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TECHNICAL REPORT ON THE TRAINING WORKSHOP FOR
CENTRAL BANK OF NIGERIA AND OTHER STAKEHOLDERS
ON FEMALE AND MALE OPERATED SMALL ENTERPRISES
CHECK GUIDE AND METHODS (FAMOS)

Chelsea Hotel, Abuja, Nigeria

11-12 September 2013

Workshop Organizers:

Central Bank of Nigeria (CBN) in collaboration with the
International Labour Organization (ILO)

Report Produced By:

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LIST OF ACRONYMS

AWIC:	Association of Women in Construction
AWIS:	Association of Women in Supplies
ANMFIN:	National Association of Micro Finance Operators of Nigeria
ANBMFI:	Association of Non-Bank Micro Finance Institution of Nigeria
BoI:	Bank of Industry
BPS	Business Public Service
CBN:	Central Bank of Nigeria (CBN)
CEO	Chief Executive Officer
FAMOS:	Female and Male Operated Small Enterprise
ILO:	International Labour Organization
TUC:	Trades Union Congress
NLC	Nigerian Labour Congress
NECA:	Nigeria Employers' Consultative Association
NAMFON:	National Association of Micro Finance Operators of Nigeria
MD	Managing Director
MFI s	Micro Finance Institutions
MSME s	Micro, Small and medium Enterprises/Entrepreneurs
SCB	Standard Chartered Bank
SMART	Specific, Measurable, Achievable, Realistic, Time bound
SWOT	Strengths, Weaknesses, Opportunities, Threats
WIM:	Women in Management

1.0 BACKGROUND

Since July 2012, the Central Bank of Nigeria (CBN) and the International Labour Organization (ILO) have been collaborating and backstopping the implementation of the activities under an initiative titled **“Enhancing the Financial inclusion of Women Entrepreneurs in Nigeria to Provide Access to Credit Facilities For Women in Nigeria”**. This collaboration led to the formation of a Task Force on Financial Inclusion for Women Entrepreneurs. The Task Force chaired by the Central Bank of Nigeria (CBN) comprises: Bankers Sub-committee on Women Economic Empowerment, Federal Ministry of Women and Youth Affairs (FMWYA), Bank of Industry(BOI), Nigeria Employer’s Consultative Association (NECA), Enhancing Financial Innovation and Access (EFInA), National Association of Microfinance Banks (NAMB), Association of Non Bank Microfinance Institutions, Women In Business and Public Service (WIMBIZ) and the International Labor Organization (ILO).

The terms of reference of the task force include:

- To establish and deliver a baseline on women entrepreneurs (MSME) in Nigeria and their access to finance.
- To increase awareness amongst all financial service providers on the use of the FAMOS Check tools and its attendant benefits.
- To make recommendations to financial institutions on the strategies for improving access through the use of the FAMOS Tools in the light of emerging evidences.
- To mobilize resources for the implementation of the activities of the Work Plan.
- To facilitate and encourage all financial service providers to adapt the FAMOS Check as a tool for doing self-check on one’s own organization.
- To capacitate financial service providers to provide gender responsive finances and products to their clients.
- To facilitate training in financial literacy for FAMOS target clients.
- To share with stakeholders information on the activities and results of the FAMOS Check initiative i.e. data on the access to financial services by women entrepreneurs, disaggregated data, products, etc.
- To monitor developments in the way financial services are delivered, distributed and report to the Central Bank of Nigeria the opportunities and threats to financial inclusion for women entrepreneurs in Nigeria.
- To document progress reports on the implementation of the activities of the Task Force Work Plan. Additionally, to monitor and coordinate the implementation of the Work Plan.

Statistics show that Nigeria has an estimated population of 162 Million people, with a composition of 49 % female and 51% male. Recognising the vulnerability of women and the various constraints that women entrepreneurs faced in accessing finance, it was thought that such an initiative would help put forward interventions that would help the women of Nigeria to overcome these challenges and increase their participation in the economic affairs of the country.

It is against this background that a two-day training workshop on the Female And Male Operated Small (FAMOS) Check was conducted for the Central Bank of Nigeria and other stakeholders with the collaboration of the International Labour Organization (ILO). The training was conducted from 11-12 September, 2013 at the Chelsea Hotel, Abuja, Nigeria.

The workshop was guided by a certified FAMOS Check Expert Trainer, Mrs. **Elizabeth Simonda**, staff member of ILO Country Office in Lusaka, Zambia, who was ably supported by **Mrs. Bosede Familoni**, ILO Gender Focal Point and **Mrs. Hadiza Maina**, CBN lead resource person.

2.0 WORKSHOP OBJECTIVES:

The workshop's ultimate goal is to enhance the capacity of women entrepreneurs in Nigeria by producing well trained FAMOS Check practitioners for the Central Bank of Nigeria, microfinance institutions, and other stakeholders in Nigeria who will be acquainted with the basic concept of FAMOS Check as a bridge to increasing access to formal finance opportunities by women in Nigeria.

The workshop was a capacity building exercise for participants which included members of the Task Force on Financial inclusion for women entrepreneurs in Nigeria. It was designed to encourage them to forge working relationships that would provide opportunities for women entrepreneurs to access credit facilities which would enhance productivity in their business.

In order to realize this goal the following objectives becomes imperative: -

- i) to acquaint participants with the basic concepts of FAMOS Check as a bridge to increasing access to formal finance opportunities for women entrepreneurs in Nigeria;
- ii) to build the capacity and promote knowledge sharing in understanding financial inclusion of women entrepreneurs in Nigeria;
- iii) to identify gaps and barriers to access financial services by women entrepreneurs in Nigeria;
- iv) to build the capacity of the Task Force members on gender and gender mainstreaming so that they are enabled to have a clear understanding of the prevailing gender dynamics which will assist them to develop financial products that address the specific needs of women entrepreneurs.
- v) to bring to fore a platform to share with stakeholders information and insights into the activities and results of the FAMOS Checks in countries that have adopted the tool.

The workshop was held in a participatory manner with group discussions, plenary presentations and practical case studies among others.

3.0 PARTICIPANTS PROFILE

The target group for this workshop are institutions that provide services for Female and Male Operated Small Enterprises. There was a total of 37 participants with a composition of 30 females and 7 males drawn from the Central Bank of Nigeria (CBN), Trade Union Congress (TUC), Association of Women in Construction (AWIC), Association of Women in Supplies (AWIS), Nigerian Labour Congress (NLC), National Association of Micro Finance Operators of Nigeria (NAMFON), Association of Non-Bank Micro Finance Institutions of Nigeria (ANBMFI), Nigerian Employers Consultative Association (NECA), Women in Management (WIM), Business & Public Service, Standard (BPS), Chartered Bank (SCB) and Bank of Industry (BoI) respectively. (see Annex 1 for details).

4.0 PROGRAMME OF THE TRAINING

(See Annexure B for details)

5.0 OFFICIAL OPENING

OPENING REMARKS

5.10 Goodwill message by Mrs. Sina Chuma-Mkandawire, Director, ILO, Abuja

In her goodwill address, Mrs. Sina Chuma-Mkandawire described the conducting of the workshop as fulfilling one of the core objectives of the collaborative initiative between ILO and Central Bank of Nigeria on **“Enhancing the Financial inclusion of Women Entrepreneurs in Nigeria to Provide Access to Credit Facilities For Women in Nigeria”**. She welcomed all the participants for the FAMOS Check training and expressed her appreciation to the Central Bank of Nigeria for accepting to collaborate with the ILO in organizing and conducting the workshop. She observed that it was encouraging for the ILO that organizations like the CBN and other stakeholders represented in the workshop were interested in having their staff members trained as FAMOS Check practitioners. This will enable the practitioners conduct self-checks in their organizations with the sole purpose of including the untapped market of micro and small enterprises, especially those owned by women. The untapped market will also be given an opportunity to access financial services from various financial service providers in Nigeria. She observed the painful trend, whereby women entrepreneurs at micro enterprise level were excluded from accessing financial services. These were the ones that the initiative hoped would benefit from the financial inclusion initiative of the CBN using various approaches such as the FAMOS Check Initiative. While giving a historical background of how the ILO developed the FAMOS Check guide, Mrs. Mkandawire informed the participants that the ILO was the first UN agency to adopt a ‘gender audit approach’ in order to self-assess its performance in relation to the promotion of gender mainstreaming. In the process of developing the gender audit approach, the ILO developed a valuable set of practical tools and methodologies and the FAMOS Check was one of the tools that was developed. In her concluding statement, Mrs. Mkandawire explained that at the end of the FAMOS Check training, it was expected that a team of FAMOS Check Practitioners for Central Bank of Nigeria and other Stakeholders would have been trained. The practitioners will be able to carry out FAMOS Checks self-checks if need be in their organizations independently and voluntarily in order to bring about positive changes that will make it possible for disadvantaged Women Entrepreneurs to access formal finance from financial institutions, banks and Micro Finance Institutions (MFIs).

5.20 Opening remarks by Dr. Paul Eluhaiwe, Director, Development Finance Department, Central Bank of Nigeria

Dr. Paul Eluhaiwe, Director, Development Finance Department of the Central Bank of Nigeria was unavoidably absent but was ably represented by **Dr. Mudashiru Olaitan**, Deputy Director Development Finance Department, Central Bank of Nigeria.

Dr. Olaitan appreciated the presence of all participants who came from within and outside Abuja. He expressed the need to take urgent steps toward empowering women. He urged participants to actively participate in the training and to interact freely with each other for the next two days so that they will be able to share experiences, information and skills that will assist each individual and their organizations. The ultimate goal was to assist as many Nigerian Women entrepreneurs to benefit from the window of opportunity offered by the CBN's Financial Inclusion strategy. He observed that the CBN has been collaborating with the ILO towards female empowerment since July 2012 when a Task Force was solely set up for the purpose of enhancing the financial inclusion of women entrepreneurs in Nigeria.

He declared the workshop open and also thanked the ILO for making this FAMOS Check training possible.

6.0 OVERVIEW OF THE FAMOS CHECK:

6.1 What Is FAMOS:

FAMOS stands for Female And Male Operated Small Enterprises. The FAMOS Check is an organizational development tool. It enables organizations to employ a set of gender self-check methods to assess its position and thereafter develop interventions and measures that will enable it to improve its service delivery to small enterprises, in particular, in respect of responding to the needs of women entrepreneurs. The tool relies significantly on the ability of a service provider to undertake an analysis of its clientele's value chain. The self-check is normally carried out by an internal team with support from external facilitators.

Key Questions of the process:

- (i) Does the organization seek to serve and work for both Female and Male Operated Small Enterprises?
- (ii) Does the organization really work for FAMOS?
- (iii) How can the organization improve the way it works for FAMOS?

6.2 Why FAMOS Check:

- Women entrepreneurs play an important role in employment creation, income generation and poverty reduction.
- Women's needs are not reflected in strategies and services for supporting and developing MSMEs by various organizations including financial institutions (Gender Blindness).
- Women's contributions and special needs and requirements are often overlooked.
- Hence, activities for MSMEs development tend to be gender blind.
- MSME sector is referred to as FAMOS in the guide
- Need for emphasis on involvement and ownership of both women and men enterprises instead of just putting emphasis on the size of the business.
- Guide being used in many countries starting with Tanzania.

6.3 Who can use FAMOS Check:

- Organizations who work with FAMOS (MSME's).
- Financial Institutions.
- Business Development Service providers.
- Government ministries and organizations.
- Private sector organizations.
- Non-governmental organizations.

Ultimate objective of a FAMOS Check is to improve their activities, services and outreach.

6.4 Why self-check:

- Knowledge on ways of improving an organization lies within the organization.
- Self-check enables organizations to collect and consolidate ideas from employees, managers and clients and
- Encourages innovative thinking and improvements within the organization.

6.5 How to do the FAMOS self-Check:

- Pre- FAMOS Check activities
- The FAMOS Check itself and
- Post FAMOS Check activities.

6.6 How to use the FAMOS Check guide and methods:

- Part A – Introduction.
- Part B – Key Topics – six topics each consisting of a set of questions and references to appropriate methods for analyzing them and
- Part C – Introduces methods used in FAMOS Check and sets out objectives.

6.7 Pre – FAMOS Check activities:

This is the planning phase aimed at developing teams to participate and facilitate the process, providing orientation or direction to the organization, synchronizing schedules and dates and planning topics, scale and budget of the FAMOS Check.

6.8 FAMOS Check Itself:

Step 1 – Carry out the FAMOS Check Document Analysis.

Step 2 – Carry out FAMOS Check interviews with managers, key employees and clients.

Step 3 – Select workshop tools from FAMOS Check guide and

Step 4 – Conduct workshop with participants from each department and level of organization and always conclude with the Logical Action Plan (LAP).

6.9 Post FAMOS Check activities:

Step 1 – Prepare report in answer to FAMOS Check Guide,

Step 2 - Include as annex to the report the LAP jointly developed in the workshop and

Step 3 – Follow up on the self-check, send report to Management, present results to members of the organization in the presence of the management, finalize report and conduct the FAMOS Check refresher meeting to follow up LAP.

6.10 Timeline for the FAMOS Check/Self Check:

Depending on the size of the organization.

(i) Document analysis – 1-2 days.

(ii) Interviews – 2-3 days.

(iii) Workshop - 2-3 days.

(iv) Report to include the Logical Action Plan – pages 82 and 86 and

(v) One year later, FAMOS Check refresher meeting – page 110

7.0 TOPICS COVERED:

7.1 Clientele:

Under this topic, organizations are expected to analyze their organization to ascertain whether the organization actually has FAMOS as clients or beneficiaries. The key questions have to be asked on the percentage of FAMOS clients and beneficiaries, number of women and men clients and how familiar FAMOS are with the organization.

At the beginning of the training, participants were asked to reflect and see if the activities and services which their organizations provide were suitable for FAMOS. All participants responded in the affirmative. However, by the end of the training, none of the participants felt the activities of their organizations were well suited for FAMOS.

The recommended methods to use during the workshop were the Diamond analysis and Chapati.

7.2 Activities and Services:

This topic highlighted the need for the participating organizations to conduct a self-check on activities and services they provide to FAMOS with the view of determining whether these are suitable for FAMOS enterprises. This involves analyzing policy and strategies of the organizations to ascertain whether the activities and services are appropriate for FAMOS.

The methods recommended to use during the self-check are the historical time line and Hofstede's Onion.

7.3 Approach and Outreach:

This topic assists organizations to check their approach and see if the approach is appropriate for FAMOS. It also assists them to check if they reach out to many FAMOS with the approach which they use in delivering their services and activities to their clients. Recommended methods to use during the workshop are SWOT analysis and interviews.

7.4 Procedures:

This topic assists organizations to check and see if their procedures are adapted and focused for servicing FAMOS. The key areas relate to the friendliness of communication, simplicity of language, simplicity of the procedures to follow, the positioning of FAMOS services in the organization and whether these are considered as strategically important. The self-check also reviews whether the staff are motivated and whether the procedures permit accessibility.

7.5 Resources:

This topic enables the organization to discuss and check to see whether the organization had sufficient resources for working with FAMOS. Issues addressed include the question of the adequacy of equipment for FAMOS activities, adequacy of time allocated for FAMOS activities, investment in FAMOS activities, amount of income from FAMOS activity and the appropriateness of space or building for FAMOS.

7.6 Strategies:

Under this topic, organizations are expected to check whether the strategies, plans and objectives highlight the organization's work for FAMOS. The key questions being whether the organization

have specific Action Plans for its work with FAMOS and whether the organization can allocate a budget for working with FAMOS.

8.0 LOGICAL ACTION PLAN:

The Logical Action Plan (LAP) assists the organization to find out more about:

- The organization's current strategy and
- The organization's future strategy with regard to services for FAMOS.

Goal: To define strategies for the three most important issues identified through the FAMOS Check.

How: Make a problem analysis by identifying the three key issues. Thereafter identify the root causes of the problems. You also draw up an overall objective. Activities to achieve the objective have to be identified. The LAP table will have to be drawn and the table will have six (6) columns. The headings for the columns will be (i) General objective, (ii) Intervention topic, (iii) Who and with whom? (iv) When and how long? (v) Verifiable indicators and (vi) Resources required.

After the self-check, the organization will implement the activities that have been indicated in the LAP.

9.0 APPLICATION OF WORKSHOP METHODS:

Each participant received a FAMOS Check Guide and Methods Workbook. They were presented with various methods of analyzing their organizations and were required to put in practice the methods to enhance their skills in analyzing their organizations' capacity for FAMOS. These methods included:

- (i) Document analysis
- (ii) Interviews
- (iii) Hofstede's Onion/Cultural check
- (iv) Historical time-line
- (v) Diamond analysis
- (vi) Chapati diagram analysis
- (vii) SWOT analysis
- (viii) Mind mapping exercise

(ix) Gender Knowledge and Awareness (gender concepts)

The group discussion methodology as well as group presentations were also used during the discussions for all the topics.

9.1 Document Analysis

Document analysis is one of the methods that participants will use when conducting a self-check. This method will assist the organization to find out more about the organization's documents and be able to get information from them.

Documents that can be analyzed include the following:

- CVs of the organization's staff and consultants;
- The organization's training materials;
- Policy and strategy documents;
- Brochures produced to promote services to FAMOS clients;
- The organization's handbook and procedures;
- Written materials on its range of services and
- Any relevant documents that can help provide a short financial analysis

Goal: To understand how FAMOS strategies are/are not reflected in the organization's documentation.

How: Make an inventory of issues and opportunities for improvement in relation to serving both women and men entrepreneurs.

Participants were told that in order to reduce time for the actual self-check, they can do the document analysis two weeks before the self-check starts. About 30-40 documents can be reviewed/analyzed.

Participants were later asked to work in three (3) groups to review some documents. Promotional brochures of three companies in the hospitality industry, property and a fitness centre were provided for the participants to analyses using the following questions:

- a.) Is gender mainstreamed?
- b.) Is FAMOS taken into consideration?
- c.) If answer to B is in the negative, what can be done?

9.2 Group Presentations

After the group discussions, the groups made the following presentations:

Group 1: Presentation on the brochure for Kafue River Side Health Centre was presented by Mrs. Adenike Adebayo Ajala of Nigerian Employers' Consultative Association (NECA).

Questions	Outcomes
Is gender mainstreamed?	The pictures are not gender-specific.
Is FAMOS taken into consideration?	No. The brochure only appeals to middle and upper class (high earners.)
If not, what can be done?	1. The company should have packages that will appeal to all, i.e. the FAMOS. 2. Pictures on the brochures should reflect FAMOS clients/ FAMOS clients can be accommodated. 3. The organization should create a general awareness about the need for wellness.

Group 2: Presentation on of the brochure for “Santos Estates Limited” was made by Mrs. Amina Bello from CBN.

Questions	Outcomes
Is gender mainstreamed?	Not gender-specific.
Is FAMOS taken into consideration?	No, because: No provision for entrepreneurs. 1. No provision for the physically challenged. 2. Building structures are intimidating. 3. Micro-clients cannot afford to buy the products/services. 4. There are no Microfinance banks within the neighbourhood.
If not, what can be done?	1. The brochure should specify gender. 2. Micro-clients should be taken into consideration when fixing prices for the products. 3. The physically challenged and self-employed should be given consideration. 4. Microfinance banks should be included.

Group 3: Presentation on the brochure for Chelsea Hotel was made by Mr. Safugha Godbless from Association of Non Micro Finance Institutions of Nigeria.

Questions	Outcomes
Is gender mainstreamed?	No. The document does not show the picture of male and female.
Is FAMOS taken into consideration?	No, because: 1. There is no consideration for low-income earners (micro-enterprises.) 2. There are no friendly corners at the reception. 3. No playground for children.
If not, what can be done?	1. There should be a beauty salon. 2. There should be a local affordable eatery. 3. Playground for children should be provided. 4. Friendly corners should be provided. 5. Documents should specify gender. 6. The hotel should have annex rooms affordable to drivers and personal assistants of rich and upper class clients. 7. Personnel should be trained to accommodate FAMOS.

Discussions were held in the main plenary on the presentations in order to clarify some things that were not clear to the participants.

9.3 Interviews

The Trainer informed participants that interviews is one of the methods that they will use to get information from people during the self-check. The interview method will assist the organization to find out more about:

- The organization's FAMOS clients,
- The organization's approach to knowledge management,

- The way the organization adapts services to the needs of FAMOS clients,
- If the organization mainstreams gender equality in implementing its strategy and providing services and
- The sustainability of the organization's work with FAMOS clients.

Goal: To collect information about the attitudes of the organization's staff to FAMOS clients.

How: Questions and subsequent discussions with participants in the workshop.

9.4 Individual interviews

Individual interviews were discussed using one role play. The purpose of the interview was to introduce and sell FAMOS services to the target company. In the role play, the interviewer who was a reporter was interviewing a Chief Executive Officer (CEO) of a company.

After the role play, participants were asked to make some observations on the role play. The following are some of the comments that participants made:

- In the interview, the CEO was Gender insensitive.
- The General Manager's disposition towards female gender suggests an attitude which sees women being useful only for sexual gratification. He was calling the receptionist "babe".
- Initially he had refused to be interviewed because the journalist was a woman.
- The CEO was not interested to know about the FAMOS because for him the profit motive was greater than the desire to advance the 'Gender Agenda'.
- The General Manager is an archetype of a Nigerian business owner. He has little or no regard for his subordinates.
- The policy of the organization is porous. This is why the Reporter was able to have access to the General Manager without a prior appointment.

Concerning the reporter, it was observed that:

- She was unprofessional in the approach she took to sell her product to the organization.
- She ought to have gone in the company of at least one other facilitator.

In summary, the trainer made the following conclusions:

- Interviewers should observe professional protocol by sending to the person to be interviewed beforehand a proposal which sets out highlights of the interview and what will be discussed, its relevance to the company, interview mode, its objectives and timeframe, and resources to be used if any.
- A formal request for an interview should be forwarded to the company as well.
- Logistics and human resources to be needed for the interview must be provided in time.
- On the day of the interview, the interviewer should do the following:

- Make a list of the topics to be covered in the interview if possible;
- Start the interview by explaining what FAMOS Check is.
- Break the ice with appropriate non-threatening topics: friendly questions touching upon family, work, politics and social issues can be asked to create a relaxed environment and get the maximum participation and cooperation of the interview;
- Present interview agenda and timing.
- Let the interviewee(s) know that you will take notes.
- Use open-ended rather than yes-or-no questions. This enables the interviewee(s) to express themselves freely and
- Minimize talking, but instead let the interviewee(s) do most of the talking.

9.5 Focused group discussions

The Trainer said that another type of an interview is that of a Focused Group Discussion where many people can be interviewed at the same time and place using a discussion method. In this case the interviewer will be guiding the discussion by posing some questions for discussion. She said that the advantage of the Focus group discussion methodology is that it enables the interviewer to get information from many people at the same time. She also said that the Focused group discussion method also has a disadvantage in that some people may not talk or express themselves. They will only agree to what their colleagues have said without bringing in new views.

9.6 Exercise 5 – Hofsted’s Onion

The Trainer introduced the exercise. She gave the following information:

Goal: Identify the organization/work unit’s culture vis-à-vis gender equality. The purpose of this method is to find out:

- Existing expertise in relation to FAMOS competence and capacity building;
- Knowledge management in the organization;
- Staffing and human resources;
- The organization’s culture and philosophy;
- Informal management and communication processes within the organization; and
- Perception of the importance of equality of support for women entrepreneurs and the organization’s achievements in this field.

How: The metaphor of an onion is used. Peel away layers of an imaginary onion to discover how and why the organization/work unit functions the way it does.

- An organization/ work unit has layers like an onion. In this exercise, participants peel away the layers to get to the organizational culture, at the core. They then identify aspects of this organizational culture that promote or hinder gender equality and women’s empowerment within it.

What do the layers stand for?

Layer 1: Symbols/Artefacts are words, images or objects that have a meaning only, or specifically, for the members of the organization/work unit.

Layer 2: Champions, leaders, heroes and heroines are men and women, real or imagined, who have characteristics that are held in high esteem in the organization/work unit or who personify it.

Layer 3: Rituals are the collective activities that are not strictly necessary to realize the organization's objectives but are considered to be socially essential. Rituals are practices that symbolize what the organization/work unit is: endless/¾/ no¾ coffee breaks, Friday evening socializing, annual meetings, etc.

Layer 4: Values are the collective preferences of members of the organization/work unit for doing things a certain way. Some questions that can be asked when discussing values for the organization/work unit can include the following:

- What values are considered to be the most important in the organization?
- Are the values so important enough to influence the employees to continue or stop working with the organization?
- Does the organization treat its personnel equally, that is, women and men; physically challenged people; people living with HIV/AIDS; national and international staff?

Thereafter, participants worked in three groups. Each group was requested to draw an onion, peel up its layers, identify the four layers representing the symbols, champions, rituals and values which they should write on post it cards and thereafter place them in the correct layers. The following is a summary of what the three groups came up with for the four layers:

Layer 1 Symbols:

Participants identified Nigeria's Coat of arms, image of elephant of First Bank Plc among others as examples.

Layer 2 Champions, Leaders, Heroes:

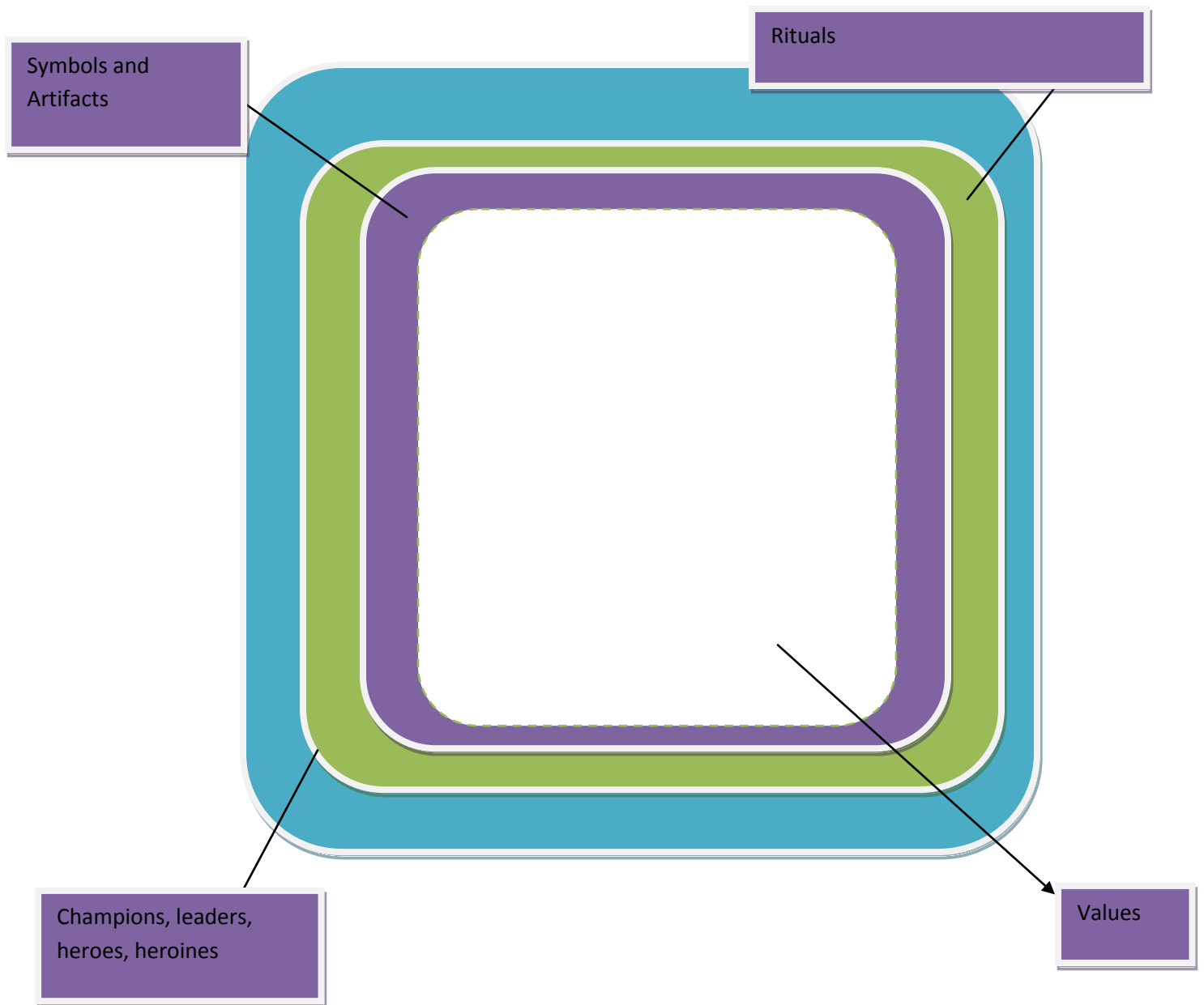
Participants also identified real people like Professor Okonjo-Iweala, the Minister of Finance, Mrs. Deziani Allison Madueke, the Petroleum Minister, Dr. Lamido Sanusi, Governor of the CBN as "champions, leaders, heroes and heroines" of these organizations.

Layer 3 Rituals:

Participants identified routines like lunch break, workshops, seminars, meetings gender issues, conferences, birthdays and holidays to mention but a few as forming part of rituals in their respective organizations.

Layer 4 Values: These included transparency, integrity, honesty, accountability, trust, fairness, responsibility, equity, team work, shared responsibility, gender inclusiveness and hard work.

This is represented in the chart below:



9.7 Exercise 1 - Historical Timeline

The Exercise on Historical Timeline creates a historical timeline of the work unit's staff members understanding of the organization's gender policy, gender milestones at international, national and Organizational levels (such as gender related events or publications). Personal experiences of staff members are also shared.

Goal: To create a historical timeline of the organization's development in implementing its FAMOS policy and its approaches to gender equality. Milestones may include the introduction of FAMOS related services or publications.

How: As milestones are identified, they should be added to the historical timeline on the wall in the workshop.

The Historical Time line will assist the organization/Work Unit conducting a self-check to find out about the following:

- Current gender issues, gender debate and the organization's relationship with national gender machineries and women's organizations in the context in which the programme is implemented,
- Existing gender expertise and competence and capacity building
- Mainstreaming of gender equality as a cross-cutting concern in the organization's strategic objectives, programme and budget,
- Mainstreaming of gender equality in the implementation of programmes and technical cooperation activities,
- Systems and instruments in use such as planning/monitoring,
- Information and knowledge management
- Choice of partner organizations,
- Gender equality policy as reflected in the organization's products and public image,
- Decision-making on gender mainstreaming in the organization's Staffing and human resources,
- Organizational culture and
- Perception of achievement on gender equality.

The Trainer pasted a very long sheet of khaki paper/chart for the Historical Timeline on one long wall. The chart had a column for four levels-International, National, Organisational and Personal. The vertical side of the chart had time periods –1970-2010. Participants were given four different colours of post it cards to write down gender milestones for International level in one colour, gender milestones for National level in another colour and gender milestones for Organizational level in another colour. Thereafter, participants pasted the milestones for each level in the right timelines.

The outcome of the exercise can be seen in the table below:

Table for the Historical timeline

Timeline	International level	National level	Organisational level
Before 1950- 1960	• Women acquired the right to vote in the United States of America. • Coronation of Queen Elizabeth of England. • Mohammed Ali became the 1st black Olympic boxing gold medallist.	• Aba women riot of 1929. • Queen Amina led a war in Zaria. • Funmilayo Ransome Kuti became the 1st female to drive a car in Nigeria. • Lady Kofo became 1st female degree holder.	
1961- 1971			
1972- 1982	• Margaret Hilda Thatcher was appointed British 1st female Prime Minister in 1979. • Inauguration of international Mother's Day. • 1st female bus driver.		
1983- 1993	• Indira Gandhi was appointed the 1st female Prime Minister of India.	• Prof. Grace William Alade was appointed 1st female Vice Chancellor at UNIBEN. • Better Life for Rural Women was launched by Mrs. Maryam Babangida in 1988.	

1994-2004	• Beijing Women Conference in 1995. • Mrs. Peace Obioajulu was appointed as 1st female labour leader (TUC) in Africa in 2004.	• Miss Chioma became Nigeria's 1st Olympics gold medallist. • The Federal Ministry of Women Affairs was created in 1996. • Prof. Dora Akunyuli was appointed in 2004 as the 1st female Director-General of NAFDAC. • Prof. Okonjo Iweala was appointed as the 1st female Minister of Finance. • Virgy Etiaba of Anambra State became the 1st female Governor in Nigeria in 2004.	• Mrs. Demuren Peace Ogwuchukwu was appointed as 1st female Director of CBN.
2005-onwards	• UK Disability Act for Male & Female was passed in 2005. • Benaze Bhurto was appointed Prime Minister of Pakistan.	• Mrs. Patricia Etteh was appointed as the 1st female Speaker of the House of Representatives. • Dr. Sarah Alade was appointed 1st Deputy Governor of Central Bank of Nigeria in 2005. • Mrs. Allison Deziani Madueke was appointed as 1st female Petroleum Minister in 2011. • Mrs. Maryam Aloma Muktar was appointed 1st female	• Bola Adesola Kuforiji became the 1st female Bank GMD in 2011. • Governor Sanusi of the Central Bank of Nigeria appointed seven 1st female directors of CBN in 2012. • Mrs. Francisca of NAMB was appointed 1st female state chairperson in

		Chief Justice of Nigeria. • Dame Patience Jonathan launched Women for Change Initiative in Nigeria. • President Jonathan launched the 35% Affirmative Action for Women.	2012. • In 2009, Mrs. Ifeoma Chukwuma was appointed 1 st female MD/CEO of Reinsurance Corporation.
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9.8 Diamond analysis

The method will assist the organization to find out about the following:

- Adapting the organization's services to the needs of the FAMOS clients,
- Methods of delivering services to FAMOS,
- Communication with FSAMOS and
- The proportion of FAMOS among the organization's clients.

Goal: To analyses the organization by examining issues in terms of four major criteria and to compare it with other organizations or with perceptions of the organization/with other work units within the organization.

How: Participants create a diagramme illustrating the current situation within the organization.

A cross is drawn on a flip chart, with each arm representing one aspect of an overall issue.

After defining the issue to be explored, the facilitator will make the group define four criteria and write them down, one on each of the four arms of the cross.

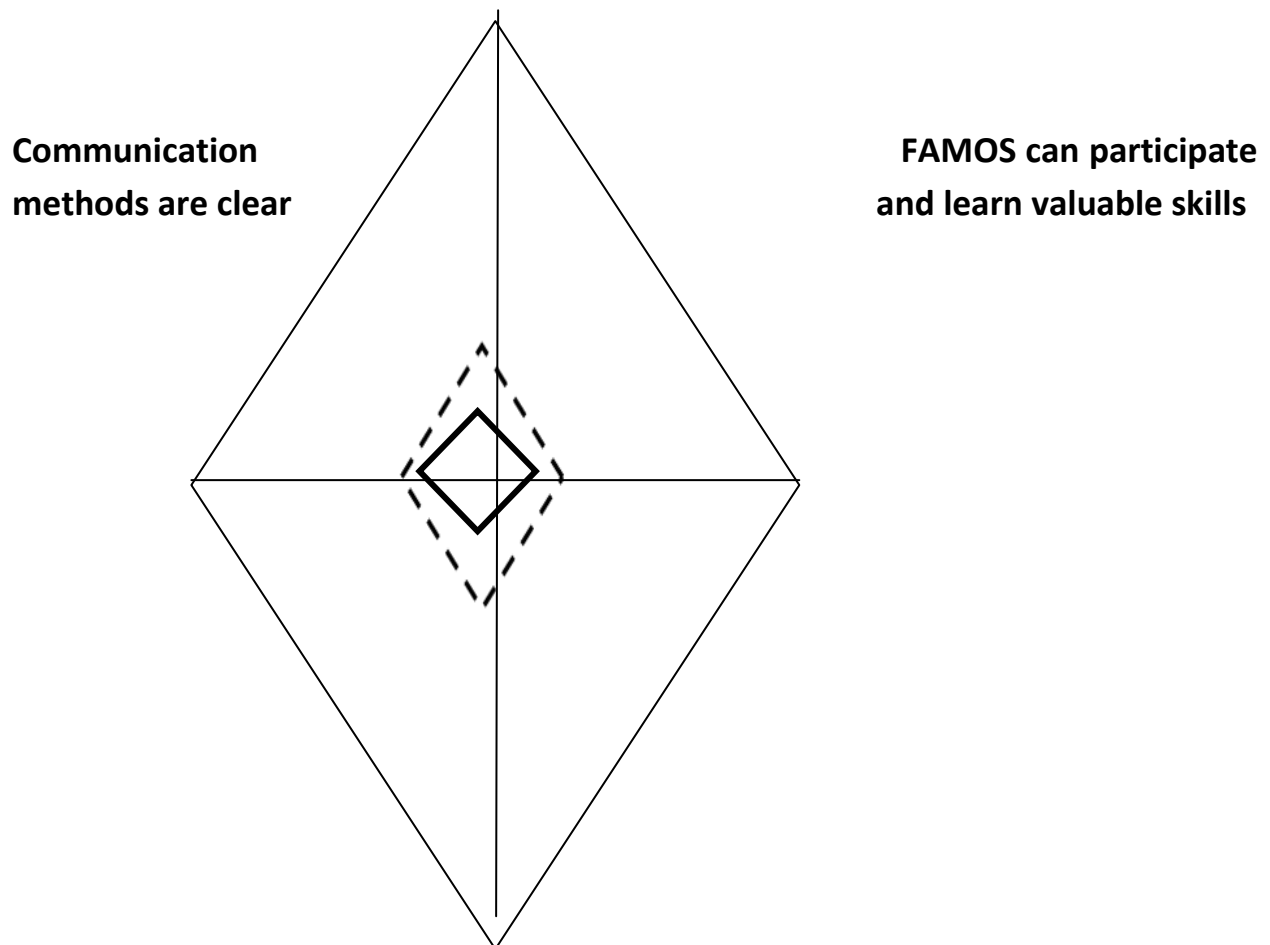
Using the marker, mark the arms of the cross to indicate how majority of the group feels that the organization or branch is performing with respect to the four criteria at present.

The level of performance of the organization will determine how far the marks are from the centre. The connection of the four marks should produce a diamond. The criteria entered on the arms of the diamond should be formulated positively e. g. Communication methods are clear, Delivery methods are easy for FAMOS to understand, FAMOS can participate and learn valuable skills etc.

For subsequent diamonds, different types of lines, for instance, thick, thin, dotted and broken lines can be used representing different perceptions of the organization. The outermost diamond is the ideal organization/unit fulfilling all the criteria relating to the issue being discussed.

The facilitator made use of the following chart to illustrate the above method:

Adapting to FAMOS background (education, sector etc)



Delivery methods are easy for FAMOS to understand.

9.9 Chapati diagram analysis.

Goal: To get an overall view of the organizations working with FAMOS including the organizations for the participants.

How: Participants work together to create a diagramme illustrating the major actors involved in supporting FAMOS.

The Chapati method will assist the organization/Work unit conducting a self-check to find out about the following:

- The organization's existing expertise in the fields of gender and women entrepreneurship as well as its existing level of competence in capacity building and
- The organization's choice of partners.

The trainer drew a circle in the middle of a flip chart paper to represent the central/key issue under discussion. Then she drew another circle representing the organization/Work unit which may be marked as A1. The she drew another circle marked A2 representing another unit working very closely to A1. Other circles B, C D, etc will also be drawn representing various partners and stakeholders that the circle A1 collaborates closely in their work with FAMOS.

The size of each circle will symbolize the importance of the organization concerned to A1 and its distance from the circle for the central issue determines the frequency of contact with A1.

The circles will be joined by a line showing their contact and relationship is close in terms of working with FAMOS. Lines connecting the circles will have arrows indicating the direction of the interaction to show if the relationship is one way or two way.

9.10 SWOT analysis.

The SWOT analysis assesses the strengths and weaknesses in the services of an organization as they relate to FAMOS. It also assists the organization to recognize opportunities and threats to, improvements upon these organizations in their policy, strategy, approach and services to better serve male and female entrepreneurs.

The method assists the organization/Work unit conducting a self-check to find out the following:

- The organization's mainstreaming of the FAMOS' clients as a concern that cuts across its strategic objectives, activities and services and budget,
- The organization's existing expertise in working with FAMOS and its competence and capacity building activities,
- Information and knowledge management within and outside the organization,
- Information and knowledge management within and outside the organization,
- The needs of FAMOS clients and in particular specific needs of women entrepreneurs as reflected in the organization's products and services and its public image and
- The extent to which the quality of services supplied to FAMOS clients is consistent with the organization's public image.

Goal: to assess the strengths and weaknesses of the services provided by the organization and identify opportunities and threats/constraints.

How: Using an organizational analysis checklist provided in the guide, the participants have to analyse the strengths and weaknesses of the organization's activities and services and also identify opportunities and threats/constraints.

The Trainer asked the participants to work in four groups and discuss the Strengths, Weaknesses, Opportunities and Threats for the National Association of Microfinance Banks (NAMBs) from a gender perspective.

Ms Gloria Enonche representing NAMBs guided the groups in their discussions. The following is what the groups came up with:

Strengths	Weaknesses
• Goodwill and • Large customer base	• Capacity building, • Low access to funding and • Low public confidence.
Opportunities	Threats
• Opportunity to grow when given the large market outreach. • Great support from development partners like, CBN.	• Competition from Deposit Money Banks. • Unfavourable government policies.

9.11 Mind mapping exercise

Mind Mapping method assists the organization/Work unit to find out the following:

- Why decisions concerning FAMOS and gender mainstreaming have/have not been taken,
- The organization's existing expertise in enhancing competence and capacity building of FAMOS and in particular for women entrepreneurs,
- The organization's policy and strategy for FAMOS are reflected in its products/services and its public image,
- Decision making on FAMOS within the organization and
- The organization's culture.

Goal: To identify innovative methods for delivering services to FAMOS.

How: Make an inventory of decisions/activities relating to FAMOS issues in the sector concerned.

The trainer guided the participants in a plenary discussion to draw the Mind Map together. They came up with their ideas and the issues that relate to their ideas on how their organizations relate to FAMOS. In the middle of the Mind Map, they put down their main idea/issue for discussion. The other ideas that relate to the main idea are drawn around the main idea. Lines are drawn from the main idea to the other ideas around the main issue. Participants later came up with more ideas that came out of the ideas around the main issue. They continue doing this until ideas that come out take them back to the original ideas that were placed around the main issue. With use of ideas that relate to the organization's work with FAMOS, participants also have to identify as to who works for FAMOS clients, who takes the decisions and who cooperates with who. This will assist the organization to know other units within the organization and also other partners/stakeholders that work for FAMOS so that they can be able to cooperate.

9.12 FAMOS Knowledge and Awareness quiz

This method assist the organization to find more about the following:

- Staff awareness and knowledge of FAMOS and related gender equality concepts and od women entrepreneurs,
- The mainstreaming of gender equality particularly in support of women entrepreneurs as a cross cutting concern in the organization's strategic objectives, programmes and budget,
- Existing expertise on FAMOS and women entrepreneurs and the organization's competence and capacity building activities in this area and
- The management of information and knowledge within the organization.

Goal: To assess whether the team has a shared understanding of FAMOS and gender related terms.

How: Explain and discuss FAMOS and gender related terms.

The trainer informed the participants that some terms that are defined by the guides includes the following

- FAMOS,
- Business Development Services (BDS),

- Market research,
- Microfinance,
- Enabling environment,
- Entrepreneurship etc.

Some of the gender terms that the guide defines includes:

- **Gender:** Refers to the socially constructed differences and relations between girls and boys, women and men that are learned. These vary widely among societies and cultures. They also change over time and from one generation to another e. g. sometime back women in Zambia were not working in construction work but now women do.
- **Sex:** Biological attributes/features of being either female/male which do not change.
- **Gender sensitive:** Someone is gender sensitive if they understood and recognize issues and problems in the way societies look at gender- particularly the way women act and are treated i.e. stereo types, roles between men and women (resulting in advantages for both M/F-equal pay for equal work).
- **Gender Blind:** It does not discriminate between male/female. Treating people of different sexes the same.
- **Gender mainstreaming:** Develop a plan and implementation to correct gender imbalances between men and women. (Policy and legislation).
- **Gender equality:** Equal opportunities, rights, workload, decision making, pay for women and men.
- **Sexual harassment and sexual violence:** Sexual harassment is a conduct of a sexual nature affecting the dignity of women and men which is unwelcome, unreasonable and offensive to the recipient particularly when rejection/acceptance of such conduct is used as the basis for decisions affecting the recipient's ability to carry out their entrepreneurial activities.
Sexual violence occurs when the behaviour is accompanied by physical/psychological violence/threats at work, in the home/in other settings.
- **Equal opportunity:** Same opportunities for both male/female, boys/girls in all endeavours. I.e. work place, schools, training etc.
- **Equal Remuneration:** Equal pay for equal work –i.e. ensuring that individuals doing the same work have same pay.
- **Economic empowerment:** Access to equal opportunities that will empower them economically e.g BoZ pushing agenda increase access to finance. Pregnant school girls are now allowed to continue attending classes.
- **Glass ceiling:** Discrimination caused by barriers that are not clearly seen i.e. not in black and white.
- **Women's empowerment:** Increasing the spiritual, social, political, Educational, gender or Economic Strength of women.

- **Feminism:** Belief or aim that women should have the same rights and opportunities as men. The belief and aim may be held by both men and women.
- **Affirmative action:** Positive discrimination /measures e.g. different cut-off point for girls and boys. Responding to specific gender needs. e.g. Maternity Leave, Mother's day, Menstruation
- **Women in Development:** Involvement of women in Development e.g. Work for Food, Diva Account-Stan chart, Tamanga Account –Stanbic, Women Entrepreneurs Development Programme for EEC Support (Economic Dev. For women as well), Scholarships/Grants for women.
- **Gender and Development:** Refer to both men and women having intervention strategies and methods to advance the needs of both men and women that will push forward the agenda development –pushing to the next level. Development should impact positively on their livelihoods.
- **Gender Audit:** A tool for Assessing an organization's gender performance with a view to fine tune into a learning and gender sensitive institution.
- **Gender analysis:** The process of analyzing the issues of male and female e.g. at the workplace, school etc

Other gender terms includes Gender division of labour, gender budgeting, sex discrimination, reproductive role, productive role, affirmative action, sex disaggregated data, gender analysis, gender neutral

10.0 ACTION PLANS:

Mrs. Bosede Familoni moderated the plenary session on action plans which the participants were requested to prepare in four (4) groups. The participants were requested to prepare the action plans using the five (5) (Ws) which includes “what”, “why”, “where”, “when” and “why” as the criteria to use to chart the course for implementation of FAMOS by their respective organization.

The composition of the groups was as follows:

Group 1: Central Bank of Nigeria.

Group 2: Microfinance Banks, (Apex branch)

Group 3: Non-Bank Microfinance Banks (Apex branch)

Group 4: NECA/NNEW/TUC/MINLAB/WIMBIZ

10.1 GROUP PRESENTATIONS

Presentations from the groups were as follows:

Group 1. Presented by Mrs. Mary Ogbiti (CBN)

What?	Why?	When?	Where?	Who?
1. Report writing	- To provide feedback to management. - To create awareness and sensitization. - To create internal buy-in.	Within 2 weeks. Within 4th quarter of 2013.	Within the CBN.	FAMOS champions.
2. Create awareness within the Central Bank.	Knowledge dissemination and sharing.	Within 1 st and 2 nd quarters, 2014.	CBN Head office and all branches.	FAMOS champions.
3. Sensitization.	- Internal check on compliance. - Buy-in	3 rd and 4 th quarter of 2014.	CBN Head office and all branches.	FAMOS champions.
3b. Test-run	Knowledge sharing.	3 rd and 4 th quarter of 2014.	The 6 geo-political zones.	FAMOS champions.
4. External stakeholders' awareness/sensitization.	To ensure implementation.		6 geo-political zones.	
5. Stakeholders' engagement	For the purpose of monitoring and evaluation.	Monthly.	In all 36 states and LGAs.	CBN and External FAMOS champions.
				FAMOS champions.

Group 2. Presented by Mrs. Gloria Enonche (NAMB)

What?	Why?	Where?	When?	Who?
1. Briefing by way of report to the management of NAMB.	Sharing of knowledge of FAMOS within the organization.	NAMB Secretariat.	16 th -20 th September, 2013.	Gloria Enonche and Abdul-Rahaman Mohammed.
2. Presentation to NEC members consisting of 37 state chairmen.	For the purpose of knowledge sharing/deliberation on the way forward.	NEC meeting.	October 2013	CBN/ILO/NAMB
3. Sensitization of Microfinance Banks.	To create awareness of IRO FAMOS.	Various states and LGAs with concentration on Northern States, particularly Kano, Kebbi, Katsina and Niger States.	From Jan. 2014 and as decided by NEC members.	CBN/ILO/State Chapter executives.
3. Capacity building.	Train MFBs to get acquainted with FAMOS.	States and LGAs.	March 2014-April 2014.	
4. Monitoring and Evaluation.	To determine if the FAMOS tools are understood and put in good use.	States and LGAs.	July 2014	CBN/ILO/NAMB NAMB/RUFIN (development partners.)

Group 3. Presented by Mr. Godbless Safugha (ANMFIN)

What?	Why?	Where?	When?	Who?
1. Prepare a report of the workshop.	To make the Board of Directors aware of the FAMOS Check guide and methods.	ANMFIN Secretariat.	16 th September, 2013.	FAMOS champions.
2. Call for a meeting of the Board of Directors.	So the Board can meet to discuss the report and make decision.	ANMFIN Secretariat.	October, 2013	FAMOS champions.
3. Sensitization of Microfinance Banks.	To foster understanding of the MFIs on the meaning and importance of FAMOS check.	ANMFIN Secretariat.	1 st quarter of 2014	FAMOS champions.
2. Capacity building.				

	• Personnel of MFIs need to be trained on how to accommodate FAMOS clients.	ANMFIN Secretariat.		
3. Review/Implementation.	• Review the FAMOS check & observe the acceptability level. • MFIs implementation of the FAMOS check guide.	ANMFIN Secretariat.	2 nd quarter of every year.	MFIs training departments/ CBN/ILO.
4. Monitoring and evaluation.	• To monitor the progress of the implementation and evaluate its impact.	ANMFIN Secretariat.		FAMOS champions. Monitoring & Evaluation Specialists.

Group 4. Presented by Mrs. Adenike Adebayo Ajala (NECA)

Who?	Whom?	Why?	Where?	When?
a. TUC	Women in industrial groups. Members	Sensitization.	Zone meetings. Ground table meetings.	As determined by management.
b. WIMBIZ	NNEW members	Sensitization.	Quarterly meetings.	As determined by the management.
c. Ministry of Labour		Sensitization.	Network meetings.	As determined by management.
d.NECA		Sensitization.		As determined by the management.

The lead facilitator **Mrs. Elizabeth Simonda** emphasized on the usefulness of the Action Plans and advised that it is better to implement the action plans immediately after the training.

The sessions and the plenary sessions were very interactive and several life cases were discussed.

During the question and answer sessions, the questions from the participants were all answered by the lead facilitator.

One of the participant observed that the FAMOS's program and activities are poorly publicized. It was unanimously agreed that there is an urgent need by all the stakeholders to maintain constant relationship and communication with the each other and advise each other accordingly. This will assist the stakeholders to have the correct information in their publicity activities.

11.0 WORKSHOP EVALUATION

A careful appraisal of the workshop evaluation form filled anonymously by all the participants reveals that 80% of the participants considers the objectives of the FAMOS Check training as very useful. Also 75% of the participant rated the overall quality of the workshop very high and that the content is very relevant to their present job.

In relation to the participants assessment of the facilitators use of the overall course content, power point presentations, participants manual/material presentation, knowledge of the content and response to questions raised, 80% of the participants rated this points as very good.

When asked to evaluate the facilities/arrangement for the FAMOS Check training, particularly as it relates to the quality of food, the meeting room, sitting arrangements and restrooms. At least majority 70% agreed that the facilities where good.

Most of the participants agreed to a very large extent that by attending the course, they were able to update their skills, while some acquired new skills and most of them had better knowledge upon which to base their decisions and or actions in practical setting.

12.0 OBSERVATIONS AND RECOMMENDATIONS MADE BY PARTICIPANTS:

12.1 Observations

- Participants observed that the training enriched their knowledge and equipped them with greater understanding of the FAMOS and the FAMOS Check guide,
- The participants emphasized the need for more training and workshops of this nature, and to have more participants,
- One participant lamented that if the ideas of FAMOS are not legalized most organizations will not comply.
- The participants emphasized the need for greater collaboration and cooperation with all stakeholders for the purpose of sharing their experiences, information and skills,
Also some of the participants observed that the training should have been for five (5) days.

12.2 Recommendation

The participants recommended the need for aggressive awareness campaign at the national, state and community levels by collaborating with the relevant Civil Society Organizations/ stakeholders for effective advocacy and sensitization in FAMOS.

13.0 Conclusion

Mrs. Elizabeth Simonda the ILO lead Consultant encouraged the participants to use the skills that they acquired from the FAMOS Check training. She advised participants to share the knowledge, skills and information just acquired with fellow colleagues that were not able to participate in the training. She stressed the need for follow up meetings for the purpose of continuity. She observed that the ILO has many other tools apart from the FAMOS Check tool which could be used by the women, youth and men in business. She observed that it is possible to assist entrepreneurs grow their businesses using the available tools. Finally she thanked everybody for making their active participation during the training.

Mrs. Ikiru Asigbu (CBN) thanked the International Labour Organization and other resource persons, including all the stakeholders and enjoined all participants to put their hands on deck towards ensuring that the knowledge gained does not die.

She also encouraged participants to develop on what they have been taught and make efforts to train others, thanked other facilitators and wished all journey mercy.

14.0 OFFICIAL CLOSING:

Mrs. Bosede Familoni moderated the official closing. She thanked all the participants for making out time from their busy schedule and for their cooperation throughout the workshop.

She later called on **Mrs. Ikiru Asigbu (CBN)** to give the vote of thanks. On behalf of the participants. Ms Asigbu thanked the facilitator who had come all the way from the Republic of Zambia, for her resourcefulness, simplicity and the friendly disposition all through the program. She prayed the Almighty God to strengthen her and grant her safe trip back to her home country of Zambia. She did not leave out the management of Chelsea Hotel Limited for their hospitality and first-in-class services. She equally thanked the ILO for collaborating with CBN in organizing the training workshop. Finally, she thanked the participants for their dedication and commitment to the training.

After the vote of thanks, **Mrs. Familoni** called upon **Mrs. Sina Chuma Mkandawire**, the Country Director for ILO Abuja Office to present certificates of participation to 26 participants who fully participated in the training.

In her closing remarks the ILO Country Director promised that there will be refresher courses for the participants for the purpose of feedback and on post-workshop issues relating to the progress and implementation challenges of FAMOS Check. She encouraged the participants to use the skills that they acquired from the training. She thanked the CBN for the good working relationship that they had in organizing and conducting the workshop. She also thanked the trainer Mrs. Simonda for coming to conduct the training.

Finally she declared the training workshop officially closed.

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Mrs. Amurawaiye Tunrayo Joan (NECA) said the closing prayers to bring the workshop to a close.