



HABIBA ALI



PROFILE

Habiba Ali is a social entrepreneur and founder of SOSAI Renewable Energies Company, a Nigerian organization that empowers communities through renewable energy, technology, and advising services. Sosai Renewable Energies provides renewable energy products such as solar lamps, water purifiers and solar panels, as well as energy consulting services to help bring clean, renewable energy solutions to Nigeria.

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“ VOICES OF FEMALE ENTREPRENEURS

● What motivated you to become an entrepreneur?

I attended a Clean Indoor Air Forum where I found out that inhaling an open fire lit by kerosene for two hours is equivalent to smoking a pack of cigarettes. That wasn't good news because I grew up with a mother who cooks by an open fire. I thought, "This has to change." So, I started selling solar lanterns to women selling food by the road using kerosene lanterns. Then their neighbors and other community members wanted them. That's how I got sucked in. Here we are twelve years down the line, and I'm still here.

● What is one challenge you had to overcome in the creation of your enterprise?

At first, I didn't even know I needed to register my business due to taxation and statutory requirements. I went to the bank and said I wanted to open a corporate account but they replied that I first needed to register my business. It took a lot of back and forth before I was finally able to register my business and start activity.

● Women, Business and the Law data reveals that 3 reforms related to women's economic empowerment occurred in Nigeria since 1971. How do you think these legal reforms have impacted your and other women's ability to participate in the economy?

Growing up as a woman in Nigeria, it is drummed in your head that you're working towards becoming a good wife. So, the thought of being your own person never really occurs, because you're going to support a man. So, all of a sudden, with the laws coming up, people start looking back and say, "I can actually do something." You can fight and the law is behind you. Even though we are not fully there yet, we've come very far. The law has allowed us to know that we have a voice.

● Nigeria currently does not prohibit discrimination in access to credit. Have you observed any differences in how men and women access credit?

When financial institutions say there's women banking, I feel it's an insult. It's caging women. Just let it be finance and when women come to apply for it, do not limit it. Because what they're doing by saying "women banking," is that they're giving women 10 million, but not 50 million as they give men.

● What advice do you have for other women entrepreneurs?

I want to share with every other woman entrepreneur that there's power in you. You're just as human as any other person. Don't limit yourself just because you're competing with a man.



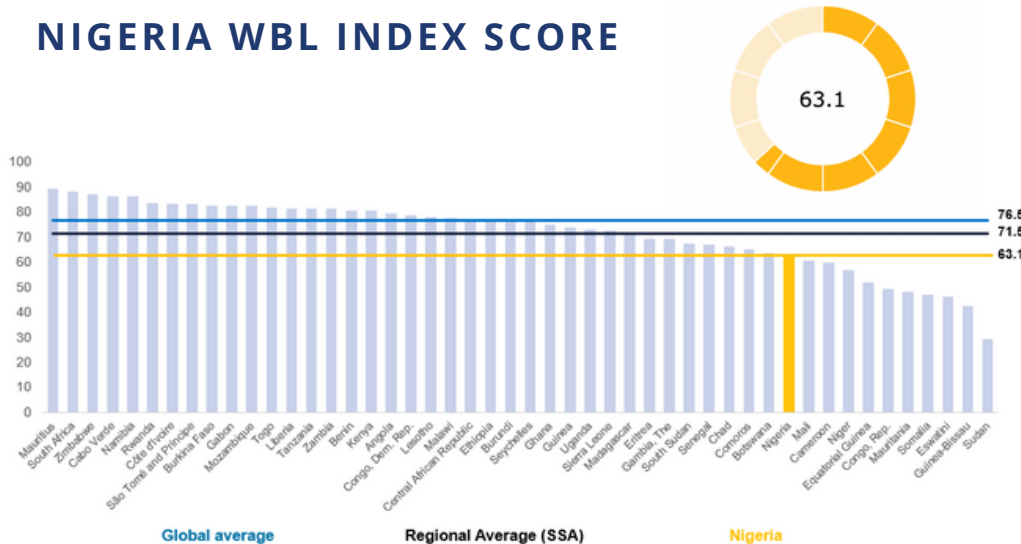
REGION
Sub-Saharan Africa

MAIN BUSINESS CITY
Lagos

INCOME GROUP
Lower middle income

FEMALE LABOR FORCE PARTICIPATION
48%

NIGERIA WBL INDEX SCORE



BREAKDOWN OF THE SCORE BY INDICATOR

Nigeria - Scores for Women, Business and the Law 2022



OPPORTUNITIES FOR REFORM

Nigeria could consider filling the gaps in the **Entrepreneurship** and **Assets** indicators. For example, Nigeria could adopt legislation prohibiting discrimination based on sex or gender when conducting financial transactions. This can be achieved through a nondiscrimination or equality law, a provision in the penal code, a financial sector law or regulation, or a consumer protection law. Furthermore, Nigeria could consider enacting a law to provide for the valuation of nonmonetary contributions.



Entrepreneurship

The law does *not* prohibit discrimination in access to credit based on gender.



Assets

The law does *not* provide for the valuation of non-monetary contributions.

LEGAL REFORMS (1970-2021)*

- 2013** Nigeria enacted legislation protecting women from sexual harassment in employment. It also adopted criminal penalties for sexual harassment in employment.
- 2008** Nigeria enacted legislation protecting women from domestic violence.
- 1973** Nigeria equalized inheritance rights for both sons and daughters and male and female surviving spouses.

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ABOUT THE REFORMS:

"I've had to work **twice as hard** as my male counterparts to **obtain credit** from the government because my industry is thought of as a male space."

LEARN MORE

[Women, Business and the Law 2022 Report](#)

[Nigeria Economy Snapshot](#)