



REPORT OF THE FIRST

# PoliServe

DIALOGUE

Unlocking Policy &  
Business Solutions For Rural Women

📍 805 Restaurant Hall Abuja, Nigeria 📅 15 October 2024



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# Introduction

Tech Herfrica's Inaugural PoliServe Dialogue, held on **October 15, 2024**, brought together **124 stakeholders**, including **63 rural women** from **seven communities** across the FCT, Nigeria—**Gbuduwyi, Lugbe, Shereti, Garki Village, Kabusa Village, Mpape, and Sabon Kuchinguoro**. This impactful event created a powerful platform for rural women involved in farming and petty trade to share their challenges directly with key representatives from the government, the private sector, and non-governmental organizations.



**124**

STAKEHOLDERS



**63**

RURAL WOMEN



**7**

COMMUNITIES

The Dialogue was strategically structured to amplify these women's voices, educate stakeholders on their barriers, and collaboratively develop solutions that address systemic issues. Focusing on critical topics such as **financial inclusion, business formalization, climate resilience, gender-based violence, and digital inclusion**, the event fostered vital partnerships to drive long-term rural economic empowerment and development.

The conversations were held in pidgin to aid effective communication and inclusion.







# Objectives of the Dialogue



## **Amplify Voices**

Provide rural women a platform to express their challenges related to business, livelihood, and personal security, especially gender-based violence.



## **Engage Stakeholders**

Increase awareness among stakeholders about the barriers rural women face and how these challenges impact the broader economy.



## **Co-create Solutions**

Collaborate with stakeholders to develop actionable strategies for financial access, digital inclusion, and business formalization.



## **Address Climate Resilience**

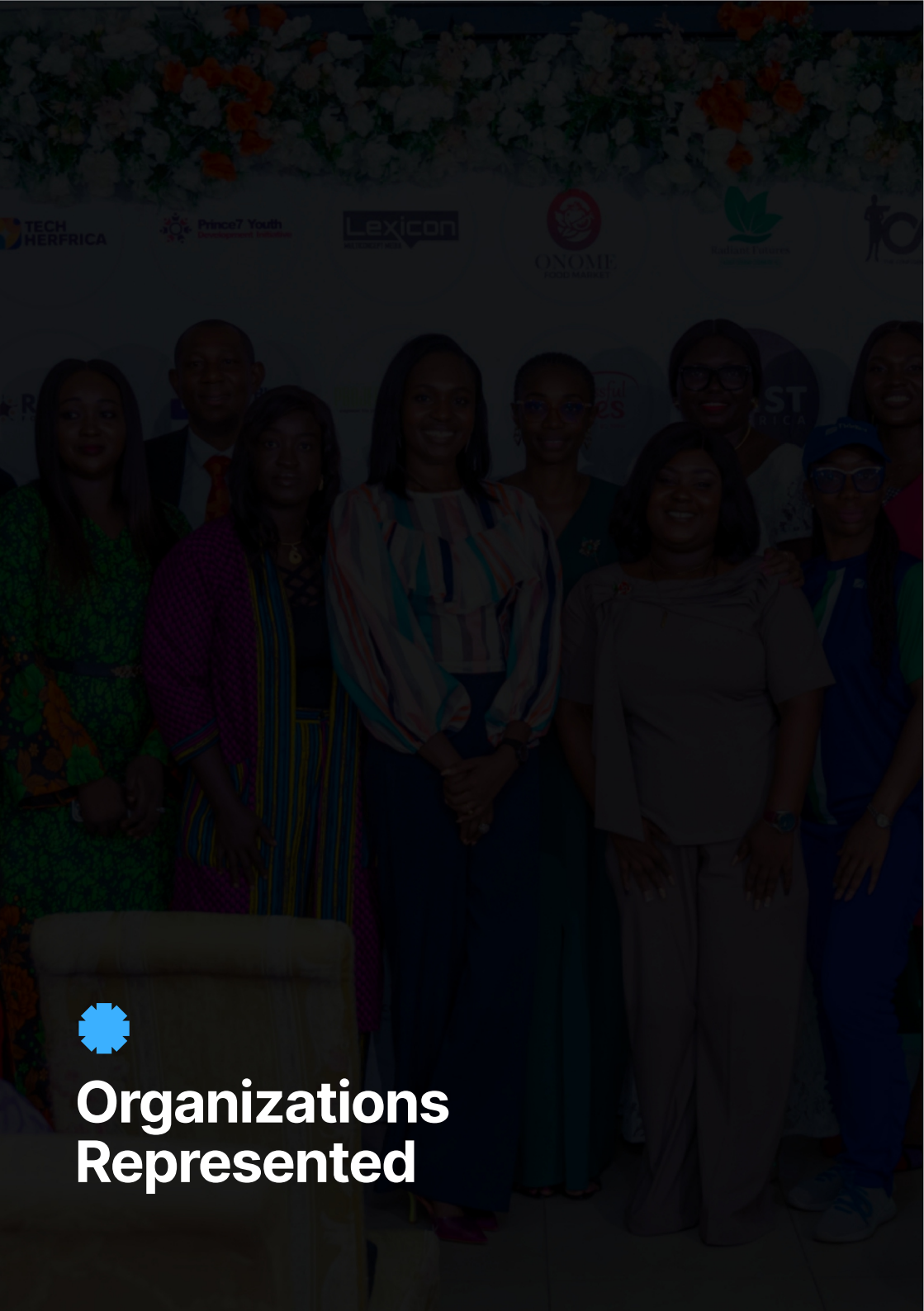
Discuss climate change and its impact on the livelihoods of rural women, identifying ways to increase resilience.



## **Combat Gender-Based Violence**

Discuss climate change and its impact on the livelihoods of rural women, identifying ways to increase resilience.





# Organizations Represented



## Government Agencies



**Ministry of Women's Affairs** - Mrs. Irene Ewa



**Corporate Affairs Commission (CAC)** -  
Mr. Bello, Assistant Director, Business Name



**Federal Capital Territory Inland Revenue Service (FCT-IRS)** -  
Hadiza Shettima, Adamu Joseph



**Small and Medium Enterprises Development Agency of Nigeria (SMEDAN)** - Ruth Saba

## Non-Governmental Organizations and Foundations



**UN Women** - Dr. Emeka Oyinmadu



**Madiba Foundation** - Ozohu Otonoku



**Growth for Sustainable Agriculture Initiative (GSAI)** - Daniel Black





**Eco Steward Humanitarian Foundation** - Lucky Abeng



**Bilaad Development Trust** -  
Dr. Sadiq S. Abdullahi, Coordinator



**YALI (Abuja Network)** - Susan Michael



**Beyond the Classroom Foundation** - Raquel Daniel



**Radiant Futures Limited** - Truben Oripeloye



**Project Mend** via Recorded Video



**FIST Africa** - Emmanuel Ekwe

## Other Corporate and Financial Institutions



**9Mobile** - Ajibade Bello, Account Manager, Enterprise Business



**Fidelity Bank** - Mrs. Uchenna Rosemary Obodekwe



**Enhancing Financial Innovation and Access (EFiNA)** -  
Uche Enyioha and Chinasa Collins-Ogbuo



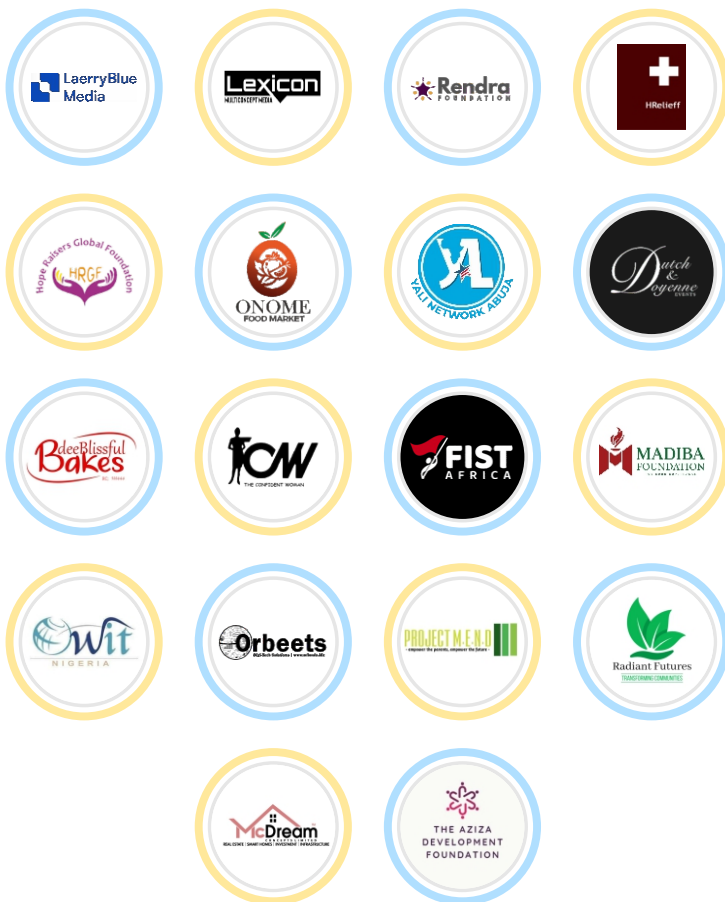
## Policy and Research Centers



### Policy and Innovation Center -

Adekemi Omole, Gender and Inclusion Lead

## Technical Partners







# Highlights of the Event



## Goodwill Message

Delivered by the Coordinator of Bilaad Development Trust, expressing strong support for Tech Herfrica's mission and inviting stakeholders to join forces for impactful future initiatives.

## Keynote Address

Presented by the Ministry of Women Affairs, highlighting strategies to overcome barriers to rural women's economic empowerment through innovative policies and collaborative partnerships.





## Interactive Sessions

Participants engaged directly with representatives across sectors, openly discussing challenges and collaboratively creating actionable solutions—all facilitated in Pidgin to ensure inclusivity and accessibility. A summary of the sessions is highlighted below:

- 
**Ministry of Women Affairs:** Showcased government initiatives tailored to empower women and drive sustainable economic growth.
- 
**Corporate Affairs Commission (CAC):** Highlighted business formalization and registration pathways, empowering rural women to unlock new opportunities.
- 
**Fidelity Bank:** Introduced inclusive banking solutions to expand rural women's financial access.
- 
**EFInA:** Presented data-driven strategies aimed at advancing financial inclusion and addressing the unique needs of underserved women.
- 
**Policy and Innovation Center (PIC):** Offered insights on the true meaning of empowerment, inspiring women to realize their potential and seize economic opportunities.
- 
**9Mobile:** Emphasized the transformative power of digital connectivity and provided practical steps for rural women to expand their customer base online.
- 
**Growth for Sustainable Agriculture Initiative (GSAI):** Advocated for sustainable farming practices to improve agricultural resilience and productivity.
- 
**Eco Steward Humanitarian Foundation:** Addressed climate resilience, equipping women with tools to better withstand environmental challenges.
- 
**Beyond the Classroom Foundation:** Stressed the importance of education for women's children as a key step to breaking the cycle of poverty.





**YALI Network Abuja:** Led discussions on tackling gender-based violence, creating a safe and supportive space for addressing these issues.



**Madiba Foundation:** Delivered policy recommendations to enhance the livelihoods of rural women and build more equitable communities.



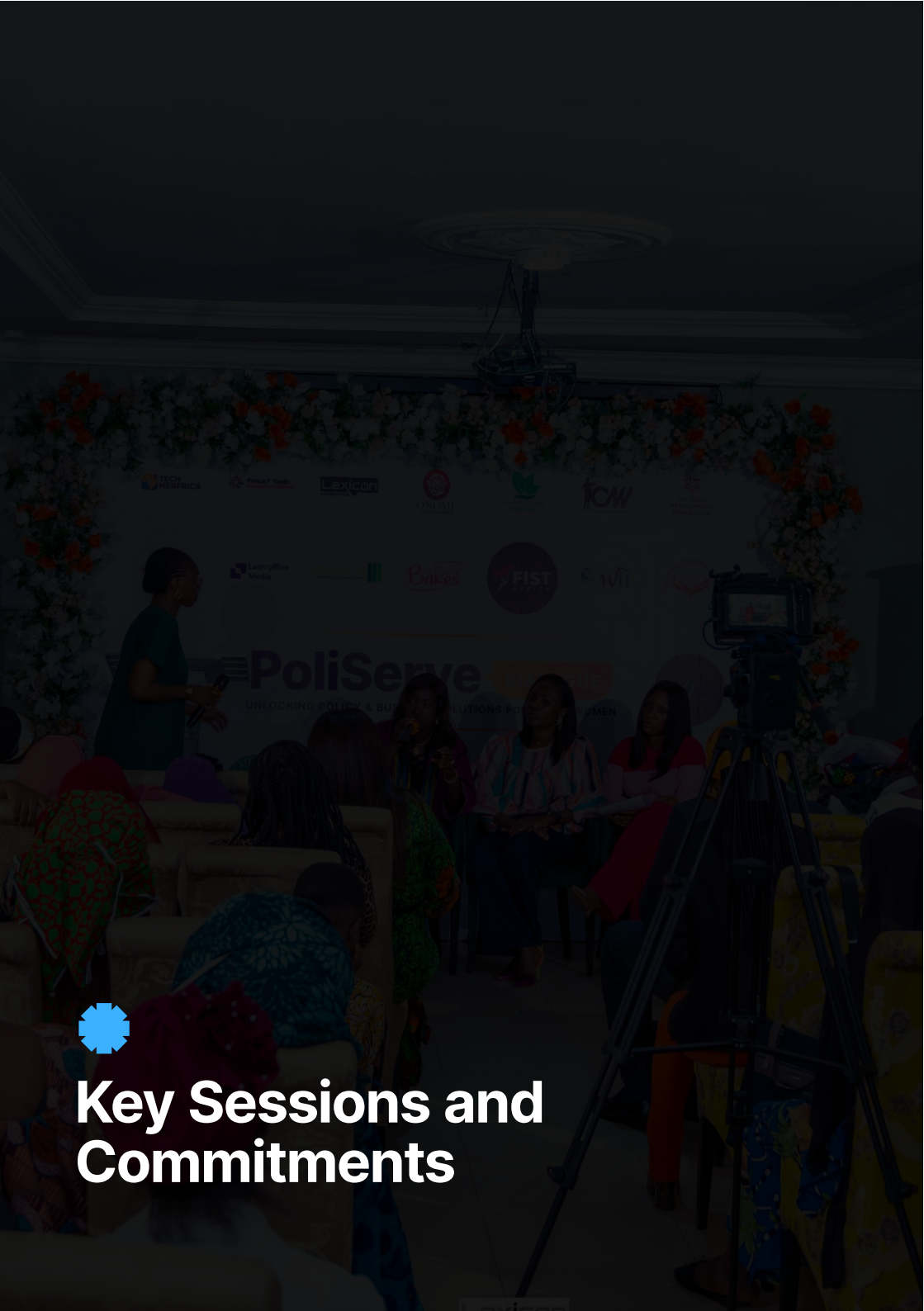
**Tech Herfrica:** Tech Herfrica emphasized the critical role of including women in the digital economy, showcasing how internet access and smartphone use can transform income and well-being for rural women. The presentation highlighted innovative WhatsApp solutions, including a chat tool developed in collaboration with Turn.io and supported by the Bill & Melinda Gates Foundation, designed to empower rural women with digital skills and expand their economic opportunities.



## Raffle Draw

All the women won prizes ranging from a smartphone to fabrics, food items, etc.





## Key Sessions and Commitments







Topic:

## Goodwill Message



**Dr. Sadiq S. Abdullahi,**  
Coordinator, Bilaad Development Trust



### Key Points

Dr. Abdullahi strongly supported Tech Herfrica's initiatives and pledged his commitment to empowering women entrepreneurs. He promised to invite Tech Herfrica to participate in future events, offering valuable funding opportunities for female entrepreneurs.



### Action Points

Tech Herfrica will follow up with Bilaad Development Trust on their upcoming event for women entrepreneurs.



FEDERAL MINISTRY OF WOMEN AFFAIRS





Topic:

## Government Opportunities for Women



**Mrs. Irene Ewa,**  
The Federal Ministry of Women's Affairs



### Key Points

Highlighted key programs of the Ministry, including providing free Point of Sale (PoS) machines for women, entrepreneurial skills training in areas such as tailoring, support enabling teenage mothers to return to school, and adult education initiatives for women.






### Issues Raised by the Women





**Challenges in Accessing Affordable PoS Machines:** The women expressed difficulties obtaining affordable Point of Sale (PoS) machines essential for their business operations.



-  **Impact of Rising Costs on Inventory Restocking:** The increasing cost of goods has significantly affected their ability to restock inventory, reducing sales and causing financial strain.
-  **Personal Testimony from Ruth David:** Ruth David, a representative from the Sabon Kuchinguoro Internally Displaced Persons (IDP) camp, shared her and other women's struggles since their arrival at the camp in 2017. She lamented that many men, including her husband, have abandoned their families due to these challenges and the demolition of their homes. She also highlighted the reduced business turnover caused by ongoing economic hardships.
-  **Exclusion from Government Programs:** Participants raised concerns about their exclusion from government programs, questioning why essential items distributed by the Ministry were not made available at the Poliserve dialogue, which could have directly benefited them.





## Commitment

-  **Provision of POS Machines:** To provide 10 POS machines to the women.
-  **Collaboration on Training Programs:** Collaborate with Tech Herfrica on additional training and adult education programs.



## Action Points

-  **Follow-up on POS Delivery:** Tech Herfrica will follow up with the Ministry regarding the delivery of the POS machines.
-  **Liaising on Education Opportunities:** Tech Herfrica will work with the Ministry to explore adult education and other capacity-building opportunities for women.










## Topic: **Business Formalization**





**Mr. Bello,**  
Assistant Director, Business Name Department, CAC





### **Key Points**

- 
**Access to Loans and Legal Recognition:** Conversations highlighted the importance of business registration and the opportunities it opens up for women, particularly in accessing loans.
- 
**Business Registration Process:** The women were guided through the business registration process, including the costs involved: ₦10,500 total, comprising ₦500 for name reservation and ₦10,000 for the registration fee. It was also highlighted that business registration in Nigeria does not require physical presence as it can be done online. The speaker also highlighted the annual returns of ₦3,000 that businesses must fulfil after registration, emphasizing that it is illegal to do business in Nigeria without being registered.
- 
**Clarification on CAC Fees and Clamour for Free Registration for Rural Women:** It was explained that the Corporate Affairs Commission (CAC) cannot provide free registration for business owners, as the fees are mandated by the Government.



- 
**Discounted Group Registration:** It was discussed that a discounted rate could be offered for group registrations, pending approval. It was also clarified that individuals and organizations could assist the women with their registrations at no cost. Senator Natasha, for example, helped constituents register their businesses for free, covering the associated costs.
- 
**Choosing a Business Name:** The women received guidance on key considerations for selecting a business name and practical tips to aid in their decision-making process.



### Issues Raised by the Women

- 
**Limited Awareness of CAC Benefits:** Many women remain unaware of the significant advantages that come with registering their businesses with the Corporate Affairs Commission (CAC), missing out on opportunities for growth and financial support.
- 
**Financial and Navigational Barriers:** High registration fees and a complex registration process create substantial hurdles, deterring women from formalizing their businesses and accessing crucial resources.



-  **CAC Office Accessibility Issues:** The lack of familiarity with the CAC office location in the FCT presents an additional obstacle, making it difficult for women to seek the assistance they need.
-  **Minimal Exposure to CAC Information:** Alarming, only 10 out of 63 women reported hearing about the CAC through radio broadcasts, highlighting a critical gap in outreach and information dissemination.






### Commitment from CAC

-  **Point of Contact for Business Registration:** CAC provided the name and phone number of the staff member assigned to handle business registrations.
-  **Registration Process Support:** CAC committed to sending the registration form and detailed requirements directly to Tech Herfrica to facilitate the registration process for the women.



### Action Points

-  **Sponsorship for Business Registration:** Secure sponsorship for business registration for the 63 women by collaborating with organizations like SMEDAN.
-  **Selection and Categorization:** Work with technical partners to select and categorize the women, facilitating the selection process for business registration.
-  **Legal Support:** Engage an in-house lawyer to oversee and manage the business registration process.





Fidelity



Topic:





## Access to Financial Services



**Mrs. Uchenna Rosemary Obodekwe,**  
Fidelity Bank





### Key Points

- 
**Commitment to Supporting Women:** The bank discussed its dedication to empowering women through a range of capacity-building programs, including one focused on health and well-being.
- 
**Importance of Business Registration for Loan Access:** It was stressed that registering a business is an essential first step to qualifying for loans.
- 
**Clarification on Transaction Charges:** The bank clarified that transaction fees are standardized by the Central Bank of Nigeria and assured the women that no excessive fees are imposed.
- 
**Supply Credit Arrangement for Traders:** Fidelity Bank offers a supply credit arrangement, covering the cost of goods for women traders, who can repay daily with interest as they make sales.
- 
**Financial Products for Rural Women:** The bank explored financial products specifically designed for rural women, emphasizing inclusive and innovative banking solutions.











- 
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- 
**Savings Requirement for Loan Eligibility:** To qualify for the bank's loan offerings, women were informed that maintaining a savings balance in their accounts for three months is necessary.






### Issues Raised by the Women

- 
**Limited Bank Account Usage:** Out of 63 women, only 17 had bank accounts, but fewer than five used them regularly.
- 
**High Transaction Fees:** Many women raised concerns over excessive transaction fees, which deterred them from frequent banking.
- 
**Debit Alerts Only, No Credit Notifications:** Their banks sent only debit alerts, providing no updates on credits, which left them uncertain about their balances.
- 
**Vulnerability to Scams:** Numerous women reported being targeted by scammers who seemed to have access to their bank details, creating mistrust.

-  **Lack of Local Banking Facilities:** With no banks available in their community, women faced added challenges in accessing financial services.
-  **Unconventional Money Storage:** Due to high banking costs, many women resorted to storing their money in unconventional ways, including disposable plates, to keep it safe.





### Commitment from Fidelity Bank

-  **Flexible Loan Options:** Offer adaptable loan solutions designed specifically for rural entrepreneurs, contingent on their registration, opening an account with Fidelity Bank and maintaining that account for a minimum of three months.
-  **PoS Machine Provision:** Equip women with PoS machines, granting them agent status at no cost. However, if there are no transactions within the first three months, the PoS machine will be reclaimed.
-  **Training Collaboration:** Partner with Tech Herfrica to provide training programs focused on health, hygiene, and skills acquisition for women.



### Action Points

-  **Collaboration for PoS Agent Development:** Tech Herfrica will collaborate with technical partners to facilitate arrangements for women to become PoS agents.
-  **Training Program Opportunities:** Additionally, Tech Herfrica will ensure that these women can take full advantage of the training programs provided by the bank.







Topic:

## Data-Driven Solutions for Financial Inclusion



**Uche Enyioha,**  
EFInA



### Key Point



**Understanding Financial Inclusion and Exclusion:** The women received training on the concepts of financial inclusion and exclusion.



### Key Findings on Financial Exclusion



**Poverty as a Barrier:** Poverty remains a primary factor limiting access to financial services.



**Lack of Income:** Six million women do not have bank accounts due to the absence of a steady income or salary.



**Distance from Banks:** Three million women report that banks are too far from their homes, limiting their ability to access financial services.



- **Reluctance to Deposit Money:** Many women expressed that they do not take their money to the bank, often choosing to keep it at home.
- **Spousal Restrictions:** Approximately 400,000 men prevent their wives from opening bank accounts.
- **Excessive Transaction Fees:** Numerous women cited high transaction charges as a deterrent to using banking services.
- **Money Used for Daily Needs:** Many women stated that their income is primarily spent on feeding and other daily expenses, leaving little for savings or banking.



### Issues Raised by the Women

- The women agreed with all the findings presented by EFInA but emphasized that the data may have underestimated the scale of the issue. For example, one woman noted that there are certainly more than 6 million women in Nigeria without bank accounts.





## Co-Created Solutions



**Educational Initiatives for Awareness:** The women proposed educational programs to raise awareness among both men and women about the importance of women contributing to household income, especially during these challenging times. Such initiatives should also aim to empower women, building their confidence and resilience.



**Promotion of Women's Support Groups:** Communities are encouraged to foster the formation of women's support groups, providing a network for collaboration and mutual support.



**Government-Led Financial Management:** The women expressed greater trust in government than in private individuals for managing finances. They suggested that the government could establish community cooperatives or have governmental structures in place to help them manage funds effectively and securely.



## Action Items



**Exploratory Roadmap Development:** Tech Herfrica will explore the development and implementation of comprehensive and impactful training programs aimed at empowering women and enhancing financial literacy, in collaboration with EFinA, the Policy Innovation Centre, and other stakeholders.



**Community Support and Cooperative Initiatives:** The engagement will also focus on establishing or keying into community support groups and government-led cooperatives to facilitate effective financial management for women. These initiatives will be communicated to the Ministry of Women Affairs to garner further action and support.





mobile





Topic:




## Rural Women's Inclusion in the Digital Economy



**Ajibade Bello,**  
9 Mobile



### Key Points

- 
**Unlocking Income Opportunities through Online Trading:** The speaker introduced practical ways for women to increase their income by trading on platforms, making their business accessible to customers outside their local community, thereby becoming more profitable.
- 
**Empowering Women with Online Trading Skills:** In a bid to support their success, he offered hands-on training, equipping women with the know-how to thrive in the digital marketplace.
- 
**Affordable Smartphone Solutions for Easy Access:** To overcome the high cost of smartphone barriers, he highlighted that several companies have flexible options for women to purchase smartphones through instalment plans, ensuring everyone can participate in the digital economy.





### Issues Raised by the Women



**Poor Mobile Network:** Weak network coverage makes it hard to stay connected and do business online.



**Expensive Smartphones:** High smartphone prices stop many women from starting their online businesses.



**High Data Costs:** Expensive data plans add extra costs, making it tough to stay active online.



**Low Digital Skills:** Many women need more digital skills to feel confident and succeed in online trading.



### 9Mobile's Commitment



**Partnering with Tech Herfrica for Online Trading Training:** Work together with Tech Herfrica to equip women with the skills needed for successful online trading.



**Resolving Network Issues:** Escalate connectivity problems by asking engineers to identify and fix the root cause.





## Action Items

- **Partnering for Online Business Training:** Tech Herfrica will work with 9 Mobile to train women in online and social commerce.
- **Affordable Smartphone Ownership:** Tech Herfrica and partners will look into a "pay small-small" plan to help women buy smartphones.
- **"Pay Small-Small" Smartphone Program Proposal:** Tech Herfrica will present a "pay small-small" smartphone program to the Ministry of Women Affairs and other business leaders to help women afford smartphones and boost their online business opportunities.
- **Improving Network Coverage:** Tech Herfrica will send 9 Mobile a list of areas with network problems for quick action.







Topic:



## Women's Economic Empowerment



**Adekemi Omole,**  
Policy Innovation Centre (PIC)





### Key Points

- 
**Understanding True Empowerment:** The discussion centred on the real meaning of empowerment, highlighting key areas such as finance, health and well-being, voice, and rights.
- 
**Exploring Health Services:** The conversation also addressed health insurance and emphasized the importance of exploring the services provided by government hospitals.



### Issues Raised by the Women

- 
**Challenges in Accessing Healthcare:** Many women shared their struggles with accessing healthcare services.
- 
**Defining Empowerment:** They stated that, for them, empowerment means having financial stability, good health, and the protection of their rights.



### Action Items



**Advocating for Health Insurance Access:** Tech Herfrica will engage stakeholders to improve access to health insurance for low-income women.



**Collaborating with PIC for Program Development:** Tech Herfrica will explore the possibility of working with PIC to co-create programs that amplify the voices of underserved women.









Topic:

## Gender-Based Violence



**Susan Michael,**  
YALI Network Abuja



### Key Points

- **Exploring Gender-Based Violence:** The discussion covered the various forms of Gender-Based Violence.
- **Guidance on Reporting and Safety:** Participants received advice on how to report GBV cases and ensure women's safety in their communities.
- **Encouraging Non-Violence:** Women were encouraged to refrain from being perpetrators of violence.





## Issues Raised by the Women



**Sharing Personal Experiences:** Women recounted their experiences and highlighted the lack of support services for victims in rural areas.



**Stories of Struggle:** One story described children in Mpape who are forced to hawk without access to food and education.



**Addressing Abuse in the Community:** Another woman shared her concerns about a neighbour who is experiencing abuse.



**Raised Concern of Abuse:** A woman raised concerns over two teenage girls in her community who were being abused.



## Commitment



**Commitment to Support:** The speaker pledged to collaborate with Tech Herfrica to guide and direct the women and children affected by any form of Gender-Based Violence to the right agencies to support them.



## Action Items



**Identifying Cases of GBV:** Tech Herfrica will partner with its technical associates to identify and report cases of gender-based violence to the relevant authorities.



**Identifying Victims' Needs:** Tech Herfrica will assess the specific needs of victims to ensure appropriate support is provided.



**Facilitating Private Discussions:** Smaller, private meetings will be organized for the women present, allowing them to share their stories so that necessary actions can be taken. Tech Herfrica will explore with YALI Network, Abuja to carry out these activities.



**Tech Herfrica will collaborate with partners and relevant authorities to protect the girls from abuse.**



**ECO STEWARD**  
HUMANITARIAN FOUNDATION



Topic:




## Building Climate Resilience



**Lucky Abeng,**  
Eco Steward Humanitarian Foundation



### Discussion Points

- 
**Impact of Climate Change on Livelihoods:** The discussion highlighted how climate change affects rural women's livelihoods, especially in agriculture.
- 
**Encouraging Climate-Smart Practices:** Women were encouraged to adopt climate-smart agricultural practices to improve productivity and sustainability.
- 
**Promoting Renewable Energy:** The use of renewable energy was advocated as a key component of climate adaptation efforts.



KEY SESSIONS AND COMMITMENTS



## Issues Raised by the Women



**Poor Crop Yields:** The women reported experiencing low crop yields.



**Herdsmen Encroachment:** They expressed concerns about herdsmen encroaching on their farms.



**Crop Damage from Livestock:** The women mentioned that livestock are damaging their crops.



## Commitment



**Commitment to Training:** Pledged to hold a training session for the women to help them build climate resilience.



## Action Items



**Collaboration for Climate Resilience:** Tech Herfrica will partner with the Eco Steward Foundation to organize training sessions for rural women.



**Introducing Hydroponic Farming Techniques:** These sessions will also teach hydroponic farming techniques to help address agricultural challenges.







Topic:



## Sustainable Agriculture



**Daniel Black,**  
Growth for Sustainable Agriculture Initiative (GSAI)




### Key Points

- 
**Impact of Climate Change:** The discussion focused on how climate change affects rural women's livelihoods, particularly in agriculture.
- 
**Promoting Sustainable Practices:** Women were educated about harmful agricultural practices and guided to more sustainable alternatives.



### Commitment

- 
**Sponsorship for Registration:** GSAI pledged to sponsor the registration of one woman's agricultural business.







## Action Items



**Selection Process:** Tech Herfrica will choose one woman.



**Business Registration Support:** Tech Herfrica will assist her in registering her business with support from GSAI.







Topic:

## Policies to Improve Women's Livelihoods



**Ozohu Otonoku,**  
Madiba Foundation



### Key Points

- **Prioritization of Women's Needs:** Emphasized the necessity of prioritizing women's needs in the national budget.
- **Affordable and Accessible Healthcare:** Stressed the importance of making healthcare both affordable and accessible.
- **Encouragement of Civic Participation:** Encouraged women to actively participate in the voting process.



### Issues Raised by the Women

- **Lack of Awareness of Elected Representatives:** Many women expressed uncertainty about who their elected representatives are.
- **Understanding Rights as Citizens:** There is a significant lack of understanding regarding their rights as citizens.



## Action Steps



**Educational Discussions:** Tech Herfrica will engage in discussions with the Madiba Foundation and other stakeholders to explore ways to educate women on governance, their rights, and the electoral process.



**Advocacy for Health Insurance:** Tech Herfrica and its partners will engage with the Senate Committee on Health and other stakeholders to advocate for access to health insurance for informal sector workers.







Topic:



## Inspiring Talk of Hope and Empowerment for Rural Women



**Raquel Kasham Daniel,**  
Founder, Beyond the Classroom Foundation



### Key Points

- 
**Breaking the Cycle of Poverty Through Education:** Emphasized that child education is essential for breaking the cycle of poverty in rural communities, empowering not only individual children but also their families and communities.
- 
**Encouraging School Enrollment and Attendance:** Urged mothers to make education a priority by enrolling their children in school and ensuring consistent attendance.





## Commitment



**Commitment from the Women:** The women committed to both enrolling their children in school and supporting their continued education to the best of their abilities.



**Support from Beyond the Classroom Foundation:** Beyond the Classroom Foundation pledged to provide financial support for school fees to families in need, helping remove financial barriers to education.



## Action Steps



Tech Herfrica to liaise with the BYC foundation to arrange the modalities for the sponsorship.







# Event Summary and Highlights

## Total Attendance

124 participants, including 63 rural women from 7 communities (Gbuduwyi, Lugbe, Shereti, Garki, Kabusa, Mpape, and Sabon Kuchinguoro).



**124**

PARTICIPANTS



**63**

RURAL WOMEN



**7**

COMMUNITIES

## Key Stakeholders Represented

Ministry of Women's Affairs, Corporate Affairs Commission (CAC), Fidelity Bank, EFInA, PIC, Eco Steward Humanitarian Foundation, Growth for Sustainable Agriculture Initiative, Bilaad Development Trust, Madiba Foundation YALI Network, FCT-IRS, SMEDAN, UN Women and others.

## Key Themes



FINANCIAL INCLUSION



BUSINESS FORMALIZATION



CLIMATE RESILIENCE



GENDER-BASED VIOLENCE



DIGITAL INCLUSION





# Lessons Learned

## Action Steps

Many rural women remain unaware of essential services like business registration and financial products that could support their businesses. Even when aware, accessing these services is often a challenge.

## Access Barriers

High costs and complex procedures continue to prevent women from accessing services like business registration and credit, limiting their potential for business growth.

## Partnership Potential

There is a strong willingness from stakeholders to collaborate on addressing these issues, but sustained communication and follow-up are needed to ensure long-term impact.



## Event Hall Improvements

Future events should consider a much larger venue and one that allows the organisers to bring in food.

## Digital Exclusion

Many rural women still cannot afford smartphones, which hinders their ability to benefit from digital tools and opportunities. Also, the high digital illiteracy remains a barrier for them to reap the gains of the digital economy.



## Motivation through Souvenirs

Providing souvenirs and gifts during the event proved to be a strong motivator, generating enthusiasm and encouraging participation among the women.

## Bookkeeping Training

Conversations with FCT-IRS indicated that once the women register their businesses, they will be subject to taxes. Thus, there is a need for training on bookkeeping to help them manage their finances effectively and potentially qualify for tax exemptions.





### Use of Pidgin

Using Pidgin English during the sessions facilitated better inclusion and understanding, helping the rural women engage more comfortably in discussions.

### Gender-Based Violence (GBV)

Participants raised concerns about GBV in their communities. Limited support services were highlighted.

### Banking Challenges

Many women reported issues with banking, including high transaction fees, lack of access to banks in their communities, and security concerns like scammers targeting their accounts. Due to these barriers, some women resorted to storing money in unconventional ways, like using disposable plates. Additionally, although several women had bank accounts, only a few actively used them, highlighting the need for better financial education and accessible banking services.

### Strategic Speaker Selection

The thoughtful selection of speakers from both government and private sectors made the event particularly impactful. Their expertise and insights added depth to discussions and fostered productive dialogue around key issues affecting rural women entrepreneurs.



### Technical Partners and NGO Collaboration

The involvement of technical partners who also manage NGOs was instrumental in the successful selection of participants for the program. Their understanding of local challenges and direct engagement with rural communities ensured a diverse and representative group of participants.





# Action Plan

AREA	ACTION ITEMS	DURATION
<b>Goodwill Message (Bilaad Development Trust)</b>	Follow up with Bilaad Development Trust on their upcoming event for women entrepreneurs.	<b>1 MONTH</b>
	Collaborate with Bilaad Development Trust to explore funding opportunities for female entrepreneurs.	
<b>Business Formalization (CAC)</b>	Liaise with CAC for discounted group registrations for rural women.	<b>1 MONTH</b>
	Secure sponsorship for business registration fees.	
	Work with SMEDAN and other organizations to register 63 women's businesses at a free or subsidized cost.	<b>3 MONTHS</b>
	Assist women in the registration process and provide ongoing support.	
	Engage an in-house lawyer to manage the registration process.	

AREA	ACTION ITEMS	DURATION
<b>PoS Delivery &amp; Adult Education (Ministry of Women's Affairs)</b>	Follow up on the Ministry's commitment to provide 10 PoS machines to rural women.	<b>1 MONTH</b>
	Identify women to participate in adult education programs offered by the Ministry.	
<b>Financial Literacy &amp; Microfinance (Fidelity Bank)</b>	Organize financial literacy training for rural women, focusing on banking products and financial access.	<b>3 MONTHS</b>
	Explore flexible loan options for rural entrepreneurs.	
	Arrange for women to become PoS agents at no cost.	
	Collaborate with Tech Herfrica to conduct training on health, hygiene, and skills acquisition among others.	
<b>Gender-Based Violence Awareness (YALI)</b>	Partner with YALI Abuja to provide workshops on gender-based violence (GBV) and reporting guidelines.	<b>3 MONTHS</b>
	Organize private meetings for women to share their experiences with GBV for appropriate action.	
	Tech Herfrica will collaborate with partners and relevant authorities to protect teenage girls from abuse.	<b>1 MONTH</b>



AREA	ACTION ITEMS	DURATION
<b>Climate Resilience Training (Eco Steward Foundation)</b>	Conduct training on climate-smart agricultural practices to improve resilience to climate change.	<b>2 MONTHS</b>
	Introduce hydroponic farming techniques to mitigate poor crop yields.	
<b>Sustainable Agriculture (GSAI)</b>	Educate women on sustainable agricultural practices and their impact on productivity.	<b>1 MONTH</b>
	Sponsor the registration of one woman's agricultural business.	
<b>Digital &amp; Social Commerce Training (9Mobile)</b>	Train women on e-commerce platforms to expand their business reach.	<b>3 MONTHS</b>
	Explore a "pay small-small" model to facilitate smartphone ownership for women.	
	Address network issues by escalating the problem to 9Mobile engineers for resolution.	
<b>Access to Healthcare &amp; Health Insurance</b>	Engage stakeholders on access to affordable health insurance for rural women.	<b>3 MONTHS</b>
	Co-create programs with PIC to improve women's access to healthcare services.	





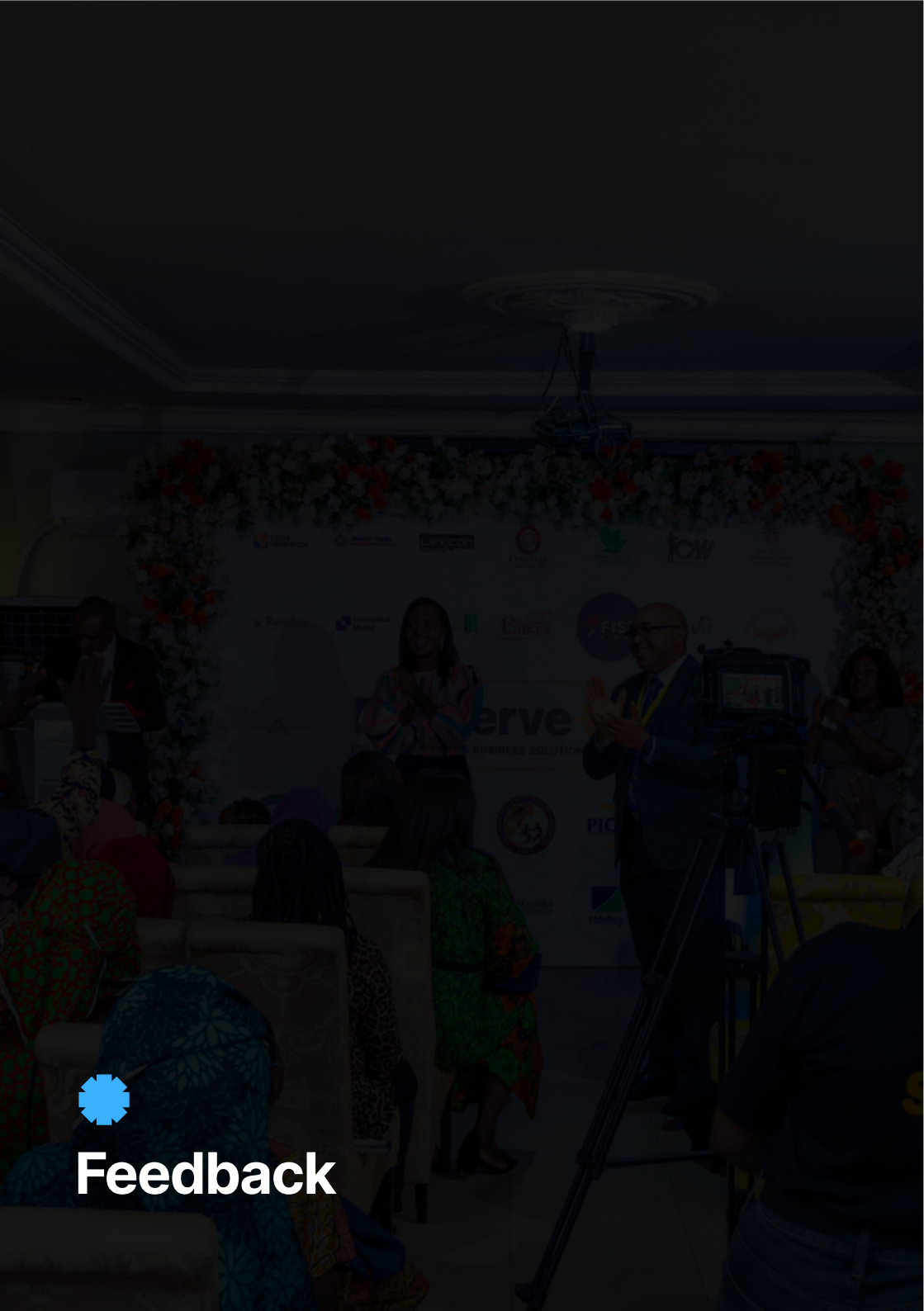
AREA	ACTION ITEMS	DURATION
<b>Child Education Support</b>	Liaise with the BYC Foundation to facilitate sponsorship for children's school fees.	<b>2 MONTHS</b>
	Promote the importance of child education to break the poverty cycle.	
<b>Policy Advocacy for Women's Livelihoods</b>	Collaborate with the Madiba Foundation to advocate for women's issues in national budget allocation, particularly healthcare.	<b>4 MONTHS</b>
	Educate rural women on governance, voting, and their rights as citizens.	
<b>Financial Inclusion</b>	Collaborate with EFinA to leverage existing data and design training programs on financial inclusion for rural women.	<b>3 MONTHS</b>
	Encourage the formation of community support groups and government cooperatives to manage finances.	
<b>Climate Change &amp; Livelihoods (Eco Steward Humanitarian Foundation)</b>	Train women on renewable energy options and encourage climate-smart practices in agriculture.	<b>2 MONTHS</b>



AREA	ACTION ITEMS	DURATION
Capacity building	Liaise with the Ministry of Women's Affairs to explore adult education and capacity-building programs for women.	1 MONTH
	Engage with stakeholders and the Ministry to explore health insurance solutions for low-income women.	

The plan will be implemented for the benefit of the women in attendance and will be gradually scaled until the next dialogue.





**Feedback**



A woman stood before us, and as she spoke, her words felt like the release of a burden she had carried alone for too long. She shared her journey, escaping Boko Haram, witnessing her home demolished, and, in the aftermath, being abandoned by her husband, left to care for her four children alone. Her tears fell, not in search of sympathy, but with a quiet intensity, as though life itself demanded their release. And though they poured, she remained unbroken, refusing to let her situation consume her.

Listening, I felt tears well up in my own eyes. In that moment, I was reminded of the heart of our work as gender and inclusion practitioners. We often use terms like "gender analysis" and "needs assessment," yet sometimes lose sight of the person beneath the statistics. Stories like hers remind me that our work must truly understand the lived reality behind each number. Only then can we create programs and designs that honour the people we serve, in all their strength and vulnerability.

Well done on the great work, Imade Bibowei-Osuobeni, Esohe Ekunwe.



**Adekemi Omole,**  
Gender and Inclusion Lead, Policy Innovation Centre (PIC)



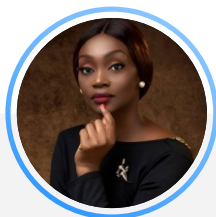


I am not passionate about financial inclusion.

I am passionate about how financial inclusion can help Halima, whose husband didn't want her to start a small business, grow it to sustain her family. I am passionate about how financial inclusion can empower Ruth, whose husband absconded and left her with three children, to have a means of livelihood that she can expand and afford to fend for her children as a single mother. I am passionate about the tremendous possibilities that can be achieved when a woman is financially included and economically empowered.

Today, I spent a significant proportion of my day with some very important women. They are important not because of their privileged accomplishments or high-level status in society but because they are why I do the work I do at EFINA. They are the financially and socially disadvantaged women in society, the women I care about, the women EFINA cares about, and the women we should all care about.

Thank you, Tech Herfrica, for the privileged opportunity to be in the room with these women, for giving them the uncommon chance of direct dialogue with the people who need to hear them, and for celebrating their unique societal status as rural women—because of you, they were seen, and they were heard.



**Chinasa Collins-Ogbuo,**  
Enhancing Financial Innovation and Access (EFInA)





The dialogue was mostly engaging and informative. The topics touched on important aspects and some key issues were discussed. The event was very valuable as it was a good use of my time with important insights.



**Patience Ukange,**  
The Confident Woman



Today, we have a couple of stakeholders present at the event, ranging from Corporate Affairs Commission (CAC) to different institutions coming together to support the rural market women, to ensure that they are well served and their voices are heard. And also, to ensure that they are able to feed their families and create a greater impact in society.



**Olanrewaju Alaka,**  
founder of Laerryblue Media





The experience was truly invaluable. Hearing the stories and experiences of these women helped me realize that in order to comprehend and address the challenges we encounter as a society, we must look past the statistics. It's not just about numbers, it's about solving real issues, no matter how localized they may seem. It's about touching lives, even if one person at a time.



**Uche Enyioha,**

Enhancing Financial Innovation and Access (EFInA)



Once we can meet with the action points up to 75% in the next 6 months we must have done exceptionally well. Usually the action points execution stage are where such programs fail but I believe with the structure set up by Tech Herfrica, PoliServe Dialogue post event should be scored on a 95.5% owing to the progress we shall be making in the coming weeks and as we anticipate a scale up in 2025 event with visible testimonials from participants.



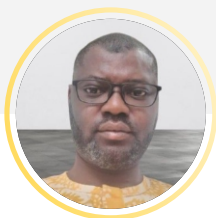
**Angonimi David-Imeh,**

Executive Director, Hope Raisers Global Foundation





It was a great opportunity to associate with your organization in the just concluded engagement session. The forum gave us the opportunity to hear directly from our customers their challenges and we have taken the steps to assist with resolution. As promised during the session, we are available to train the rural women on e-commerce and upscaling their business using digital presence.



**Ajibade Bello,**  
Enterprise Segment, 9 Mobile



The discussions were highly engaging, insightful and productive. The women's issues were thoroughly listened to and discussed. The topics were very relevant and directly addressed key issues impacting women's economic opportunities. Overall, the event was extremely valuable and worthwhile.



**Nkiruka Aliri,**  
9 Mobile







Thank you for putting together the Poliserive dialogue to mark International Rural Women's Day. For us at Ecosteward and Humanitarian Foundation, women and girls are top priority on our climate change and just energy transition interventions through innovative advocacy, capacity building and research work. We were impressed with the diverse level of stakeholders at your policy dialogue which further validate the importance of building strong synergy amongst state and Non-state actors. We welcome with excitement your proposal for further discussion with our team to see areas of mutual benefits, and we are interested in exploring these options with your team.



**Abeng Lucky,**

Commonwealth Study Conference Alumni,  
Commonwealth Youth Climate Change Network





This is the NGO we would like to partner with. As a national body, representing the government, we want the rural women; their voices to be heard. It will give them a sense of belonging and will also let them contribute to national development.



**Irene Ewa,**

Representative of the Federal Ministry of Women Affairs



PoliServe Dialogue simply wants to bring women from underserved communities in the same room with the stakeholders from government and private sectors that create solutions for them. We aim to spark conversations that highlight their challenges, highlight their needs, and get the government and business leaders to create solutions that meet those challenges and make their lives better for it.



**Imade Bibowei- Osuobeni,**

Executive Director, Tech Herfrica









Headquarters: **Abuja, Nigeria**


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