**COMMUNIQUE ISSUED AT THE END OF ZINARI @ 10 ANNIVERSARY DISCUSS**

**DATE:**

**TEUSDAY 16TH FEBRUARY 2021**

**THEME:**

MAINSTREAMING RURAL WOMEN ENTERPRISE DEVELOPMENT INTO DIGITAL THE ECONOMY INITIATIVE: THE OPPORTUNITIES, STRATEGIES AND CONSTRAINTS

PREAMBLE

In commemoration of the 10th anniversary of Zinari Communications Limitd publishers of Zinari Magazine and Zinari News online, a special virtual discuss, themed was held on Tuesday 16th February 2021. The mood of the event was set by the special opening remarks of the Honourable Minister of Women Affairs, Dame Pauline Tallen and the keynote address by the Honourable Minister of Humanitarian Affairs, Disaster Management and Social Development, Hajiya Sadiya Umar Farouq.

At about 11:00am and on behalf of Zinari Team, the participants and panel of discussants were finally ushered into the event proper with a thought provoking reflection on the critical role of Rural women in Nation building from the Socio-political and Economic perspective by the eloquent Master of Ceremony m of high repute and the moderator of the event, Christie Adejoh. To guide the discuss, she identified lack of finance and low literacy as key factors hampering the Rural Woman ability to plug into the digital space and harness the benefits of Technologies to win poverty.

To buttress this fact, the Founder/CEO of Zinari Communications Limitd, Nanfe Audu, in her welcome remarks called on participants and the entire audience to see the Zinari 10 year anniversary Discus as a reminder and a new call to duty for all hands to be deck on the need to see the Rural Woman as a strong catalyst for the Nation’s socioeconomic development, hence, the need for all stakeholders to come together to support her socioeconomic wellbeing and aspirations in the rural settings. She stated that, it is important to recognise that women in rural communities are playing very key role in Nigeria's agriculural value chains. “We are still operating peasant farming and the large majority population in that local sector are women. They are into cooperative farming, community farming and individual farming.   
As agricultural traders, women in rural communities are strategic partners and significant contributors to development especially in regard to food security if the  
Policy makers should reflect and adopt a better and innovative approach to empower them in food production, preservation and environmental protection by using technology to enhance their already known method of food presevation to enable them build climate change resilience for sustainable transformation of Nigeria.

DISCUSSANTS SUBMISSIONS AND POSITIONS

In her opening remarks, the Hon. Minister of Women Affairs, Dame Pauline Tallen identified women as the main victim of the negative consequences of COVID-19 pandemic thus making their livelihood and petty enterprises to perform badly rolling back their gains in economic opportunities. She identify the disproportionate gender divide in accessing support and opportunities and that only well-designed policies can close the gender gap and foster quick recovery so as to mitigate the negative effects of the Pandemic crisis on women and prevent further setbacks for **gender** equality. In her submission, she stressed that deliberate efforts is ongoing to close the gender gap in STEM-Science, Technology, Engineering and Mathematics in schools in addition to collaborating to ensure huge investment to support rural women enterprises, financial inclusion and visibility in the digital space.

The Honourable Minister of Humanitarian Affairs, Disaster Management and Social Development Hajiya Sadiya Umar-Farouq represented by Mrs Halima Oyelade delivered the keynote address thus setting the proper tone for the 2021 Xinari Discuss. While putting the participants on proper ground on Government initiatives, achievements and constraints, she stressed that government initiatives like the NSIP, GEEP, Conditional cash transfer, program, Trade Money, Market Money and Farmer Money have all positively impacted the lives of women, most especially, those at the base of the economic pyramid with low capacity to access loans and other financial services to support their petty enterprises.

According to the minister, the adopted implementation channels and strategies of these initiatives are part of the frameworks to ensure women are captured within the digital and financial inclusion space with a view to boosting their productivity and lessen their vulnerability to poverty. However, she pledged her Ministry support and collaboration towards addressing critical hindrances and barriers like low literacy and skills, market training, lack of proper identity, lack of access to financial services and productive technology and other resources, uptake and use of ICT like mobile phones/internet and capacity to own telephone and afford data as a result of low education/lack of security. Addressing all these and removing all administrative bias, bottlenecks and barriers will help to increase Rural women access to financial services in the digital space and, in the end, play a key role in catalyzing the Nation’s economic development.

To further spice up the anniversary mood and in appreciation of all ongoing Government initiatives as it relates to the wellbeing of Rural women and to consolidate the imperativeness of the discus at this auspicious time, the Executive Vice Chairman/CEO of Nigeria Communication Commission (NCC) Prof. Dambata, in his goodwill message delivered by Deputy Director, Public Affairs dept, NCC, Mrs Grace Bose Ojoughor (Head, Online Media and Special Publication, NCC) reiterated the need to refocus program design to empower women with prevailing information and communications technology ( ICT). According to him, this will serve as an enabler for social change in line with the historical and Central role they play in the country’s socio-economic and political space. however stressed that this objective may not be realized unless deliberate efforts is spared to address the gender dimensions of ICT in terms of access and use, capacity-building opportunities, employment and potential for empowerment, ICT trends may create form of inequality.

While pledging his readiness to partner and collaborate on all ongoing initiatives of the Commission to facilitate development of a vibrant digital ecosystem where Rural Women can play very important roles in our socio-economic and political space, he renewed the call for increased collaboration between public and private-sector stakeholders toward advancing gender equality and women empowerment, notably by increasing enrolment and encouraging young women and girls to pursue studies and careers in Science, Technology, Engineering and Mathematics (STEM).

In her remarks, the National President of the Nigerian Sssocistion of Women Journalists(NAWOJ), Ladi Bala noted that all ongoing efforts to get Rural women integrated into the digital and financial inclusion space is apt but strategy implementation of such efforts should avoid outdated and unacceptable traditional ways as this can no longer fit into the reality of the time. Ladi Bala explained that social changes at all levels need women as enabler for positive impact and so she advice every woman to Leverage on the opportunities at the digital space to expand their sources of income.

According to Mr. Muhammed Suleiman, Director of Financial Services…….[FSS], CBN, represented by Mr. Gideon Adegbite, Head of MSMEs, everyone has responsibility and roles to play in achieving an appreciable level of women inclusion in the digital and financial space. He expressed the optimism that the initiatives and efforts of the FSS for MSMEs development is very critical towards creating robust opportunity like access to market, ease of doing business, expansion, innovation and reduction of operational cost. He stressed that Nigeria is a big market for many economic activities involving the Rural Women and FSS 2020 is focusing on consolidating this through strategic cooperative approach on Community Based Business Model initiative that will further strengthen MSMes so as to leverage on the opportunities of huge market of the Nation.

On her part, Yinka Ajibola, National President, Business and Professional Women (BPW) explains that in line with the BPW strategy, it is easier to adopt the cooperative approach embedded with support and incentives to empower Rural Women and use such platform to mainstream them into the digital Economy. She expressed deep concerns about the low literacy and numerical and other vitals skills trainings, low income and that any program targeting the Rural Woman must, therefore, be implemented holistically. She called on all well-meaning Nigerians, advocacy groups and Government agencies to take a cue from the Kenyan experience and brace up for sustainable collaborations to empower the Rural Woman and create new pathway for them in the Digital and Financial inclusion space just like Kenya.

In his submission, the Director General, Lagos Chambers of Commerce and Industry, Mr. Muda Yusuf, represented by Mr. Israel Odubola, Snr Research Economist expressed the hope that the Nation’s Digital Economy is gradually building momentum through the National digital Economy Policy. According to him, lack of Digital infrastructures in the rural areas, low digital and literacy skills among the Rural women and low digital presence of businesses in Rural areas have all combined to slowdown the process of Rural Economic integration into the Digital Economy, even though the Rural areas remains the goldmine to be explored. He advocated for the establishment of public-Private framework to upskill the capacity of the Rural areas, Women, in particular, in digital technology so that a friendly digital ecosystem to support women and raise Rural Campaign and Advocacy in local languages on the vital importance in the rural setting.

In his own perspective, Dr. Chris Kwaja, Centre for Peace and Security Studies, Modibbo Adama University, Adamawa State, he stated that Digital Economy is an opportunity women should not miss. According to him, the Rural Women must claim their digital space not as recipient of support or aid alone; they should get involved in the digital command and distribution chain of the economy. He called on Government to empower women with incentives to own businesses, importantly, at the rural areas.

On his part, the Director General/CEO, National Information TechnologyDevelopment Agency (NITDA). Kashifu Inuwa Abdullahi CCEI represented by Dr. Usman Abdullahi further buttressed the need for strong collaboration among stakeholders. While expressing readiness for collaboration, he stated that NITDA’s ICT for Women Initiatives and the artisans’ skills training for women and Youth, particularly, girls in building innovative and entrepreneurship capacities in the rural areas has so far proven successful. According to him, NITDA strategies and success story in this regard was made possible through a holistic approach of SMEs capacity building, support with incentives like CAC registration of business names, provision of laptops, phones, tablets etc to support SMEs business operations. He reiterated the effectiveness of cooperative approach to providing opportunities to avail the rural women to use various digital and financial services platforms to promote their Rural business online presence. In his final submission, he further stressed need to promote Mentoring and in this regard collaboration is vital, most especially, in promoting necessary local curriculum to address rural digital and financial inclusion challenges

In his closing appreciation, Mr. Ayo Thomas, Board Member of Zinari Communications Ltd charged all stakeholders to deal with women as solutions provider and so issues of their Economic wellbeing should be dealt with as a special project with proper planning, execution, monitoring and evaluation and learning from them. In bringing the event to a final close, he expressed the appreciation and gratitude of Zinari Board and Management for their valuable contributions.