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NICOP
Improving businesses and livelihoods.

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About NICOP

The Nigeria Competitiveness Project (NICOP) is a four-year project commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and co-funded by the European Union under the West African Competitiveness Programme.

It is implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH through the Pro-Poor Growth and Promotion of Employment in Nigeria Programme – SEDIN in partnership with the Federal Ministry for Industry, Trade and Investment (FMITI) under a Financing Agreement with the Ministry of Budget and National Planning (MBNP).

NICOP is designed to support key value chains in Nigeria, focusing on tomato, pepper, ginger, leather and garments to promote structural transformation, overcome coordination and linkage failures, and improve access to regional and international markets while taking social and environmental concerns into account.

NICOP assists micro, small and medium-sized enterprises (MSMEs) to leverage opportunities and add value, as well as migrate to new and higher-level tasks along selected value chains.

NICOP works at the federal level and in seven focal states of Abia, Kano, Kaduna, Lagos, Ogun, Oyo and Plateau and from 2019 in Kebbi to support a specific project in the tomato sector.

NICOP is designed to support key value chains in Nigeria, focusing on tomato, pepper, ginger, leather and garments...



PART 1

WOMEN, COMMUNITY AND BUILDING GENERATIONAL WEALTH



Women entrepreneurs in Nigeria face constant challenges and additional access barriers that on many occasions are not suffered by their male counterparts. For instance, access to finance has been a major challenge for female entrepreneurs. Despite the fact that this is a common challenge for many entrepreneurs, female entrepreneurs are the most affected.

When starting or scaling up businesses, many Nigerian women lack the information and also the entrepreneurial support they need to achieve successful outcomes. Women artisans and MSMEs owners also have to address problems around inadequate financial literacy, poor record keeping, non-existent credit history and poor collateral resulting in a noticeable disparity in access to finance for women entrepreneurs with many simply unable to access funding.

To deal with these issues, NICOP introduced a self-financed community-based saving and loans system to improve access to funds for women in Kano State.

Under the scheme, we conducted a survey to identify the financial needs of the women entrepreneurs as well the various constraints they faced in accessing funds.

From this exercise, we identified several female

champions who were selected to be trained and empowered on how to set up savings and loan groups in a training of trainer format.

These female champions then identified female farmers and artisans in their communities to set up the savings and loan groups in their local areas.

These savings and loan groups have become a lifeline for women from low socio-economic backgrounds living in both rural communities and higher density urban areas with previously limited access to traditional sources of funding.

The intervention culminated in eight savings and loans groups among NICOP's Kano leather and tomato value chains.

Thereafter, we trained over 100 members who were also empowered to run the groups, and which have now been running for over 18 months.

It is expected that the records these women have kept throughout this process will additionally provide a compelling credit history intended to enable them access external sources of finance from commercial banks and/or Microfinance Banks in future.



Female leather artisans in Kano

With NICOP's assistance, Kano's leather cluster is building a community of financially literate and independent craftswomen.

These women are skilled small business owners from different backgrounds collaborating in pursuit of economic security through self-improvement.

NICOP set up pilot savings and loans groups within the Kano Leather and Allied Product Manufacturers

Association (KALAPMA) and Madafa leather cluster.

NICOP also supported the formation of savings and loans group among agricultural communities.

Here, five beneficiaries share their success stories with NICOP highlighting the impact this project has brought to their business, family life and community as a whole.

Maryam Dan Lami Yusuf

"It has changed the way I do business."

Maryam Dan Lami Yusuf is a member of the Alheri Savings group, a cooperative of women in her community under the KALAPMA Leather Cluster supported and empowered by NICOP in the pilot phase. A married mother of two with an unemployed husband, Maryam is a tomato farmer who has been in the business for a decade. Due to the seasonal nature and short lifespan of tomatoes, Maryam grinds and processes the tomatoes harvested from her farm instead of selling them whole to earn maximum profit on her yield. She has received comprehensive support from NICOP on critical areas including saving and loan groups, and good agricultural practices to improve farming processes.

Prior to the training, Maryam depended on individual bank loans and was taught about the benefits of forming a co-operative in the form of saving and loan groups with other women in the community where they can save money together and even offer loans to others.

The training has transformed how Maryam saves. In her opinion, the saving she currently makes from her profits is better than it was before the training.

Due to the COVID-19 pandemic and road construction occurring in her area, her business has stalled, and she had to venture into selling snacks to school children in the community to support her family.

She was able to start this using her savings and plans to also use a portion of her savings to expand her tomato business once construction in her area is complete.

As the primary provider in her family, Maryam is now able to contribute about NGN34,400 out of NGN43,000 which make up school fees for her two children and also takes care of feeding in the house.

Maryam has managed to balance providing for her family financially and also supporting them emotionally.

"It really helped as it changed the way I do my business positively. I learned that no matter how little I earned, I needed to save out of it to become independent."



Hauwa Yusuf Abdullahi

Hauwa Yusuf Abdullahi, a married mother of six, lives in Tarauni LGA of Kano State.

She started her handmade leather products business in 2011.

Despite being in business for over nine years she failed to access any financial support from traditional institutions as the absence of proper financial records and lack of collateral discouraged lenders and Hauwa's business continued to struggle.

During 2020, she participated in various NICOP training activities including a savings and loan group workshop, skills improvement training and the "Grow your business" enterprise training. This training helped her improve her technical production skills resulting in faster production cycle, faster and better quality products that sell better in the market.

Having received training as a cluster champion, Hauwa shared how she is happy to help other women as she now trains and mentors other women in business, thus contributing to their financial literacy and further expanding the indirect beneficiaries of the NICOP training.

She is able to plan better, keep records and properly bank her money

She explains, "I now know how to work in a group. I had no knowledge of a savings group before. I learned that we could help and support each other as a community without depending on the government or banks. I also learned how to be patient as I have to interact with different women in the group. I received training as a cluster champion."



While Hauwa can now confidently apply for loans, she has also started savings which she uses to strategically expand her business.

As a mother, Hauwa prioritises caring for her children and has received assistance from her husband who fully supported her in this initiative which enabled her to attend and complete every training.

With her improved earnings, she now supports her husband in paying for the school fees and in the feeding of their 6 young children.

"I have stopped collecting unnecessary loans and have more gains.

I now do my research, see what is trending and make new product designs which in turn attracts more customers. I now have monthly savings."

"...he even took over taking the children to school so I would be able to attend the training on time... he always took me to the training venue himself."



Hadiza Dayyuba Ibrahim

"I now have more customers."

Hadiza Dayyuba Ibrahim is a married mother of one who lives in Gyadi-Gyadi, Tarauni LGA of Kano State.

She makes shoes and has run her business for over a decade. Despite being in the business for a long time, Hadiza lacked the required expertise in making mules (backless shoes) for women.

As a member of the Madafa women's cluster, she has benefitted from the NICOP competency based training on shoes aimed at improving the skills of participants using more efficient manufacturing methods.

During the training, Hadiza also learned how to reach out and interact with new people using social media.

"I also learned how to interact with new people through the training. I have been able to save, invest and expand my business." she recounts.

Hadiza puts her learning to practice and now makes sandals and mules which she advertises on social media.

The adverts on social media also brought increased male patronage and although the leather support materials provided were in women's sizes, Hadiza was able to apply her skills and knowledge to the production of men's footwear.

She is happy that with the money she earns she is able to support her husband, the primary provider of their family, in caring for the household needs and their child.

Her husband constantly supported her through the training and praises her success.

Hadiza says she desires further training so she can improve herself and is currently experimenting with using different materials to make shoe covers.

"The new product attracts a lot of customers and is requested for both within and outside Kano."



Sha'awa Abdullahi Kasuwa

Sha'awa Abdullahi Kasuwa is a young single lady who lives with her immediate family in Yan Katako, Kano and has been in the leather business for a decade. She conducts her business from home.

Sha'awa used to make bags without measurements and did not know how to make designs or bring out patterns but coming into contact with NICOP through the Madafa Cluster changed all that.

Her first contact was when she participated in the competency based training on shoe making which included training on half-covered shoes and sandals, design making and creative patterns. This training was implemented by NICOP in conjunction with the Nigerian Institute of Leather and Science Technology (NILEST).

Unlike training opportunities from other providers, the GIZ-NICOP training created the opportunity to select what precisely each individual wanted to be trained on. Following the training in pattern making and design, Sha'awa's products are now highly sought after.

Sha'awa is focused on growing her income with her combined knowledge by investing in other small businesses through which she can earn more and increase her savings. She hopes to eventually save enough money to rent a shop where she can display her products for customers.

"My achievement has changed a lot of things around me... I try to solve each of their problems if it doesn't go beyond my capacity, and that has helped in establishing a very good rapport with the people living around here."



Shema'u Abdullahi

**"I've grown my business through
NICOP and employed apprentices."**

Shema'u Musa Abdullahi was also born in Kumbotso LGA and lives with her parents in Gwale LGA in Kano state.

Shema'u has been buying and selling for 15 years but only ventured into the leather business 11 years ago without a clear idea of quality assurance on her products.

Her products include women's bags, school bags and shoes.

She participated in NICOP's training on savings and loan groups where she was assigned to a community group as a champion. Members would contribute their savings in various amounts that could be available as loans for the group members when required.

She had heard about GIZ but got to know about NICOP through her community women's group.

NICOP had conducted a training on a savings and loans group formation which roused her interest and she joined in forming a community group.

From the training, Shema'u has used some of her profit to expand her business by acquiring a rental retail outlet which she utilises for displaying and selling her products.

Shema'u states, "We were assigned to form a community group, so we would be contributing some certain amount to help assist one another when in need."

She also learned about financial literacy and access to finance options. The finance facilitation support from NICOP enabled her to successfully receive a loan of N100,000 from Ja'iz Bank that was affordable and met her needs. She has used these funds to increase production and meet the increasing demand from her customers. This success has permitted her to additionally care for her brother's three children including paying for their school fees, clothing and feeding.

Shema'u says that she currently meets almost 70% of her family's financial responsibilities.

She rented a new shop, employed a staff and has used some of her savings and trainings as a 'Master trainer' to start a skill acquisition centre where she trains some members of her community

"I was able to grow my business with the recent support I got. And I was able to venture into a new business using that support. I was able to rent a new shop that is basically for product sales and I employed a person to take care of that shop."



Shema'u notes, "It has made a lot of positive changes in my business, and I was able to grow my business through NICOP and employ some apprentices. I also learned about team work, I learned about capacity building and access to finance through Ja'iz Bank, where I got One Hundred Thousand Naira support with the help of NICOP."

Her demeanour and inclusive approach has earned her respect from the men in the community who now seek to join the savings and loan group.

In the near future, Shema'u hopes to receive additional training for improved efficiency in her work.

She would also like to improve on the quality of her products, purchase more machinery and expand her customer base.

Zainab Muhammad Alhassan

"I can now produce neatly finished products."

Zainab Muhammad Alhassan, a married mum of three, who has run her business of making leather goods for over 15 years.

Zainab's initial encounter with NICOP was in 2019 when she was trained on savings and loan groups.

Following group formation Zainab became a member of the Madafa cooperative.

She narrates, "I seek for financial assistance from the community savings whenever I am financially down. Beside members of the cooperative, others too can lend and return the money at the appropriate time."

Being a member of a cooperative has also allowed her to access loans from community savings during difficult times, helping her to remain in business through the pandemic.

Zainab has gone on to receive other trainings from GIZ on entrepreneurship, business development and financial literacy and the application of this training and access to finance through the cooperative has helped Zainab increase her revenue and her savings.

"I normally save around N20,000 every month but can now save up to N30,000 with the help of the training I got from NICOP. I can now produce neatly finished products."



This has allowed her to use some of the money saved to set up a new business making bedding sets. She has been able to expand this new business into taking bulk orders from schools. She has even employed a young girl who she also trains in the craft.

In Zainab's community, men typically take full financial responsibilities for the family expenses while women tend to the home. Her husband ignores these social rules to help her with chores so as to enable her get to trainings on time.

In turn, Zainab is able to contribute to paying a large portion of their children's school fees while her husband takes care of other family expenses.

Zainab has dreams to improve the quality of her products and hopes to receive additional training so she can increase her skill level.





Women Redefining Their Worth, Wealth & World

By teaching them how to enhance their businesses and improve effectiveness, The Nigerian Competitiveness Project (NICOP) is supporting women entrepreneurs at the African Fashion Development and Empowerment Center (AFDEC) to grow their business.

It is no news that despite the influence an empowered woman makes to the family, community and economy, women entrepreneurs in developing countries can experience setbacks and constraints when seeking opportunities and platforms to achieve their full potential.

Some of the barriers limiting the progress of women in business are lack of access to suitable education, challenges in access to finance, limited training programmes, weak access to resources and, in some cases, cultural limitations. Gender biases in a patriarchal country like Nigeria can exacerbate these problems further inhibiting opportunities for commercial growth of female led enterprises.

According to the Global Entrepreneurship Monitor, Nigeria has the highest number of women entrepreneurs in the world with women constituting 40% of the small and medium enterprises (SMEs) in the country. Despite this significant presence in the marketplace many women entrepreneurs in Nigeria are struggling to reach their full potential.

Transforming Businesses One Training At A Time



AFDEC is helping to change this narrative. The Lagos based BMO delivers technical training programmes to over 5,000 documented female owned member enterprises. AFDEC seeks to institute positive social and economic impact within the membership.

To support AFDEC, NICOP implemented a technical skill improvement training model for 107 female entrepreneurs to improve both their garment production skills as well as stimulate linkages and outsourcing opportunities with leading garment producers in Lagos. The trainings were anchored by accredited fashion and garment training institutions such as Marta Wayne, OSC college of fashion and Ituen Basse of Haute Fashion Africa.

NICOP funded trainers provided relevant and practical training sessions on various aspects of garment production with a curriculum designed to address key areas of need predetermined through a needs assessment of over 500 member enterprises from AFDEC. The technical training programme was implemented over an

8-week period. Many businesswomen had recounted the difficulties they had faced in handling finances and accessing funding. To complement the technical skill training, NICOP also delivered a financial literacy training component to embed better money handling skills. 62% of the beneficiaries of the training have reported both an increase in their income as a consequence of efficiency improvements generating higher volume of production and improvement in the quality of their outputs.

NICOP continues to support AFDEC to ensure continuous access to skill improvement trainings, access to critical technology utilising a service centre model as well as supporting member enterprises to access finance.

Women Transformed by the Training Tell their Stories

“Through the NICOP trainings, I was empowered to engage and bond with my closest friends who are deaf and living with a disability”

Eseoghene studied creative arts and majored in graphic design. Her unpleasant experience with tailors unable to design an outfit to her satisfaction stirred up a skill in dressmaking she never knew existed. For Ese, developing her skills began as a hobby but despite having a daughter she applied herself diligently to the training and gained essential skills to become good at her business.

She joined AFDEC last year after hearing about the community from a church member in her sign language training group that recognised her eagerness to develop her business acumen in order to empower the deaf community. Ese had been burdened for years and looked for ways to improve the fashion designing skills her deaf best friends had which she became aware of after attending a fashion course together.

Through the NICOP trainings and as Ese continues to improve in sign language, she continues to deliver some of the embellishment training to her deaf best friends in phases. In recognition of the impact the trainings had on her best friends, they plan to offer this training to empower the deaf community on a larger scale as an avenue to improve their lives and create a source of income.

Altogether, Ese participated in the embellishment, beadmaking and bookkeeping trainings which has helped create a niche for her business. She found the bookkeeping training to be most beneficial as she had no knowledge of calculating costs, keeping records of sales, profits and the importance of separating business and personal accounts.

“I have been able to create a new niche for my business with respect to embellishments providing another avenue for income. I have always wanted to do this training, but I could not afford it due to the state of the current economy post covid. The embellishment training, I received for free has placed me on a fast track to fulfilling my goal and increasing wealth.”

Today, Ese has trained two of her permanent employees and two contract employees on pattern making, embellishments and bookkeeping. With the growth of her business and its projection, she plans to get a bigger space by the end of this year and recruit more employees.

Tinuade, female fashion designer, has been in the industry for eight years offering bespoke tailoring, mass production and ready to wear garments. Her desire for knowledge and empowerment motivated her to become an AFDEC member.

“The NICOP trainings instilled a boldness in me I can't explain. I went from being a jittery business woman afraid of charging N20,000 for my pieces to being courageous to charging N120,000 upwards. I recently sold a garment for N300,000 and never imagined this was possible.”



Training received in financial literacy, embellishment, and photography exposed business errors Tinuade had been making and she gained insight into the challenges that were limiting her success. Better knowledge of financial management and customer service allowed her to realise that her products were underpriced. Her limited knowledge on good bookkeeping practices had added to the problems of her business, creating further negative effects on her personal life.

The financial literacy training she enrolled has been extremely beneficial as it gave her the knowledge required to properly structure her finances. She learnt how to keep records of all her earnings and is now very confident at approaching the bank which she did recently. The fear she had prior to the training in approaching her financial institution was gone as she confidently defended her business plan requested by her bank. This newfound confidence came as a result of the training. Tinuade had access to finance and her loan approved for the first time in eight years.

"The financial literacy training taught me how to keep records and I was able to approach the bank for a loan towards my business. I received a loan approval of N450,000 and now have a better relationship with my bank"

On the home front, her husband and three children now praise and commend her work since the trainings. She currently designs clothes for her husband and gets referrals from him. This has added to the tremendous growth recorded in her business.

"I honestly can't believe these trainings were offered to me on a platter of gold. I know the embellishment training I received would have cost me nothing less than N80,000 but I received this for free with the help of NICOP and now I am able to charge confidently because I believe in the value I am offering."

"The trainings showed there is more to fashion than sewing."

"My husband will tell me to cook or attend to the children once he sees me making some clothes. This was one of the reasons I felt it best to close my business and focus on my family".

"You're an inefficient entrepreneur if you're skilled at creating timeless fashion pieces, but lack good bookkeeping practices!"

Nneamaka Nwafor describes herself as the woman with the gifted hands that turned her passion into a business. She had no doubt in her mind she was a good seamstress but found herself struggling to establish and run a stable and profitable business. In addition, she felt her introverted personality was a major hindrance to adequately market her business which had a negative impact on the visibility of Makay Embellishments.

In the first few years of running her business, Nneamaka found herself constantly financially stranded and in a perplexed state of mind seeing her friends who returned to Nigeria from developed countries run successful businesses with ease. This made her feel the only way she



"Prior to the NICOP trainings, I almost shut my business because it wasn't doing well. From just one training, I received immense boldness and recorded tremendous growth that led my husband to open a new space for me to work from instead of our house."

Maryam has been in the industry for about four years as a children's clothes designer. For the first 3 years she struggled with her business and was at the verge of closing to focus on being a full-time housewife. She became extremely timid and received little to no support from her husband which affected her confidence and further impacted her sales record. Maryam had issues with costing as she feared her prices would invite complaints from customers further compounding her problems.

could boast of a thriving business was to travel out of Nigeria to a developed country in a bid to gain the necessary skills and exposure. Since this wasn't possible, her thirst for knowledge and a community of like-minded people motivated her to join AFDEC.

"Sales & marketing was a huge problem for me coupled with underpricing. Several times, I saw myself eating my capital and things got so bad to the point where I lived on a meal per day. At a particular time, I had no means of getting back home after delivering clothes to a client, as I wasn't bold enough to command the equivalent price for the value I was offering."

"I could tell the trainings were going to have a positive impact on my business after seeing the list of trainers. They were forces in the industry to reckon with and a bank of knowledge. To be in the same room and learn from them for free was a rare opportunity and an experience I won't forget in a hurry."

Nneamaka has been able to successfully empower her staff (a tailor) with some of the knowledge and skills she learnt, such as keeping personal and business accounts separate, recording all transactions & expenses, creating invoices, and balancing her books daily to name a few. This has helped her set standards and values that anyone working with her must imbibe. She has recorded growth in her business and is currently looking to recruit an accountant.

"Women like me with no 'connections' struggled with access to finance, useful information and mentorship that could lead to business advancement. However, this gap was bridged through the NICOP trainings!"

Naomi serves as the chairwoman of AFDEC, her nomination and appointment last year coming as a shock to her. She initially had dreams of becoming a medical doctor but after her first year in medical school, an unexpected occurrence left her with no choice but to stop her education. This was the main reason she became an entrepreneur and later discovered her interest in fashion.

"I didn't grow up with a silver spoon and had to hustle a lot. I did different things to make ends meet but making garments stood out for me as I found joy in making people look good."

Between the years 2008 and 2017, Naomi had done everything possible within her means to set up her fashion business, enrolled in fashion school and taken courses to improve herself. She found the journey extremely challenging - she couldn't access capital for her business and her employees took advantage of her due to having little to no knowledge on properly running a business. In addition, Naomi was also unable to find a mentor who had the right knowledge and experience and willing to provide guidance to her.

Naomi recorded a major turnaround in her business after enrolling in the financial literacy training, tambour beadmaking (a training she's had on her vision board for over 3 years but couldn't afford) and coping with staff & clients. She learnt how to plan and project which has helped her make better and informed decisions. She also developed leadership skills improving her relationship with her trainees, she has recorded tremendous growth financially, and finally feels she's on the right path to success.

Additionally, AFDEC recorded a growth in membership due to the testimonials from Naomi and other women who benefitted from the trainings. Naomi receives many enquiries daily from women asking when NICOP will start another cohort for trainings as several women became members after seeing the impact the trainings created.

"These trainings have put me in a position to give back to people especially those working with me. I have been able to train and empower 5 students with the same knowledge I gained at the EU-GIZ trainings."



Oluwatobi Ade, a female fashion retailer who has been in business for over a decade. Her love for fashion began at a young age, as she enjoyed playing dress-up. This grew into a personal hobby which eventually turned into a business. Although her business has experienced several challenges in the past ten years, one of her more

"I gained new information that boosted my confidence, my brand got exposure and I landed a few styling jobs that generated wealth right after the NICOP styling training course"

recent concerns is the high exchange rate which negatively impacts her business, as she imports some of her materials.

Prior to the NICOP trainings, she had little knowledge on the use of social media to promote her business and wasn't getting the exposure she desired. This was an issue for Oluwatobi as the world became more digitised and it became clear that social media was important in driving sales. After taking the social media, photography and styling training courses and implementing all she learnt, she saw a significant difference in her business and started to record exponential growth. She was also selected to style the founder of AFDEC which led to more exposure for her business.

Her newfound skills, exposure and success were instrumental in boosting her confidence and encouraging her to strive to be better. Oluwatobi found herself to be often nominated to facilitate trainings. She did this on several occasions including facilitating an impromptu social media training in an AFDEC meeting when a facilitator did not turn up.

"I realized as women, we can only go far by supporting each other. The more we support each other, the farther and faster we go. The journey with the EU and GIZ has been a wonderful and interesting one for me and other women who were able to create more income from forming new niches in their businesses"



Quotes From Other AFDEC Women

"The NICOP trainings have had a great impact in my business and my personality. I no longer doubt myself and am very confident when speaking to clients about my product." **Blessing Mbikpo**

"The financial literacy training took my business to a higher level, helped me turn my passion to profit and showed me the need to be disciplined with spending. I have now educated 2 of my staff on proper bookkeeping." **Adedayo Akuniyejo**

"The NICOP trainings taught me how to separate my business and personal accounts, the need to pay myself and focus on needs and not wants. It has made a great impact in my business and career." **Ololade Oni**

"Since the NICOP trainings, the relationship with my customers has improved and this has translated to more money and growth in my business." **Olufunmilola Awosile**

PART 2

PARTNERSHIP FOR GROWTH: SUPPORTING TOMATOES, PEPPER AND CHILLI VALUE CHAIN IN OGUN AND OYO STATES



At the NICOP, we strongly believe in partnerships and have always explored synergies with a variety of public and private sector stakeholders.

In Ogun State, NICOP formed a mutually beneficial relationship with the state government to progress value chain interventions in the state. The Ogun State government has responded by collaborating with donor agencies and other development organisations through its commitment to addressing and equipping farmers across the state with skills and supplies aimed at tackling food security.

The collaboration between NICOP and the Ogun State government focuses on empowering young people, women and rural/smallholder farmers across the state.

Traditionally, Ogun State does not focus on tomato and pepper crops. However, there are clear competitive and comparative advantages to promote and incentivise the development of these crops in the state. For this purpose, the Ogun state government introduced the Tomato and Pepper Empowerment Programme (TOMAPEP).

The alignment with the objectives of NICOP on these crops were clear and joint activities were developed and

implemented in a collaborative approach.

Food security and nutrition are critical for Nigeria and NICOP is directly contributing to ensuring that the country and the states are able to guarantee the basic needs of its population even during the difficult times of the pandemic.

In spite of the numerous travel and trade movement restrictions during COVID-19, NICOP ensured all the support activities to small holder farmers continued and the trade flow carried on avoiding profiteering, food and input shortages.

We followed up with some farmers across different interventions that NICOP has delivered with the constant support and backing of the Oyo and Ogun state governments. These are their stories.

Princess Soyebi Olubunmi

“It’s now easy to get off-takers for our tomatoes.”

Princess Soyebi Olubunmi is the lead farmer for the Tomato and Pepper Empowerment Programme (TOMAPEP) at Ewekoro, Ado-odo, Ipokia LGA in Ogun State. She is a farmer, a school owner and married with a child. She also has additional minors as dependents.

Princess who has been a farmer for seven years lived in Ipokia LGA for about five years focusing only on cassava, maize and cucumber farming.

She was selected as Ipokia Local Government representative to take part in NICOP’s ‘train the trainer’ initiative for farmers in Egeda, Ogun State.

Prior to this training, Princess Soyebi and other local farmers in her community had no formal training on tomato farming despite being farmers for years and would spray seeds directly into holes while planting.

At the good agricultural practices training and demonstration plots, Princess was taught cluster farming and savings group formation as well as best planting practices and introduced to different tomato species, pest management and improved farming techniques.

The good agricultural practices training also included financial literacy modules to help farmers with book-keeping and expansion plans.





The NICOP training has helped her learn how to forecast profit margin even before harvesting and recognise the easiest way to address the watering problem of her tomato farm.

Being selected by her community paid off as she has since trained over 770 farmers with 278 being women on tomato farming practices with many going on to start small plots where they plant tomatoes.

She explains that the training on clustering and group formation for farmers has been fundamental in attracting more farmers and helping them organise with a common goal.

She explains further, "Once you follow good agricultural processes you see that you will get good yield.

It also is now easy for us to get off-takers to purchase our tomatoes... because before we carry our tomatoes."

"Some of my farmers would say we don't need these trainings; we have planted tomatoes like our forefathers but to the Glory of God when they come for the t raining they see that this is more than what they've been doing on their farms. " she notes.



Samuel Osifowokan Abiodun

“They introduced to us a new tomato species that are better for business.”

Samuel Osifowokan Abiodun is a retired civil servant. He is married with seven children and also has three extended family members living and farming with him.

He has been living in Ilagunjo, a community in Ijebu-Mushin after moving from Lagos State in 2001. He farms cassava, tomatoes, pepper and other vegetables.

In 2018, he was introduced to NICOP training by his extension officer from the Ogun State Agricultural Development Programme (OGADEP).

Based on his literacy level and skills, he was selected to participate in the good agricultural practices training held by NICOP in collaboration with the International Institute of Tropical Agriculture (IITA).

He notes, “We had been farming in the ways of our forefathers and planted local tomatoes which would go bad easily... with the training, they introduced us to a new species that are better for a business so we now plant the local species just for consumption at home.”

At the training, Samuel learned about the advantages of the different tomato varieties. He learned about the more resilient ones which produce increased yields.

These offer more profits for commercial farmers with the additional security of being pest resilient tomatoes.

He also learned loss-prevention farming techniques as old methods of tomato farming were not sustainable. The training also helped him to switch to using modern baskets for produce delivery which provides more protection for the tomatoes, are reusable.

He is able to avoid the huge post-harvest losses associated with the traditional baskets. Samuel has been able to expand his business from informal tomato farming to having a hectare of land dedicated to tomato farming.

With the additional income, he has expanded his staff strength from only his family members to six additional staff.

Samuel's two sons attend private universities for which he pays N600,000 each per session. Samuel fondly refers to his wife as “mum” as the support from her and other members of the family has been tremendous.

He cascaded his training to his wife as well. They collectively decide and brainstorm on the best ways for the business.

Samuel strongly believes the training received is better than receiving money. He attests that other people he knows personally who participated in training and put in the work to understand the concepts have been successful at farming.

“I retired with N2,700 as a salary and I cannot sponsor my children to school with that but after I retired and started this farming, I can say I have at least four graduates in my house... and I still have about 3 of them in school now.”, he says.



Michael Adegbola

"I look forward to increased yield."

Michael Adegbola has been a farmer for over two decades and farms in four locations across the state at Kobape, Owode, Ofada and Shiun.

Michael is married with four children and also has younger siblings as dependents, as well as live-in farm-hands. Farming for him has always been traditional. He farmed tomatoes and other crops on 25 acres of land using the same techniques as his father did.

However, his farm was not growing as expected and he was experiencing loss on tomatoes.

Michael learned about the NICOP TOMAPEP project training through OGADEP. He reached out and was selected on the basis of his farm size.

He was trained on the TOMAPEP project organised by the Ogun State Ministry of Agriculture in collaboration with GIZ-NICOP.

He participated in a 3-day "Train the Trainer" programme focused on the best farming techniques for high yields and financial literacy concepts.

After the training, he was selected by the Ogun State Agricultural Development Program (OGADEP) alongside 300 other beneficiaries to receive a one-time lump sum of 250,000 Naira to support their farm growth; they were also supported by the government with a supply of tomato seedlings.

The training gave Samuel the confidence to acquire more land, nearly tripling his farm size to 65 acres and focusing on tomato and pepper farming.

The NICOP training also introduced him to mechanised farming and leasing farm equipment as well as record keeping for farmers.

He has been able to reduce cost, increase productivity and efficiency, with his new knowledge.

As the sole provider for his household, Michael is looking forward to increased yield having implemented the lessons from the training.

He explains, "We no longer use the same seeds as before... we also now know to follow certain steps and keep records."



Elijah Olaniyi

“I've learnt good agricultural practices.”

Elijah Olaniyi is a farmer and an Engineer who also works part-time as a clergyman in a church.

He is a married father of three and he is also responsible for two other dependents studying at university.

In 2010, while working as a teacher in a private school, he noticed the large area surrounding the school and became an informal farmer growing food for his household.

During the recession in 2016, he saw the potential revenue he could earn from farming cassava. This spurred him to become a commercial farmer, focusing on tomato and root farming.

His current farm produce includes tomato, pepper, rice, maize and cassava. To help scale up his production, Elijah sought out a community of like-minded persons in farming.

He joined a group for root and tuber farmers which then grew into an association now known as the Ijebu East Tomatoes and Pepper Farmers. It was through the association that he received his first training with NICOP.

At the training, he learnt good agricultural practices as against harmful practices he had used in the past. Particularly, he was made to understand the long term bad effect of burning the land.

The training sessions also exposed him to the need to use climate friendly approaches like crop rotation to improve soil fertility and sustainability.

After the support received from NICOP, he has confidently engaged 11 permanent staff since the training and expanded his farm doing away with his previous practice of casual farm-hand assistance whom he paid daily wages.

Though the training addressed tomato challenges, Elijah has been able to transfer some of his lessons to other crops on his farm.

This he says has helped him see changes in yield.

In the future, he has plans to acquire more land as his tomato and pepper yields increase. Currently, however, he uses his profits to pay school fees and also run his household.

“I learnt that after a while some lands do not retain their fertility...”

I now realised that okay... that is why sometimes after 2 years of farming a land the yield from it is not as expected.”



Dupe Adewole

"I now know a lot about farming business."

Dupe Adewole is a tomato farmer based in the Ayorunbo village in Oyo State. She started her business in 2018 as a means to supplement her income.

Dupe is the sole provider of her household since losing her husband 6 years ago and is responsible for caring for her two children.

She had to breed and sell goats to supplement the low profits she was earning from her farm to pay for their education

Dupe participated in a training on best farming practices and savings and financial investment.

Prior to the training, she did not understand the potential profit she could earn from farming and also only used traditional farming methods.

"Before the programme, we don't really know much about the business... now I know a lot." she says.

With the support of the Oyo State government and NICOP, Dupe received improved tomato seeds and fertilisers and was trained on the application methods.

Since applying the lessons from the training she has been able to increase her yield and hire more labourers to assist her with her farm.

She also now has an apprentice whom she is mentoring sharing farming knowledge with.

Unlike before, profits from her tomato farm now provide more support for her and her children.

"I'm the one sending my kids to school... it's only farming that brings major money to take care of the family, I pay 30,000 Naira school fees for one of the kids and 40,000 for the second.... It is a lot but we manage." she adds.

Dupe has plans to continue to gain more knowledge and expand her farm further.

Dupe explains, "Without the help all these things would not be possible because before the profit is not much... but now... the business is growing."



Folashade Ojo

"Since they came we've been making much money from farming."

Folashade Ojo a married mother of three children, is a tomato farmer living in the Ayorunbo village.

She moved there with her family and began farming in 2017 when they realised the potential gain they could get from it. In 2019, she participated in a training programme on the best farming practices and was also supported with fruit seeds, fertilisers and pesticides to improve her yield.

Prior to the training, she had no knowledge on the methods to use to improve her harvest and was making very little profit.

Since the training, her profit has tripled and Folashade was able to support her husband in purchasing a property.

Folashade also received training on record keeping, savings and tracking spending.

This has made a significant change in her life and has allowed her to support her family members financially.

Folashade is now looking forward to growing her business even further and hopes to participate in further training.

She adds, "I have been able to save more than 50,000 Naira... and before I didn't even know about saving... I have siblings that I also help from the money I save from the farming."

She states, "We don't usually make much from the farm before but since they came... we have been making much money from the farm."



Victoria Adebayo

"I can now send my children to school."

Victoria Adebayo is married with four children.

She is a tomato farmer who moved to Ayorunbo with her husband to settle and build a family.

She has farmed for as long as she can remember but she was unaware how much revenue she could get from the business. Even though her business was not bankrupt, she disclosed that she was not making ends meet.

Prior to the training, Victoria was unable to harvest enough from her farm and was making very little profit.

Her main source of income was from selling petty goods within her community.

In 2019, she participated in a NICOP training programme on the best agricultural practices and was a beneficiary of fertilisers and fruit seeds to support her business.

"Things didn't really go well when I initially started... I was not sure what to do."

she narrates.

After implementing the lessons from the training, she is now making enough profit to support three of her four children who still are in school and support her husband in caring for their household.

She is eager to continue to implement the lessons from the training and hopes to receive additional support to grow her business further.

Since then my work is growing and I see a lot of profit in it...

I had so many children, now I can send them to school."



Felicia Danjuma

"We've children and we take care of them with this farming."

Felicia Danjuma, a married mother with children, is a tomato farmer based in Ayorunbo village in Oyo State and has farmed the lands for almost two decades.

Like many in her community, she struggled to make profit from her farms and had to take on an additional trade of breeding goats in order to break even and meet the financial needs of her family.

Unable to pay labourers, her children became her farm support after school hours causing her considerable anguish.

In 2019, she participated in the NICOP training on good agricultural practices which included fertilizer application, savings and record keeping.

Since that training, Felicia's business has grown and she now enjoys higher profits as her farm yields have almost doubled by implementing lessons from the training which helped her withstand the pandemic.

Felicia uses the proceeds from her business to support her husband in financing their children's education which amounts to about 150,000 Naira per annum and also provide for some other needs of their family.

Felicia who has always been a tenant in Ayorunbo for the past 20 years has now purchased a land on which she has plans to build a house.

She is excited at the prospect of moving into her own home and she is able to support her extended family members with some of the money saved.

Felicia looks forward to engaging more labourers to assist with the growth of the farm and has plans to extend. She also hopes to increase her knowledge by attending more training programmes.

She states, "We have children and we take care of them with this farming... the stress is not much and there is a lot of profit."



Honourable Sunday Oguntade

"The benefits of the NICOP trainings are immense and I am a witness everything I was taught works. I have the evidence and other farmers have seen the huge difference in my products and profits and are asking me to teach them."

Honourable Sunday Oguntade, from Iangan, Ibarapa North LGA, Oyo State, is a farming veteran with over 30 years of experience. He lives with his wife and five children and focuses on tomato, cassava, maize, and pepper farming. After graduating from university, he and many others from Iangan village are required to work in agriculture and this was how his journey began.

Despite his wealth of experience gained over 30 years of farming, he was not exempted from the common challenges farmers encounter in Nigeria. He frequently felt helpless and accepted it as the norm because other farmers in his community who were stuck in traditional farming methods raised similar complaints. Honourable Sunday dealt with illegal grazing on his farm on a regular basis, and when he was able to harvest some produce, it was ravaged by pests, leaving very little to sell. These issues became a huge burden for him because his losses outweighed his profits in most seasons. During this time, his highest earnings ranged between N40,000 and N50,000. He also tried several times to get loans to help his struggling business but was turned down each time.

All of this was before Honourable Sunday attended the NICOP trainings in 2019, which led him on a journey of unlearning and learning that resulted in him tripling his earnings, hiring two employees, and purchasing two Bajaj motorcycles for them to work with within a year of implementing good agricultural practices.

"Staking is the best thing that happened to me that NICOP taught me. I practice it and I get the best results always."

To date, the knowledge Honourable Sunday gained through the NICOP trainings has seen him impart that same knowledge in the form of trainings to 7 groups of farmers with a group comprising of 12 individuals and they have also recorded improved results in their products and finances. This current season, he plans to use irrigation to boost his production and expand his farm.

"NICOP may not have given me fish, but they taught me to fish which is the best decision that has transformed my life forever and now I teach others how to fish"

"The illegal grazing on the farm stopped after people recognised our association with NICOP and were seen as professionals.

This is something you hardly see in rural areas like mine and has completely changed my life and other farmers"



Adeoye Oyeboade Durotimi

Ibarapa East (Sango Eruwa) Fortunate Farmers Multi-purpose cooperative society is an association of over 65 farmers operating in Oyo State. Adeoye Oyeboade Durotimi is the association's leader and has been farming for over 30 years, previously focusing on maize, cassava, and yam but now farming corn, tomato, and pepper.

"Before the training I received from NICOP, when I plant it yields very little to no harvest which was very frustrating for me as this was the main source of livelihood for me and my family."

Adeoye was not immune to the difficulties faced by farmers, even though he admitted to having had several opportunities to get things right after being in the business for over 30 years. His earnings were so meagre that even after investing N250,000, his profits never exceeded N50,000. This was a major issue for him as he has three children between the ages of 10 and 15 including his wife. As a family, they experienced financial instability that somewhat affected their livelihoods. In 2014, Adeoye laid a foundation hoping to become a homeowner, but this dream lingered on for 7 years and seemed impossible.

"After the NICOP training, I learnt about the right seasons to plant, the correct chemicals to use and its application, I saw a huge difference in my products."

Extremely delighted about this newfound knowledge he received from NICOP in 2019, Adeoye immediately began to implement all he learnt and put theory to practice. Adeoye quickly noticed a significant difference in his produce after learning about the advantages of growing improved varieties, the importance of Good Agricultural Practices, the importance of timely planting, and the proper application of chemicals and fertilisers, among other things.

Following the NICOP trainings, Adeoye invested N250,000 as he normally would and made a profit of N250,000. The difference between what he made before the trainings and what he now makes is incomparable. This increase in yield, which has also resulted in increased profit, has increased his economic status. Many members of his association approached him and inquired about the methods he adopted to achieve such great results.

"Before the training, I sold very little and sometimes didn't make any sales. However, since the training, I now know the time to plant and I literally sell all my tomatoes."



Adeoye now serves as a catalyst for helping and empowering other members of his association. From the great results Adeoye recorded, he was able to mobilize several farmers in and around Eruwa and Lanlate facilitating step-down trainings. The association purchased Padma seeds independently and sowed them on a plot of land which generated good yield and impressed all who saw it. Considering the climate in southwest Nigeria, Padma seeds are found to be of great benefit as they are a determinate and improved tomato hybrid variety with good adaptation to warm and humid growing conditions suitable for both fresh and processing use. In the past, farmers saved and replanted seeds previously harvested which had undesirable effects like susceptibility to diseases especially bacterial wilt and much lower yields (4-5tons/ha). One of the ways this issue was addressed was to introduce the farmers to improved varieties particularly Padma as it is resistant to bacterial wilt and suitable for production in this region. To achieve this, NICOP partnered with seed companies such as East West Seeds and Syngenta to conduct trainings and demonstrations on proper application and use of these seeds. Consequently, farmers can record a much higher

"Due to my increased earnings, after being stuck on foundation level for 7 years, I was able to complete my family home within a year (March 2021) after the trainings. My family and I currently live there, and don't have to worry about rent of N50,000 anymore thanks to NICOP."

yield (30-60tons/ha based on maintenance) and need not worry about the endemic they experienced with respect to bacterial wilt. Furthermore, the fruits from Padma seeds are preferred by the modern market and processing industry making new marketing channels accessible.

In the nearest future, Adeoye plans to buy a car, and expand to 2 acres of tomatoes and pepper. His goal is to get access to irrigated land to overcome the challenges of global warming.



PART 3

SUPPORTING THE LEATHER AND GARMENT VALUE CHAIN IN ABA WITH ACCESS TO FINANCE TRAINING



The commercial city of Aba, in Abia State is home to many small and medium sized leather and garment business owners.

A highly profitable industry, manufacturers of the leather products are grouped under the Leather and Allied Products Manufacturers of Abia State (LEPMAS).

One popular location for sourcing the highest quality leather products is the Ariaria International Market.

Often dubbed the “China of Africa”, it is home to several GIZ-NICOP beneficiaries who all produce high quality leather footwear. To support this group NICOP delivered entrepreneurial training and coaching to numerous MSMEs.

Several need assessments were undertaken to fully understand the challenges faced by LEPMAS artisans to design tailored interventions to address these issues.

Training included business training and coaching administered to the beneficiaries to increase employment opportunities and support access to finance through the formalisation of businesses.

NICOP has since provided coaching on entrepreneurship with the SME loop approach with embedded financial literacy modules, access to finance facilitation and business registration support.

At one of the trainings, NICOP partnered with the Corporate Affairs Commission to provide on-site support services and instant business formalization to participants.

NICOP also held several public and private dialogues to engage stakeholders in collaborative approaches to navigate the challenges faced by the clusters.

These approaches and interventions have helped in improving the enabling business environment for beneficiaries and also contributed to their business growth thereby creating more jobs.



Collins Ogba Isaac

"My business has so improved that I need more staff and space."

Collins Ogba Isaac is the CEO of Mega Coclickshoe, a manufacturing company based in Abia State which produces leather footwear and has been in business for 20 years without formalization.

A family man with children, he ran his business without any records, mixing personal with business funds, and unable to track his progress through the years.

In 2019, during a workshop for members of LEPMAAS organised by NICOP, Collins registered his business with the Corporate Affairs Commission and learned how to keep records. He came to understand the importance of record keeping to gain business financing.

After the training, Collins placed himself on a salary, separating his personal finances from his business money.

With the issuance of his business certificate, Collins became better aware of brand management. He proceeded to include his business name as a brand on all his products, creating increased awareness of his business.

With improved branding, Collins became focused on expanding his business and then, the pandemic struck.

This dwindled his resources and he experienced financial difficulties in purchasing required equipment for the expansion.

With support from NICOP, Collins accessed a soft loan from NIRSAL microfinance bank with no collateral. The new finance went into acquiring equipment for his shoemaking particularly a manual shoe pressing machine improving the quality of finishing on his shoes.

He narrates, "I got a manual sole pressing machine after receiving the loan and that has really helped with production."

Since the training, Collins now has prospects to employ more workers to help with production, his vision for his company is for it to achieve an international audience and to attract investors and expand.

He states, "For now, my business has witnessed a whole lot of improvement that the place I currently work cannot contain me and if I employ more workers this space cannot contain them."

"If you see Mega Coclickshoe now, it's me." he enthuses.



Uzo Dennis

"The training took me to another level in life."

Uzo Dennis a married father of 4, is a manufacturer of leather products in Aba. He has been in business for about 20 years and has a shop at the popular Faulks Road, Aba.

Uzo deals mainly in the production of ready-to-wear women's shoes but also produces men's shoes on demand.

Despite his long-term personal investment in his business, Uzo had been unable to organise his finances as he believed he needed an expert and could not afford to employ one.

At the workshop organised by NICOP for LEPMAAS, Uzo learned financial literacy and how to separate his business funds from personal finances. He learned how to keep ledgers better than he had previously and came to appreciate that record keeping was useful not only financially but as a means to record lessons for his business and to personalize customer service.

"The training took me to another level in life... it really opened my eyes and increased my understanding." Uzo says.

The training also helped him to outsource tasks and push other parts of his production to colleagues who specialise in it while he focuses on product finishing.

With this, he creates employment and frees up his time for more production.

After the workshop, NICOP supported Uzo to access a collateral-free bank loan using the detailed records from his business to show commercial viability.

Uzo says the loan has helped him expand his business space and acquire more equipment leading to increased production and sales.

"It helped me to buy a coupling machine, but I still need to buy a cutting machine. I also got a new space, a bigger space for my business and a bigger generator."

"Before now I used to produce 500 pairs in a week, but with the support of NICOP I now make as much as 1000 pairs. I now also have my own space where I carry out production without interference from anyone."

"Before now I used to produce 500 pairs in a week, but with the support of NICOP I now make as much as 1000 pairs. I now also have my own space where I carry out production without interference from anyone." As his business continues to grow, Uzo plans to produce up to 4000 pairs of shoes weekly. He foresees a brighter future as he is now able to pay school fees for his three children.

He notes, "Our work is hand-to-hand; I don't have all the equipment so these ones I am working on now will go to another hand for the next step... people are also benefiting from my work."



"My plan for my children is to train them to university. They are all in secondary school and I currently spend close to 200,000 Naira per term on their school fees."

Ifeanyi Ogu

"Before NICOP, I had no records book."

Ifeanyi Ogu a married father of three has been a producer of leather goods since 1991.

He specialises in the production and distribution of female footwear and his shop is located at Faulks Road, Imo Avenue, Ariaria market, Aba.

Ifeanyi attended his first training with NICOP from a recommendation by Collins Ogba whose tale appears above.

Ifeanyi knew nothing about how recording keeping could make a difference in his business and therefore had no interest in keeping any records.

Through the NICOP training, he now sees how record keeping highlights where potential savings can be found and how activities can be more profitable.

He recollects, "We attended the first programme and after that, attended the second one and the third one. We just loved the programme and after that they started their teaching. They taught us many things. How to make savings, how to get money to buy goods etc. If you look at your right, you'll see the materials I packed there. Those materials, we use them to manufacture shoes. I benefited a lot. Before NICOP, I had no records book."

With NICOP's support, Ifeanyi accessed a soft loan from NIRSAL Microfinance Bank (NMFB). He used this loan to increase his workforce and purchase production materials in bulk.

Ifeanyi hopes that in future, NICOP can work with government stakeholders to organize trade fairs outside Aba to help manufacturers showcase their products.

"I used the support to increase my materials and hire more workforce. You can see December is approaching, more demands and we need to meet up with the supply."



Dickson Chimaezie

"We wouldn't have done much without their help."

Dickson Chimaezie a married father of three, is the CEO of Chimaco shoes industry based in Aba in which he has been a resident for over three decades and has been in business for 27 years.

He specialises in the production and distribution of female footwear and his shop is located in Ariaria, Aba.

Despite his long experience in business, Dickson had no knowledge on the best and most effective marketing strategies to implement for business growth.

A member of LEPMAAS, he participated in a NICOP COVID-19 seminar in 2020 in which the participants were coached on cost pricing, record keeping and customer engagement as part of the training.

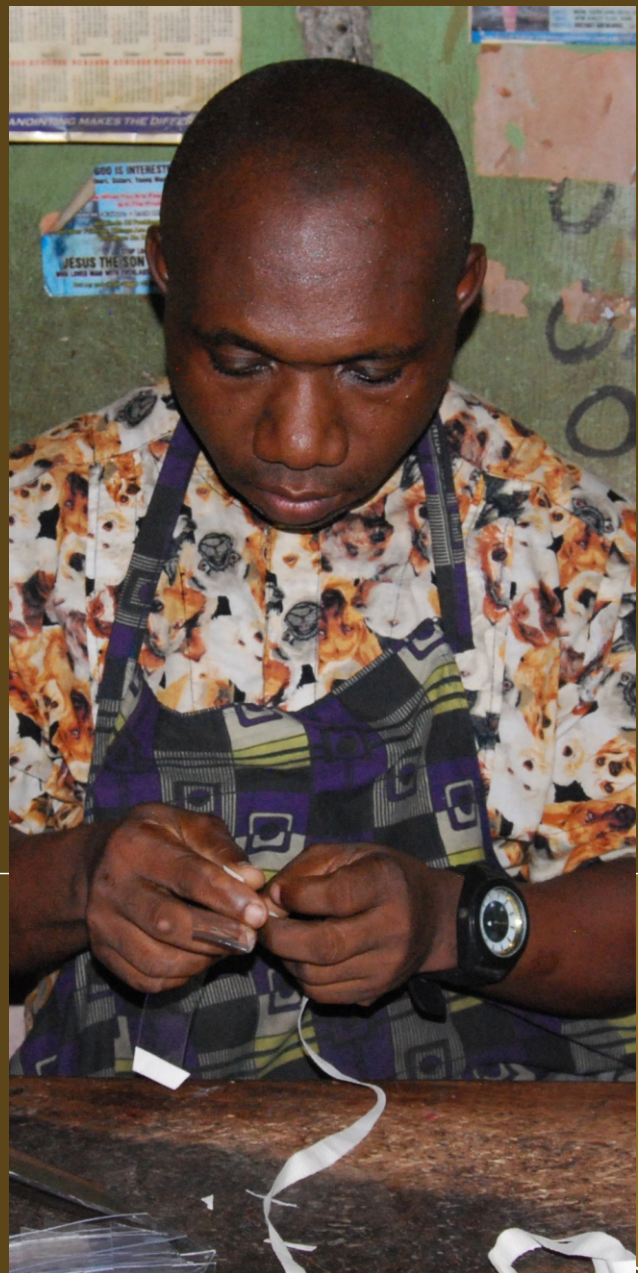
As a result of the technical training received, Dickson's efficiency increased and he was able to increase the quantity of production from 50-100 to more than 400 shoes per week.

He now also is attentive to his customers' needs and he has been able to retain and attract more customers.

The efficiency and increased production has helped with his profit-making leading to better savings. He is now able to hire an additional 4 workers to assist in production and attributes his success to NICOP.

Dickson hopes that as his business grows he will be able to save more and purchase quality machinery to expand even further.

"Through the programme, our coaches, God used them to enlighten us more on this business, especially in the area of marketing."



Susan Great Nwanna

Mrs. Susan Great Nwanna, a 37 year old and native of Abriba village in ohafia LGA of Abia state unfortunately became part of the statistics of the high unemployment rate after she struggled to find a decent job after graduating from university in 2015 where she studied Plant Science & Biotechnology. After seeing her frustrations and unsuccessful attempts to secure a graduate job, her husband highly known to be one of the fast-rising entrepreneurs in the Aba shoe making industry asked Grace to join him in the business. She had little knowledge of the shoe industry at the time, but with the help of her husband, she quickly learnt the business and was assigned to the sales department. However, she felt her full potential was not being realized because the department was underperforming. With four children between the ages of 3 and 15 years, Grace's desire to perform well increased as she was determined to bring her quota to the family after previously failing to secure a graduate job.

"Prior to the NICOP trainings, we had very slow sales and our stock was not moving well. This bothered me and became an issue as I felt responsible considering being the head of the sales department."

Grace had the opportunity to participate in the NICOP SME loop training in 2019 and was exposed to the mistakes and some of the causes of very low sales that cost the family business a lot of money, such as improper bookkeeping, product positioning, pricing, and packaging. She was enthusiastic and took swift action in adopting and applying to her business all the new skills and techniques she gained through the trainings which resulted in tremendous growth in her business. When the pandemic which ravaged the world occurred less than a year of Grace completing the training, she was confident her business will be mildly affected as she learnt during the trainings other ways to increase income through diversification. She informed her husband who was sold by the idea and they branched into making protective footwear, children's sandals and Grace created a new niche of beaded sandals which she championed. Prior to the NICOP trainings, the sales department averaged N2 million in annual sales (excluding external contracts) and never exceeded this figure. Grace noticed a significant change in the flow of customers after implementing everything she learnt in the training, which translated to an increase in annual sales of N5 million (excluding external contracts).

With the growth and expansion of her business, they engaged other entrepreneurs as distributors of their brand leading to increased sales, productivity and revenue. Grace believes in being an agent of change and progress for others in her industry. She was motivated to train five artisans after learning of their costing errors, which she highlighted in her training. All five artisans put Grace's advice into action and have recorded positive results in their businesses.

"The NICOP trainings gave me the sense of fulfilment and worth I strongly desired for years. With the extra sales being made, my husband and I added more goods to our business and purchased 2 plots of land for our store and plan to move in June 2023."



"Shoemakers are of the notion that a fixed cost on goods is necessary and independent of the cost of raw materials. I had to change their mindset and taught them to sell their goods according to the price of raw materials and shared the importance of taking stock to know when failing or succeeding."

PART 4

SUPPORTING INNOVATIVE TOMATO, PEPPER AND CHILLI FARMING IN NORTHERN NIGERIA



NICOP aims at improving quality and productivity through entrepreneurial skills development with Farmer Business Schools (FBS) and Good Agricultural Practice (GAP) trainings.

In addition to this market-led approach, NICOP also supports the introduction of innovative technologies for artisanal and small-scale processing in a bottom-up approach in collaboration with cooperatives, NGOs and women's groups.

Unfortunately, 2019's COVID-19 pandemic restricted movements and significantly added to the challenges facing agricultural supply chains across the country. Inputs, particularly key aspects like fertiliser, became unobtainable in some areas.

In response to this, the NICOP technical team emphasised trainings on compost making to substitute the missing fertilisers and encouraged the adoption of organic farming practices that could offer better financial returns for farmers to address some of the cash constraints faced by MSMEs during the pandemic.

In Kaduna in particular, NICOP has supported the tomato, chilli and ginger value chains with innovative approaches that have resulted in interesting outcomes offering models that could be replicated and scaled up in other locations.



Magajiya Yakubu

Magajiya Yakubu is a married mother with three children. They are chilli farmers and have been in the business for over three decades in Pampaida Ikara Local Government in Kaduna State.

Prior to the training, she had experienced low yields without understanding why. She participated in the good agricultural practices training and says it has transformed her farming processes. She adopted NICOP proposals and now sprays her farm with herbicides and pesticides.

Her method of preparing the chilli nursery has also improved as she now spaces her planting allowing the soil to regenerate. This has increased her yield notwithstanding the fact that she has been farming chilli for the over 25 years.

Magajiya Yakubu is able to support the funding of her children's education with 100,000 Naira out of profits made from her chilli farm.

She is now committed to Chilli farming as it is her highest yielding crop with the new and more effective techniques used during planting.

"We were trained on how to process the pepper and how to separate them from other unwanted impurities... and this has helped a lot..."



Magajiya Markus

Since implementing what she learned, Magajiya Markus says her yields have almost doubled allowing her to hire more labourers creating temporary jobs round the year for community youths. They help in clearing, tilling, planting and spraying with insecticides and herbicides.

Both Magajiya Yakubu and Magajiya Markus are very grateful for all the support they received from NICOP and hopes for further assistance in collaborating with potential buyers

"I employ people to help clear the farm and do other manual work. We have made a lot of progress...sometimes I engage up to ten labourers."



Mustapha Munkaila

"My farming business has grown."

Mustapha Munkaila is a 50-year-old tomato farmer based in Zuntu, Kubau, Kaduna State.

A traditional family man, he has 15 children and cares for five other dependents. He had never received any form of training for farming or new techniques. His yields were in decline and he could no longer afford to keep his children in school.

He heard of the NICOP training through a colleague and decided to participate.

He was trained on the best farming practices for tomato and compost making which he quickly applied to his tomato farm.

He said there has been great improvement in his life and family since his encounter with NICOP.

He previously employed between 10-12 labourers to work on his farm depending on the season but has doubled that number since the training.

He has been able to enrol all of his children in school with two of his older children in private schools. Increased yields have and also comfortably supported some of his children with funds for their weddings from the profit earned.

Mustapha has plans to further expand his business with the knowledge he gained and expressed his gratitude to the organisers of the project.



"I can comfortably take care of more people and provide income for the additional people I hire on the farm... My farming business has grown. I hire about 20 people now to help with the farming."



Rabiu Shehu

"I've been making more gains from my farm."

Rabiu Shehu is a 57-year-old tomato farmer based in Kubau LGA in Kaduna State and has been in the business for over three decades.

His large household includes his wives and 30 children.

Rabiu, despite his many years of experience, constantly suffered poor yields.

He participated in a workshop in Kaduna where he was trained on good agricultural practices including strategies to maximise yield that ranged from selecting the right seeds, transplanting seedlings at the appropriate time, applying the required water, and compost-making at the right time, and only harvesting the tomatoes when they were ripe.

Rabiu's farm has grown over the past three months with his yields doubling.

He has hired four additional wage-earning farm hands to assist with the farm and has also started tracking his progress by keeping a record of his farming activities.

Rabiu is looking ahead to continue with the positive results and hopes to continue farming tomato and potentially venture into farming other produce including rice and beans.

He also hopes to participate in future training to increase his knowledge.

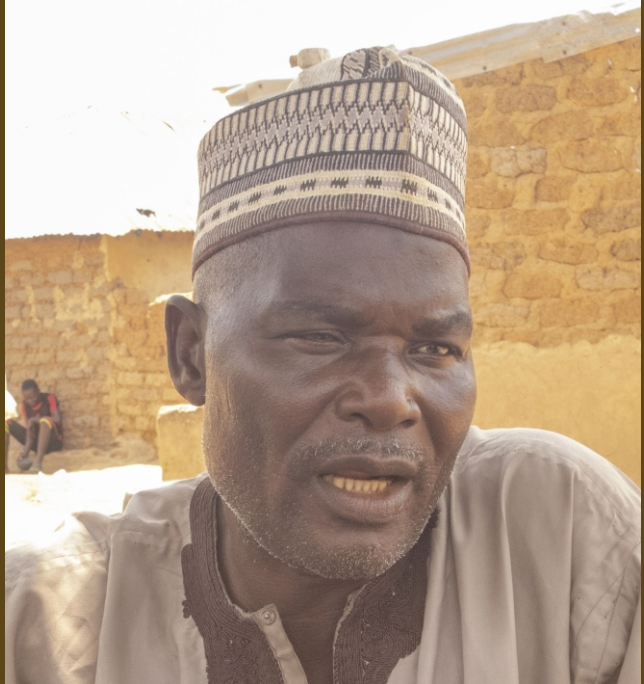
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"I have been getting more gains from the farm. I now use less farm space, seed, and fertiliser to produce more products... up to double the gains than I used to before the training. It has helped me a lot by doubling my profits... I used to get N200,000 before from my produce but now I get from N500,000 up to a million."



Safiyanu Samaila

"My son can even go ahead and do a degree course."

Safiyanu Samaila is a 49-year-old farmer based in Kuli, Kubau LGA of Kaduna State. He has been a farmer all his life and has cultivated mainly tomatoes.

He has a large household with about 25 members including his brother's children whom he cares for like many in his community. Safiyanu had not received formal training on farming and experienced low yields, poor soil and other challenges.

Catering to his large family with poor farming methods became an enormous challenge with the pandemic until Safiyanu attended NICOP's training on good agricultural practices focusing on modern farming methods. This exposed him to improved seed varieties that were more acceptable to off-takers as a route to generating higher returns for the farmers.

Safiyanu increased his yield by utilising the hybrid seedlings and with the knowledge he gained his yield improved significantly.

Safiyanu has been able to buy a car from the proceeds of his tomato farm, a sign of prestige in his community, and is also able to care for his family despite the earlier challenges posed by the pandemic.

"With the traditional knowledge I had before, instead of increasing the number of children in school they would have reduced. Now with the additional modern knowledge my life has improved, my son can even go ahead and do a degree course, my farm neighbours have also gained from my knowledge."

He currently employs and pays five labourers to assist and he has cascaded the training he received to them. He hopes to find ways of training other people in the community.

"Before they trained us, I was farming traditionally, but when the project was brought to us it increased my knowledge..."



Zakari Hamza

"The profits I make on farm harvest now is far better than the previous."

Zakari Hamza a married father with eight children has been a farmer for the past 15 years shuffling between tomato, rice and maize, depending on the season.

Initially, he was farming only tomatoes but due to poor market for tomatoes, he focused more on rice and maize farming until he attended the training on good agricultural practices.

At the trainings, he learned the advantages of planting tomato seedlings instead of tomato seeds directly. He has also been able to use some of the specific agricultural knowledge received on tomatoes to the other crops he works with.

He also received financial facilitation support that translated into accessing a competitive N100,000 loan from Ja'iz Bank, which he has since repaid in full.

This has additionally and positively impacted his credit history which will make it easier and quicker for him to access external sources of funding in the future.

The good agricultural practices training he received has greatly improved his harvest because now he can produce a yield on his tomato farmland.

Eager to expand his farm size and crop quantity, he experimented by applying the training he received to maize and rice.

This helped him revive abandoned farmlands and this has further increased his harvest.

Prior to NICOP's training regimen Zakari was unable to pay his children's school fees and they would often be sent home. He now uses the additional profit from his crops

to support his family and pay for the education of his eight children and provides other family needs.

He has also been able to increase his savings because of the financial literacy training that was integrated into the good agricultural practices modules.

"I have eight children in school and I take care of the entire family needs with my farming business..."

He plans to secure modern harvesting machines for various crops which will improve efficiency and save time.

"The profits I make on farm harvest now is far better than the previous. There's also an increase in the quantity of farm produce."



PART 5

FIGHTING THE COVID-19 PANDEMIC WITH FACEMASK PRODUCTION SUPPORT



The activities of NICOP in the garment value chain have been focused on the end tail with support activities to tailors and designers.

It has had a very strong gender component as most of the artisans and MSMEs supported have been female beneficiaries.

For this purpose, NICOP partnered with critical stakeholders that shared the common view of empowering MSMEs to grow and expand their business by providing improved technical and management skills to allow artisans to improve their quality, expand new business lines to new markets, create more jobs and increase income and turnover.

One of these vital partnerships was the one with the African Fashion Development and Empowerment Centre (AFDEC) that has been supporting over 3,000 female artisans in Lagos State.

During the COVID-19 pandemic, NICOP piloted a production project with AFDEC targeted at ensuring female entrepreneurs in the Lagos garment sector were able to produce and supply high quality face masks to mitigate the risk of the spread of the disease.

During this pilot, NICOP trained the community members and supported them to produce 5,000 cloth masks to be distributed primarily to vulnerable groups across communities in Lagos and Ogun states and to support non-essential medical providers.

The female artisans were compensated with a small wage and a sustainable business model was developed.



Lola Awosile

"The face mask opportunity was good for us."

Lola Awosile a mother of one based in Lagos has been a fashion designer for the past five years and a member of AFDEC since 2019.

With the pandemic, her shop was closed like most others during the country wide lockdown restrictions and she was unable to support her four employees.

In 2020, Lola was selected as one of the participants of the AFDEC facemask production pilot project.

Members were supported with videos on how to properly make facemasks as they were unable to go into a facility for training due to the restrictions in the country.

"At that time we didn't know much about making face masks; I was previously following videos on Google and Pinterest... how many people in the country even knew that we needed to use nose masks?"

When the opportunity came to start producing the masks, Lola was very eager to open up again as it meant she could provide an income for herself and her staff.

She received samples along with materials for production. She made a total of 600 masks in 2 batches.

"I had to do something... I had abandoned my machines for many months and I just needed to open my shop... the main reason I reopened was I understood the importance of having my own as a woman..."

She was able to support her staff from the payment received from the face mask production.

Lola is passionate about sharing the knowledge she has and is happy her work is contributing to a good cause.

"I also had to consider my tailors... there was no work during COVID, people could not go out and I had to send them money out of my pocket... no money was coming in, they have children and when the face mask opportunity came along it was good for us to be able to do and get something."



Nneamaka Nwafor

"Producing the facemasks opened my brain to the business of numbers."

Nneamaka Nwafor is a fashion designer based in Lagos State who specialises in women's clothes.

She describes herself as a 'recycler'. She has been in the business since 2009 and a member of AFDEC since 2016.

The pandemic affected her business and she had not considered alternative income.

She was selected to participate in the pilot project face mask production project and was commissioned to produce 500 masks in 2 batches. She decided to make it into an opportunity to help the women in her community.

"When the face masks came, I didn't have any tailors, and those available couldn't come to my house... I said let me use the women around me in my community... there were 3 people working with me..."

She received sample videos with directions and specifications in addition to the materials required for production.

"They cut everything... put the elastics and thread and gave it to us and this was very helpful for the joining process..."

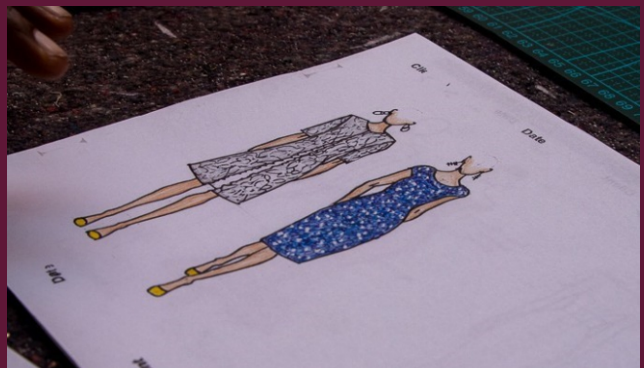
Nneamaka also struggled during the COVID-19 pandemic.

Asides the movement restrictions and income limitations, she mostly struggled with feelings of fear due to the unknown and the inability to support her staff.

With the new ideas and inflow of cash, Nneamaka was able to pay the women who worked with her from the wages earned, but most importantly was grateful for the opportunity as it was very helpful in combating the feelings of hopelessness brought on by the pandemic.

The face mask production opened up her mind to the business of mass production and she now plans to venture into mass production using recyclable materials to produce face masks having acquired a new sewing machine from her own earnings on the project.

"The thing about COVID was the hopelessness it came with... there was the panic with food and fear all over. " she reminisces.



"It opened up my brain to the business of numbers...so the facemask production taught me that when something is 10 pieces at 10 Naira each... don't underestimate N10, because 10,000 pieces of 10 Naira is a lot of money and mass production also makes you a specialist in that item."

PART 6

GINGER VALUE CHAIN PRODUCTIVITY IN PLATEAU STATE GETS A BOOST



The Ginger Value Chain project focuses its support on improving productivity through mechanisation and improvement of seed rhizomes, good agricultural practices, and entrepreneurial skills development to increase yields and productivity.

The focus on mechanisation is intended to lead to the introduction of technology including machines for soil preparation and harvesting as well as improved tools, and machines for cutting and drying, ensuring higher quality of dried ginger or exports. The project also supports the introduction of technology for the production of other

further processed consumer products such as ginger cake, ginger oleoresin (oil) and drinks.

To help sustain the value chain project objectives on the production of ginger, the technical team emphasised compost making to substitute the fertilisers that were not available at the time.

This provided an innovative rapid response to an emergency situation of limited fertiliser supply in a sustainable and environmentally friendly manner.

Aishatu Haruna

"We get little profits which help us buy food."

Aishatu Haruna is a 65-year-old grandmother and has been farming ginger for five years in the Mangu LGA in Plateau State.

She has remained dedicated to her craft despite low yields.

Most women in her community do not farm ginger because they believe there is no gain in it. For her farm, she used a small portion of land close to her house.

Aishatu had faced challenges with selling her produce and realised she could not make much profit due to the low prices she was forced to sell at.

She participated in the NICOP training on good agricultural practices for farming ginger which included fertiliser application and appropriate planting practices.

She also received training on market access. These trainings encouraged her to continue her business.



"When people come to us and offer not so good prices, we take the products to the market instead but sell two bowls at the price of one. We get little profits which help us buy food and take care of other responsibilities."



Kwar Walshak Joot

"It was through their training I opened a larger farm."

Kwar Walshak Joot a father of two is 35 years old living in Mangu LGA of Plateau State where he farms ginger.

He also runs a shop where he works as an electrician.

He ventured into ginger farming in 2017 after he became aware of the prospects and was introduced into the business by a friend.

Despite the famed gains in ginger farming, Kwar was struggling with his business with low profit and had no knowledge on how to grow his farm until he took part in the NICOP's good agricultural practice training on ginger farming.

This helped him learn how to identify fertile soil and how to maximise profits from the farm.

Since the training, he has been able to hire up to five labourers to assist him in the work. He credits this achievement to the training he received as he has implemented what he learned from compost making.

"It was through their training I opened a larger farm but before I use to have a small farm."



Sarah Audu

"The training encouraged me to continue ginger farming."

Sarah Audu a mother of three is a ginger farmer based in Mangu LGA of Plateau State.

When Sarah is not farming, she works as a hair stylist. She ventured into ginger farming in 2014 and enjoyed it but stopped due to lack of profit as buyers would only purchase her products at half her selling price. She participated in the NICOP training and was trained on ginger processing. She also received training on efficient planting methods, including the best soils for the ginger plant.

The training has renewed Sarah's interest in ginger.

Sarah is now able to identify fertile lands that she can plant on and this has enabled her to increase her harvest as she has extended her farmland by a plot and now applies appropriate planting techniques.

She is also a member of a co-operative formed after the training which allowed ginger farmers in her area to access seedling when she restarted her business.

With her now thriving farm, Sarah helps support her husband in financing their children's education which goes up to N150,000 every year.

She has been able to contribute 20% of these funds and credits her contribution solely to the proceeds from her farm. Previously, she was only able to contribute about 5% of the school fees.



Some of her proceeds from the ginger farm has also gone into expanding her hair salon.

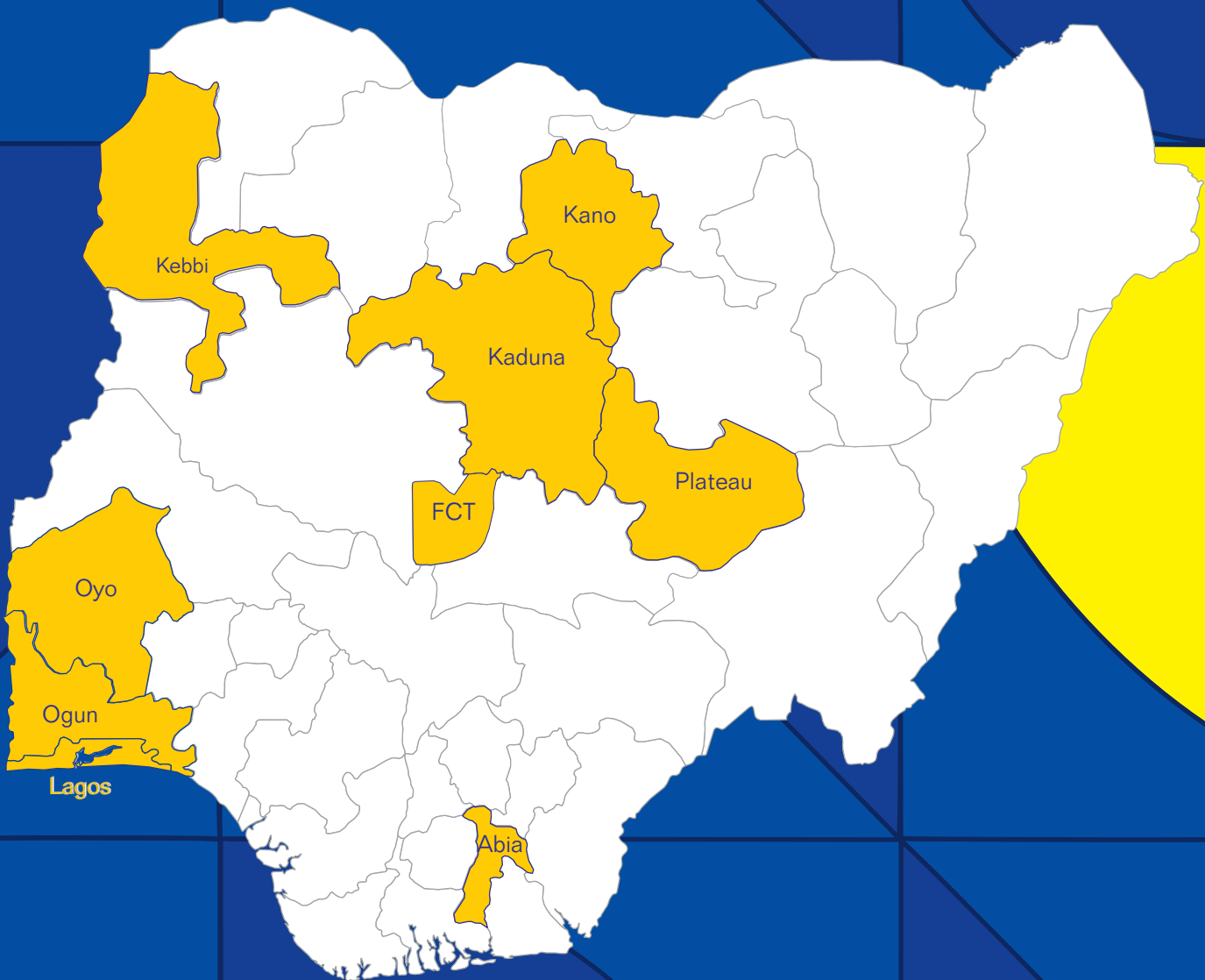
She now has plans to become a ginger distributor and hopes to access financial support to reach this goal.

She is positive that she will continue to grow as she has seen so much progress in a short time span as a result of the training she received.



"Along the line, I stopped farming it because there was no market for it. What encouraged me was the training programme."





Kebbi

Kano

Kaduna

Plateau

FCT

Oyo

Ogun

Lagos

Abia

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