorate of Employment (SSE Enterprise Programme). Other institutions such as the Center for Management Development (CMD) and the Agricultural Management Institute (ARMTI) also conduct training on management skills and entrepreneurship for women. The Centre for Women in Development based in Abuja will also be embarking on training programmes specifically for women. FIIRO conducts some technical training workshops promoting some of the technologies developed. (Appendix 3)

Based on the interviews, however, the training programmes developed for women failed to take into consideration the socio-cultural constraints faced by women in participating in training programmes on one hand and becoming successful entrepreneurs on the other hand.

Most of the training programmes are scheduled on a full time basis, sometimes residential, which would require them to be away from their homes. It did not consider the obstacles women face because of time limitations, dependent children, difficulty in travelling and

leaving their families alone over an extended time period because of family responsibilities. If women were also the sole income earner of the family, they could not afford to be away from their businesses for a long time. This could exclude women from participating in such kinds of training programmes. Facilities for women with children are not also taken into account. Rural outreach for technical training programmes such as those conducted by FIIRO is minimal as these are largely confined to Lagos.

There is a need therefore for institutions, trainers and extension workers to develop training programmes which will take into consideration the socio-cultural and economic environment on which women operate, their levels of education, types of enterprises, etc.

5. Access to Business Advisory and Consultancy Services

Advisory and consultancy services are provided by institutions such as the Industrial Development Centres (IDCs) of the Ministry Industry, SSE Department of the NDE and the Investment Promotion and Consultancy Centre of RMRDC. There are also quite a number of private firms offering business advise and consultancy services such as the NIDB Consultancy Services, Ltd. which largely services the Nigerian Industrial Development Bank (NIDB) clients. NIDB is a development bank created to assist medium and large scale industries.

The number of women entrepreneurs who come forward to seek such kinds of services is negligible which could be explained by the following factors:

- o women entrepreneurs because of socio-cultural constraints are not as forthcoming in seeking advisory and consultancy services from institutions offering these services for free, as these institutions are largely male dominated.
- o there is a negative bias of society towards women's abilities and a general distrust in their performance as successful entrepreneurs. Institutions providing such kinds of services for free do not actively seek out women entrepreneurs.
- o advisory services are largely confined to small and medium scale enterprises leaving out women in the cottage and informal sector who probably would need such kind of assistance to help them graduate into the formal sector.
- o women entrepreneurs for lack of knowledge and information hardly appreciate the value of advisory and consultancy services in helping them improve their present businesses. General perception of this need and service offered is only confined to project feasibility study preparation to get a bank loan. Other services offered by advisory and consultancy services such as installation of machinery and equipment, plant layouts, installation of financial systems, diagnosing business problems, etc. are not availed of.

- o women entrepreneurs find the upfront costs of commissioning project feasibility studies offered by consultancy firms and other parastatal organizations such as RMRDC and FIIRO (although rates are highly subsidized) very high. This stems from the fact that women do not have much resources and are not willing to part with little they have in a venture which they are not sure would provide them tangible returns.

Professional costs of institutions providing advisory and consultancy services are also beyond the reach of the small entrepreneurs.

Advisory and consultancy services available from government programmes to help improve the businesses/ industries of cooperative societies organized by the Better Life Programme have been very minimal or none at all.

6. Access to Markets

The market of women entrepreneurs in the informal sector is largely limited to their own environment. The weaving and handicraft industries for instance have a large potential to tap the export market. Products, however, are very limited, poor in quality and design, and are not up to the export market standards. This is brought about by lack of technical knowledge and skills on quality improvement and product design, lack of knowledge on marketing and market development.

Considerable improvement has also been made in the garments industry. Potentials for developing this industry as a prime export earner is there to be tapped.

The Better Life Programme has started to introduce some product development activities among the women weavers and handicraft producers. Technical assistance, however is still needed to make the products of a quality acceptable in the export markets or to effectively compete with products which are now currently imported and sold in the local market.

7. Women's Participation in Private Sector Industry Associations

The National Council of Women's Societies (NCWS), is an umbrella organization of various women interest groups. It has a total membership of 38 women societies (Annex 4). The National Association of Women in Business (NAWB) and the Nigerian Association of Women Industrialists (NAWI) who were visited by the consultant are members of NCWS. It was gathered that a good number of these women societies have initiated income generating projects for women.

The NAWB has a membership of roughly 2,000 members. Through the USIS it has linked up with a similar women's association in the United States. Activities such as product exchange and doing business together are being planned.

The NAWI has 106 members. It is currently trying to establish a vocational training centre on crafts for young women.

Female membership in the Chambers of Commerce, Industry, Mines and Agriculture is still small. However, it is worthwhile to note, that the few women hold key and responsible positions in the chambers.

The National Association of Small Scale Industrialists (NASSI) established way back in 1978 has a current active membership of 7,500 members, 25% of which are women. However, because of their dual role as a mother and as a small entrepreneur performing all the functions of management, they are not as active in attending meetings and activities initiated by the Association.

The cooperative societies organized and/or reactivated under the Better Life Programme which could be as many as 500 in each state are organized according to trade and economic groups.

C. Influence of Industrial Policy and Development Patterns on Women's Industrial Participation

The objective of the government industrial policy is to achieve an accelerated pace of industrial development. Strategies to achieve this objective include among others the promotion of small-scale industries, entrepreneurship development and technical skills training, utilization of local raw materials, industry dispersal and employment generation.

The role of women in this development process has been recognized and provided support by Government in its Social Development Policy for Nigeria, October 1989. The basic philosophy underlying this policy is that women form a sizeable portion of the country's population and an important segment in the development process. Women therefore, should be given their rightful place in nation building.

The Structural Adjustment Programme (SAP) has brought about Government's re-appraisal of the regulatory environment, the structure of protection for local industries and the design of incentives for industry.

The Better Life Improvement Programme for Rural Women

The Better Life Programme for Rural Women was initiated in 1987 by the First Lady, Dr. (Mrs.) Maryam Babangida. This programme has been the most significant linkage between rural industrialisation, social development policies and the policy for the advancement of women.

The Better Life Programme:

- o encourages self-sufficiency and income generating activities among women so that they can reap adequate benefits from their labour as well as enjoy economic independence, and
- o draws the attention to the problems and needs of the rural communities and highlights the plight of women in all aspects of life - traditional, cultural, local or national.

The Better Life Programme has made a tremendous impact on mobilizing women to help themselves and improve their plights as well as demonstrating and creating an awareness in all sectors of society on the positive contributions of women in development.

In line with the FGN's social development policy, the Government has established a National Women's Commission at the Federal and State Levels and divisions at the local government levels for uniformity and effective coordination, implementation and monitoring of programmes on women and development. The Better Life Programme has now been formally integrated into a government department within the NWC. It is the centerpiece of NWC activities.

Assistance to Women in Informal Sector Enterprises

Mobilization and organization into cooperative societies of women involved in the same trade/economic activity is the strategy adopted by the Better Life Programme. It is worth to note that the most common trade groups are: food processing (gari processing, production of palm oil, etc.) weaving, ceramics and handicrafts. Levels of development, group cohesiveness, participation and viability of each society vary from dormant to progressive.

The societies are initially trained on the principles of cooperative societies and the importance of raising capital for socio-economic activities. Based on their expressed, perceived and real needs to improve their trade, the Better Life Programme provides them any of the following assistance:

- o provision of appropriate technologies and labour saving devices for women in food processing activities i.e. gari processing equipments; oil press for palm oil producers; work sheds; threshers for grain producers; kilns for fish smoking, etc. given on a loan or grant basis;
- o establishment of multi-purpose centres for training women in arts, crafts, ceramics, etc.;
- o training in simple processing and preservation of foods; product design and quality improvement in weaving and handicrafts;
- o opening up of market outlets for products produced by women; and
- o provision of work sheds and working areas.

Technical Assistance Requirements of Cooperative Societies

To sustain the seeds of rural industrial development as laid by the Better Life Programme for the informal sector enterprises, there is a need to transcend the present atmosphere which now surround the programme characterized by a highly "political" and "government" flavour and the "dependence on Government" orientation on the part of the women beneficiaries, into one which is business and entrepreneurship driven.

Based on the observations made and interviews with some cooperative societies visited in 7 States, there is a pervading reliance of the societies on government to provide on a grant basis required machinery and equipment, market outlets, expansion of working sheds, and the like. Women's income generating activities are generally viewed as projects not businesses. Responsibilities in paying back loans given by the local governments are not taken seriously thus loans are not paid back on time.

The facilities provided by the Better Life Programme to the societies provide a tremendous potential for these cooperative societies to grow from the informal to the formal sector. What is required is a package of technical assistance which will enable the cooperative societies to grow into viable entities which should include:

- o business management training on how to improve their individual businesses and how to make the cooperative society financially sustainable. This should be coupled with business extension and advisory services;
- o assisting the societies come up with mechanisms to ensure the sustainable operations of common service facilities initially provided by the Better Life Programme and how they could put into optimal use such facilities;
- o market and product development for industries such as weaving and handicraft which have large export potentials.

CHAPTER II. THE RMRDC

A. Background

The Raw Materials Research and Development Council (RMRDC) is a Federal Government Parastatal established in 1987 by Decree No. 39 for the purpose of supporting and expediting industrial development and self-sufficiency through the maximum utilization of local raw materials as inputs for the industries. It is mandated:

- o to draw up policy guidelines and action programmes on raw materials acquisition, exploitation and development;
- o to review from time to time raw materials resources availability and utilization, with a view to advising the Federal Government on the strategic implication of depletion, conservation or stock-piling of such resources;
- o to advice on adaptation of machinery and processes for raw materials utilization;
- o to encourage publicity of research findings and other information relevant to local sourcing of industries;
- o to encourage growth of inplant research and development capabilities;
- o to advise or and device awards or systems for industries that achieve any break-through or make innovations and inventions;

- o to organise workshops, symposia and seminars designed to enlighten people on new developments and solutions discovered from time to time;
- o to consider and advise on special research grants for specific objectives; and
- o to consider and advise on any other issue capable of enhancing the objectives of the Council.

B. Administrative Structure

RMRDC has the following Administrative Structure: (Refer to Annex 5 for the RMRDC Organizational Chart)

- o Office of the Director
Units: Audit and Budget
- o Divisions

Administrative Division
 Agro-based Raw Materials Division
 Finance and Supplies Division
 Information and Documentation Division
 Mineral Based Raw Materials Division
 Planning, Evaluation and Statistics Division
 Investment Promotion and Consultancy Centre (Formerly
 the Technology Development and Advisory Centre)

Liaison offices are being opened in all the states.
 Currently, there are 18 Liaison Offices.

RMRDC has a present workforce of 950 people. As at the end of 1991, it had 131 highly qualified senior core staff, 79.9% of whom are in research and development. The table below shows the classification of the RMRDC staff by profession and qualification.

**Classification of Principal Staff by Profession
As of 1991**

<u>Classification</u>	<u>Number</u>	<u>Percentage</u>
R & D	104	79.39
Admin	10	7.63
Fin. & Supplies	9	6.87
Budget	5	3.82
Audit	3	2.29
	131	100.00%

**Classification of Principal Staff of RMRDC by Qualification
As of 1991**

<u>Degree</u>	<u>Number</u>	<u>Percentage</u>
PH.D.	14	10.69
M.PHIL.	1	.76
M.SC/MA/MS	42	32.06
B.SC/BA/HND	65	49.62
NON DEGREE HOLDERS	9	6.87
	131	100.00%

C. Programmes and Services

In order to fulfill its mandate, RMRDC has embarked on the following programmes drawing on the expertise provided by each division:

- o **Techno-Economic Surveys of Industrial Resources and Technologies. Completed surveys include:**
 - **Techno-economic Survey of Nigeria's Natural Resources and their Industrial Potentials.**
 - **Survey of Raw Materials Exportation of which is Detrimental to the Nigerian Economy**
 - **Compilation of Specifications for Industrial Raw Materials**
 - **Auditing of Indigenous and Emerging Technologies/ Machinery for the Processing of Agro- Based and Mineral Based Raw Materials**
 - **Compilation of specifications for machinery and equipment components**

Results of the above surveys are disseminated to the public through Technical Seminars organized by the Council.

- o **Raw Materials Information System**

RMRDC embarked on this project to provide relevant information and documentation on raw materials development. The information system will generate:

technical information on local sourcing of raw materials, processing technology, equipment selection, new product formulation and development, efficiency enhancement of indigenous R & D activities, standardisation/certification, testing and quality control and productivity improvement. The project has two subsystems: A computerized information subsystem in the RMRDC Computer Centre and an automated library subsystem within the RMRDC Library.

- o Upgrading and Simplifying Technologies and Development of New Processes, Technologies and Products - this is done in conjunction with other research institutes in the country.
- o Formulation of Policy and Implementation Strategies for the Development and Management of Raw Materials - A Draft National Policy on Raw Materials Development and Management was formulated in June 1992.
- o Establishment of a Risk Guarantee Fund for the Development of Resource-Based Industries.

As part of its efforts in developing local raw materials RMRDC set up the necessary machinery towards establishing a Risk Fund Scheme for the purpose of commercializing indigenous technologies as well as establishing resource-based and strategic industries. This Fund is to address key issues relevant to Nigeria's industrial development efforts such as the high risk associated with commercialisation of new ideas/technologies, and fiscal incentives to pioneering industries.

The National Risk Fund has been incorporated as a private limited company largely supported by the private sector industries, commercial and merchant banks. It will provide equity and/or loan funds to ventures with high profit potentials requiring new investments and/or using new raw materials and/or new technology.

o Establishment of Model Factories in the states. Model factories currently being established are:

- Coco Processing Plant in Ondo State
- Talc Processing Plant in Niger State
- Soda Ash Processing Plant in Borono State
- Kaolin Processing Plant in Katsina
- Phosphate Processing Plant in Sokoto

c Establishment of projects for the development of certain strategic raw materials. On-going projects include: maize starch derivatives processing, lead zinc production, refractory bricks, titanium dioxide, long fibre pulp from kenaff, and phosphoric acid production.

o Development of Alternative Livestock Formulation

o International Liaison for Raw Materials Research and Development Activities.

There are 19 research and development projects currently being undertaken by RMRDC with local research institute.

o **Consultancy, Extension Services and Out Reach Programme**

This programme assists investors and corporate entities in raw materials development and utilization of the same in industries. It is implemented by the IPCC and the Liaison Offices. The different types of services offered by IPCC under this programme are discussed in E.1. of this Chapter.

D. RMRDC Role in SMI Development

The RMRDC in its five years of existence has managed to lay the necessary foundation for development and management of Nigeria's raw materials, a requirement for sustained industrial development. RMRDC has not only identified the types, quality and quantity of locally available raw material resources but has also initiated programmes and services to transform these resources for industrial use.

The establishment of model factories, the continuous market oriented research and development of local raw materials, and the establishment of venture capital funds for establishing new industries utilizing local raw materials are part of its on-going efforts in making an impact on the SMI development in Nigeria.

Of note, is the publication of investment ideas utilizing local raw materials which are in abundant supply and largely untapped, for small and medium scale investors. This publication is a result of nationwide surveys of raw materials availability and their extent of utilization

conducted over a four year period. These investment ideas are disseminated by the Liaison Offices and through Investment Fora organized by RMRDC in every state.

Women clients seeking information from the Liaison Offices and women's participation in the investment fora are, however, minimal.

The challenge which RMRDC faces at the moment and the bottom line of its mandate, is the number of industries (SMEs or large scale) established using local raw materials as industrial inputs. To date, there is no formal monitoring mechanism in place to monitor this output. Inquiries on investment ideas in the Liaison Offices could average as many as 30 inquiries per month but are hardly followed up or monitored if the investment ideas were actually put into action as industries. The Liaison Offices have not as yet been directed to undertake this activity.

If RMRDC would take a proactive approach in monitoring potential clients, the Liaison Offices should be provided with additional logistics to ensure mobility and enhance the capabilities of the staff in the Liaison Offices to provide necessary assistance to entrepreneurs in establishing their industries.

The Liaison Offices provide potential clients information on available assistance from the Council in establishing the businesses. Services of the IPCC in helping them prepare their feasibility studies are promoted. Clients, however shy away or do not come back once they learn they have to pay a professional fee for this service. Such has also been the experience of RMRDC with potential investors from the National Association of Women in Business.

Likewise, the general capital required for the investment ideas promoted, although within the range of small and medium industries, is viewed to be way beyond the capability of the ordinary entrepreneur. This is much more so for the female entrepreneur who does not have much financial resources.

There is a need, therefore, for RMRDC to review its current efforts in luring potential SME entrepreneurs to invest in business ideas promoted. It should increase its efforts in identifying technologies which require lower investments. To encourage women entrepreneurs, investment ideas promoted could also include industries utilizing available local raw materials and producing consumer products familiar to women e.g. production of bags, shoes, fashion accessories, household furnishings (from leather, woven cloth, raffia, sisal), food production related industries i.e. dried fruits (mango, pineapple, pawpaw, etc) as snack foods.

E. The Investment Promotion and Consultancy Centre

In line with its mandate to support and expedite industrial development and self-reliance through the maximum utilization of local raw materials, RMRDC established a Unit known as the Technology Development and Advisory Centre (TEDAC). In August 1992, TEDAC was renamed Investment Promotion and Consultancy Centre (IPCC). Its primary objective is derived from the RMRDC mission to assist investors and corporate entities in raw materials development and utilization. It is viewed that in the future, IPCC would become a self-sustaining organization.

1. IPCC Services

The following IPCC services in coordination with the Liaison Offices and with other divisions within RMRDC as well as national experts are meant to put into action and implementation the tenet for which RMRDC was created. It offers the following services:

- o Techno-economic information services
- o Project Feasibility Studies
- o Raw material, equipment and financial brokerage
- o Resuscitation of ailing companies and industrial trouble shooting
- o Investment Promotion Services
- o Joint Venture Linkage

1.1. Techno-economic Information Services

Using the Raw Materials Information System in placed at RMRDC, IPCC provides information on: available raw materials, processing technology and equipment, possible products from various local raw materials, marketing data and present status of several industries. Information is usually given free of charge unless the inquirer wants to purchase the publications made on the subject of interest.

1.2. Feasibility Studies

Feasibility studies are required by financial institutions and Government agencies in loans and project approvals. It offers preparation of

feasibility reports, market survey and analyses, technical reports and project appraisals on a cost recovery or cost plus basis depending on the clients.

1.3. Brokerage Services

This service is categorized into 3 main areas: Raw Materials and Commodity Brokerage, Machinery and Equipment, and Financial Brokerage.

Raw materials and commodity brokerage is offered to clients in identifying sources and suppliers of raw materials.

It assists investors in sourcing machinery and equipment as well as local manufacturers of equipments processing local raw materials identify markets and market requirements for their products.

Clients with commercially viable projects are also provided assistance with arrangement for financing and negotiations.

1.4. Reactivation, Restructuring and Resuscitation of Ailing Companies

Engineering and management expertise is offered to enterprises with specific problem areas which affects their productivity and financial performance.

1.5. Investment Promotions

Investment fora and workshops are organized by IPCC highlighting specific areas of investments in some resource based industries. It also brings to fore the several products that can be produced from available raw materials, equipment and machinery requirement, cost of suppliers of fabricators of machinery (local and foreign), methods or approach in financial packaging of projects, market demand and financial returns of the project.

1.6. Techno-Expositions

Annual trade fairs are organized showcasing technologies and equipments for conversion of primary raw materials into industrial inputs. This expositions also provide a forum for engineering firms, research and development institutions, producers of industrial inputs, investors, suppliers of machinery, financing institutions, etc. to interact.

1.7. Joint Venture Linkages

Given the lack of capital base and technical knowledge which is sometimes not within the resources of the potential investor, IPCC assists the investors in identifying joint venture partners (local or foreign).

2. Organizational Structure and Staffing

2.1. Organizational Structure

The above services are provided by 3 Divisions which are further divided into units i.e.

- o Techno-Marketing Division
 - Techno-exposition Unit
 - Trade Fairs and Exhibition Unit
 - Publicity Marketing and Investment Aids Unit. This Unit is concerned primarily with the publicity of RMRDC activities and services available within the Council.

- o Consultancy and Engineering Division
 - Consultancy and Advisory Services
 - Industrial Trouble Shooting Unit
 - Catalytic Model Factories

- o Investment Promotion Division
 - Joint Venture Programme Unit
 - Raw Materials Equipment and Financial Brokerage Unit
 - Investment Promotion Unit

2.2. Staffing

The IPCC has 20 technical staff with academic and work experience in the following areas: engineering, geology, biology, food technology, agriculture, agronomy, mining, chemistry, economics, and finance. It is to be noted that only 2 of its staff have a business academic background and only 1 had undergone training on industrial extension for small and medium industries. Required technical capability not within the IPCC are sourced from its roster of consultants.

CHAPTER III - RECOMMENDATIONS FOR THE ESTABLISHMENT OF A WOMEN'S CONSULTANCY UNIT WITHIN RMRDC

Chapter I attempted to delve into the factors affecting the active participation of women in industrial development and in the modern economy. Chapter II elucidated on RMRDC activities and structure in carrying out its mandate to formulate policies and implement programmes for the optimal utilization of local raw materials by industries. This chapter would attempt to reconcile how and where RMRDC activities can be expanded and what additional services or activities may be required to attract and assist women entrepreneurs in starting or expanding an industry.

Issues for Consideration and Recommendations

In establishing the Women's Consultancy Unit within RMRDC, the following strategic issues have to be addressed and forth which specific recommendations are provided:

1. Inherent Factors Affecting Women's Participation in Industrial Development

The 1979 Nigerian Constitution guarantees equal rights for all citizens regardless of sex and states and that every citizen shall have equality of rights, obligations and opportunities under the law, and that all citizens without discrimination on any ground whatsoever shall have the opportunity for securing adequate means of livelihood as well as adequate opportunities to secure suitable employment. However, bridging the gap between de jure and de facto of the situation of the Nigerian women has fallen short of the expectation as guaranteed in the Constitution.

While SMEs in general are faced with constraints in accessing credit and finance, technology, training, markets and raw materials, women entrepreneurs in particular have bigger problems than their male counterparts in accessing services offered by development institutions.

Although the Nigerian women have made a considerable breakthrough in improving their status because of higher level of education and some financial independence, there is still the pervading traditional attitude that women are subordinate to men. Conventionally, women have been viewed as only capable of establishing and managing income generating. While the Nigerian women are encouraged to advance professionally and/or expected to bring additional income to the family, they are still expected to perform their traditional roles with little or no help from the husbands or family members. Reconciling to put their best performance in this dual or multiple roles puts a tremendous pressure on women. Women's rights in Nigeria to own property is not legislatively hampered. However, under some customary laws, a woman has no right to her husband's property or income except the right to support him if she has the means. It is within this socio-cultural context that SME development institutions which are largely male dominated operate.

Consideration of the socio-cultural status of women is therefore the crux of the matter which has to be addressed if women were to be brought into the main stream of economic development.

1.1. Access to Credit and Finance

Women in the informal sector have a general access to credit through the People's Bank and Community Banks. Women entrepreneurs, however, who require larger amounts of capital to establish micro, cottage, small or medium industries still have a problem. Financing institutions are very rigid in their collateral and equity requirements, which women are hardly able to meet. These institutions also find processing small loans costly and are generally risk averse to lending to small enterprises.

Access to credit and finance must be ensured by any assistance programme addressing women. Without this facility in place, the Women's Consultancy Unit would not be effective in attracting women entrepreneurs to start or expand an industry.

Recommendations

- o The People's Bank of Nigeria is thinking of opening up credit facilities for entrepreneurs requiring larger amounts of capital up to 250,000 Naira. As women are their clientele base, their collateral and equity requirements are not as rigid as commercial banks. PBN will also be opening soon an equipment leasing facility for small entrepreneurs. RMRDC should follow-up this development as it is a facility which women entrepreneurs could tap.

- o Investment ideas generally promoted by RMRDC require larger amounts of capital than what could be provided by the People's Bank. RMRDC should explore the establishment of a credit guarantee fund (from its own internal resources and/or from donor agencies) together with NERFUND or SME II and the Community Banks and other commercial banks to finance investment ideas promoted by RMRDC. Women entrepreneurs would most specially benefit from this fund as they most often lack necessary collateral.

An initial guarantee fund of five million naira could be established by RMRDC for its women clients. The fund could cover up to 50% guarantee to attract the participating bank. The rest of the spread could be shared between the bank and NERFUND or SME II. This should enable the Women's Consultancy Unit to establish at least 20 female owned industries with an average capitalization of 500,000 Naira in its initial year(s) of operations. Based on the demand for this facility, RMRDC could increase the amount of the guarantee fund on a yearly basis.

Financial assistance from donor agencies such as the United Nations Capital Development Fund (UNCDF), African Development Bank, FMO of the Netherlands, and the World Bank to augment the guarantee fund should be explored.

- o RMRDC plays a catalytic role in the National Risk Fund which among others is aimed at promoting the growth of viable small and medium scale enterprises particularly those involved in raw materials development and utilization.

It has been suggested that the size of the project that would be handled by the Fund would be in the range of small and medium scale plants. This being only a suggestion, creates a cloud of doubt in the actual implementation of the fund, the financial intermediaries being the commercial banks who are generally not sympathetic to small entrepreneurs and women in particular.

RMRDC should ensure therefore, that implementation modalities and policies of the Risk Fund would not be detrimental to the participation of women and small enterprises. A minimum percentage of the Risk Fund should specifically be allotted to small industries and women entrepreneurs. It should also ensure that SMI investment ideas promoted by RMRDC among entrepreneurs should be given due consideration.

1.2. Access to Technology

As pointed out in the first chapter, women tend to go into businesses where they are familiar with the technology and products. Promoting a new investment idea is like selling a product. The woman's psyche, however, dictates to her not to buy a product which she hardly knows nothing about, have not seen the product,

or, if aptly convinced with the product being sold, may be beyond the financial resources of the woman. Enticing women entrepreneurs therefore to venture into the investment ideas promoted by RMRDC require more than the preparation of investment profiles.

Recommendations

- o RMRDC should identify investment ideas which
 - make of use local raw materials
 - require lower investment capitals (ranging from N 50,000 - N 1,000,000)
 - produce consumer products familiar to women
 - large market potential for the domestic and/or export market
 - use appropriate or familiar technologies

- o Investment fora specifically addressing women should be organized. To get the right audience, invitation must be directed to women who have been thinking of going into business and have some funds or resources to invest but do not know what type of business to invest in. The media, women's organizations, industry associations and chambers of commerce should be used to the extent possible in advertising the fora.

- o Care as to the selection and presentation of the investment ideas have to be done. RMRDC should initially introduce investment ideas which promote products generally familiar to women and which require lower investment capitals. This should hold their interest in participating in the fora.

If at all possible, the investment fora should also display the final product of the industries being proposed. Accessible and available financial mechanisms where RMRDC have some clout and working arrangements, and available assistance from RMRDC including fees should explicitly defined and explained.

- o Potential and legitimate women investors should further be exposed and/or trained to the technology to be used. Visits to model factories established by RMRDC could also be arranged.
- o Techno-exposition, trade fairs and exhibits being organized by RMRDC could have a special booth highlighting technologies which could be promoted among women entrepreneurs.
- o Women entrepreneurs investing in new ideas promoted by RMRDC should therefore offer a comprehensive package of assistance which includes project feasibility study preparation, financial brokering, sourcing of machinery and equipment, possible joint venture arrangements, assistance in establishing the plants as well as in the initial year of operations.
- o RMRDC should continue its efforts with other institutions to promote and/or upgrade indigenous technologies for the processing of agro and mineral based raw materials. Through the women's consultancy unit, information and available assistance in accessing these technologies could be made available to women entrepreneurs.

It could also promote and provide women access to technology training. Technology training programmes should also cover areas such as planning, setting-up and managing the business.

- o RMRDC could work with the Better Life Programme to provide and/or initiate training for the cooperative societies who have been provided labour saving and appropriate technology machinery as a common service facility be the Better Life. Training and technical assistance required by the societies are in the areas of business, financial and production management as well as machinery maintenance and trouble shooting.

This would pave and create awareness among the societies that these common service facilities should be operated as a business venture as against the general view of a project. This would also ensure the long-term sustainability of these facilities which are now playing an important role in the processing of local raw materials as industrial inputs or final consumer products for the local markets.

1.3. High Cost of Raw Material Inputs and Cost of Equipments

High cost of raw materials is a problem expressed by all women cooperative societies engaged in textiles (hand-loom weaving and tie-dye). Availability of agricultural inputs for processing such as cassava during the low season has also been expressed by societies involved in agro-allied industries.

These problems stems from the fact, that as an individual entrepreneur or as a group, they lack capital to purchase in bulk and stock up raw materials inventory for the low seasons.

The high cost of machinery (which are now largely imported) for modernization or establishing new industries brought about by the depreciation of the Naira and available financial schemes for foreign exchange loans (where borrower bears the risk for foreign exchange fluctuation) has not provided a conducive environment for investments in these productive assets.

Recommendations

- o RMRDC could provide a package of assistance to cooperative societies engaged in weaving and agro-allied processing industries. Representations could be made with the People's Bank to provide working capital loans. PBN could give as much as N 100,000 per group. The package of assistance should include loan packaging, modalities of implementation, fund management, and inventory control. Initial representation with manufacturing firms producing thread and dyes could also be done by RMRDC on behalf of the societies. RMRDC should also link-up with appropriate institutions to provide training on proper storage of agricultural products to societies involved in agro-allied processing industries.

- o RMRDC should continue its present efforts in disseminating and/or improving indigenous technologies/machinery processing raw materials. Support and incentives for firms undertaking copy engineering should be provided.

- o As there will always be the need to import machinery and equipment for processing some local raw materials, RMRDC as an institution should look into possible fiscal policies which could be made or availed of by SMIs e.g. taxes and duties on imported machinery for processing of local raw materials servicing the local market vis-a-vis export market and capital allowances.

1.4. Access to Training

Business management training as compared to credit is not generally perceived as a real need of existing and new women entrepreneurs. It is apparent, however, that a lot of female entrepreneurs including many of the cooperative societies face management problems basically in the areas of entrepreneurship, marketing, finance, production management and business planning.

Available entrepreneurship and business management training programmes are not easily accessible to women entrepreneurs as more often these are residential courses and conducted within the training institutes. This would require women to be away from home for a long period of time (1-2 weeks) and would spend a considerable amount of money for transportation.

Training fees are also expensive. Unless they are sponsored by an institution or a programme, they would not be able to afford the fees. Courses are also designed for women with higher levels of education which further restricts women with lower educational levels to participate effectively in entrepreneurship and business management programmes.

Institutions such as FIIRO, DFRI and other NWC offices conduct technological skills training programmes which provide women skills to establish micro industries using local raw materials. The training curricula, however, do not have or are lacking content in entrepreneurship, planning the business, and business and financial management. One is all too aware that other than credit and technical know-how, knowledge in these areas by the entrepreneur are necessary for a successful enterprise.

Recommendations

- o RMRDC should organize Entrepreneurship Development Training Programmes for legitimate women investors. Legitimate is defined here as a potential women entrepreneurs determined to go into investment ideas promoted by RMRDC, and have and willing to invest their resources to the industry. The training programme could be done in conjunction with existing management training institutes.

To ensure that the training needs of women are adequately addressed, RMRDC should participate in designing the training curriculum. Some suggestions in designing the training programme are in Annex 6.

- o RMRDC could work with institutes and organizations conducting technological skills training for micro industries using local raw materials by providing support in bringing these programmes to the rural areas and assisting in designing and/or implementing the training programmes to include entrepreneurship, planning and business management.

1.5. Access to Business Advisory and Consultancy Services

Advisory and consultancy services are generally not accessible to women entrepreneurs for causes earlier discussed. The need to provide advisory and consultancy services to women entrepreneurs could not be emphasized if one were to guarantee the development, sustainability and growth of women owned businesses.

Prevailing fees for these services are, however beyond the reach of the micro, cottage and small scale women entrepreneurs. Providing these services to these women entrepreneurs would also have financial and human resources implications on an institution such as the IPCC which is expected to be a financially sustainable organization. This issue is further discussed in 3.3 of this Chapter.

Recommendations

- o There is a need to specifically provide women access to advisory and consultancy services. As pointed out that institutions (government and private) providing these services have an inherent bias towards female entrepreneurs, it should be made a requirement that programmes/institutions addressing women entrepreneurs to the extent possible hire female extension workers.

A female extension worker would have more empathy with a woman entrepreneur. Socio-cultural norms would put more the woman entrepreneur at ease discussing her business problems more openly.

This could also prevent future domestic problems on the part of the family where the husband or the extended families may not take too much into liking frequent visits and discussions with a male extension worker.

RMRDC should make all attempts to hire female staff for the Women's Consultancy Unit.

- o Male consultants should be made to undergo gender awareness workshops to make them more responsive to the needs of women entrepreneurs and remove inherent biases on women as successful entrepreneurs.

- o Women in micro and cottage enterprises should be provided consultancy and advisory services using a group approach to minimize cost. Cooperative societies which are found viable and have potentials for growth could be the initial target clients.

- o Women in small and medium scale industries venturing into investment ideas promoted by RMRDC would require a more in-depth assistance covering areas such as: project feasibility study preparation, machinery and equipment identification, suppliers of machinery and equipment, market identification, financial packaging, business start-up, trouble shooting, improving business productivity, etc. These services should be made available by RMRDC to women entrepreneurs.

- o Providing these services entail financial costs and human resources. Charging the full costs to the woman entrepreneur would discourage her from availing of these required services. These services would not also be appreciated if these were given free.

To provide women access to business and consultancy services, RMRDC should subsidize the costs of these services (covering salaries of RMRDC staff involved, travel, allowances, etc.). Other costs directly related to the project/business such as hiring of technical consultants not within RMRDC staff, stationery, communications, etc. could be charged to the client. Hiring of technical consultants could be subsidized by a donor agency.

If the client would be applying for a loan, costs not subsidized by RMRDC could be included in the loan package. Other mechanisms to recover consultancy costs could also be devised e.g. a percentage in the increase in net profit of the company as a result of advisory and consultancy services provided.

Women cooperative societies could also be made to pay a token fee for any advisory and consultancy services provided.

- o To prevent any misunderstandings and false expectations on the part of the women clients and cooperative societies, a simple agreement could be entered into by the clients with RMRDC. The agreement would cover the specific services to be provided by RMRDC, expectations from the clients, fees to be involved and modes of payment.

1.6. Access to Markets

Products produced by women involved in handloom weaving, tie-dye and handicrafts have a large export potential. Such products use largely, if not a 100% inputs made from local raw materials. This potential, however, had virtually remained untapped as markets have only been confined locally.

Products from hand-loom and tie-dye are seen and sold as end products mainly for garments. Only small attempts have been made to use them as a primary raw material for other products i.e. household furnishings, bags, fashion accessories, etc. Design and quality, however, need further improvement to conform to the trends, quality, and specifications of the export market.

Recommendations

- o RMRDC in cooperation with an export promotion agency, and technical assistance from a donor agency i.e. UNIDO should embark on a Product Design and Development Programme initially focusing on products produced from handloom, tie-dye and handicrafts industries.

The Programme would have the following features:

- market identification (knowing exactly where the products are to be marketed would guide the programme on what types of products to be designed and developed, tariffs and duties, restrictions, etc.)
- making of prototype designs for new products which could be made from the raw materials being used and/or from the products produced by the weaving and tie-dye industries.
- conducting production development and design clinics with producers

- technical skills training and upgrading
 - quality and standardization controls
 - process and/or machinery upgrading
 - trade fairs
 - subcontracting, etc.
- o The programme would require technical assistance from a donor agency to implement the programme. The services of an international consultant would be required. It is further recommended that the consultant to be hired should not only have the necessary technical skills in product design and development but should also have a hands-on experience in marketing and merchandising for the export market.
- o To achieve the desired results, the programme should initially work with "lead women entrepreneurs" who could source their raw materials from selected cooperative societies which are viable, have growth potentials and willing and able to maintain quality requirements. Selection of lead entrepreneurs could come from women engaged in cottage and small firms and willing to expand their present enterprises or set up a new one.

A "lead entrepreneur" could also be an institution/organization. One such potential organization visited is the Ododo Weaving Centre at Ogaminina, Okene. This centre was established by a Catholic mission 20 years ago. It provides young women training in weaving okene cloth. In

addition, it provides looms and raw materials to women in the rural areas and its outstanding graduates, provides the designs, pays the weavers and markets the products.

- o RMRDC should assign national staff to work with the product development consultant for technology transfer and capability building. This is that capability is built within the RMRDC to be able to continue operating this programme after technical assistance.

1.7. Participation in Private Industry Associations

Membership in industry associations and interest groups could provide a valuable service to an individual woman entrepreneur. Through these associations, an entrepreneur could develop market contacts, have access to information and services which could be relevant to her business, and attend training programmes. It is also a useful forum for bringing to institutions relevant policy reforms for the support of the industry where she belongs.

Recommendations

- o RMRDC should encourage women in the formal sector to join associations which they think best would be able to assist them in their business.

- o RMRDC should work closely with industry associations and women's groups as these are a pool where potential women investors in investment ideas being promoted could be tapped.

2. Target Beneficiaries and Levels and Types of Enterprises

The number of female entrepreneurs are numerous. They are also engaged in different types of businesses. This is most apparent in the informal sector. An enormous amount of human and financial resource would be necessary to reach each and everyone by a single organization or programme. This is an underlying reason that although the Ministry of Industry is primarily tasked with promoting SMEs and have created the Small and Medium Industries Development Agency (SMIDAN), other government agencies such as the NDE, DFRI and NWC, and a number of non-government agencies have programmes on small scale and income generating projects.

As resources are scarce and limited, it is therefore necessary to avoid to the extent possible duplication of efforts and providing services to the same beneficiaries. At most, agencies supporting SME development should find ways to complement each others capabilities and expertise.

Recommendations

It is with the foregoing premises, that the following are recommended to RMRDC in its pursuit to establish a women's consultancy unit:

- o The Women's Consultancy Unit in RMRDC should confine its clientele base to women both in the informal and formal sectors who are primarily engaged in using local raw materials as industrial inputs.

These clientele base would be women entrepreneurs who would be investing in investment ideas being promoted under the auspices of RMRDC. These investment ideas have been specifically selected by RMRDC for their strategic importance as industrial inputs for medium and large scale industries and as import substitutes. One of the selection criteria for additional investment ideas to be promoted among women entrepreneurs would be the significant amount of local raw material inputs.

Women entrepreneurs with existing or new businesses in cottage, small and medium scale industries utilizing local raw materials largely for their final products should also form part of its clientele base.

Women in the informal sector engaged in weaving, tie-dye, handicrafts and agro-allied industries would form part of its clients. These industries are now the primary users of local raw materials and such support and opportunity has to be given for them to sustain and/or develop.

- o To reach out to the target clients in the informal sector enterprises in a most cost effective way, RMRDC should work with the Better Life Programme and other non-government organizations who have organized them into cooperative societies in the above mentioned trades.

3. Implications of a Women's Consultancy Unit within RMRDC

Programmes and services required by the recommended target group of the proposed Women's Consultancy Unit are within the mandate of IPCC and RMRDC. Some of the services are now also currently offered by the IPCC i.e. consultancy and advisory services, industrial trouble shooting, raw materials, equipment and financial brokering, investment promotions, trade fairs and exhibitions. It is therefore recommended that the Women's Consultancy Unit be situated within the Investment Promotion and Consultancy Centre. Significance to RMRDC accompanying these recommendations are as follows:

3.1. Staffing Requirements

There will be a need to recruit additional female staff to service the unit. Majority of the staff should have business backgrounds and should have knowledge of at least 2 of the 3 majority dialects - Yuruba, Hausa and Igbo.

Staff from the Liaison Offices, preferably females would have to get involved in the programmes and

activities of the Unit. This is to provide women in the states and rural areas ready access to services provided by the Unit. Staff within the 3 divisions of IPCC would also be deeply involved.

Present IPCC Programmes and Services have to be expanded and additional services and activities have to be provided in order to meet the needs of female entrepreneurs. This would require additional capability within the RMRDC.

Recommendations

- o RMRDC should allot a budget for the creation of the Unit. Budget should cover costs such as: salaries and benefits of the staff, furniture and equipments, travel, miscellaneous expenses, communications, stationery, etc. and budget for the creation of the women's guarantee fund. If it is within the RMRDC resources, budget for training of staff in local and international institutions should also be made.
- o RMRDC should actively solicit donor support i.e. UNIDO/UNDP for technical assistance in enhancing the capability of the Unit, the IPCC and Liaison Offices to service the needs of women entrepreneurs.

3.2. Training Requirements

It has been gathered that the staffing pattern and qualifications of the IPCC staff as well as the Liaison Offices which play an important role in RMRDC out reach

programme, is very strong in the technical fields which is an asset in the promotion of new investment ideas. These technical expertise, however, have to be complemented with additional knowledge and skills necessary to assist SMEs and instilling the right attitudes to women entrepreneurs

Recommendations

It is therefore, recommended that staff in the Women's Consultancy Unit and staff at the IPCC and Liaison Offices undergo some of the following training programmes:

- o Preparation of Project Feasibility Studies
- o Project Appraisal
- o Project Development and Management
- o Industrial Extension for SMI/Small Business Consultancy Courses
- o Gender Sensitization
- o Business Management and Finance
- o Computer Operations
- o Study tours to other developing countries (both in Asia and Africa) for exposure
 - in general to SMI development programmes and institutions providing training and consultancy services to SMIs and women in particular
 - exposure to appropriate technologies processing raw materials available in Nigeria
 - exposure to industries being undertaken by female entrepreneurs in these countries.

The above recommendation is also being made, as it is viewed that the Women's Consultancy Unit would be drawing on the expertise and capabilities within the IPCC and Liaison Offices in providing services to women entrepreneurs.

Training in the following areas is a must for staff within the Women's Unit if it would effectively meet the needs of the target beneficiaries:

- o Project Feasibility Study Preparation
- o Trainers Training
- o Entrepreneurship Development
- o Project Appraisal
- o Industrial Extension
- o Small Business Management Course
- o Study tours as mentioned above.

Embarking on this Human Resource Development Programme for the staff would also require considerable amount of financial resources. It is further recommended that RMRDC seek technical and financial assistance from donor agencies to embark in this programme. Scholarships available from agencies such as UNDP, UNIDO, EEC, the British Council, the Netherlands Government and the like should be explored.

3.3. Financial Implications

Assistance to be offered by the Women's Unit would at best be highly subsidized and/or priced at a token fee if women were to be provided access to services offered. This has a large implication on the IPCC

which is expected to be financially sustainable in the long run.

This tremendous pressure on IPCC has also implications on cottage and small industries. In general, only medium and large scale industries could afford to pay consultancy services at commercial rates. For IPCC to achieve financial sustainability, a large bulk of its clientele base should come from the medium and large industries and institutions such as state and local governments.

It is to be noted that medium and large scale industries have access to and are already adequately serviced by existing private consultancy firms. But there is a dearth for capable organizations providing consultancy services to cottage and small industries and women entrepreneurs. Moreover, capital demand for investment in medium scale industries is way beyond the reach of majority of Nigerian entrepreneurs specially those located in the rural areas.

The demands on the staff to service these income contributing clients could be detrimental to servicing small and women entrepreneurs who equally are requiring services but charged at subsidized rates. This being the case, pose a danger that IPCC would veer its services away from small and women entrepreneurs.

The IPCC/RMRDC should consider, however, that although services provided to small industries and women entrepreneurs may be highly subsidized or given free, the qualitative and quantitative impact they would have on the economy i.e. effective utilization of local raw materials; employment generation; rural industrial-

sation; forward and backward linkages with agriculture, medium and large scale industries, and integration of women in the modern economy far outweigh the costs incurred in providing services to small industries and women entrepreneurs.

If RMRDC were to meet this challenge, it should alleviate this demand on IPCC to achieve financial sustainability.

Recommendations

- o Financial and technical assistance should be sought from donor agencies by RMRDC to assist in enhancing the capability within the IPCC to provide advisory services to women entrepreneurs with industries utilizing local raw materials to meet their business, technical, training and financial needs in establishing, expanding or sustaining their enterprises.

It is specifically recommended that funding and technical assistance be sought from UNDP under the 4th Country Programme. This project is in direct response to the programmes identified in the MSNA report in preparation for the UNDP 4th Country Programme i.e. promotion of local raw materials, extension services targeted at women and rural areas, small scale industries and women in development.

- o RMRDC should explore scholarships available from donor agencies and training institutions to enable IPCC staff to attend recommended training programmes. Budget allocation should also be made to

enable the staff to attend training programmes conducted by local training institutions.

- o RMRDC should explore the possibility of providing an endowment fund to IPCC to alleviate the demand on IPCC to have to service commercial clients to achieve financial sustainability. This would give IPCC more leeway in servicing small industries and women entrepreneurs.

- o Earnings from the Women's Guarantee Fund to be established by RMRDC could also be used to cover programme and operational expenses of the Women's Consultancy Unit in providing servicing women entrepreneurs. This would provide for the long-term institutional and financial sustainability of the Unit within IPCC.

Based on the above discussions, it is clear that there is a need for RMRDC to establish a Women's Consultancy Unit. Proposed modalities of implementation are herein discussed.

CHAPTER IV

PROPOSED OPERATING MODALITIES OF THE WOMEN'S CONSULTANCY UNIT WITHIN RMRDC

A. INTRODUCTION

The proposed establishment of the Women's Consultancy Unit within RMRDC is based on the framework of the Nigerian Industrial Policy and the Social Development Policy for Nigeria. The policies recognize the role of small and medium scale enterprises in creating employment, utilizing local raw materials and stimulating industrial development in the rural areas and the enhancement of the direct participation of women in this industrialization process.

Two scenarios for the operationalization of the unit are provided in this proposal. Scenario One is based on the assumption that no technical assistance is provided by a donor agency. Scenario Two is based on the assumption that technical and financial assistance is provided by a donor.

B. DEVELOPMENT OBJECTIVE

To enhance women's participation and contribution in SME development and utilization of local raw materials within the framework of the government's overall economic and social development goals.

To meet this development objective, the Unit is expected to:

- o establish a capability and a resource centre within the IPCC to service female entrepreneurs in pursuing RMRDC objective of promoting the use of local raw materials as industrial inputs.

- o establish specific assistance programmes and projects responding to the needs and constraints faced by female entrepreneurs in establishing industries utilizing local raw materials.
- o establish formal working relationship with the National Women's Commission - Better Life Programme Department, NERFUND, People's Bank of Nigeria, Community Bank, National Risk Fund, women's association and industry groups, training and research institutes, and other government and non-government organizations specifically working with and could provide assistance to women entrepreneurs.

C. TARGET CLIENTELE

Target clientele of the Women's Consultancy Unit (WCU) are:

- o female entrepreneurs who want to establish cottage, small and medium industries being promoted by RMRDC under its Investment Promotion Programme;
- o female entrepreneurs with existing cottage, small or medium scale industries utilizing local raw materials as industrial inputs who want to expand or face business problems;
- o and women's cooperative societies and non-government organizations currently engaged in weaving, handicrafts and agro-allied industries.

D. Structural Framework within IPCC

The Women's Consultancy Unit will initially be established as a staff unit within IPCC reporting directly to the Director of IPCC. As a staff unit, it should be able to work with, and draw on the expertise and assistance from the Investment and Promotion, Techno-marketing, and Consultancy and Engineering Divisions. Exhibit A shows the proposed organizational structure.

Establishing the Unit as part of any of the 3 divisions would tend to limit their scope of activities. The prominence of the service specifically addressing female entrepreneurs could also be down played.

As the Unit had gained experience and has institutionalized programmes and services for female entrepreneurs, it could be upgraded into a Division within IPCC.

The head of the Women's Consultancy Unit shall be responsible to the Director of the IPCC for the development and implementation of the project. In close coordination with the Assistant Directors of the IPCC and Liaison Offices, she shall be responsible for developing plans and determining the resource requirements for the effective implementation of the Unit's activities. She shall see to it that activities requiring the support of other divisions are planned in coordination with the responsible units or divisions to ensure that work plans are carried out and necessary support are available. This is also to ensure that work plans of other units/divisions are carried out and not disrupted. She shall be responsible for advising the IPCC Director, Assistant Directors of the IPCC and Liaison Offices, and the Women's Unit Consultants in the implementation of the project.

E. Scenario One

Assumption

RMRDC resources solely used for the establishment of programmes and services to women entrepreneurs.

1. Strategy and Institutional Arrangements

1.1 Strategy

The Women's Consultancy Unit will work within the existing programmes and services of the IPCC but such will be particularly addressed to women entrepreneurs. The Unit will draw on the expertise and staff support within the IPCC to implement the following programmes:

Investment Promotion Programme

This programme will be geared to women entrepreneurs in the cottage, small and medium scale sectors. Investment Fora specifically addressing women will be organized. Carefully selected investment ideas requiring low levels of capital, utilizing local raw materials, appropriate and familiar technologies as well as new investment ideas identified by RMRDC will be promoted among potential women investors.

Business and Consultancy Services

The following package of services will be offered to women clients investing in the ideas presented in the Investment Fora: feasibility study

preparation, raw materials, equipment and finance brokering, assistance in business start-up and assistance in the initial year of operation.

Women clients in cottage, small and medium scale industries who use local raw materials as primary inputs, and face business problems will also be provided consultancy services.

Cooperative societies engaged in agro-allied industries and provided common services facilities by the Better Life Programme will be assisted to improve their productivity and establish systems to better manage the facilities.

Cooperative societies involved in handloom weaving, tie-dye and agro-allied industries will also be assisted by the Women's Unit in preparing a loan package to meet their working capital requirement. Additional assistance such as raw materials brokering and establishment of systems for inventory control and effective fund management will also be provided.

Women's Loan Guarantee Programme

A loan guarantee programme will be established by RMRDC to meet the credit needs of women investors in project ideas promoted by RMRDC. An initial guarantee fund of 5 million naira is proposed.

1.2. Institutional Arrangements

The Women's Unit will forge formal working relationships with the following institutions for financing the enterprises of its clients: People's Bank of Nigeria, NERFUND, Community Banks, National Risk Fund and other women friendly commercial banks. It is important for the Women's Unit to establish a working arrangement with these key institutions as access to credit by its clients is one of the important factors in making the Unit achieve its objectives.

It will also forge working relationships with the National Women's Commission (Federal and State Levels) and other non-government organizations in providing assistance to women's cooperative societies.

2. Outputs and Activities

2.1. Output 1

An established Women's Consultancy Unit within IPCC.

Activities for Output 1

- 2.1.1. Recruit local female staff.
- 2.1.2. Orientation on IPCC and RMRDC activities, administrative and financial procedures
- 2.1.3. On-the-job training and exposure to IPCC and RMRDC activities

- 2.1.4. Develop policies and procedures for implementation of programme and services i.e. fees to be charged, procedures in acting on requests, etc.
- 2.1.5. Develop internal monitoring system
- 2.1.6. Schedule training of staff with local and/or international training institutes.
- 2.1.7. Purchase necessary equipment, furniture, vehicle, and other logistics required for the operations of the Women's Unit.

2.2. Output 2

New potential areas of investments identified and/or updated for women entrepreneurs in cottage and small industries.

Activities for Output 2

- 2.2.1. Review existing investment profiles prepared by RMRDC
- 2.2.2. Identify investment profiles which require capital investments below one million Naira and requiring unsophisticated process, machinery and equipment.
- 2.2.3. Update investment profiles selected and prepare new investment profiles.
- 2.2.4. Identify other investment ideas utilizing local raw materials and appropriate technologies which could be promoted among women entrepreneurs. Prepare investment profiles for the same.

- 2.2.5. Liaise with FIIRO, DFRI and other research institutes for other investment ideas which could be promoted among women entrepreneurs and update the same.

2.3. Output 3

Investment Fora specifically targeted to women entrepreneurs organized in the states.

Activities for Output 3

- 2.3.1. Site selection for Investment Fora.
Make necessary logistical arrangements.
- 2.3.2. Publicize investment fora through media, women's associations, industry/trade groups, chambers of commerce, government institutions, etc.
- 2.3.3. Send out necessary invitations to speakers in the fora. Confirm attendance.
- 2.3.4. Conduct Investment Fora.
- 2.3.5. Solicit participation of women in the Investment Fora organized by the Investment Promotion Services Division

2.4. Output 4

Preliminary data gathered on women industry associations and non-government organizations assisting women entrepreneurs.

Activities for Output 4

- 2.4.1. Gather preliminary data on women cooperative societies engaged in hand-loom weaving. Data should include type of products, membership, current activities, status, etc.
- 2.4.2. Gather preliminary data on contact persons and addresses of organizations promoting women entrepreneurs, industry associations, chambers, etc.

2.5. Output 5

Established women owned businesses in new investment ideas promoted.

Activities for Output 5

- 2.5.1. Provide consultancy services in the preparation of feasibility studies for submission to financing institutions.
- 2.5.2. Follow-up projects submitted to financing institutions.
- 2.5.3. Link-up women venturing into new businesses promoted with training institutions conducting entrepreneurship development programmes.
- 2.5.4. Assist women set-up businesses and provide necessary follow-up assistance.

2.6. Output 6

Women's cooperative societies involved in agro-allied industries assisted to improve management of their common service facilities.

Activities for Output 6

- 2.6.1. Identify women's cooperative societies provided machinery and equipment by the Better Life Programme.
- 2.6.2. Identify state(s) where initial consultancy assistance will be given. State(s) where they have the most number of cooperative societies provided machinery and equipment should be chosen for initial assistance.
- 2.6.3. Undertake field visits for initial needs assessment.
- 2.6.4. Prepare work plan and schedule for providing consultancy services.
- 2.6.5. Provide necessary assistance.

2.7 Output 7

Provide consultancy assistance to women cooperative societies engaged in loom weaving, tie-dye and agro-allied industries.

Activities for Output 7

- 2.7.1. Identify women's cooperative societies engaged in loom weaving, tie-dye and agro-allied industries.

- 2.7.2. Identify state(s) where initial assistance will be given. State(s) with the most number of viable societies will initially be assisted.
- 2.7.3. Undertake field visits for initial assessment of the cooperative and identify needs. (Assessment of the cooperative should take into consideration: their viability as a group, mechanisms in place, working operations of the cooperative, how the society manages its funds, the amount of money they have available, etc)
- 2.7.4. Discuss with the People's Bank regarding qualifications and their assessment of the cooperative societies identified to be given financial assistance.
- 2.7.5. Prepare necessary loan packages.
- 2.7.6. Provide necessary consultancy assistance.

2.8. Output 8

Established women's guarantee loan fund.

Activities for Output 8

- 2.8.1. Recruit finance consultant to assist in establishing the guarantee fund.
- 2.8.2. Discuss possible funding mechanisms with financing institutions i.e. People's Bank, Community Bank, NERFUND, SME II, and other commercial banks.
- 2.8.3. Together with the cooperating financing institutions, design policies and guide-

lines for the guarantee fund.

- 2.8.4. Implement and monitor implementation of the guarantee fund.

2.9. Output 9

Other financing mechanisms in place to provide women access to credit and finance.

Activities for Output 9

- 2.9.1. Prepare proposals to the bank to assist in providing financial assistance to clients of the Women's Unit. (Proposal should include all the support which the Unit will provide the clients.)
- 2.9.2. Discuss with financing institutions such as People's Bank, Community Bank, NERFUND, SME II and National Risk Fund for possible funding of women clients identified.
- 2.9.3. Prepare, if required, memorandum of understanding with financing institutions.
- 2.9.4. Monitor implementation.

3. Resource Requirements

3.1. Staffing

Initial year of implementation:

- 1 Women's Unit Coordinator (Level 13)
- 1 Women's Unit Consultant (Level 8)
- 1 Secretary

- 1 Driver
- 1 work month Finance Consultant to assist in establishing the guarantee fund.

Second year of implementation:

- 2 Women's Unit Consultants (Levels 5 and 8)

Note that staff from other IPCC Divisions and female staff in the Liaison Offices would be tapped to work with the Women's Unit in the proposed activities.

Staff Qualifications:

- o Women's Unit Coordinator

Holder of a degree in business administration or related sciences. Experience in SMI development, working with women and/or in a small business would be added assets. She should have leadership and management potentials. The coordinator should be one who is capable of making decisions and taking responsibility for the decisions. She should be independent minded but is able to work with her superiors, colleagues and all levels of people.

- o Women's Unit Consultants

Degree in business administration or related sciences. Experience in working in SMI development programmes and women is an added asset. The consultants to be hired should be

able to work with the minimum degree of supervision.

3.2. Logistical Requirements

- 1 Motor vehicle
- 1 Computer and Printer
- 1 Copying Machine
- 1 Air conditioner
- 3 Tables and Chairs
- 6 Visitors Chairs
- 1 Filing Cabinet
- 1 Computer Table

3. Indicative Budgetary Requirements (Refer to Exhibit B)

Projected budget is for a period of 3 years.
Salaries and all costs are assumed to increase 20% annually.

Projected budget also covers initial guarantee fund of N 5,000,000.

F. SCENARIO TWO

Assumption

Scenario two would cover programmes and strategies which could be undertaken by the Unit if technical assistance is provided by a donor agency.

1. Objective of the Technical Assistance to be Requested

To strengthen the capability of the Women's Consultancy Unit, the IPCC and Liaison Offices in providing

services to meet the business, technical, training and financial needs of women entrepreneurs.

2. **Strategy and Institutional Arrangements**
Strategy

With technical and financial assistance, the Women's Consultancy Unit will expand existing programmes and embark on new ones.

Existing Programmes

o **Investment Promotion**

Additional investment ideas will be identified, and investment profiles and pre-feasibility studies will be carried out. With this, it is envisioned that the number of clients establishing new businesses would be increased.

o **Business Consultancy Services**

With additional training and guidance, the consultants would be able to perform their tasks more effectively.

o **Women's Loan Guarantee Programme**

With additional financial assistance, the guarantee fund initially established by RMRDC would be augmented. This should enable the Unit to service the financial needs of more women entrepreneurs.

Additional Programmes

o **Product Design and Development Programme**

This programme will specifically address industries where a large number of women in the informal sector operate and where products produced would have a large potential for the local and export market. It will focus on weaving, tie-dye and handicraft industries.

The programme will provide assistance in the following areas: product design, product development, technology upgrading, quality control and standardization, process improvement, market development, subcontracting arrangements with cottage and small women entrepreneurs.

Additional staff would be recruited by the IPCC to for this programme. The staff are envisioned to work closely with the consultant(s) and learn as much from them. The consultant(s) are expected to transfer technical knowledge to the staff. This should ensure that the programme will be able to continue even after technical assistance.

o **Human Resource Development Programme**

This Programme will specifically address the training needs of the clients and the staff within the Women's Consultancy Unit, other IPCC divisions and Liaison Offices to enhance and build their capability to service female entrepreneurs at all levels of enterprise.

Staff Development

International and national consultants (long-term and short-term) will be provided by the donor to assist and provide guidance to the Women's Consultancy Unit in expanding its present programmes and services and implementing new programmes. They will be expected to transfer knowledge and skills to the Unit, other divisions within IPCC and Liaison Offices.

Based on the training needs, the following training programmes will be made available to the Women's Unit Staff together with selected staff from other divisions of IPCC and the Liaison Offices:

- o Project Feasibility Study Preparation
- o Trainers Training
- o Entrepreneurship Development
- o Industrial Extension for SMIs
- o Gender Awareness
- o Business Management and Finance
- o Project Appraisal
- o Project Development and Management
- o Assisting Community Groups
- o Industry Level Consultancy
- o Study tours to other developing countries for exposure in general to SMI development programmes and institutions providing consultancy services to women entrepreneurs; new business ideas, technology transfer, etc.

Client Training

The following training programmes will be undertaken for the women clients:

- o Entrepreneurship Development Programme
- o Small Business Management
- o Achievement Motivation Training
- o Technical Training Workshops
- o Study tours for technology transfer

Part of the strategy proposed to be adapted by the Women's Consultancy Unit in reaching out to the women in the informal sector in a cost effective way is to duplicate its training capability within the Better Life Programme. Training of trainers on entrepreneurship, small business management and project development and management will be initiated, conducted and/or sponsored for staff, community leaders within the Better Life Programme and cooperative societies.

Participants to the training programme will be expected to conduct Group Management Training Programmes to members of the cooperative societies. The programme will also provide consultancy support in the initial training programme to be conducted by the participants.

Additional Institutional Arrangements

- o Negotiations may have to be made with participating financing institutions in the management of additional guarantee fund provided by a donor agency.

- o Training sponsored by the Unit on entrepreneurship, business management, technology training, technical skills upgrading, etc. will be done in conjunction with existing training institutes, research organizations, and other government programmes i.e. DFRRI, FIIRO, NDE, EDCs, CMD, ARMTI, NIDB, etc. Curriculum design and selection of trainers will be done and/or supervised by the Unit.

- o The Unit will forge working relationships with the National Women's Commission (Federal and State Levels) in providing trainers training programme for its staff.

- o To the extent possible, the Unit will coordinate with and draw on the experience and expertise of on-going projects on SMEs and Women in Development assisted by UN, World Bank and other bilateral/multi-lateral agencies i.e. Assistance to Rural Women Engaged in Salt Processing; Assistance to Rural Women in Gari-Processing (Enugu State); Upgrading Industrial Production Activities by Rural Women in Benue State; Women in Agriculture Programme; Training of Rural Women in Productive Work Skills.

3. Outputs and Activities

3.1. Output 1

An expanded programme of services and resources for the Women's Consultancy Unit in IPCC and enhanced capabilities of staff to provide new and existing services to women entrepreneurs.

Activities for Output 1

- 3.1.1. Review existing policies and guidelines and if necessary develop and/or improve policies, guidelines and procedures for programme implementation.
- 3.1.2. Review existing internal monitoring system and if necessary develop and/or improve internal monitoring procedures
- 3.1.3. Schedule staff training (external, in-service training, on-the-job training, study tours) for the staff.
- 3.1.4. Design and develop appropriate training programmes and modules for women entrepreneurs in cottage, small and medium industries; for cooperative societies and staff of the Better Life Programme.
- 3.1.5. Translate necessary training materials into Yuruba, Hausa and Igbo.
- 3.1.6. Forge new formal working relationships with training and research institutes, financing institutions, National Women's Commission and other relevant organizations.
- 3.1.7. Establish a data base on women entrepreneurs engaged in micro, cottage, small and medium industries utilizing local raw materials. (This should enable the Unit to design new and/or improve existing programmes).

3.2. Output 2

New potential areas of investments identified and pre-feasibility studies prepared for women

entrepreneurs in cottage, small and medium industries.

Activities for Output 2

- 3.2.1. Review existing investment profiles being promoted by the Unit. Update investment profiles and prepare pre-feasibility studies for selected investment ideas.
- 3.2.2. Identify new investment ideas and assess technologies. Prepare investment profiles and prepare pre-feasibility studies.
- 3.2.3. If necessary, hire national consultants to assist in identifying new investment ideas and/or preparing pre-feasibility studies.

3.3. Output 3

Increased number of women owned businesses established in new investment ideas promoted. (Quantifiable output would depend on the amount of the guarantee fund available and/or the existing financing climate)

Activities for Output 3

- 3.3.1. Conduct Investment Fora.
- 3.3.2. Provide consultancy services in the preparation of feasibility studies for submission to financing institutions.
- 3.3.3. Organize Entrepreneurship and Business Management Training Programme for women

- 3.3.4. venting into new businesses promoted.
- 3.3.4. Follow-up projects submitted to
 financing institutions.
- 3.3.5. Assist women set-up businesses and
 provide necessary follow-up assistance.
- 3.3.6. Organize study tours for women venturing
 into business promoted for technology
 transfer.

3.4. Output 4

Existing cooperative societies assisted to improve their business skills and effectiveness through Group Management Training Programmes.

Activities for Output 4

- 3.4.1. Identify/select participants to the
 trainers training programme
- 3.4.2. Implement training and periodically
 evaluate the training plan
- 3.4.3. Provide follow-up assistance to trainees
 and where necessary assist them in
 conducting their first training
 programme with cooperative societies.
- 3.4.4. Monitor training programmes being
 conducted by trainees.

3.5. Output 5

Specific industry studies on hand-loom weaving, tie-dye and handicrafts conducted and Product Development and Design Programme implemented.

Activities for Output 5

- 3.5.1. Conduct industry studies
- 3.5.2. Recruit additional staff for the Unit
- 3.5.3. Recruit national and international consultants to assist in the programme implementation.
- 3.5.4. Design specific assistance for the industry (i.e. product quality improvement, product design, technical skills upgrading, etc) and formulate work plan.
- 3.5.5. Identify participating women entrepreneurs and women's cooperative societies in the programme.
- 3.5.6. Implement work plan.
- 3.5.7. Assist participating women and cooperative societies to attend trade fairs to promote their products as well as additional exposure to other product ideas.
- 3.5.8. Evaluate the programme.

3.7. Other Outputs

Nos. 6, 7 and 8 outputs and activities in scenario one will be the same.

4. Resource Requirements

To achieve the above outputs, the following resources are required from RMRDC and the donor agency.

4.1. Staff Requirements

National Staff

- 2 Additional Women's Unit Consultants - to work specifically in product design and development. Basic qualification: degree in fine arts or related subject. Must be willing to learn and is able to work with minimum supervision.

- 3 Additional Drivers

Minimum 50% of the time of female staff in the Liaison Offices involved in the Unit's Programmes. If demand for services increase, there may be a need for 100% involvement of female staff in the Liaison Offices.

National experts on finance, product development, technology, etc. as would be required by the Unit.

International Staff

- 1 Women's Unit Adviser (long-term approximately 2.5 years). The Unit Adviser will assist and provide guidance to the Women's Unit Coordinator in managing the Unit and in implementing programmes and services. She will specifically provide direction in the implementation of the new programmes and provide advice on how to strengthen existing programmes. She will provide guidance in formulating training curricula and initiate

process to implement staff development programme, client and trainers training. The adviser would also initiate the process, provide guidance and monitor the implementation of the Product Development Programme. At the end of her term, she is expected to have transferred knowledge and skills to the Women's Unit Coordinator and other staff within the Unit.

Qualifications: Degree in business with a minimum 10 years work experience in small enterprise development. Work experience in WID is also required. Female.

- 12 Work months Product Development Consultant - the consultant is expected to assist clients in the development of new products and designs from hand-loom woven and tie-dye materials, and other locally available materials. S/he is expected to conduct product development and design clinics/ training and transfer knowledge to Unit staff assigned to the programme. S/he is expected to identify possible export markets for products developed. The consultant is also expected to identify and provide necessary recommendations on training and areas for improvement of the industry.

Qualification: At least 10 years experience in product development for household furnishings and fashion accessories. Experience in export merchandizing is required.

4.2. Logistical Requirements

From RMRDC

Additional furniture and fixtures for new staff of the Women's Unit.

From the donor

The following additional logistical requirements are expected to be provided by the donor agency.

Vehicles

- 2 Motor vehicles - 4 WD
- 6 Motorcycles for Liaison Offices to provide them more mobility

Equipments

- 3 Computers
- 1 Laptop Computer
- 1 Laser Printer
- 3 Dot Matrix Printers
- 3 Uninterrupted Power Supplies
- 1 Typewriter
- 1 Video Camera
- 2 Cameras
- 1 Heavy Duty Copying Machine
- 1 Overhead Projector
- 1 TV and Video Recorder
- 1 Fax Machine

Other necessary equipments for required for the Product Development Programme.

4.3. Indicative Budget

RMRDC Counterpart Budget - (Exhibit C) It is expected that RMRDC would continue to provide salaries of the local staff within the Unit, undertake the running costs of the vehicles (insurance and fuel), provide office furniture, and other miscellaneous expenses not covered by the donor.

Indicative budget for donor assistance to be requested is in Exhibit D. Donor budget covers salaries and professional fees of international and short-term consultants, training of staff and clients, seminars/ fora organized by the project, travel of project staff, subcontracts to other organizations for establishment of data base on women entrepreneurs and other required services, purchase of vehicles and equipments, and other expenses required in the day to day running of the Women's Unit.

Donor budget also includes assistance request for augmenting the guarantee fund for women entrepreneurs.

G. Unit Sustainability

Institutional sustainability is proposed to be achieved by developing and enhancing the capabilities of the staff in providing services to women entrepreneurs. This will be done by designing and implementing a staff development programme.

Financial sustainability is proposed to be achieved by establishing a guarantee fund for women entrepreneurs, earnings from which will cover the Unit's Operations,

H. Evaluation

Key performance indicators to measure the impact and performance of the Women's Consultancy Unit would have to be established by RMRDC/IPCC. Periodic evaluation of the programmes and services is recommended to review achievements and constraints and make necessary adjustments.

I. Conclusion

Integrating women in the modern economy requires the establishment of services and assistance programmes specifically targeting women entrepreneurs. The services and programmes currently being offered by the Investment Promotion and Consultancy Centre within the RMRDC could be geared to the women entrepreneurs. The immediate establishment of the Women's Consultancy Unit is therefore recommended.

As some of the needs of women entrepreneurs could not presently be addressed within the IPCC capability and resources, it is further recommended that RMRDC should try to pursue technical and financial assistance from various donor agencies.

EXHIBIT B

**PROPOSED RMRDC BUDGET - SCENARIO ONE
TO OPERATE WOMEN'S CONSULTANCY UNIT
(IN NAIRA)**

	TOTAL	Year One	Year Two	Year Three	Year Four
A. Salaries of Personnel					
1 Women's Unit Coordinator	155,446	27,969	33,562	40,275	53,640
1 Sr. Women's Program Consultant	83,200		22,017	26,421	34,762
2 Women Programme Consultants	144,092	17,403	34,806	41,762	50,121
6 Liaison Staff (P.T. 30%)	168,154	31,325	37,590	45,109	54,130
1 Secretary	72,565	13,518	16,222	19,466	23,359
1 Driver	72,565	13,518	16,222	19,466	23,359
Total Staff Salaries	696,022	103,733	160,419	192,499	239,371
B. Logistics					
Computers and Printers	80,000	40,000	40,000		
Copying Machine	30,000	30,000			
Vehicle	300,000	300,000			
Office Furniture/Fixtures	100,000	50,000	50,000		
Est. Total Assets Cost	510,000	420,000	90,000	0	0
C. Local Training of Staff					
	150,000	50,000	50,000	30,000	20,000
D. Staff Travel					
	510,000	60,000	150,000	150,000	150,000
E. Investment Promotion Workshops (N20,000/workshop x 2/yr)					
	120,000		40,000	40,000	40,000
F. Technical Consultants					
	75,000		25,000	25,000	25,000
G. Sundry Expenses					
Stationery/Communications	42,000	6,000	12,000	12,000	12,000
Vehicle Operations	240,000	60,000	60,000	60,000	60,000
Other Expenses	96,000	24,000	24,000	24,000	24,000
H. Guarantee Fund					
	5,000,000	5,000,000			
ESTIMATED BUDGET FOR WCU	7,439,022	5,723,733	611,419	533,499	570,371

EXHIBIT C

**PROPOSED RMRDC COUNTERPART BUDGET
(IN NAIRA)**

	TOTAL	Year One	Year Two	Year Three	Year Four
A. Salaries of Personnel					
1 Women's Unit Coordinator	155,446	27,969	33,562	40,275	53,640
1 Sr. Women's Program Consultant	118,187	22,017	26,420	31,704	38,045
4 Women Programme Consultants	373,677	69,612	83,534	100,241	120,290
1 Secretary	72,565	13,518	16,222	19,466	23,359
3 Drivers	217,694	40,554	48,665	58,398	70,077
Total Staff Salaries	937,569	173,670	208,404	250,085	305,411
B. Non-Expendable Assets					
Computer and Printer	80,000	40,000	40,000		
Copying Machine	30,000	30,000			
Vehicle	300,000	300,000			
Office Furniture/Fixture	170,000	50,000	120,000		
Est. Total Assets Cost	580,000	420,000	160,000	0	0
C. Local Training of Staff	30,000	30,000			
D. Staff Travel	150,000	60,000	30,000	30,000	30,000
H. Sundry Expenses					
Stationery/Communications	6,000	6,000			
Vehicle Operations	720,000	180,000	180,000	180,000	180,000
Other Expenses	96,000	24,000	24,000	24,000	24,000
I. GUARANTEE FUND	5,000,000	5,000,000			
ESTIM. COUNTERPART BUDGET	7,519,569	5,893,670	602,404	484,085	539,411

EXHIBIT D

INDICATIVE BUDGET COVERING DONOR CONTRIBUTION
(IN US DOLLARS)

PROJECT COMPONENTS	TOTAL AMT. N/N	Year 1 N/N	Year 2 N/N	Year 3 N/N
INTERNATIONAL PROJECT PERSONNEL				
Sr. Project Adviser	345,000 30	134,000 12	134,000 12	69,000 6
Short-term consultants	110,000 12	60,000 6	40,000 4	10,000 2
Sub-total for international experts	455,000 42	134,000 18	174,000 16	79,000 8
ADMINISTRATIVE SUPPORT PERSONNEL				
Freelance Interpreters	4,000		2,000	2,000
Sub-total Adm. Support	4,000	0	2,000	2,000
PROJECT TRAVEL				
Project Travel including local staff	72,000	24,000	24,000	24,000
OTHER PERSONNEL COSTS				
Mission Costs -Evaluation	10,000	0	5,000	5,000

PROJECT COMPONENTS	TOTAL AMT. N/N	Year 1 N/N	Year 2 N/N	Year 3 N/N
NATIONAL EXPERTS				
Finance, Technology, etc.	75,000 30	30,000 12	30,000 12	15,000 6
TOTAL PERSONNEL COMPONENT	616,000 72	192,000 30	239,000 28	125,000 14
SUBCONTRACTS				
Subcontracts	15,000	10,000	5,000	0
TRAINING				
Individual Fellowships	65,000	26,000	26,000	13,000
Study tours, Group Training	36,000	15,000	14,000	7,000
In-service training	209,000	110,000	54,000	45,000
TOTAL TRAINING BUDGET	310,000	151,000	94,000	65,000
EQUIPMENT				
Expendable Equipments	3,000	3,000	2,500	2,500
Non-Expendable Equipments	80,000	80,000		
TOTAL EQUIPMENT COMPONENT	83,000	83,000	2,500	2,500
MISCELLANEOUS				
Sundries	15,000	5,000	5,000	5,000
LOAN GUARANTEE FUND	1,000,000	1,000,000	0	
PROJECT TOTAL	2,044,000	1,441,000	345,500	197,500

ANNEX 1

JOB DESCRIPTION (UC/NIR/97/187/11-01/J.12208)

Post : Organizational development/human resource expert
Duration : 1.5 work months
Station : Lagos, Nigeria
Purpose : To define functions, activities and resource requirements (financial and human) of a consultancy unit for women within RMRDC

Duties :

The expert will be required to analyze the functions and activities of RMRDC, particularly those of its various service programmes and of the Technology Development and Advisory Centre (now the Investment Promotion and Consultancy Centre). On the basis of this analysis, s/he will determine functions and activities of a consultancy unit for women within the RMRDC to promote a larger participation of women in the establishment of locally available resource-based industries and as clients of RMRDC services.

In particular, the expert will:

- assess the needs of the potential women clientele of RMRDC in relation to enterprise and small and medium-scale industry development;
- in cooperation with RMRDC staff, identify organizational, promotional, technological, training and information services that are required to attract women entrepreneurs and assist them in starting and expanding an industry;
- review current activities of RMRDC in relation to the women's needs identified. Determine where and how existing RMRDC activities can be expanded and what additional services or activities may be required to cater to them;
- devise a strategy for outreach to potential women industrialists;
- provide detailed recommendations for the creation of a consultancy unit for women within the overall structure of RMRDC. This should include organizational integration, services and activities to be offered - including training and credit facilities - budgetary requirements in terms of staff and other resource requirements.

ANNEX 2

RMRDC COMMITTEE MEMBERS

COUNTERPART SUPPORT STAFF

Dr. (Mrs) F. Bogunjoko
Assistant Director, Planning, Research
and Statistics
Chairperson/Coordinator of Committee

Dr. (Ms) I. Olafimihan
Assistant Director, Investment Promotion
and Consultancy Centre
Member

Dr. (Mrs) O. Omolayo-Kalejaiye
Assistant Chief Scientific Officer
New Materials
Member

Miss Imebuogu, Oluchi
Senior Scientific Officer
Consultancy and Engineering Services Div.
Secretary

ANNEX 3

LIST OF INVESTMENT IDEAS

I. INVESTMENT OPPORTUNITIES AVAILABLE AT FIRO

WITH PRE-FEASIBILITY STUDIES

A. FOODS

1. Mechanized Gari Production
2. Cassava Flour Production
3. Mechanised Fufu Production
4. Smoked Fish Production
5. Maize Flour and Maize Grits Production

B. DRINKS

1. Bottled Palm Wine Production
2. Distillation of Potable Alcohol

C. INDUSTRIAL RAW MATERIALS AND PRODUCTS

1. Mechanised Cassava Starch and Detoxified Cassava Starch Production
2. Laundry and Toilet Soap Production
3. Fibre Board Production
4. Body and Hair Pomade Production

UNDER LICENSE AGREEMENT

1. Soy-Ogi Production
2. Nico Skin Cream Production

OTHERS

1. Table Vinegar Production - Industry Profile
2. Adhesives from Cassava Starch and Gum Arabic (Feasibility Study)
3. Production of Refined Kaolin, Gypsum and Calcium (Feasibility Study)

TECHNOLOGY TRAINING WORKSHOPS AVAILABLE AT FIIRO

1. Workshop on Wine Production Technology for Nigerian Fruits
2. Laundry and Toilet Soap Production Technology
3. Body and Hair Pomade Production Technology
4. Normal and Detoxified Cassava Starch Production Technology
5. Workshop on the Production of Jam and Marmalade
6. Vegetable Oil Extraction Technology Workshop
7. Workshop on Production of Adhesives from Gum Arabic/Cassava Starch
8. Foundry Technology Workshop
9. Production of Peanut Butter
10. Production of Salad Cream and Mayonnaise

II. PROJECT PROFILES AVAILABLE AT DFRRI

ARTS AND CRAFTS

1. Calabash Carving
2. Tie and Dye
3. Traditional Batik (Adire Eleko)
4. Akwete Weaving
5. Contemporary Batik - Wax Method
6. Aso-Oke Weaving
7. Oja Cloth Weaving

8. Okene Cloth Weaving
9. Wood Carving
10. Batik with Screened Prints
11. Cane Works
12. Improved traditional Soap (developed by the Cocoa Research Institute of Nigeria)

OTHER PROJECT PROFILES AVAILABLE

1. Production of biogas and bio-fertilizer from water hyacinth or waste materials
2. Production of Spices
3. Oil seed based industries
4. Manufacture of burnt bricks
5. Manufacture of roofing sheets and tiles
6. Cereal based industries
7. Legume crop based industries

III. AGRO-ALLIED PROJECTS IDENTIFIED BY RMRDC

OPTIMUM SCALE OF OPERATIONS FOR INVESTMENT IN AGRO-BASED PROJECTS (1989/90 ESTIMATES)

Investment Project	Cottage	SCALE	
		Small	Medium
Industrial Enzymes			X
Bakers Yeast	X	X	
Baking Fat		X	
Starch Derivatives			X
Modified Starches		X	X
Fruit Drink Concentrate	X	X	
Hydrolised Vegetable Protein		X	X
Flavours and Colourings		X	X
Sugar		X	
Specialty Fats and Oils		X	X
Cocoa Powder and Butter		X	
Milk/Milk Products from Soyabeans	X	X	
Ethanol	X	X	
Long Fibre Pulp		X	
Medium Fibre Pulp(Kenaf & Bamboo)	X	X	X
Short Fibre Pulp		X	X
Paper Production		X	X

Notes: Cottage - Below 100,000 Naira
 Small - 100,000 - 1.0 Million Naira
 Medium - 1.0 to 10 Million Naira

Reference: RMRDC, Raw Materials Sourcing for Manufacturing
 in Nigeria, 1990

IV. OTHER PROJECT IDEAS WHICH COULD BE PROMOTED

1. Mushroom Growing
2. Small scale Citronella Oil Production
3. Silk Production
4. Fashion accessories and household furnishings from leather and handloom woven/tie-dye materials
5. Fashion accessories from raffia, sisal and other fibres available
6. Dried fruits for snack (mango, pineapple and pawpaw)
7. toothpicks from bamboo
8. small scale coconut oil production
9. Shampoo and soap from natural oils and herbs
10. Christmas decorative items made out of raffia, sisal, and handloom woven products
11. Paper from rice straw
12. Fruit Juice and Purees from mango and pineapple
13. Production of food products such as: sausages, luncheon meats, corned beef, etc.
14. mass production of children's, ladies and men's clothes
15. production of organic fertilizers from chicken manure or other waste products

Please note that the above is just a random list of possible business ideas. Investigations as to the feasibility of establishing these businesses in Nigeria would have to be made further.

ANNEX 4

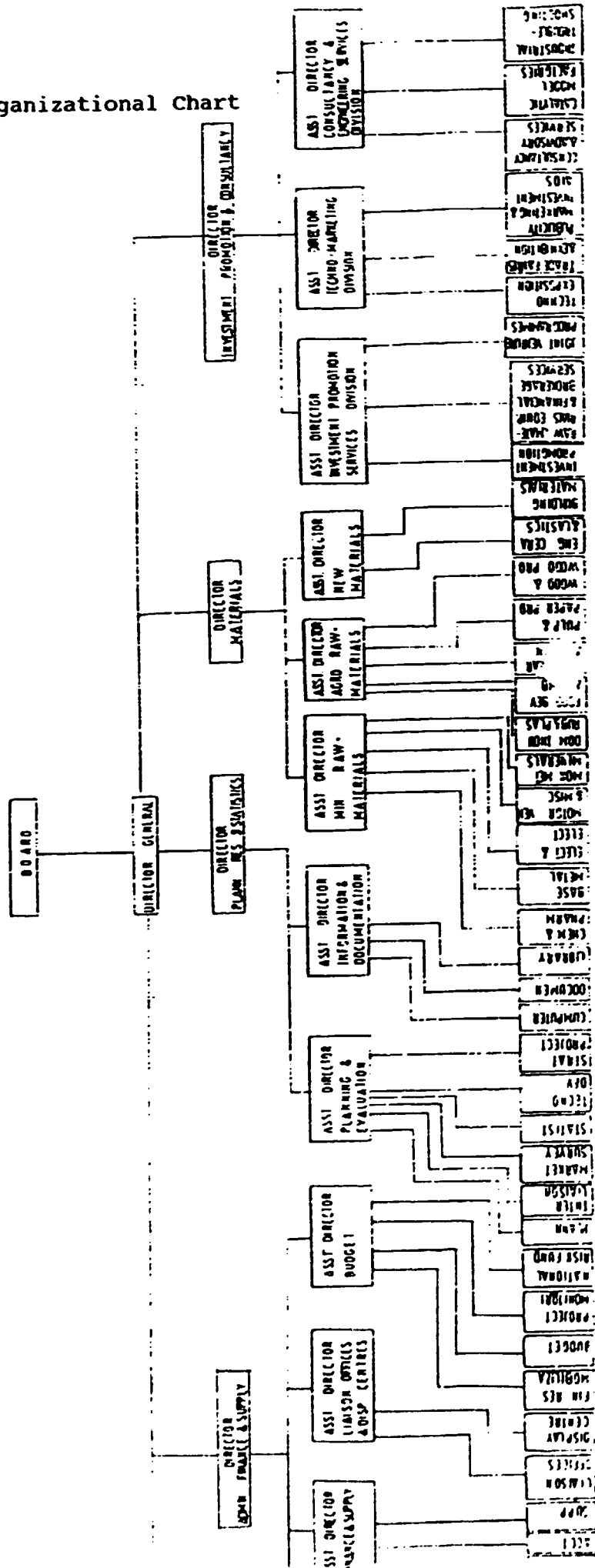
**MEMBER ORGANIZATIONS OF THE
NATIONAL COUNCIL OF WOMEN'S SOCIETIES, NIGERIA**

1. Association of University Women (NAUW)
2. Association of Women Bankers
3. Association of Professional Women Engineers of Nigeria
4. Association of Lady Pharmacists
5. Christian Council of Nigeria
6. COWAN
7. Federal Home Science Association
8. Imolite Sisters Club of Nigeria
9. International Federation of Women Lawyers (FIDA)
10. International Women's Society
11. Jam'yyar Matan Arewa
12. Medical Women Association of Nigeria
13. National Bahai Women's Development Board
14. National Council of Catholic Women's Organisations
15. National Association of Nigerian Women in Business
16. Nigerian Association of Business and Professional Women
17. Nigerian Girl Guides Association
18. Nigerian Naval Officers' Wives Association
19. Nigerian Association of Women Industrialists
20. Nigerian Army Officers' Wives Association
21. Nigerian Police Officers' Wives Association
22. Nigerian Air Force Officers' Wives Association
23. Nigerian Association of Women in Business
24. Nigerian Association of Women Journalists

25. Nigerian Red Cross Society
26. Nigerian Asso. of Women in Science, Technology & Mathematics
27. Nigerian Association of Media Women
28. Nigerian Federation of Business and Professional Women
29. Nigerian Association of Nurses and Midwives
30. Nigerian Labour Congress
31. Nigerwives Association of Nigeria
32. Organisation of Early Childhood Education
33. Planned Parenthood Federation of Nigeria (PPFN)
34. Professional Insurance Ladies Association
35. Society of Women Accountants of Nigeria (SWAN)
36. Soroptimist International
37. Young Women Christian Association (YWCA)
38. Zonta International Club of Lagos

Annex 5 - RMRDC Organizational Chart

THE NEW ORGANOGRAM OF THE RAW MATERIALS RESEARCH AND DEVELOPMENT COUNCIL (RMRDC)



ANNEX 6

SOME GUIDELINES IN FORMULATING TRAINING PROGRAMMES FOR WOMEN

1. Based on the experience of women entrepreneurship development, women respond favourably to training and assistance programmes specifically addressing WOMEN.
2. To ensure the active participation of women in the training programmes, as much as possible, the training programme should be conducted for women only. Women are more open when no male training participants are present.
3. Training programmes should as much as possible be conducted by women trainers. Under the present socio-cultural environment of male dominance, women may expect little support from male trainers. Women trainers on the other hand, are expected to treat women's specific problem with more understanding.
4. Training programmes should be scheduled based on the availability of the trainees and not the availability of the trainers. The training programme should also be conducted in a place which would be easily accessible to the trainees and would not require them to be away from their homes for a long period of time. The programme should make adjustments for women with little children.

5. Getting a successful woman entrepreneur as a trainer or to speak at the training programmes could also give a positive example to the trainees of a woman who has gone through the same problems and overcome them.
6. Workshops, role playing, and demonstrations are the training methods recommended to be used. Lectures for a long period of time is discouraged.
7. Subject matter and delivery has to be scaled down to the educational level of the participants.
8. Careful selection of trainers has to be made. They have to be aware of the training needs of the participants, level of education, and are sympathetic to women's issues.
9. Support from the husband and/or the family is an important determinant factor in the success of female owned businesses. Training programmes should as much as possible include some sessions where the husbands or a key family member are involved.
10. To ensure that the training programme has some impact on the trainee, an action plan has to be prepared by the trainee based on what she has learned from the programme. This could be used by the trainers or extension workers in monitoring the impact of the training programme.

ANNEX 7

LIST OF INSTITUTIONS/PERSONS/PROJECTS VISITED

1. Ms. Ologunagba, Plot 5, Aina Street
Ajao Estate, Ketu
2. National Women's Commission
Lagos State Secretariat, Alausa, Ikeja
3. S.B. Olaniyan, Secretary, National Risk Fund
28, Berkely Street, P.M.B. 12873, Lagos
4. C. Kiwamu, Sr. Consultant, NIDB Consultancy Ltd.
1 Hagley Street, Jibowu, Yaba
P.M.B. 2113, Yaba, Lagos
5. National Women's Commission
Oyo State Secretariat
6. Post Harvest Section, International Institute
of Tropical Agriculture, Oyo Road, Ibadan
7. The President, National Assoc. of Women in Business
47/48 Eric Moore Road, Iganmu Industrial Estate
Surelere, Lagos
8. Chief Ms. S. Ojo, President, Nigerian Association of
Women Industrialist, 42 Alara Street, Onike Yaba
9. Executive Secretary, National Council of Women's
Societies Nigeria, N.C.W.S. House
Plot PC 14 Ahmed Onibudo Street
Victoria Island, P.O. Box 3063,
Lagos
10. Executive Director, Textile Manufacturers Association of
Nigeria, 61 Remi Panikayode Street, GRA, Ikeja
11. African-American Institute, 38 Martin Street, Lagos
12. Mr. E.S. O. Olisambu, Managing Director and
Chief Executive, United Bank of Africa,
91/105 Broad Street,
P.O. Box 2406, Lagos

13. Mr. E.A. Ocholi, Vice-Chairman and Chief Executive, RIMS Merchant Bank, 51/52 Marina Street, Kingsway Building, Lagos
14. Mr. G. Dallass, General Manager, National Economic Reconstruction Fund, NICON House, 5 Customs Street P.M.B. 12505, Lagos
15. Ms. M. Sokenu, Managing Director, People's Bank of Nigeria, 33 Balogun Street, Lagos
16. National Women's Commission
Ogun State
17. Better Life Adire Cottage Industries, Itoku, Abeokuta, Ogun State
18. Ms. M.O.A. Olorunfunmi, Head Rural Industrialization Department, Directorate of Food, Roads and Rural Infrastructure, Tafawa Balewa Square, Lagos
19. Chief A.F. Kolawole, National President, Nigerian Association of Small Scale Industrialists, Lagos Industrial Estate, Fatai Atere Way, Matori, Mushin, G.P.O. Box 709, Marina, Lagos
20. The Director, SMI Department, Federal Ministry of Industry, Abuja
21. Abuja Chamber of Commerce, Industry, Mines and Agriculture, Plot 120 Ikeja Cres, Area 1 Sec. 2 Garki, Abuja
22. Acting Managing Director, Centre for Management Development, Management Village, Shangisha, P.M.B. 21578, Ikeja, Lagos
23. Muh'd. Mustapha Sambo, Director, SSE Department National Directorate of Employment, 21 Boyle St. Onikan, Lagos
24. O.L.A. Awodapo, Deputy Director, Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture, 15A, Ikorodo Road, Maryland, P.M.B. 12816, Lagos
25. Mr. Greg Obong-oshotse, Acting General Manager, Maryam Babangida National Centre for Women Development, Central Area, Garki, Abuja

26. Odobo Weaving Centre, Ogaminona, Okeke
27. Ms. R.A. Asema, Chairperson, Better Life Programme
Adavi Local Government
28. Director General, National Women's Commission
Niger State
29. Mr. Auwab Alh Abdullah, Asst. Director, Better Life
Programme, National Women's Commission, The Presidency,
Abuja
30. The Director General, National Women's Commission
Abia State
31. Zonal Director, National Board for Community Banks,
The Presidency, 54 Saka tinubu Street, Victoria Island,
Lagos
32. RMRDC Division in Lagos and Liaison Offices in the
following States: Ondo, Ogun, Abuja, Niger, Abia
33. Ms. M.O. Kasim, Techno-Marketing Division, Federal
Institute of Industrial Research Oshodi
34. UNIDO/Lagos

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