



Promoting Inclusive Adoption of Generative Artificial Intelligence among Micro-, Small and Medium-sized Enterprises in Nigeria for Accelerating Sustainable Development

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1. Background

Micro-, Small and Medium-sized Enterprises (MSMEs) constitute the backbone of Nigeria's economy and play pivotal roles in advancing inclusive and sustainable development. According to research by the National Bureau of Statistics (NBS), MSMEs account for the overwhelming majority of business entities in Nigeria and contribute substantially to employment generation, income creation, and domestic value addition. They are particularly important for youth employment and women's economic empowerment and serve as key drivers of innovation, entrepreneurship, and local economic diversification. In the context of Nigeria's National Development Plan (2021–2025) and its commitment to the 2030 Agenda for Sustainable Development, MSMEs remain central actors in promoting structural transformation, poverty reduction, and resilience in the face of economic shocks.

At the same time, the global economy is undergoing rapid digital transformation. Technological innovation, particularly in Artificial Intelligence (AI), is reshaping production systems, financial services, trade, and public administration. Generative Artificial Intelligence (gen AI), which refers to AI systems capable of producing text, images, analytical outputs, simulations, and automated decision-support tools, represents a new frontier in digital innovation. Its applications span across marketing, financial forecasting, customer engagement, product design, supply chain optimization, and risk management. For developing economies, including Nigeria, generative AI presents a potential opportunity to accelerate productivity growth, enhance competitiveness, and expand participation in digital markets.

For Nigerian MSMEs, the adoption of generative AI technologies offers the possibility of reducing operational costs, improving financial management, strengthening access to market opportunities, and enhancing product and service innovation. AI-enabled tools can support data-driven decision-making, improve business planning processes, and facilitate MSME integration into digital value chains. If adopted inclusively and responsibly, generative AI can contribute considerably to the advancement of Sustainable Development Goals (SDGs), particularly those related to poverty eradication, decent work, industry and innovation and reduced inequalities.

However, despite its transformative potential, the adoption of generative AI among MSMEs remains uneven and limited. Micro and small enterprises face persistent structural constraints, including limited access to affordable finance, inadequate digital infrastructure, unreliable electricity supply, and low levels of digital literacy. In addition, uncertainty regarding regulatory frameworks, data protection requirements, and cybersecurity risks can deter investment in emerging technologies. There is also a risk that rapid technological advancement may widen existing disparities between large enterprises and smaller firms, or between urban and rural businesses, thereby exacerbating digital divides.



Additionally, policymaking processes related to digital transformation do not always sufficiently integrate the perspectives and lived realities of MSME entrepreneurs. While governments are increasingly developing national AI strategies and digital economy frameworks, structured platforms for sustained dialogue between policymakers and MSME entrepreneurs remain limited. As a result, policies may not fully reflect operational constraints faced by MSMEs, such as cost barriers and skills shortages. Conversely, MSME entrepreneurs may lack clarity regarding regulatory expectations, available incentives, and public support mechanisms.

Inclusive and responsible adoption of generative AI therefore requires more than technical capacity-building. It demands institutional coordination, participatory governance, policy coherence, and trust-building between policymakers and entrepreneurs. Structured dialogue between policymakers and MSME entrepreneurs can serve as a critical mechanism for identifying practical barriers, co-designing enabling policies, fostering partnerships, and ensuring that digital transformation strategies are aligned with national development priorities and the principle of leaving no one behind.

This workshop takes place in this context. It seeks to establish a structured and inclusive platform through which policymakers, MSME entrepreneurs, financial institutions, innovation hubs, and development partners can jointly explore pathways for the inclusive adoption of generative AI in Nigeria. By fostering collaborative problem-solving, the workshop aims to contribute to a development-oriented AI ecosystem that supports resilient MSMEs and accelerates transformative progress across the Sustainable Development Goals.

2. Overall objectives

Overall, the workshop aims to facilitate structured, multi-stakeholder dialogue between policymakers and MSME entrepreneurs to co-design enabling policy environment for inclusive and responsible adoption of generative AI among MSMEs in Nigeria to accelerate progress towards SDGs

3. Expected Outcomes

By facilitating inclusive dialogue between policymakers and MSME entrepreneurs, the workshop expects to:

- Enhance dialogue and build trust between policymakers and MSME entrepreneurs.
- Identify and consolidated a list of barriers and priority actions for inclusive gen AI adoption among MSMEs.
- Put forward suggestions co-created solutions on facilitating gen AI adoption among MSMEs.
- Foster strengthened awareness among policymakers and MSME entrepreneurs on responsible AI practices.

Priority participation will be extended to women-owned micro and small enterprises, youth entrepreneurs, and persons with disabilities, in line with the principle of leaving no one behind.

4. Participant profile

The workshop will receive about 80 participants, including both policymakers and representatives of MSME entrepreneurs from different parts of Nigeria.

5. (Initial) Programme¹

DAY 1 — Understanding Gen AI and Its Relevance for MSMEs and SDGs

Time	Session
08:30 – 09:00	Registration
09:00 – 09:30	Opening Ceremony and Group Photo
09:30 – 10:30	Session 1: MSMEs and SDGs in Nigeria Objective: To examine the role of MSMEs in structural transformation and SDG implementation.
10:30 – 10:45	Coffee Break
10:45 – 12:00	Session 2: Introduction to Generative AI Objective: To provide a foundational understanding of AI and generative AI technologies in the context of MSMEs
12:00 – 13:00	Session 3: Transformative Potential of Gen AI for MSMEs Objective: To explore practical AI applications across key sectors of Nigeria's economy and among MSMEs
13:00 – 14:00	Lunch Break
14:00 – 15:30	Session 4: Responsible AI Governance and Policy Enablers Objective: To discuss governance, regulatory, and ethical considerations in AI adoption among MSMEs
15:30 – 16:45	Session 5: Hands-on Demonstration: Exploring Gen AI Tools Objective: To provide hands-on exposure to generative AI tools applicable to MSME operations.
16:45 – 17:00	Wrap-up and Reflections

DAY 2 — Practical Application of Gen AI for MSME Operations

Time	Session
09:00 – 09:15	Recap of Day 1
09:15 – 10:45	Session 6: Gen AI for Business Development and Marketing Objective: To strengthen MSME capacities in digital marketing and trade participation.

¹ Please note the programme is draft and indicative. It will be updated/confirmed with the government counterpart



10:45 – 11:00	Coffee Break
11:00 – 12:30	Session 7: Gen AI for Financial Planning and Operations Objective: To strengthen MSME capacities in digital marketing and trade participation.
12:30 – 13:30	Lunch Break
13:30 – 15:00	Session 8: Gen AI in Product and Service Innovation Objective: To demonstrate the application of gen AI tools to improve product development and operational efficiency among MSMEs
15:00 – 15:15	Coffee Break
15:15 – 16:45	Session 9: Group Exercise – Developing an AI-Enabled MSME Solution Participants will work in groups to design AI-integrated business models, propose policy and financing support required for AI adoption among MSMEs, and present expected pathways to accelerate SDG progress via AI adoption among MSMEs
16:45 – 17:00	Wrap-up

DAY 3 Building a shared understanding on barriers and opportunities

Time	Session
09:00 – 09:30	Remarks from high-level policymakers and United Nations Resident Coordinator
09:30 – 10:30	Session 1: MSMEs, Digital Transformation and SDG Acceleration in Nigeria Objective: To frame AI adoption within Nigeria's development priorities and SDG acceleration pathways.
10:30 – 10:45	Coffee Break
10:45 – 12:00	Session 2: Understanding Generative AI, Opportunities and Risks for MSMEs Objective: To build common technical understanding among policymakers and entrepreneurs on gen-AI related risks and opportunities for MSMEs.
12:00 – 13:00	Session 3: Entrepreneurs' Voices: Lived realities of gen AI adoption among MSMEs Objective: To provide space for MSME entrepreneurs to share practical experiences on gen AI adoption among MSMEs
13:00 – 14:00	Lunch Break
14:00 – 15:30	Session 4: Structured Dialogue One: identifying barriers to inclusive gen AI adoption Objective: participants will work in mixed groups to examine and identify barriers relating to gen AI adoption among MSMEs, such as those relating to financial constraints, infrastructure limitations and skill gaps
15:30 – 15:45	Coffee Break



15:45 – 16:45	Session 5: Structured Dialogue Two: policy and regulatory gaps Objective: participants will work in mixed groups to examine existing policy landscape, along with its alignment with the demands, challenges and opportunities for MSMEs to adopt gen AI. Potential policy areas may include: data safety/protection, tax incentives and subsidies, public procurement, etc
16:45 – 17:00	Plenary Synthesis and Wrap-up

DAY 4 Co-Creation Solutions and A Roadmap Ahead

Time	Session
09:00 – 09:15	Recap of Day 3
09:15 – 10:45	Session 6: Co-Creation Lab One: Designing Enabling Policy Measures Objective: Participants will work in mixed groups to formulate proposals facilitating gen AI adoption among MSMEs, including financial incentives, infrastructure investments, AI safeguards and regulatory coherence
10:45 – 11:00	Coffee Break
11:00 – 12:30	Session 7: Co-Creation Lab Two: Financing and Partnership Mechanisms for Gen AI Adoption among MSMEs Objective: Participants will work in mixed groups to identify potential financial and partnership mechanisms, such as blended finance models, innovation fund and concessional loans from development finance institutions to foster Gen AI adoption among MSMEs
12:30 – 13:30	Lunch Break
13:30 – 15:00	Session 8: Structured Dialogue Three: Ensuring No MSMEs Left Behind Objective: This session will invite policymakers, women and youth entrepreneurs to discuss targeted policy support to integrate MSMEs, especially those in the rural communities, in the expansion of e-commerce
15:00 – 15:15	Coffee Break
15:15 – 16:15	Session 9: Group Exercise – Developing a Roadmap for Inclusive gen AI Adoption among MSMEs Objective: Participants will work in groups to jointly formulate a roadmap that entails agreed areas, actions and priorities in the next 12 months after the session to facilitate gen AI adoption among MSMEs in Nigeria
16:15 – 17:00	Plenary Presentation and Wrap-up