

ENDIP

ENTREPRENEURIAL DEVELOPMENT INITIATIVE

(Centre for Enterprise Development)



**Report of A Two-Day Workshop
On Economic/Budget Literacy:**

Micro, Small And Medium Enterprises Sector

25th 26th October 2004

Kaduna, Nigeria

North-West Zone

(Workshop 6 of 6)

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REPORT OF NORTH-CENTRAL ZONAL WORKSHOP

HELD ON

MONDAY 25TH & TUESDAY 26TH OCTOBER 2004

AT

**EXCEL INN
KADUNA**

KADUNA STATE, NIGERIA.

2.0 ORGANIZATIONS AND ACKNOWLEDGEMENT

Mr. Okerefor Peter, ENDIP Consultants (Business Development) was the Team Leader. The Resources Person/Facilitator was Dr. Anthony C. Agumagu, Technical Adviser (Economic/Budget Literacy) to ENDIP. The immense contribution of Appah Waikumo Sydney (Programme Associate) and Baadom Blessing (Programme Associate) all of ENDIP are gratefully acknowledged. Special commendations go to Mrs. Lilian Ovio, ENDIP's Project Director for most valuable financial, material and moral support to ensure the success of the workshop.

ENDIP wishes to gratefully acknowledge the priceless assistance of Mrs. Nwoha Helen of ABANTU in Kaduna. She was most supportive in ensuring that ENDIP felt at home in Kaduna. Not only did she and her organization assist in making necessary contacts for ENDIP, she also provided some logistic support and also sent Omo Omoaka, a Volunteer with the organization to represent her and ABANTU at the workshop. This lady, Omoaka was wonderful as she assisted diligently with some administrative and logistic aspects of the workshop. We sincerely appreciate her contributions.

We thank the management and staff of Excel Inn for being hospitable hosts. Special thanks also goes to Barrister Ngozi Ukauwa of Public Enlightenment Project, Katsina for her priceless contributions. She gladly accepted to serve as Time Keeper and also Communiqué Secretary. She performed wonderfully well in the two capacities. ENDIP hereby appreciates the active presence and participation of all the organizations and their representatives in making the workshop a huge success.

3.0 PROFILE OF PARTICIPANTS

A total of fourteen (14) participants representing various Civil Society and other organizations, participated in the two (2) days workshop. NGOs were in the majority. The presence of Civil Liberties Organisation (CLO) deserves special mention here, being the first and only one in the six (6) national workshops. The representative, Mr. Paul Onwude, was a Facilitator's delight! The media was not left-out, as the New Nigerian Newspaper was in attendance. Its correspondence, Mr. T.A. Adejo participated very actively and made very useful contributions. Agera T.L. of Women Empowerment and Poverty Alleviation (WEPA) was one very vocal, articulate and resourceful female participant. There were six (6) females at the workshop, similar to the situation in Bauchi. And we consider it worthy of special mention. Details of participants' profile are shown in the List of Participants (Appendix).

4.0 STRUCTURE OF THE WORKSHOP

The workshop was a two-day event, like the previous five.

Day 1: Activities in Day one were many and varied. They were:

- (a) Arrival and registration of participants;
- (b) Exchange of pleasantries;
- (c) Opening and Introductory remarks by the Team Leader, Mr. Okerefor Peter;
- (d) Introductions;
- (e) Drafting and Adoption of Ground Rules;
- (f) Appointment and Selection of Time keeper;
- (g) Presentation of Modules I-VI;
- (h) Tea/Coffee Break and Lunch;
- (i) Group photograph; and
- (j) Wrap-up/Closing and Departure.

Day Two:

Activities in day two (2) were;

- (a) Arrival and Registration of participants;
- (b) Opening Remarks by Team Leader;
- (c) Post Mortem of Day 1;
- (d) Presentation of Modules VII and VIII;
- (e) Tea/Coffee break;
- (f) Drafting of Communiqué;
- (g) Wrap-up and Closing; and
- (h) Departure.

4.1 POST MORTEM OF DAY 1

This was a major activity in Day 2 of the workshop. As usual, the Meta Plan Technique was used to evaluate Day 1. This involved participants indicating 'What Went Well' and 'What Went Less-Well' on two separate plain papers given to them at the end of Day 1. A summary of the specific issues under considered is as follows:

- i. Workshop Modules Content and Presentation;
- ii. Venue adequate, ventilation, multi-media;
- iii. Welfare Tea/Coffee and Lunch Breaks, energizers;
- iv. Participation how interactive/participatory;
- v. Time Management commencement, modules, discussion
- vi. Duration of workshop; and
- vii. Networking/participants' interactions.

The specifics were pasted on the Flip Chart Board and discussed. This session was co-ordinated by Okerefor Peter. Participants also scored individual composite or aggregate scores X% for 'What Went Well' and (100 - X%) for 'What Went Less-Well'. The mean (average) score was adopted as the overall score for each category. The exercise yielded these results:

What Went Well	-	71%
What Went Less-Well	-	29%

Thus, in conclusion, Day 1 was given very high pass mark. This could not be done for day 2 and by extension, the entire event because of time constraints.

5.0 METHODOLOGY

The workshop was very much interactive. The modules were presented by the Facilitator, using interactive lectures. Each presentation was followed by analytical discussions of issues raised, questions asked and observations made by participants. This was in a most free and participatory manner. As usual, summary of discussions are presented for each module, except for Modules III and IV. These two (2) were taken together at the request of participants.

5.1 WORKSHOP COMMUNIQUÉ

This was a major activity in the second day of the workshop. The communiqué was put together by a committee of 6 with Barrister Ngozi Ukauwa as Secretary. The session was co-ordinated by Dr. Anthony Agumagu. The draft was later presented to the full house for necessary amendments. The final document was ultimately adopted as the communiqué of the North-West zonal Economic/Budget Literacy workshop.

6.0 OPENING & INTRODUCTORY ACTIVITIES

The workshop commenced at about 10:40am with opening remarks by Mr. Okerefor Peter, the Team Leader. He gave an overview of the PROSPECT Nigeria project and the objectives of the workshop. He further urged participants to contribute to the success of the scheme in the overall interest of Nigerians and Nigeria.

The brief opening remarks were quickly followed by Introductions, with each participant introducing himself/herself, in turns. The ENDIP team was not left-out. Next came the Drafting and Adoption of ground Rules and Selection of Time Keeper.

6.1 GROUND RULES

- (A) No side talks;
- (b) Speak only when recognized by Facilitator;
- (c) Respect other peoples' opinions;
- (d) Punctuality must be adhered to;
- (e) Switch off cell-phones or put in vibration mode;
- (f) No unnecessary movements;
- (g) Freedom of Speech; and
- (h) Equality of and respect for all present.

(a) Future of MSMEs in Nigeria: Participants wondered (aloud) if there was any future for MSMEs, in the light of seemingly anti-MSMEs policies and activities of Federal Government. The recent increase in the pump prices of petroleum products came into limelight, here. How would MSMEs survive in such harsh economic climate?, they wondered. Yet a few ideas on the way forward were openly canvassed:

Simplified administrative structure of government;

People friendly credit and loans schemes;

Widespread enlightenment and awareness of Civil Society in government and governance;

Value re-orientation for Nigerians to enhance positive and development-driven values, such as diligence, honesty, transparency and accountability; and

Use of micro-finance institutions (e.g. NGOs) in place of (conventional) banks.

There was unanimous agreement that the Federal Government should take the lead in creating a pro-MSMEs environment, economically, socially and politically.

7.2 MODULE II: FUNDAMENTALS OF ECONOMIC

Module 2 was a brief exposition of Economics as human behaviour in the domain of the Social Sciences. The presentation further analysed the natural relevance or application of the subject matter to different levels of human society individuals, families, communities and governments. These were all 'Economists', making vital economic decisions and exhibiting rational (?) economic behaviour. Deserved emphasis was given to MSMEs as economic entities whose operations are rational economic beings.

Observations And Issues Raised

(a) Rationality or Logic of economic decisions by Federal Government: Paul Onwude of Civil Liberties Organisation raised the above issue, wondering indeed about the rationality or logic behind most economic actions of government. Participants in their contributions asked a number of relevant questions, thus: whose interest(s) is the government projecting? Whose priorities? Why are the decisions (e.g. hike in fuel prices) people unfriendly?

The issues of **Implementation of government economic decisions** e.g. National Poverty Eradication Programme (NAPEP) also came under scrutiny. Some participants felt that whatever economic rationale or logic in these schemes were compromised by political considerations and widespread corruption.

(b) Civil Society and economic decisions: It was widely felt that Civil Society does not make any contributions in respect of those vital economic decisions (what, who, when and how to produce?) in Nigeria. This position questioned the logic or rationale in government **always** deciding for the people. Reasons suggested for this included

Ignorance,

Poverty, especially mental poverty;

Power concentration in hands of government; and

Corruption at all levels of society.

Still on government-Civil Society relationship in **development**-driven decision making. T. L. Agera emphasized the need for **definition of standards by all stakeholders**. This, she argued, makes for a common language and agreement on what choices to make, priorities to address and decisions to take in the overall interest of all. For instance, in respect of Poverty Eradication, she queried: **Which poverty is the Federal Government addressing in its Poverty Eradication Programme?** On this, participants agreed unanimously, highlighting the need for **MASSIVE DEVELOPMENT EDUCATION**, addressing issues such as Needs Identification and Assessment and Definition of Criteria, Standards and Benchmarks.

(a)The role of National Assembly: The role of the National Assembly in economic decisions of the Federal Government was also discussed. From all indications, participants felt that the Assembly does not consider the people in their decision-making. In this regard, the vexed question of whose mandate the Assembly really has, continued to re-echo. In her contribution, Rose Sodeyi of Society for the Preservation and Reservation of Women Honour and Dignity (SPRAD) condemned the inactivity and anti-people posture of the Assembly and called on the NGOs and other Civil Society organizations to '**Speak-out**' as Advocates of the poor, oppressed and neglected majority in the nation. But, for how long will the electorates continue to be downtrodden? One participant wondered, aloud. This question was hotly analysed, culminating in the unanimous agreement on the need for **TOTAL EMPOWERMENT VIA EDUCATION** for all, especially the poor, non-literate masses.

7.2 **MODULE III: STRUCTURE OF THE NIGERIAN ECONOMY and**

7.3 **MODULE IV: NATIONAL ECONOMIC MANAGEMENT**

The two modules were taken together as the later derived from the former. Moreover, participants opted to raise issues, ask questions and make observations on Module III together with and at the end of Module IV. Module III addressed the structural components of the economy of Nigeria, preceded by an exposition on the definition and meaning of the term economy. Structural attributes of the economy and associated human, material, natural and artificial resources were analysed, at individual, family, community and government levels. The imperative for prudent management of these scarce resources was highlighted also. Details of this, especially as the level of the national government were discussed in Module IV. The nature and scope of Resource Management formed a major focus in the analyses. The presentation further identified the National Budget as the instrument or tool for national economic management in Nigeria (details in Modules V and VI). Management of Nigeria's economy, it was stressed, was the responsibility of all stakeholders, with the Federal Government taking the lead, steering the vehicle of economic management and administration.

Observations and Issues Raised

(a)Stakeholders in the Economy of Nigeria: Sola Akande of CALEB Consulting, Abuja commented on the nature and scope of stakeholders in the Nigerian economy. Specifically, he addressed the following:

Tangible ends to be achieved by stakeholders;

Complexity and diversity of cultural orientations;

Prevalence of disagreements on priorities, goals, etc; and

Values orientation and the need for re-orientation away from money and excessive materialization to more lasting virtues of hardwork, integrity, justice, equity and fair play.

In her contribution, T. L. Agera decried the absence of effective functional linkages between and among the different sectors of the economy. This was taken up in more details in Modules VIII. She addressed the issue of mass participation by **all** stakeholders, focusing consent, consensus and consultation. In conclusion, she asserted that the Federal Government should be made to accept its limitations and ensure that citizens derive maximum benefits from the economy. The constructive role of public-private synergy in this regard was also discussed, especially in the enlightenment, inclusion and capacity building of **all** stakeholders, with particular reference to the very poor and deprived. Here, participants strongly felt that Civil Society organizations, especially NGOs, Must be focused, and not '*Jack of all Trades*'.

(b)National Economic Management The way forward: Agreeing that we are all managers of the economy, participants identified a number of imperatives for effective and efficient resources management in the economy. They are:

An all inclusive and participatory government;

Consultation of **all** in **all** stages of management at **all** times;

Purposeful, goal directed and constructive enlightenment of Civil Society; and

Discipline (government and the governed).

These and similar recommendations require the mandatory collaboration and co-operation of **all** stakeholders, participants unanimously

(A) *Economic reforms and the Governed*: How do we reconcile the current harsh economic reforms with the assumption that our economic management is for the welfare of the people? This was raised by a participant, and the whole house examined it. Specifics here include:

Abundance of crude oil and natural gas in Nigeria;

Why should we pay more for what we can have and we do have;

Why import finished petroleum products when we can refine crude oil here;

Massive unemployment resulting from closure of factories, and operation of a few at less than optimum capacity;

High cost of living, e.g. increased transportation costs;

Questionable intention of government in relation to the overall welfare of the governed;

Our external debts vis-à-vis reported extra earnings from sale of crude oil; and

Dilapidated and nonfunctional infrastructure in the face of reported excess earnings from crude oil. Are the reforms really in our interest, they wondered aloud.

Similarly, the continued and persistent upsurge of corruption in high and low places was also deeply analysed. This was especially against the anti-corruption and associated reform posture of the Federal Government. The implications of these for the growth and development of MSMEs and the entire Civil Society were also duly X-rayed. For instance, the destructive effects of adulteration and other unethical practices in the food processing and pharmaceutical industries was aptly illustrative of this undesirable situation. All the discourse here printed to the inhuman face of '**so called**' reforms, with fears as to whether the citizenry can really survive the death inflicting reforms. Participants therefore called for people friendly reforms. There was consensus that the problem of our nation was poor leadership and lack of political will. Advisers to government were described as textbook technocrats without vision or mission for people friendly government and governance.

In conclusion, participants called for a change for the better, total ethical re-orientation to build a new economy for Nigeria and Nigerians.

7.5 MODULE V: NATIONAL BUDGET AND ECONOMIC MANAGEMENT

This module explained the structure and role of the national budget of Nigeria. This was preceded by a general exposition on budget as a financial plan, a legal document and a political tool. There was also an all-hands-on-deck exercise (a non-technical analysis) on the 2004 Federal Budget.

Observations and Issues Raised

- (a) *2004 Federal Budget*: On this, observations were made as follows:
- very huge amounts that can be overwhelming and intimidating to the uninitiated;
 - allocations to different sectors, ministries and other arms of government were unequal;
 - the three biggest allocations to Power and Steel, Water Resources and Works; and
 - Relatively smaller allocations to Commerce, Trade and Industry, the domain (?) of MSMEs.

The issue of priorities (refer to Module II) was raised. What/who determines which sector gets what allocation (see iii above)? This question was critically analysed, as it would appear that the priorities as seen in the budget figures did not address stakeholders' (especially the very poor masses of Nigerians!) priorities. Political, social and economic factors were implicated for the observed 'anomalies', with more emphasis on the political.

(b) *The 2004 Budget and the Rural Poor*: A participant observed that the billions and millions of Naira allocations mean 'nothing' to the vast majority of the citizenry who are poor, very poor, neglected and seemingly abandoned, especially in the very remote and inaccessible rural areas of Nigeria. These stakeholders, it was strongly felt, do not have a sense of belonging in the polity, on account of their 'miserable' situation. Government must, therefore, bring them into the economy fold, through participatory people friendly government and governance. Economic, social and political empowerments are essential ingredients in this regard, participants chorused.

The module described the phases and associated activities of the budget cycle. Each stage (and there are six of them) was analysed, highlighting specifics such as principal (and other) actors. The module also addressed the implications of the budget cycle for national economic management, stakeholders' welfare, government-Civil Society relations and the way forward for a more participatory and people-friendly budget cycle in Nigeria.

Observations and Issues Raised

There were quite a lot in this module. Time and space constraints do not permit any exhaustive details, understandably.

(a) But, we have no input in the Federal Budget. How come?: This was the biggest issue of the module as quickly raised by one participant. This was an instant reaction to the exposition on the budgetary process, especially the Concept Stage. Participants X-rayed details of each stage, wondering aloud that 'the people' do not make any input into the Nigerian Federal Budget. The line of argument also extended to Local Government and State Government Annual Budgets. At the end of the session, a number of conclusions became obvious.

(i) Stakeholders make inputs, **indirectly**, to the budget cycle;

(ii) Inputs from the grassroots, the neglected, deprived rural dwellers are assumed, as the powers that be seem to think and submit for them. Needs identification here, is by proxy;

(iii) The '*elected*' representatives at the Assembly should be made to realize that they are representing their people. Therefore, these elected government people must consult their constituencies for necessary inputs into government and governance, including the Budget Cycle;

(iv) The Federal Government Budget Cycle should be made more open, transparent, participatory and people-friendly;

(v) Need for stakeholders' empowerment in all aspects, to enable them contribute meaningfully to the Budget Cycle and other aspects of democratic government in Nigeria;

(vi) The need for NGOs and other Civil Society organizations to (continue to) speak out for the less privileged, especially the vast majority of uninformed, ignorant and poor;

(vii) In view of (vi) above, participants called for capacity building for Civil Society Organisations. In addition, the **total-environment** (social, economic, political) must be conducive to make constructive contributions from all and sundry; and

(viii) There was unanimous agreement that, after all, 'we all have a stake in the economy'. Therefore, 'we must make it work, and very well at that'. Here, the Federal Government was called upon to provide open, transparent and pragmatic leadership, in accordance with the tenets of reciprocal relationship between government and the governed.

(b) Budget Implementation: This was another stormy issue. Here, participants expressed worry over partial and non-implementation of aspects of the Federal Budget. The benefits of the budget implementation to the vast majority of Nigerians were also debated. In their views, it would appear that the collective welfare of the people were not taken care of. Otherwise, how come the millions and billions and trillions of Naira have not and do not translate to stakeholders welfare? Could it be that the managers of the economy (i.e. Federal Government) has a different agenda, they wondered. In reference to Module II (Fundamentals of Economics), the vexed question of 'whose priorities?' continued to re-echo in budget preparation and implementation in Nigeria.

(c) Budget Monitoring and Evaluation: There was also a lot of discourse on this. At the end, the following became more obvious.

- i. The inability of Civil Society, especially the very poor and ignorant, was decried. There was a strong call for a positive change, as there was every need for them to follow up on government activities that impinge upon their lives. But there was a recurring question: How does one monitor and/or evaluate what one does not know or understand?;
- ii. Civil Society can partake in Monitoring and Evaluation, using the following techniques: Delegations, Representatives, Consultations, Visits, Protests (including Lockouts and Peaceful Rallies), Open Letters and Advocacy by concerned and relevant NGOs. Agreeably, some minimal level of functional awareness (education/literacy) was a vital requirement for successful stakeholders' inputs in Monitoring and Evaluation (and indeed all aspect) of the Budget Cycle.

(A) *The Media, Stakeholders and National Budget*: The Media, especially the Press (4th Estate of the Realm) was not left out in our discussions. There was solid agreement that the Media had a key role to play in bringing the people into the national economic management scene, with particular reference to the Budget Cycle. The information, education, enlightenment and communication functions were analysed in the context of national budgeting and national economic management in Nigeria. There were, however, some hanging questions. How does the ignorant and non-literates make functional use of the printed word? How many people today can afford newspapers (or have access to newspapers)? Accessibility to TV, especially in terms of cost of purchase? For the lucky few, is there stable power supply to ensure meaningful uninterrupted viewing? How many Nigerians access modern Information Technology (the Internet)? What is the profile of literacy and numeracy in the local languages and dialects in Nigeria? These and similar questions compromise the avowed instructive use of the written word.

7.7 MODULE VII: THE BUDGETARY PROCESS AND MICRO, SMALL AND MEDIUM ENTERPRISES.

Module VII on day two addressed the relationships between MSMEs and the six stages of the Budget Cycle. It also highlighted specific ways in which MSMEs can impact on the cycle, deriving from the presentations and discussions in Module VI. Micro, Small and Medium Enterprises (MSMEs) were presented as active stakeholders in the economy of Nigeria who cannot afford to sit on the fence or be onlookers.

Comments, Observations and Issues Raised

As usual, there were comments, issues, questions and observations. There were largely integrated and multidimensional, some dwelling on already discussed ones (in earlier modules and analyses). It must be noted that this module was completed in day 2. Aspects of it had been mentioned in discussions in module VI in day one.

(a) *MSMEs and the Economy*: In recognition of their importance in the economy of Nigeria, participants agreed that group of businesses had much to do to benefit from the Budget. Some of the techniques identified for impacting on the budget have been highlighted in Module VI (Issues, Question and Observations).

(b) *Making the Budget more MSMEs Friendly*: This was another important issue here. The following were suggested as possible ways to make the Budget more friendly to MSMEs (and indeed Civil Society).

- i. Massive all round empowerment of MSMEs to enhance their sustainable growth and development, thus, enabling them contribute more meaningfully to the economy;
 - ii. Purposeful civic education, emphasizing transparency and accountability in personal/individual and corporate dealings;
 - iii. Making the Budget Process more open and participatory;
 - iv. Encouraging MSMEs to look inwards to appreciate their importance and confront challenges in their way. This includes collective action by co-operation and collaboration in their dealings;
 - v. Relevant NGOs and other Civil Society organizations should not relent in their advocacy and other roles; and
 - vi. Appropriate, relevant and functional organizational and institutional framework to enable MSMEs function more creditably. The establishment of SMEDAN by the Federal Government was commended in this regard.

7.8 MODULE VIII: MSMES AND SECTORAL LINKAGES

This second day module analysed three essential linkages, viz

- (a) MSMEs-MSMEs;
- (b) Sector-Sector; and
- (c) Sectors-MSMEs.

The module also analysed their implications for the growth and development of MSMEs in Nigeria were also analysed. The presentation concluded by emphasizing the dire need for co-operation and collaboration (synergy) between and among the MSMEs and sectors (ministries) of the economy for sustainable effectiveness and efficiency of resource management (national economic management).

Comments, Observations And Issues Raised.

Expectedly, there were comments, questions and observations, and issues were raised. There was participatory analysis of the above.

(a) Co-operation and Collaboration How feasible: Participants noted the individualistic nature of the 'average' Nigerian, especially in business and wondered about the possibility of collaboration and co-operation between and among MSMEs. The development importance of pooling scarce resources together was extolled by all. But this would appear to give way in the face of competition (sometimes unhealthy and mischief driven), manipulations, undercutting, corruption and other unethical practices which compromise our very individual and corporate existence as a Nation.

Politics was not left out of the analysis. For instance, differences in political and party affiliations could be counterproductive to efforts towards synergy of similar and relevant groups, including NGOs. And this was, agreeably, very much regrettable. The multi-ethnic and multi-lingual complexities in Nigeria also featured as further compounding the terrible situation. Unmitigated distrust, fear and insecurity, were identified as destructive constituents of this cesspool of national malaise. The way out?

- i. Massive Civil Moral Education for **all** Nigerians at **all** levels of society;
- ii. Effective, nation building leadership by Federal Government and other levels of government, emphasizing the supremacy of the Nigerian nation; and
- iii. Divine intervention.

This section was wrapped up on the note that MSMEs are vital active stakeholders in the Nigerian economy. There was very urgent need, therefore to encourage their sustainable growth and development. In concert with other stakeholders, especially Civil Society, the nation of Nigeria was believed to be aiming beyond the skies, progress wise.

8.0 SUMMARY AND CONCLUDING REMARKS

The North-West geo-political zonal workshop was a very successful one. The audience was highly enlightened and vibrant one, and the sessions democratic and participatory. In conclusion, some suggestions are made for improvement.

1. The duration of the workshop should be at least three (3) days. The one and half days were grossly inadequate as the entire event was time trapped. As a result, some rush could not be avoided;
2. The workshop should be residential as this will greatly improve attendance and reduce lateness. Again this goes for the all the workshops, as there were reported cases of late commencement of sessions due to late arrival of participants i.e. the non-residential ones; and
3. There should be complete provision for evaluation of the workshops. The two days rushed sessions do not provide for this. Only day 1 is evaluated, and this is considered unsatisfactory.
4. The PROSPECT project team should also attend all workshops.

9.0 APPRECIATION TO PROSPECT NIGERIA

We at ENDIP express profound appreciation to PROSPECT Nigeria for this opportunity to serve Nigeria and Nigerians, and indeed humanity. We look forward to more fruitful years of constructive professional collaboration and networking for the growth and development of Nigeria and beyond.

.....
Dr. Anthony C Agumagu
Technical Adviser
(E/BLP, ENDIP)

.....
Okerefor Peter O.
Consultant (Business Development)
Team Leader (E/BLP, ENDIP)



ENDIP

ENTREPRENEURIAL DEVELOPMENT INITIATIVE (Centre for Enterprise Development)

12th October, 2004.

Dear Sir/Madam

INVITATION TO ECONOMIC/ BUDGET LITERACY (E/BLP) WORKSHOP KADUNA, October 25th 26th 2004

Entrepreneurial Development Initiative (ENDIP) is a private, voluntary, not-for-profit, non-governmental organisation based in Port Harcourt. Our Vision is to develop 10,000 sustainable Micro-Enterprises capable of generating 30,000 employments in the Niger Delta region of Nigeria by the year 2012. Our mission is to be a leading centre for enterprise development committed to facilitating the establishment of sustainable Micro-Enterprises through capacity development, training, provision of micro-credit, functional vocational/technical training programmes, business development services, mentorship, business incubation and venture equity funding.

ENDIP is a grantee in the recently established PROSPECT project. PROSPECT which stands for 'Promoting Stakeholder Participation in Economic Transition' assists targeted area stakeholders take part in macroeconomic policy formulation and not to be merely recipients.

A key component of the PROSPECT project is an **Economic/Budget Literacy Project (E/BLP)**. This is premised on the understanding that knowledge is the prerequisite to meaningful participation and that possession of information and skills in the subject matter is a precondition for constructive involvement. In addition, development is today increasingly becoming the realm of all sectors of the population and therefore participation of the people must be reflected at all levels of the development process right from the design stages. Economic/Budget literacy has therefore been recognized as the surest way of a people centered economic growth, development, and poverty reduction through the meaningful participation in economic activities and decision-making processes that impact on the poor.

Ultimately, PROSPECT's E/BLP aims at making the stakeholders able to understand the dynamics behind the Nigerian economy. More generally, the PROSPECT project also aims at familiarizing Micro, Small and Medium Enterprises with issues and processes that border on economic governance and to create a network to address these matters on a continual basis.

ENDIP with funding assistance from the United States Agency for International Development (USAID) wishes to invite you to participate in a two-day workshop on Economic/Budget Literacy. The workshop is scheduled to hold in Kaduna as follows:

Date: Monday 25th and Tuesday 26th October 2004

Venue: Excel Inn
23 Constitution Road
Kaduna

Time: 8.30 am

The workshop will cover a variety of topics, including a) Micro, Small and Medium Enterprises MSME A Brief Survey b) Fundamentals of Economics c) Structure of the Nigerian Economy d) National Economic Management e) National Budget and Economic Management f) The budgeting Process g) The Budgeting Process and Micro, Small and Medium Enterprises h) Micro, Small and Medium Enterprises, Budget / Economic Literacy and National Economic Management.

For those coming from outside of Kaduna ENDIP and the PROSPECT Project will be responsible for your feeding, accommodation and transportation to and from Kaduna by Road while local transportation cost will be reimbursed to participants resident in Kaduna. All participants would be served tea break and lunch throughout the workshop period. Those coming from outside Kaduna are expected to check into **Excel Inn** in the evening of Sunday 24th October and check out in the afternoon of Tuesday 26th October 2004.

The workshop would round off on Tuesday at 12 noon and you should make travel arrangements to return home on that date accordingly. Invited organizations are to send one representative only for the workshop.

Please confirm participation as soon as possible to enable us make the necessary arrangements. It would be preferable to email your response to peter@endip.org. You can also call Peter on **08055419015** or **08037825502**. If you have any queries, please do not hesitate to contact us by email.

I look forward to seeing you in Kaduna.

Yours sincerely,
Entrepreneurial Development Initiative (ENDIP)

Okereafor Peter
Consultant
(Business Development)

APPENDIX B: LIST OF PARTICIPANTS

**LIST OF PARTICIPANTS
ECONOMIC/BUDGET LITERACY WORKSHOP FOR THE NORTH-WEST
GEO-POLITICAL ZONE
25TH – 26TH OCTOBER, 2004 AT KA DUNA, KADUNA STATE.**

S/NO	NAME	ORGANIZATION AND ADDRESS	E-MAIL	PHONE
1.	Ukaiwa Ngozi B.	Public Enlightenment Project	pepnigeria@yahoo.com, pepki@yahoo.com	08035892100, 08035892099
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3.	Iliya G. Sambo	Diamond Development Initiatives	isambo@ddinigeria.org	08037862544
4.	Prince Audu Habu	Children Information Network Centre (NGOs/CSOs Representative in KASEEDS)	childcinc@yahoo.com	08028353881
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6.	Mike Inyang	The Earth Minders Development	mikeiyangud02@yahoo.com	08035865647
7.	Omo Omoaka	Abantu for Development	iceberge11@yahoo.com	08035046651
8.	T. A. Adejo	New Nigerian Newspaper		08036065883
9.	R. T. Sodeyi	Society for the Preservation and Restoration of Women Honour and Dignity (SPRAD)	spradyouth@yahoo.com	08037877161
10.	Agera T.C.	Women Empowerment and Poverty Alleviation (WEPA)	wepa985@yahoo.co.uk	08037033599
11.	Paul Onwude	Civil Liberties Organisation, Kaduna	onwuf@yahoo.com	08023729238
12.	Dorothy habu	Skill Acquisition and Training Centre (SATC) Murtala Square, Kaduna	skilaof@yahoo.com	08033436320
13.	Tanko Solomon	Aids Foundation, 4 Libya, Kaduna	aidsfoundation@yahoo.com	08037145787
14.	Wole Ajumoh	Community Resource Development Organisation (CREDO) 6 Gambia Avenue, Baretta, Kaduna	credongo@yahoo.com	08033501353

APPENDIX C: WORKSHOP AGENDA

ENDIP/PROSPECT ECONOMIC/BUDGET LITERACY WORKSHOP PROGRAMME

DAY 1

- | | | |
|-----|-----------------|---|
| 1. | 8.00am 10.00am | Registration |
| 2. | 10.00am 10.15am | Opening Remarks by the Team Leader E/BLP |
| 3. | 10.15am 10.30am | Overview of PROSPECT Project by PROSPECT Representative |
| 4. | 10.30am 11.30am | Modules I & II |
| 5. | 11.30am 12.00pm | Tea/Coffee Break |
| 6. | 12.00pm 1.00pm | Module III |
| 7. | 1.00pm 2.00pm | Module IV |
| 8. | 2.00pm 3.00pm | Lunch Break |
| 9. | 3.00pm 4.00pm | Module V |
| 10. | 4.00pm 5.00pm | Module VI |
| 11. | 5.00pm 6.00pm | Module VII |

DAY 2

- | | | |
|-----|-----------------|---------------------------------------|
| 12. | 9.00am 9.30am | Post Mortem |
| 13. | 9.30am 10.30am | Module VIII |
| 14. | 10.30am 11.30am | Module X (Group Discussion)/Tea Break |
| 15. | 11.30am 12.00pm | Communiqué/Closing |

APPENDIX D: WORKSHOP COMMUNIQUÉ

COMMUNIQUÉ ISSUED AT THE END OF ECONOMIC\BUDGET LITERACY WORKSHOP (NORTH-WEST ZONE) HELD AT EXCEL INN, KADUNA ON THE 25TH AND 26TH OCTOBER 2004

The Northwest zonal workshop of the Economic\Budget Literacy Project funded by the United States Agency for International Development (USAID) with support from Management Systems International (MSI) was held in Kaduna from Monday 25th to Tuesday 26th Octobers 2004.

Participants that attended the workshop include stakeholders in the Micro, Small and Medium Enterprise sector, Non Governmental Organizations with focus on micro enterprise development and other development-centered organizations from the zone.

Training modules for the two-day workshop covered the following area:

- Small and Medium enterprises: A Brief Profile
- Fundamentals of economic
- Structure of the Nigerian Economic Management
- The Budgetary process
- The Budgetary and Small and Medium Enterprises
- Small and Medium Enterprises and Medium enterprises
- The Journey so far (Appraisal\Evaluation)

The participants to the workshop states as follows:

1. That, micro small and medium enterprises should be encouraged to sustain their contributions to the economy and should be made the bedrock of the Nigerian economy, for the creation of employment, increase in investment, saving and poverty reduction.
2. That there should be extensive and diligent dissemination of information, strength and awareness on economic and budget literacy should be extended to all levels of stakeholders especially the grassroots as well as engage in the of religious, political and opinion headers and the media;
3. The workshop adopts Table 1.1 of Module 1 Defining MSME'S (Capital Requirement and number of Employees);
4. The workshop recommends that the Budget office should make available to the public, stakeholders inputs to the budget process especially at the conception stage. That the civil sector organizations should be prepared ahead of the budgetary time limit. That is, they should be empowered to prepare their inputs to the budget process with particular reference to the conception stage;
5. The workshop recommends de-emphasis on money in preference to values, service, justice and quality in the affairs of stakeholders in the economy;
6. That the civil society organizations should Network, streamline and collaboration to get the project to all levels. To this end, the workshop calls on all stakeholders such as government ministries, civil society organizations to engage in this Networking;
7. Workshop recommends the induction of economic and Budget Literacy in he Formal School curriculum at all levels of education including formal and Information education;
8. Workshop recommends that the Federal government should properly and strictly adhere to the Budget. That is, comply with provisions of the Law including Budget Implementation;
9. The workshop recommends that the government should be people friendly. That is, it should adopt a participatory approach, such as all round participation of all sectors;
10. The workshop recommends that the federal government should provide an enabling environment for the MSME's to grow such as stable power supply and all season motor able roads and means of transportation.

APPENDIX E: LETTER OF APPRECIATION TO PARTICIPANTS



ENTREPRENEURIAL DEVELOPMENT INITIATIVE
(Centre for Enterprise Development)

28th October, 2004.

Dear Participants,

LETTER OF APPRECIATION

I wish to thank you on behalf of Entrepreneurial Development Initiative (**ENDIP**), for your participation at the North-Central zonal workshop of ENDIP/PROSPECT Economic/Budget Literacy Project held in Kaduna on the 25th and 26th of October, 2004.

Your presence and participation is highly appreciated as your contributions in no small way ensured a successful workshop.

We really do appreciate and hope that you would not rest on your oars, but carry on the message down the ladder. We also expect that you would be available for future workshops as the need arises.

Attached is the communiqué issued at the end of the workshop.

Thanks.

Yours Sincerely
Entrepreneurial Development Initiative (ENDIP)

OKEREA FOR PETER O.
Consultant (Business Development)
ENDIP/PROSPECT Project Team Leader



A CROSS-SECTION OF PARTICIPANTS DURING E/BLP WORKSHOP IN THE NORTH-WEST GEO-POLITICAL ZONE, KADUNA



GROUP PHOTOGRAPH OF NORTH-WEST E/BLP IN KADUNA



A CROSS-SECTION OF PARTICIPANTS DURING
E/BLP WORKSHOP IN THE NORTH-WEST GEO-POLITICAL ZONE, KADUNA



A CROSS-SECTION OF PARTICIPANTS DURING
E/BLP WORKSHOP IN THE NORTH-WEST GEO-POLITICAL ZONE, KADUNA