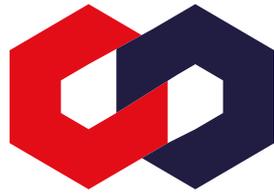


# 2017 ANNUAL ECONOMIC SUMMIT



GLOBAL  
ECONOMIC  
INSTITUTE

Intra-African Trade, ICT  
and Development

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## CONFERENCE REPORT

MARCH 2018



Centre for International  
Governance Innovation





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# 1.0

## ABOUT GEI

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The Global Economic Institute (GEI) is a non-profit research and development organization fostering public-private dialogue on global issues. Our research is interdisciplinary and collaborative. GEI is focused on internationalization and the triple helix of industry-academia-government interactions. The Institute's work is organized around its Trade, Foreign Direct Investment and Innovation for Sustainable Development (TFi4SD) brand. We combine technical expertise, institutional experience, global perspectives and local realities to help advance the Sustainable Development Goals (SDGs).

The Institute's mandate is accomplished through its two units: Global Division and Africa Division. The Africa Division, called the Global Economic Institute for Africa (GEIA), is the full-fledged arm that helps design strategies and policies across the African continent, using GEI's vast network of experts and practitioners across industry, government and academia. GEIA boasts an extensive footprint on the continent.

Our Secretariat, located in Ottawa, Canada, serves as the global point of contact for partners and stakeholders.

Figure 1: TFi4SD Framework



Source: Global Economic Institute

# 2.0

## FOREWORD

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This report provides a summary of the deliberations at the 2017 Annual Summit held at the Oriental Hotel, Lagos, Nigeria from November 1-2, 2017. It was the first event to be held on the African continent, since the establishment of the Institute in 2015. The Summit gathered more than 100 participants comprising senior government officials, senior business leaders, leading academics, industry experts and international development stakeholders. Speakers and delegates from Canada, United States, Kenya, South Africa, Ghana and Nigeria were in attendance to share their experiences, learn from one another and debate the future of Africa's trade and digital economy.

Among others, the following speakers explored a wide variety of issues, eliciting thoughtful responses for a stimulating learning experience:

- His Excellency Christopher Thornley, Canada's High Commissioner in Nigeria
- Dr. Isaias Barreto da Rosa, ECOWAS Commissioner for Telecoms and IT, Cape Verde
- Dr. Alison Gillwald, Executive Director, Research ICT Africa, South Africa
- Dorothy Gordon, former DG, Ghana-India Kofi Annan Centre of Excellence in ICT, Ghana
- Dr. Andrew S. Nevin, Advisory Partner and Chief Economist, PwC Nigeria
- Aarti Shah, Director, The Cobalt Partners, Kenya
- Dr. Tayo Aduloju, Nigerian Economic Summit Group, Nigeria
- John G. Jung, Chairman, Intelligent Community Forum, New York
- Dr. Chidi Oguamanam, Faculty of Law, University of Ottawa, Canada
- Udo Okonjo, Chief Executive Officer, Fine and Country West Africa, Nigeria
- Ryley Iverson, Chief Executive Officer, Townfolio, Canada
- Dr. Ayo Teriba, Chief Executive Officer, Economic Associates, Nigeria
- Dr. Segun Aina, President, FinTech Association of Nigeria
- Sir Demola Aladekomo, Chairman, Smart City Resorts, Nigeria
- Davie Lee, Chief Operating Officer, Townfolio, Canada
- Dr. Sidi Osho, President, Sidi Osho Foundation, Nigeria
- Dr. Pat Utomi, Founder, Centre for Values in Leadership, Nigeria
- Dr. Fred Olayele, President, Global Economic Institute, Canada

The Canadian High Commissioner in Nigeria, His Excellency Thornley, delivered the keynote address. In his speech, Ambassador Thornley alluded to Canada's work around the world in areas such as security, human rights, democratic governance, and increased market access for sustainable economic growth. In particular, he commended the impressive work being done internationally by two Canada-based institutions: Centre for International Governance Innovation (CIGI) in the areas of innovation and intellectual property; and the International Development Research Centre (IDRC) in funding development research with huge impacts.

Ambassador Thornley also emphasized that Canada is witnessing impressive growth in Africa's key commercial sectors, particularly energy, mining and infrastructure.

The 2017 Summit was focused on Trade, Information and Communications Technology (ICT) and Economic Development. These issues were examined through three plenary sessions:

- ICT, FinTech and Africa's Economic Future
- Intra-African Trade, FDI & Regional Integration
- Data, Investment Promotion & Economic Development

All three sessions generated a great deal of interest and debate.

The first plenary examined Africa's unmet ICT needs for education, energy, finance, health, industry, transportation and other domains; and the requirements for developing and implementing an ICT strategy to serve these needs.

The implications of technological innovations, payment systems, technology infrastructure, rural communities, access to new technologies, and trade policies for intra-African trade were discussed during the second session.

The third plenary focused on new growth channels, start-up ecosystem models, and strategies communities use to create differentiation and bolster support for industry expansion. Some interesting marginal perspectives also emerged, based on questions and comments from participants at the event.

The feedback from the conference has been quite positive so far. Participants greatly enjoyed the chance to meet like-minded people from different parts of the world; in addition to the networking and learning opportunities offered by the event.

GEI is most thankful to the following organizations for supporting the conference: IDRC, CIGI, Economic Community of West African States (ECOWAS), Nigerian Economic Summit Group (NESG), Sprott Centre for African Research and Business (SCARAB), Townfolio, Transnational Economic Development, Research ICT Africa and Open African Innovation Research.

As countries and regions of the world work in a coordinated fashion to achieve the SGDs, regional integration and inclusive growth remain key. We expect the recommendations from the Summit to contribute further to reaffirming the role that ICT and intra-regional trade can play in helping Africa achieve these lofty goals.

On behalf of the Institute's Board of Directors, I would like to express our sincere appreciation to everyone involved in organizing the Summit. For providing research assistance during the content development phase, I extend our profound appreciation to GEI's 2017 Summer Interns: Roey Gao and Hannah Jiang. Equally, we thank all conference participants for giving so freely of themselves, and for making the conference the huge success it turned out to be.

I extend my deepest gratitude to the incredible GEI team for their hard work and diligence in advancing the Institute's agenda. In particular, I thank Peter Zakreski, Dr. Roland Pongou, Dr. Leif Rosenberger, Dr. David Fasanya, Sherry Lee, Alex Pun, Aamir Qureshi, Meinna Gwet, Christy Johnson, Biaka Imeah and Trixie Akpedonu.

The 2018 Annual Summit will be held in Las Palmas, Canary Islands. Date, venue and official partners will be unveiled soon.

**Dr. Fred Olayele (PhD, PMP)**

President, Global Economic Institute  
Ottawa, Ontario, Canada

# 3.0

## ACKNOWLEDGEMENTS

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The 2017 Annual Summit was organized by GEI in conjunction with three principal organizations: (i) ECOWAS (ii) NESG and (iii) CIGI.

We would like to thank all the speakers and all those who were involved in organizing the event. GEI is indebted to the many stakeholders who worked tirelessly throughout the event. Special gratitude is extended to the conference planning committee which consisted of the following individuals: Mawuli Amoa (ECOWAS), Feyisayo Ajayi (NESG), Meinna Gwet (GEI), Sherry Lee (GEI), Biaka Imeah (GEI), Christy Johnson (GEI), Gloria Theophilus (Nigeria) and Francisca Ukabiala (Centre for Values in Leadership).

We would like to especially thank the dozens of invited speakers who came to Lagos from the United States, Canada, Kenya, Ghana, South Africa and different parts of Nigeria, as well as the over 100 people who participated in the intensive two days of discussions.

Further updates, as well as photos, videos, papers and PowerPoint presentations may be found on the GEI website: [www.econinstitute.org](http://www.econinstitute.org)

# 4.0

## SPONSORS AND SUPPORTERS

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We would like to thank those who supported this conference, and without whose assistance the conference would not have been possible:



- 1 IDRC funds research in developing countries to promote growth, reduce poverty, and drive large-scale positive change. IDRC supports leading thinkers who advance knowledge and solve practical development problems: [www.idrc.ca](http://www.idrc.ca)



- 2 ECOWAS is a regional economic union made up of fifteen member countries that are located in the Western African region. These countries have both cultural and geopolitical ties and share common economic interest: [www.ecowas.int](http://www.ecowas.int)

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Centre for International  
Governance Innovation

- 3 CIGI is an independent, non-partisan think tank on global governance. CIGI supports research, forms networks, advances policy debate and generates ideas for multilateral governance improvements: [www.cigionline.org](http://www.cigionline.org)



- 4 NESG is a private sector funded think-tank, research and policy advocacy group which engages government, private sector and civil society on key development issues and economic policies in Nigeria: [www.nesgroup.org](http://www.nesgroup.org)



townfolio

- 5 Founded by young Canadian entrepreneurs, Townfolio is a trusted community profile network used by municipalities and businesses to access hard-to-find public data and discover local opportunities across the country. Townfolio aggregates public data from over 50 data sources, then visualizes this into interactive charts, and automates the community profile, thereby saving time and money: [townfolio.co](http://townfolio.co)



- 6 SCARAB is a strategic research unit within the Sprott School of Business at Carleton University, Ottawa, Canada. SCARAB's mission is to promote Africa-focused business research, evidence-based analysis, training, consultancy, and development services to private, public and not-for-profit organizations: [www.sprott.carleton.ca/scarab/](http://www.sprott.carleton.ca/scarab/)

## EVENT PARTNERS



# 5.0

## PLENARY SESSIONS

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### Plenary Session I: ICT, FinTech and Africa's Economic Future

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#### SUMMARY

African countries have strong unmet ICT needs for education, energy, finance, health, industry, transportation and other domains. Some of these sectors serve domestic needs; others serve exports. Countries on the continent have an extraordinary opportunity to evolve/build and implement an ICT strategy to serve these needs. For instance, financial innovation continues to reshape and improve finance by cutting costs and expanding access to financial services. The traditional digital path for many developed economies and regions has been to use legacy software platforms and engage large programming teams for software development. In addition to affordability limitations, this approach creates an unhealthy and unsustainable long-term dependency on the software platforms and the global commercial-corporate interests that promote them. Technology remains key in boosting Africa's intra-regional trade and fostering regional integration.

### Plenary Session II: Intra-African Trade, FDI and Regional Integration

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#### SUMMARY

Compared to regions like Europe and North America, Africa's performance on the intra-regional trade metric is poor. This poses a substantial challenge for development. The case for economic integration and increased intra-African trade has never been stronger. Extensive literature abounds on the impact of trade facilitation on trade flows. Inefficient or completely absent regional payment systems impede cross-border trade; economists generally model frictions that impede trade flows as trade costs. In addition to discussing the potential impacts of technological innovation on intra-African trade, this plenary session examines the following issues: trade information networks, trade facilitation (including trade finance and payment systems), technology infrastructure, rural communities, access to new technologies, and trade policies (including non-tariff and regulatory barriers).

### Plenary Session III: Data, Investment Promotion & Economic Development

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#### SUMMARY

Concerns abound about Africa's future economic growth prospects due to China's economic slowdown and the commodity super-cycle downswing, among other things. The global economy is more interconnected than ever; the dynamic forces of globalization are creating new challenges and opportunities. In order to achieve sustainable and profitable growth, business leaders and policymakers constantly explore cross-border partnerships for investments. The stakes are high. Globalism works, but economic developers continue to develop regional strategies. Innovation and entrepreneurship are vital for job creation and economic development; empirical evidence shows that new jobs and innovation come mostly from start-ups and small businesses. This plenary will explore new growth channels, start-up ecosystem models, and strategies communities use to create differentiation and bolster support for industry expansion.

# 6.0

## ISSUES AND RECOMMENDATIONS

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A number of challenges and untapped opportunities were discussed during the event. These are highlighted below:

### 6.1 REGIONAL HUBS AND THE PRIVATE SECTOR

One consensus that emerged strongly from the event was the need for African countries and their funding partners to work more closely with the private sector to deliver trade and beneficial digital economic outcomes. Digital connectivity remains essential for intra-regional trade; e-commerce is key for financial inclusion, particularly for women. Dr. Pat Utomi cited, as an example, the establishment of the African Business Roundtable in 1990 as a strategy to further harness the dynamism of private enterprise. He emphasized the importance of leveraging the entrepreneurial energies of the continent's young population to achieve private sector-led regional economic integration and sustainable development. Dr. Utomi said it is important to promote regional trade hubs in the quest for integration and growth. He explained how Access Bank Ghana continues to rely on Access Bank's School of Banking Excellence in Lagos, Nigeria to train young banking professionals, year in and year out. At the onset of their careers, these trainees undergo a four-month rigorous training in all key banking areas. Also, the success stories of big South African businesses operating in Nigeria (e.g. MTN, Standard Bank and MultiChoice) were cited.

### 6.2 PEER-TO-PEER NETWORKS

Dorothy Gordon identified the importance of involving business professionals in Africa's regional integration agenda. According to her, businesses want to talk to each other, but the absence of the critical mass to propel peer-to-peer networks is a major issue. It is therefore key for ECOWAS and the other Regional Economic Communities (RECs) to focus on encouraging and strengthening peer-to-peer networks in order to promote intra-African trade and attract investment into the continent. She said until this is addressed, expecting an Alibaba-type e-commerce in Africa will remain a mirage.





### 6.3 BLOCKCHAIN TECHNOLOGY

PwC's Chief Economist and Advisory Partner in Nigeria, Dr. Andrew S. Nevin, decried the low level of intra-African trade. He emphasized that ECOWAS could do more to help increase the level of this important growth driver. As well, Dr. Nevin emphasized the implications of the financial technology (FinTech) revolution for Africa's future economy. Citing the impact of blockchain technology, particularly cryptocurrencies, he advised policymakers on the continent to be prepared for how this might transform the financial landscape. For instance, the impact of this technology on crime, in the future, will depend on what government does (or does not do).

Dorothy Gordon alluded to the increased usage and widespread adoption of bitcoin in Ghana e.g. school fees payments. She also pointed to the lack of financial interoperability among ECOWAS countries. She emphasized the need for an African digital strategy, and said Africanization, and not Glocalization, is the way forward. The silos must be broken down by nation states and sectors.

### 6.4 INNOVATION, ENTREPRENEURSHIP AND KNOWLEDGE GOVERNANCE

Based on current on-the-ground realities of innovation and intellectual property in African settings, in addition to findings from his research on Africa's entertainment industry, Dr. Chidi Oguamanam pointed out that a lot of innovation is happening in Africa, but conventional institutional templates are unable to adequately capture the results. He emphasized the need for African policymakers to embrace and support alternative frameworks for measuring innovation, especially as they relate to entrepreneurship, informal economy, grassroots legitimacy, local market and other formal-informal dynamics.

### 6.5 CROSS-BORDER ONLINE DISPUTE RESOLUTION

Aarti Shah and Dr. Isaias Barreto da Rosa alluded to the need for institutional and legal frameworks to help deal with critical questions and disputes with adverse impacts on intra-regional trade. The question of the ombudsman mechanism in African countries arose. Do these economies have common retailers? Which economic bloc is ready to try this? While it is okay for ECOWAS to be involved in the design and implementation of any policy targeted at this, it is important to involve key private sector actors in order to overcome potential bureaucratic bottlenecks.



Dr. Fred Olayele and Dr. Pat Utomi

## 6.6 FDI AND THE COMMODITY SUPER-CYCLE

Dr. Fred Olayele commented on the impact of excessive commodity price fluctuations on growth performance in resource-based African economies. He advised policymakers in countries like Angola, Nigeria and South Africa to face the reality of the sluggish growth heralded by the end of the commodity super-cycle. Dr. Olayele pointed to the need to focus on sustainable, non-commodity driven economic growth in order to effectively partake in future gains from global trade. While Africa's large informal sector, limited market size, fragmented economic space and other demand- and supply-side constraints would remain, he recommended that policymakers should design FDI policies in tandem with the changing patterns of global trade and investment, due largely to the emerging global digital economy.

## 6.7 FDI AND FACTOR ENDOWMENTS

African countries need to focus on factor endowments by using specific industrial policies to dominate global value chains. The quest for FDI does not need to disrupt the local ecosystem. Factor endowments should be viewed from a sectoral perspective.

John Jung, Udo Okonjo and Ryley Iverson alluded to the importance of e-commerce for economic development in Africa. Udo Okonjo emphasized the importance of leadership, entrepreneurship and attitude for development. Dr. Tayo Aduloju made it clear that digital connectivity is key for investment attraction.

Davie Lee advised that quality data will be very important for economic development programming, and corresponding investment by the relevant agencies will be appropriate in this context. Udo Okonjo advised African policymakers to more effectively tap the enormous potential of the African Diaspora for FDI.

## 6.8 FDI AND ECONOMIC DEVELOPMENT

Dorothy Gordon said the Chinese have networks across their communities; informal networks would be important for Diaspora financing. While not discounting the importance of FDI, Demola Aladekomo advised policymakers and stakeholders to look inwards for investment. Ryley Iverson explained how it took a foreign investor to convince locals to invest in local Canadian start-ups. John Jung cited the Indian example for investing in start-ups.

## 6.9 SINGLE DIGITAL MARKET

Dr. Isaias Barreto da Rosa said ECOWAS is currently focused on the establishment of a single digital market through the harmonization of ICT policies and regional broadband infrastructure in order to make life easier for those wanting to do business.



## 6.10 DIGITAL ACCESS AND REAL IMPACT

Dr. Alison Gillwald mentioned that while physical ICT infrastructure is improving, human development, through digital connectivity, needs to follow suit. Citing findings on research related to digital demand and supply; digital inequality; and other policy challenges around employment, innovation and financial inclusion, she pointed out that most Africans don't have the skills to optimize the Internet for their good. In a bid to translate access and usage to real economic impact, she recommended that institutions and markets should be structured to meet local resource constraints and conditions.

In addition, Dr. Gillwald suggested that apart from benchmarking, more effective alternative regulatory strategies (e.g. regulatory impact analysis) should be explored. Last but not least, she cautioned on the need to desist from committing to resource-intensive "best practices" with different institutions, endowments and markets.



## 6.11 OLIGOPOLIES IN THE TECH SECTOR

Dorothy Gordon pointed out the implications of the oligopolistic nature of the global technology industry for data control, security and privacy; reduction of dependencies therefore remains important. African countries have strong unmet ICT needs in diverse sectors. Countries on the continent have an extraordinary opportunity to evolve/build and implement an ICT strategy to serve these needs. She asked the question: Should we start thinking of implementing interoperable solutions, contrary to platforms that put information on clouds? She also emphasized that the digital sector entails much more than the communications sectors; strategies therefore need to cut across those traditional silos.



Demola Aladekomo and Dorothy Gordon

## 6.12 EDUCATION

It was suggested that Africa's educational system should integrate technology across a broad spectrum of disciplines such as sociology, law, geography and political science; not just computer science.

## 6.13 PROCUREMENT

The need for transparency in ICT procurement was emphasized; monitoring by media and civil society actors will be helpful in holding African leaders accountable. We need to create peer-to-peer networks in order to create the change we want to see.

## 6.14 SAFE CYBER ENVIRONMENT

Aarti Shah raised privacy and personal information protection concerns on digital platforms. Citing her experience with the frequent flyer programme of a popular Airline, she advised African governments to concentrate on addressing this; otherwise trust issues may impede the ability of e-commerce to produce the much desired impacts.

## 6.15 COHESIVE ICT STRATEGY

Citing the FinTech Association of Nigeria as an example, Dr. Segun Aina proposed that other African countries should develop cohesive and coordinated FinTech strategies, in addition to establishing FinTech associations in order to fully engage stakeholders across the entire ecosystem. He cited the current work being done in the PropTech, AgriTech and EdTech sectors.

Ambassador Christopher Thornley mentioned that leapfrogging is important for Africa's economic transformation; however without stable electricity supply to, for instance, charge mobile phones, significant constraints remain.

Dr. Sidi Osho pointed to the high costs of training and setting up e-commerce sites as potential deterrents to many young entrepreneurs.

Dr. Tayo Aduloju identified the need to focus on digital literacy and the human capital development aspects of the ICT ecosystem. This, in addition to electricity, will be important in creating value-adding opportunities.



# 7.0

## NEXT STEPS AND IMPLEMENTATION

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### 7.1 NEXT STEPS

Working with key partners and stakeholders, GEI intends to take the many important contributions and recommendations to the level of implementation. Based on the deliberations at the Summit, GEI has established a committee to develop a strategy to help achieve the noble objective of further entrenching the practice of local economic development (LED) across Africa. Among other things, independent hubs will be established, with formal collaborative agreements with appropriate organizations in the areas of learning, development of networks and information sharing.

Since GEI and ECOWAS are already working together, three West African countries were chosen to launch LED pilot programs. Over time, partnerships will be developed with the other countries on the continent. A committee comprised of the three individuals listed below was set up to help “champion” implementation. This includes establishing specific commitments with clear deadlines.



Udo Okonjo, John G. Jung and Ryley Iverson

## 7.2 IMPLEMENTATION COMMITTEE



### **Dorothy K. Gordon (Ghana)**

Dorothy K. Gordon served as the founding Director-General of the Ghana-India Kofi Annan Centre of Excellence in ICT from 2003-2016. She currently serves as an Associate Fellow with Chatham House. She is a specialist in technology for development, with over two decades of leadership in diverse projects and programmes to support Africa's move from technology consumption to creating technology designed to meet the continent's needs. She provides consulting and advisory services to

government, private sector, and civil society. The focus of her work from capacity development; digital inclusion projects; innovation (including support to technology start-ups, digital content creation, copyright and intellectual property); gender and IT, and cyber-security. Her work as a specialist in international development spans over 30 years with increasing leadership and management responsibilities.

Her extensive experience within the United Nations is complemented by work in the private sector and with civil society organisations globally. She is actively involved at Board and advisory level in a number of global organisations working on defining our digital future. These include the World Summit Awards, Creative Commons, Global Commission on Internet Governance etc. She serves on the editorial board of the Journal of Cyber Policy as well as the International Journal of Gender Science and Technology. The present direction of her work relates to how best ICT can be 'owned' by developing countries. Capacity-building must set a sound foundation for innovation and cutting-edge research both to improve overall competitiveness as well as identify solutions for survival. She holds degrees from the University of Ghana and the Institute of Development Studies (IDS) of the University of Sussex, UK.



**Dr. Isaias Barreto da Rosa (Cape Verde)**

Until recently, Dr. Isaias Barreto da Rosa was Commissioner for ICT, ECOWAS. He concluded his post-doc at the Tallinn University, Estonia, addressing the issue of enabling mobile access to digital libraries in digital divide environments. He holds an Advanced Studies Diploma and a PhD degree (Hons) in Education and Human Development (University of Santiago de Compostela, Spain), a Master degree in Management Development (Euro-Arab Management School, Granada, Spain), and a licentiate degree in

Computer Science (Faculty of Science, University of Lisbon, Portugal). Dr. Isaias Barreto da Rosa is a Cisco Academy instructor by the University of Central England, United Kingdom and Nelson Mandela Metropolitan University, South Africa. Prior to joining the ECOWAS he worked as Software developer at the Center for the Study of Information Problems at the Portuguese Catholic University, Portugal; researcher and lecturer at Tallinn University, Estonia; professor at Jean Piaget University of Cape Verde for 13 years, where he also assumed several other responsibilities such as head of the unit (department) of science and technology, Director of the Technological Division; Director of the Digital Education Lab, Cisco Academy Manager, Microsoft IT Academy Manager, etc. Dr. Barreto da Rosa has several research papers published in journals and proceedings of international conferences.



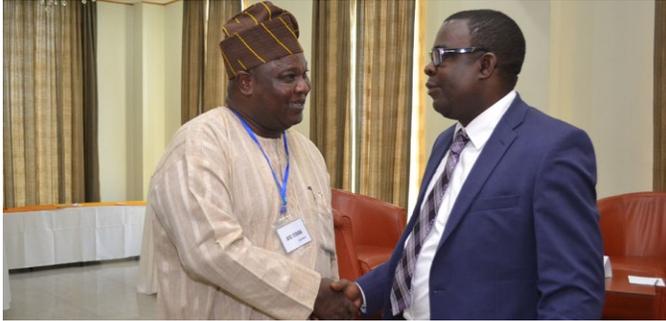
**Prof. Sidi Osho (Nigeria)**

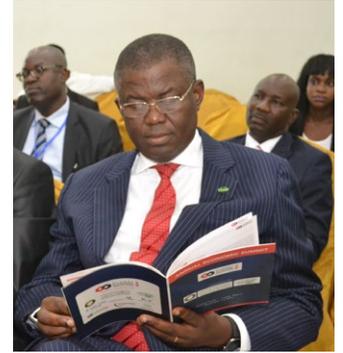
Prof Sidi Osho was Vice-Chancellor, Afe Babalola University, Nigeria. An award-winning, outstanding and hardworking agriculture and higher education expert, she has over 35 years' experience in administration, strategic planning, and public-private partnerships. An international scientist, she graduated from Michigan State and Ohio State universities, and worked with the International Institute of Tropical Agriculture (IITA) in Nigeria, and in several African countries in the area of agriculture. Prof

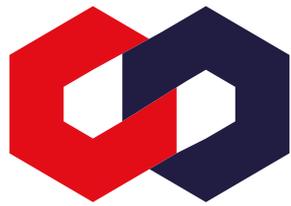
Osho has travelled widely in Africa and across the world, while managing research projects for the International Development Research Centre (IDRC), United Nations International Children's Education Fund (UNICEF), World Bank and United Nations Development Programme (UNDP). Prof Osho was appointed the pioneer Vice-Chancellor of Afe Babalola University, Nigeria in January 2010. She has developed several food processing equipment for crops and conducted national and international training seminars, along with other scientists in Nigeria, Ghana, Cote d'Ivoire, Kenya, Uganda, Malawi, Togo, Republic of Benin, Senegal and Madagascar. She is a member of over 17 professional societies, nationally and internationally. She has attended over 100 conferences all over the world presenting papers in higher education, post-harvest food processing, nutrition, agriculture, hospitality & tourism. She has over 160 publications, some of which are published in learned journal proceedings, monographs, books chapters, training manual etc. Prof Osho is the founder of Sidi Osho Foundation, a non-profit organization contributing to human development and poverty alleviation in Africa.

# 8.0

## PICTURE GALLERY







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