

# NOT STRICTLY BUSINESS:

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## IMPROVING WOMEN'S ENTREPRENEURSHIP THROUGH SOFT-SKILLS TRAINING AND ENGAGEMENT OF MEN

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For **Oxfam** and **Value for Women**

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# I. PAPER SUMMARY AND KEY TAKEAWAYS

- Women's business-ownership in the small and growing business (SGB) sector is essential to global economic growth. Women's economic participation and investment have an exponential impact on family and community well-being. To unleash the power of women-led business for contributing to economic growth, barriers and challenges that women face must be addressed.
- Barriers for women include disproportionate access to capital, as well as limited access to business training, both "hard skills" development, such as accounting, computer training, marketing, as well as "soft skills" training such as leadership and effective communication<sup>1</sup>. Most women business owners also face challenges related to socio-cultural roles, which include the expectation that they manage household and care work on their own, and which also limit their autonomy in decision-making in the home and over the business.
- It is important to recognize that all women form part of a family unit. Male life-partners and other male family members can be brought in as allies in order to break down the socio-cultural barriers that women entrepreneurs face, and ensure men are involved in women's entrepreneurship endeavors. As women shift roles and take on more entrepreneurial activities, attitudes and some cultural norms need to simultaneously shift in order for this to be sustainable. Engaging men includes recognition of the benefits of women's entrepreneurship on all, for example, the reduction of pressure on men to be sole financial providers for families.
- Programs and initiatives working with women entrepreneurs must plan their training content to allow opportunities for women to share how their family life infringes on achievement of business goals. Similarly, space should be allowed for women brainstorm ways in which family members can be helpful.
- Tackling barriers for women's success as entrepreneurs requires a holistic, or ecosystem approach. This means bundling access to finance with improvement of business skills as well as soft-skills such as leadership and decision-making. This also includes promoting peer-to-peer learning and tailored coaching for women. This combination of supports will help women overcome the unique barriers they face, and in turn, lead to more successful start-up and growth of enterprises by women.
- For organizations leading these efforts, examples of effective approaches include engaging men in both single-gender and mixed-gender trainings. These trainings help women with autonomous decision-making, help men identify the benefits of women's entrepreneurship, and bring both genders together to encourage accountability and shared household and business planning.
- Bundled and holistic approaches must rely on partnerships as one single organization is unlikely able to provide all of the services needed. Partnering with skilled facilitators who have experience in management of gender dynamics, and who can effectively and safely challenge harmful gender norms or behaviors will be essential.

<sup>1</sup> For more on hard skills versus soft skills, please see the following for examples: <http://ce-online.ryerson.ca/ce/default.aspx?id=2808>

## 2. UNLEASHING THE POTENTIAL OF WOMEN'S ENTREPRENEURSHIP

### IMPACT OF SGBS AND WOMEN'S ECONOMIC PARTICIPATION

Over 28 million formal Small and Growing Businesses (SGBs) are having an impact on global, national, and local economies by creating jobs, livelihoods, and incomes for many in need. It is estimated that approximately one-third, or 9 million of these are either fully or partially owned by women, and in several developing countries, women are even starting businesses at a faster rate than men.<sup>2,3</sup> Women's economic participation has far-reaching benefits. It is well-documented that women invest their money in their family's health and education, building human capital to help ensure future economic growth.<sup>4</sup>

The barriers that women business-owners face compared to their male counterparts are persistent and well documented:

- access to appropriate financial products and service are limited
- legal and regulatory environments in many countries are historically biased against women

- cultural norms can limit women business-owners' availability to dedicate time to business pursuits<sup>5</sup>
- women also tend to start businesses with relatively lower levels of experience, education, financial resources and professional networks<sup>6</sup>

Organizations all over the world are attempting to address the diversity of barriers women face so as to increase their economic participation and role in entrepreneurship. For example, banks and financial institutions are carrying out gender-sensitivity trainings for loan officers such as that developed by Value for Women, or working with organizations such as Women's World Banking to develop new and appropriate financial products targeted for women.<sup>7</sup> Global institutions such as the OECD are pushing governments to incorporate gender-inclusive legal frameworks.<sup>8</sup>

<sup>2</sup> *Women-Owned SMEs: A Business Opportunity for Financial Institutions*. International Finance Corporation. 2014.

<sup>3</sup> *Special Report: Women's Entrepreneurship*. Global Entrepreneurship Monitor. 2015.

<sup>4</sup> *Strengthening Access to Finance for Women-Owned SMEs in Developing Countries*. Global Partnership for Financial Inclusion, International Finance Corporation. October 2011.

<sup>5</sup> *Women and Finance: Progress Report to the G20*. World Bank, OECD. 2015.

<sup>6</sup> *Special Report: Women's Entrepreneurship*. Global Entrepreneurship Monitor. 2015.

<sup>7</sup> [www.v4w.org](http://www.v4w.org); [www.womensworldbanking.org](http://www.womensworldbanking.org)

<sup>8</sup> *Putting all our ideas to work: Women and Entrepreneurship*. Deloitte. 2015

# A HOLISTIC APPROACH FOR WOMEN'S ENTREPRENEURSHIP: GOING BEYOND ACCESS TO FINANCE AND BUSINESS SKILLS

Entrepreneurship development programs have traditionally focused on “hard skills” development, such as accounting, marketing, and business plan writing, addressing crucial knowledge gaps that women entrepreneurs face. However, in focusing exclusively on “hard skills” and by not including “soft skills”, awareness-raising and engagement of men, organizations may inadvertently limit the impact they can have with their programs.<sup>9</sup>

Financial institutions have shown us that integrating soft-skills activities into training programs linked to financial products increases the number of women clients and lowers default rates for financial organizations.<sup>10</sup> Soft skills development is a powerful addition to traditional training in that it enables women to have the confidence to negotiate for what they want, not only in a workplace setting, but also in the household environment.

Including training on soft-skills and addressing social-cultural barriers has become a relatively new focus in the women's entrepreneurship development sector.<sup>11</sup> For example, Crea, an organization which provides training to women entrepreneurs in Mexico, has recently found that the introduction of soft-skills components into their training programs has significantly reduced attrition rates, making it a sound and worthwhile investment.<sup>12</sup> This type of training is essential to fortifying women's ability to negotiate in both personal and professional life, as it provides women with the skills they need to self-advocate. The implications are far-reaching, enabling women to communicate and negotiate in the home, as well as in the context of the business.

Additionally, the shift in women's entrepreneurship development programs towards a more holistic approach recognizes the sometimes invisible cultural barriers that exist, such as the influence that men have over women business owners' decision making. Women entrepreneurs do not exist in a vacuum. Husbands, partners, fathers, and brothers will impact the amount of time and effort a woman business-owner can dedicate to her enterprise. Often these businesses are family run which still further blurs the boundary between personal and professional spheres.

Furthermore, the lack of equitable decision-making between genders (husband-wife, father-daughter, brother-sister) continues to be a significant challenge, and women's voices are often left unheard, even within their own businesses. In addition, one of the most entrenched challenges that women face is uneven distribution of unpaid household and care work, leaving women business owners less time to invest in their enterprise.<sup>13</sup> Developing a safe space for women to share their challenges and strategies for confronting them can be one of the most valuable pieces of an initiative promoting women's entrepreneurship.

These cultural norms and roles can result in pressures which cause women to drop out of business development and entrepreneurial acceleration programs. If women's participation in these activities is put at risk, the likelihood of closing the achievement gap between men and women business owners is weakened. It is clear that men need to be approached as allies and active participants in women's economic and business development.<sup>14</sup>

<sup>9</sup> *Engaging Men in Women's Economic Empowerment and Entrepreneurship Development Interventions*. International Labour Organization. December 2014.

<sup>10</sup> *Global best practices in banking for women-led SMEs*. Women's World Banking and European Bank for Reconstruction and Development. 2014.

<sup>11</sup> *Creating Opportunities: Strengthening the Ecosystems for Women Entrepreneurs in Mexico*. Value for Women, Fundación Banorte, ANDE, CIE. 2014.

<sup>12</sup> [www.crea.org.mx](http://www.crea.org.mx)

<sup>13</sup> *Women at Work: Trends 2016*. International Labour Office. 2016.

<sup>14</sup> *Gender and Development Cooperation: Scaling up Work with Men and Boys* IDS Bulletin Volume 45 Number 1 January 2014. Institute of Development Studies.

## CREATING MALE ALLIES IN WOMEN'S ENTREPRENEURSHIP

Organizations all over the world have been addressing gender inequity for years. Programs focused on women's rights, creating male allies in order to fight sexual violence, and working with fathers to better balance household and care work are all prevalent in the development sector.<sup>15</sup>

In Latin America, a focus on "*nuevas masculinidades*" (new masculinities) has challenged the machismo culture, fighting gender bias and domestic violence, as well encouraging men to increasingly adopt responsibilities as parents and fathers.<sup>16</sup> Campaigns such as UN Women's #HeForShe, have brought global media attention to the necessity of engaging men for overall gender equality.

Taking these lessons learned from the development world, women's entrepreneurship development organizations are generating new and innovative ways of engaging men and addressing cultural barriers to business success. Approaching women's entrepreneurship and autonomous decision-making at the business level with this type of holistic and gendered method, is only beginning to emerge as an area of focus.

There is new and mounting research to back up the business case for engaging men as well. For example, fathers and husbands can help women entrepreneurs gain access to capital, networks, and information that may have been off limits due to cultural barriers.<sup>17</sup> Male allies can also increase the likelihood of success for women entrepreneurs in male-dominated industries such as construction, engineering and manufacturing.<sup>18</sup> It is increasingly clear that a holistic ecosystem of support is crucial to women's entrepreneurial success.

<sup>15</sup> For example, see: Oxfam, Promundo, ICRW, World Health Organization.

<sup>16</sup> For example: <http://www.alianzaporlasolidaridad.org/testigodirecto/como-trabajamos-en-aps-las-nuevas-masculinidades>

<sup>17</sup> *Engaging Men in Women's Economic Empowerment and Entrepreneurship Development Interventions*. International Labour Organization. December 2014.

<sup>18</sup> *Female Entrepreneurs Who Succeed in Male-Dominated Sectors in Ethiopia*. Gender Innovation Lab, Policy Brief Issue 12. October 2015.

# OXFAM'S WOMEN IN SMALL ENTERPRISE (WISE) IN GUATEMALA:

## AN EXAMPLE OF HOLISTIC AND INTEGRATED PROGRAMMING FOR WOMEN ENTREPRENEURIAL SUCCESS

Oxfam's Women in Small Enterprise (WISE) program is tapping into the power of women entrepreneurs in Guatemala. The program has been designed to help increase women's economic leadership, access to finance, and traditional business skills. The WISE program includes peer-to-peer learning, coaching, and training on women's rights: a multifaceted approach designed to address the variety of challenges unique to women business owners. Engaging men is increasingly becoming a crucial part of this holistic approach.

## CHALLENGES THE WISE TEAM FACED:

- 1 A high attrition rate of women in the program.
- 2 A lack of autonomous decision making of women engaged in entrepreneurship.
- 3 Pressures from home and interference from spouses of the participants.

## SOLUTIONS:

- 1 A toolkit called Modern Families was developed by Value for Women for the participants and their husbands.
- 2 The training focuses on deepening soft-skills for women and educating men on gender equity and the benefits of women's economic participation (a summary of the training developed by WISE can be found in Annex 1).
- 3 Several key principles guided the development of this toolkit, including that of, "no-imposition of values or beliefs, and understanding current gender roles and attitudes without judgment".
- 4 The toolkit is participatory and cooperative, emphasizing positivity, respect and dignity of all participants.
- 5 The toolkit also exemplifies the necessity of partnerships, bringing in local partners and resources for support and expertise.

## CONCLUSION:

The objective of this toolkit is to foster autonomous decision-making of women in the business and home by improving their leadership and soft-skills, and by generating buy-in and acceptance of men.

**"My confidence has improved because I discovered who I am and what I can do."**

**- WISE Participant**

# 3. KEY PROGRAM SUGGESTIONS:

## GUIDELINES FOR INCORPORATING BUNDLED APPROACHES IN WOMEN'S AND FAMILY ENTREPRENEURSHIP PROGRAMS

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### *Hold men-only training and women-only training as well as bringing men and women together*

Providing spaces for men and women to reflect on the participation of women in these programs, both separately and together (in groups of all-men, and in groups of all-women), has been found to be effective in engaging men as allies.<sup>19</sup> Due to power dynamics, discussions about gender equality can sometimes be more frank in gender-segregated groups.

#### ***Men-only spaces:***

Inviting male-counterparts of the women business owners, whether it be husbands, fathers, or sons, and holding discussions about the benefits of women's entrepreneurship and economic empowerment is key. This portion of a training should provide men with spaces to think critically about gender, traditional gender roles, and equity. Designed with male learners in mind, it will focus on promoting self-interest (versus altruism), in order to effectively engage participants. Men need to see "what's in it for them". They are unlikely to assume more household chores because it is the right thing to do, rather, they will usually be motivated by seeing the personal benefits (e.g., higher overall household income) derived from doing so.

#### ***Bringing Men and Women Together:***

For organizations that have hosted both women's and men's only trainings, it is important to bring all participants back together to share their learnings. Most important to this joint session is the concept of **accountability**. Coming out of relatively safe-spaces in single-gender groups, it is important, especially for men, to confirm their newfound skills in front of their partners. Oxfam's experience with the pilot program in Guatemala showed that while it was easy for men to speak as champions of gender equality in the second, men-only module, they were hesitant to express these opinions as vociferously in front of their wives. Sharing these learnings as partners is essential in keeping both parties accountable to the progress made in the first two sessions. Looking to the future, increased economic participation of women should prove to be a benefit to the family and the enterprise, especially if it is a shared goal between a man and woman.

<sup>19</sup> Journey of Transformation: A Training Manual for Engaging Men as Allies in Women's Economic Empowerment. CARE International, Promundo. 2011.



## *Engage men early and actively in women's enterprise development programs and initiatives*

Engaging men in women's enterprise development programs cannot be done as an afterthought. If women are already dropping out or facing problems at home due to their increased business responsi-

bilities, it might be too late. Men should be invited to learn at the outset of any training program for women.

## *Find gender experts to navigate sensitive gender role issues*

Addressing gender inequality can be a highly sensitive subject, one which in many cultures may be considered taboo, and needs to be approached by highly skilled trainers/facilitators. Ideally, the facilitators of these tools will have ample experience working on women's economic empowerment initiatives, working with men and on gender equality, and in the specific contexts where these tools will be implemented. They will understand the entry point, and be skilled in management of gender dynamics and be able to safely challenge any harmful gender norms or behaviors. The facilitators should focus on respecting the dignity of participants, and avoid

paternalistic approaches to promoting change in gender relations and specifically, decision-making dynamics between men and women.

Local facilitation is encouraged, by professionals with specific expertise in these areas. For example, in the initial pilot of this module by WISE in Guatemala, a highly experienced, male facilitator, manager of a masculinities group, was brought in to co-facilitate and present his personal experiences on challenging gender norms at the men-only session of the training. Feedback received after the session identified this positive male influence as a key success factor to the training.

### **NOTE ON CUSTOMIZATION**

The tools and suggestions presented here are intended as examples for providing guidance to organizations looking to take a more holistic/ecosystem approach to women's entrepreneurship.

Some organizations may feel equipped to integrate trainings on leadership and autonomous decision-making for women. Others may be familiar with ecosystem partners that can be brought in to support the men-only sessions on gender roles.

The key takeaway is that organizations should focus on the pieces of this approach which they are capable of incorporating and begin to think of potential ecosystem partners that can help with providing the additional support necessary. Most importantly, there must be complete organizational commitment to addressing this important issue, at whatever level is possible.

# AGORA PARTNERSHIPS BRINGS SOFT-SKILLS TRAINING TO WOMEN IN NICARAGUA

*In July 2016, Agora Partnerships piloted a soft-skills training for women entrepreneurs based on Oxfam and Value for Women's training focused on communication and negotiation. After an exchange to share the work Oxfam's WISE was undertaking in Guatemala in May 2016, Agora adapted and included a soft-skills component to complement core business skills modules as part of a financial inclusion program for women entrepreneurs in Nicaragua. In partnership with El Congreso Permanente de Mujeres Empresarias, an existing network of Nicaraguan businesswomen, a modified 2-hour version of WISE's Module 1 was provided to 11 women.*

*These entrepreneurs found Agora's pilot training highly valuable and applicable to family as well as business settings. The enthusiasm was evident as leaders of the network communicated that the members who attended would be willing to contribute financially to get similar trainings in the future. With the successful pilot under their belt, Agora Partnerships will continue to develop their offerings to women entrepreneurs, recognizing the importance of soft-skills development in conjunction with business skills training.*

*Other organizations looking to implement a more holistic approach are likely to find this model very feasible. Agora Partnerships was able to partner with an existing network of women entrepreneurs and equip them with resources to strengthen their communication and negotiation skills in a short period of time.*

**“As part of the kick off of the financial inclusion program in Nicaragua, we piloted soft-skills training for women entrepreneurs. The results have been extremely positive: women expressed that the space enabled them to discuss, for the first time, their goals and challenges in life as a woman, and were able to discuss how the negotiation and communications strategy that they role-played could be applied to their real life businesses and family environments.”**

**- Maria Denise Duarte**

*Program Development Manager, Agora Partnerships*

# 4. PROGRAM CONSIDERATIONS AND CHALLENGES

In establishing new holistic initiatives which engage men, programs will need to adapt and modify in order to accommodate their particular beneficiaries.

PROGRAM CONSIDERATIONS	SUGGESTED MODIFICATIONS/ADAPTATIONS
Training cohorts that include both married and single women	Encourage women to invite men such as fathers or brothers to participate. Women should participate in soft-skills training no matter/irrespective of marriage status.
Understanding cultural context and local realities	Facilitators should be equipped with background information on participants and have familiarity with local cultural norms specific to the populations they are working with. This will include differences in rural versus urban participants and indigenous populations. There is an important language consideration. The discrepancy that technical assistance and training programs often create is the lack of regional partners who speak indigenous languages and understand these norms first-hand rather than from an observational standpoint. It also affects the way that things are communicated and received on both ends, especially when it comes to sensitive topics.
Working with entrepreneurs who have established businesses versus new businesses	Women with established businesses may feel more confident and comfortable in their decision-making abilities. Soft-skills training can be adjusted based on the experience level of each cohort.
Generational differences	Older generations may be more fixed in cultural norms and less open to more modern concepts of gender and gender roles and the shifting of traditional roles and responsibilities. Facilitators can focus on economic benefits of women's economic participations versus moral or value-based arguments.
Limited time available with men (and women)	<p>For many programs, active engagement of men may take place during a short period of time, perhaps as short as one day or one afternoon, due to time constraints and work commitments. Encourage buy-in through personal invitations, appealing to self-interest, and providing opportunities for follow-up with the program can help take advantage of limited time.</p> <p>Because the entry point of these programs is the business, both men and women will face time constraints. There is a lack of long-term engagement that many community based NGOs and development organizations that address cultural or attitudinal changes might have. Business development organizations must address these issues in a structured manner due to this limited time frame.</p>

## *Anticipate Potential Backlash*

While it is impossible to see into the future, it is essential to keep in mind that women's entrepreneurship programs and those addressing sensitive issues such as gender norms, cultural values, and family finances may have unexpected consequences. While the intent of engaging men early on and

developing soft-skills in women is indeed to mitigate these consequences, organizations must consider potential backlash (for example, intimidation or even domestic violence stemming from shifts in power dynamics) while designing and implementing any women's economic empowerment initiative.<sup>20</sup>

# 5. CONCLUSION

Women's entrepreneurship and business ownership are essential to global economic development. Women are creating businesses at a faster pace than their male counterparts, and research has shown that if men and women participated equally as entrepreneurs, global GDP could rise as much as 2 percent or \$1.5 trillion.<sup>21</sup>

Programs aimed at supporting women entrepreneurs and business-owners are evolving from traditional business-skills and access to finance to incorporate more holistic methods of development. Most significantly, incorporating soft-skills development and engagement of male partners and family members with traditional business skills development is crucial to the future success of women business-owners.

This holistic approach will facilitate more autonomous decision-making, foment self-esteem and confidence, and mitigate potential negative impacts of initiatives targeted for women business-owners.

While this paper has provided suggestions for a comprehensive approach to holistic women's entrepreneurship development, it is important for organizations not to feel overburdened by the task. In working with women entrepreneurs and business owners, it is important to remember that collaboration is essential, and finding experienced

partners and additional resources to fill in any gaps in expertise will only increase the likelihood of success.

In resource constrained scenarios, and as we saw from Agora Partnership's pilot program, soft-skills development can be the easiest programs to adopt and will still have a significant impact. It is organizational commitment that is key to the future success of the women entrepreneurs in these programs.

It is certainly a challenge to take on deep-rooted cultural norms and beliefs, but the potential benefit of women's economic participation through entrepreneurship and business-ownership is significant enough to warrant the risks it might entail.

<sup>20</sup> *Women's economic inequality and domestic violence: exploring the links and empowering women*. Gender and Development. Volume 23. 2015

<sup>21</sup> *Bridging the Entrepreneurship Gender Gap: The Power of Networks*. The Boston Consulting Group. October 2014.

# 6. APPENDIX I: OXFAM'S WISE TRAINING METHODOLOGY SUMMARY

The following is a summary of the three-module toolkit developed for the WISE program in Guatemala by Value for Women. The intention is to provide a concrete case example in order to enable other institutions to adapt and employ them as relevant within their programming work. These three modules provide spaces for men and women to reflect on the participation of women in entrepreneurship development programs both separately and together, which has been found to be effective in engaging men as allies.<sup>22</sup>

***The first module of this three-part training is intended for the women only.*** This training is essential to fortifying women's ability to negotiate in both personal and professional life. Additionally, in resource constrained scenarios, soft-skills development can be the easiest programs to adopt and will still have a significant impact.

***The second module is intended for the male- counterparts of the women business owners.*** Initially developed by WISE for husbands, this module can be modified to be appropriate for any men who are invited to participate, including fathers and brothers. This module presents the business case and benefits of women's entrepreneurship and economic empowerment and its impacts on both men and women. This portion of the training also provides men with a space to think critically about gender, traditional gender roles, and equity.

***The third module brings men and women back together,*** both to share their learnings from the previous sessions and to participate in joint business and household planning. Most important to this module is the concept of *accountability*. Sharing these learnings as partners is essential in keeping both parties accountable to the progress made in the first two modules.

<sup>22</sup> Journey of Transformation: A Training Manual for Engaging Men as Allies in Women's Economic Empowerment. CARE International, Promundo. 2011.

# ACKNOWLEDGEMENTS

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Daina, Value for Women and Oxfam are grateful to the Argidius Foundation for generously supporting this report. We would also like to thank the Aspen Network of Development Entrepreneurs' Central America and Mexico Chapter for its support as a knowledge partner.

Additionally, we would like to thank the following people for their insights, contributions and time in developing the toolkit that led to this policy paper: Maria Denise Duarte & Kira Lopez from Agora Partnerships, Diana Majury from Carleton University, Lucy Cruz and the fabulous team at Cirklo Mexico, Ana Luz Diaz Hernández from CREA Mexico, Kythzia Barrera of Colectivo 1050, Andrew Morrisson from IADB, Miranda Clarke & Alivelu Ramisetti from Oxfam, Christine Hughes & Roxanne Murrell from Oxfam Canada, Theis Reemer at NOVIB, Ester Duflo, Justin Loiseau & Nour Shammout from the Poverty Action Lab, Gary Barker & Kate Doyle from ProMundo, Vinicio del Valle & Saul Gómez from the Red Nacional de Hombres in Guatemala, Malini Patel from Vital Voices, Alfonso Diaz, Sebastian Molano, and Adejumoke Obagun.