



A Compendium of Stories on **Women Economic Justice and Empowerment Programmes**

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Background



Background: Women Economic Justice and Empowerment Programmes

Women's economic justice and empowerment is one of the key thematic components of the WVL-Nigeria project intervention and a critical pillar for achieving gender equality and sustainable development in Nigeria.

Through the WVL-N project, AAN in collaboration with over 100 Local Women's Right Organization (LWROs) and Networks modelled a comprehensive intervention targeted at vulnerable women and girls in rural and urban communities across the 6 geopolitical zones and the FCT. Using age appropriate live-skill training, contextualized mentoring, coaching, and supportive innovation approaches that empowered women-owned businesses in communities and market spaces to address their immediate needs, support their children's basic needs, increase and expand their household incomes/resources, the Women Voice and Leadership-Nigeria project has enhanced women's lead economic activities and schemes; by facilitating women access to markets opportunities and flexible credit loans, federating women-owned businesses into cooperatives, while promoting economic and financial literacy. The WVL-N project has built a stronger foundation for women to participation and strive in economy space at community.

Additionally, the WVL-N project profiled economic constraints at all layers of this intervention and consciously advocated and influenced reduction of taxation around market systems targeted at key relevant government Ministries, Departments and Agencies (MDAs) to ensure that the tax policy and framework is inclusive and supportive of women's economic rights. Increased economic empowerment for women not only strengthens their bargaining power within households but also enhances their participation in economic activities, ultimately improving their livelihoods (UN Women, 2018). The Sustainable Development Goals (SDGs) 5 and 8 underscore the project commitment to gender equality and women's economic empowerment as essential human rights and development goals without bias.





Our Impact



Our Impact

Between 2019 – 2024, the WVL-N project adopted and implemented diverse economic justice and empowerment programmes which enhanced and diversified income sources for women across the WVL-N project communities.

For instance, in Kwara State; the Women Economic Justice and Empowerment interventions reached 6,006 direct beneficiaries through various initiatives. The programme trained 733 women in diverse skills acquisition and provided economic empowerment training to 150 women, equipping them with income-generating activities. Additionally, 733 women received startup kits, and 55 women were provided with cash support assistance. The project also extended support to 20 Persons with Disabilities (PWDs) through food assistance and distributed startup kits to 23 survivors of Sexual and Gender-Based Violence (SGBV). Furthermore, 251 women were empowered with startup kits for economic activities, and 32 women across three communities benefited from the procurement and distribution of six Ovum cake machines. Two women received sewing machines, while 90 women were trained and provided with startup kits. The project also supported 120 women with agro and animal husbandry and strengthened the systems and programming abilities of 15 women-led organizations. through the Village Savings and Loan Associations (VSLA) initiative the project formed 40 groups, enrolling 960 women across 32 communities in 16 Local Government Areas (LGAs) in the state. The women collectively saved 35,756,000 Naira and shared out 39,331,600 Naira, demonstrating the substantial economic impact of the project on the lives of women in the Kwara state.

In Kebbi State through the Women Economic Justice and Empowerment intervention programmes, the WVL-N project has directly impacted 7,345 women and girls, empowering them through various economic initiatives. Through sensitization efforts, an additional 500,554 women were indirectly reached, fostering a broader understanding of economic empowerment for women in the state. The project successfully reached 2,288 women and girls with targeted economic empowerment programs, resulting in 1,982 women establishing and owning livelihood businesses. Additionally, 1,051 women received start-up grants and equipment, further enabling their entrepreneurial endeavors. The project also facilitated the growth of 67 businesses through the Village Savings and Loan Associations (VSLA) and supported 42 women in registering their businesses with the Corporate Affairs Commission and



other government bodies. To sustain these efforts, three skill acquisition and training centers were established, providing ongoing support and training for women and girls in the community.

The Women Economic Justice and Empowerment Programme in Lagos State impacted the lives of 931 women and girls through cash assistance, skills acquisition training, and start-up grants for business development. The programme equipped 701 female petty traders with essential knowledge in basic bookkeeping, customer service, and stock control, enabling 49 of them to access N50,000 grants from the Federal Government. Additionally, the program successfully advocated for a reduction in levies and taxes paid by market women, lowering the annual amount from N11,000 to N6,000 to reduce the tax burden on market women. 50 selected female petty traders were also enrolled in the National Health Insurance Scheme. Through Village Saving Loans, women in Majidun, Ikorodu saved over 1 million Naira, facilitating their access to loans repayable within agreed periods. The programme further influenced the inclusion of the informal sector in the reviewed Micro, Small, and Medium Enterprise (MSME) National Policies, ensuring that microbusinesses, such as petty traders, are considered in government plans.

In the FCT Abuja, 4 Village Savings and Loan Associations (VSLA) were established and enrolled 60 women, and 218 women were successfully supported to establish their own livelihood businesses. Additionally, 122 women received start-up grants and equipment to support their ventures. During the COVID-19 pandemic outbreak, the project provided life-saving assistance to 296 women and girls with cash and food items. Overall, the WVL-N program reached over 120,000 women through economic empowerment sensitization and skills to build their resilience.

In Enugu State the project impacted a total of 5,343 women through various income generating activities, information on economic empowerment to improve women engagement, participation and business ownership in the market spaces. 145 women were enrolled and provided with access to savings platforms, loans and flexible repayment plans through the Village Savings and Loan Associations (VSLA) scheme. The project provided 709 women with start-up grants and equipment, and 1,873 women received training on livelihood skills for income-generating activities (IGA). Additionally, 663 women benefited from financial assistance and start-up equipment, to further support their business ventures and enhance their economic independence.

The WVL-N project also made a substantial impact in Bauchi State, empowering women and promoting economic justice. The project directly benefited 3,875 women and girls through cash assistance, reached a total of 51,707 women on live skill businesses and sensitized 24,938 women on economic empowerment. Additionally, 365 structures were formed and established to support these initiatives. The project extended its reach to 3,863 school children and 20,444 men, fostering broader community



involvement. Through the Village Savings and Loan Association (VSLA) scheme, 10,115 women across 116 communities and 18 LGAs saved a total of ₦297,408,254.00, with a cash share-out amounting to ₦295,176,501.00 as at date. This extensive reach and significant financial mobilization underscore the project's transformative impact on women's economic empowerment in Bauchi State.

In Cross River State, the initiatives have significantly impacted the lives of women and girls, reaching 198,252 through sensitization on economic empowerment. A total of 1,298 women and girls benefited from cash assistance and/or in-kind distributions, while 1,036 women received start-up grants and equipment to support their businesses. The project facilitated the formation of 22 Village Savings and Loan Association (VSLA) groups, enrolling 262 women, and supporting 2,298 women in establishing their own livelihood businesses. Additionally, 1,029 individuals were reached through awareness creation on taxation, further enhancing economic literacy and empowerment.





SUCCESS STORIES



Rakiya Aliyu: A Mother's Journey to Financial Freedom

In the heart of Gamawa Local Government Area, Bauchi State, Nigeria, lives a 41-year-old mother of six, Rakiya Aliyu. For years, she struggled to make ends meet, juggling daily needs and her children's education. Many of her children were forced to turn to menial jobs to help support the family. With no knowledge or access to financial training and resources, Rakiya found it difficult to save even a significant amount.

Her life took a turn for the better when she joined the Village Savings and Loan Scheme (VSLA) initiative of the Women's Voice and Leadership Nigeria Project. Implemented by Attah Sisters Helping Hands Foundation (ASHHF), a partner in Bauchi State, the project aimed to empower women like Rakiya through financial training, peer education, and mentoring.

Rakiya was one of the lucky ones who received training on income-generating activities and start-up kits worth N10,000. She joined the Alheri VSLA group and initially saved as little as N300 per month. With the guidance of her group leader, Rakiya gradually increased her savings to N1,000, with the goal of buying a refrigerator to expand her business.

After one year of diligent saving, Rakiya's savings reached N55,000. With the help of a



VSLA loan, she was able to purchase the refrigerator she had always dreamed of. This investment transformed her business, as she began to sell soft drinks, sachet water, and bottled water, increasing her weekly earnings from N5,000 to N8,000 to N9,000.

Rakiya's story is just one of many successes from the WVL project in Bauchi State. Through VSLA, women like her have gained financial independence, breaking the cycle of poverty and dependence on their husbands. The initiative has also fostered a sense of community, as women come together to support one another and share knowledge.

Rakiya's husband, who was initially sceptical of the initiative, has now become a strong advocate for the VSLA program. He praises ASHHF for

empowering his wife and other women in the community, promising to support the scheme in neighbouring communities.

Rakiya's remarkable journey illustrates the power of the VSLA initiative. When asked about her experience, she beamed with gratitude, saying, *"I don't know how to start thanking this organization... my share-out money is what I used to buy the refrigerator, which has invariably helped me in the sale of zobo, kunu, soft drinks, and water. I also used my savings to start rearing goats... God will bless you all at ASHH foundation."*

The VSLA initiative has not only changed Rakiya's life but also that of many others, including her children, who are now excelling in school. The program has also shifted the perception of gender equality and advancement in the community, as women gain confidence and recognition for their economic contributions.

The story of Rakiya Aliyu serves as a shining example of the impact of the WVLP project, which has elevated the lives of hundreds of women and their families in Bauchi State. Through financial training and support, the project has broken the cycle of poverty, promoted gender equality, and improved human rights for women.



From Recipient to Catalyst: Patience Batey's Story



During the COVID-19 pandemic, many women in vulnerable communities struggled to make ends meet, facing severe economic challenges that left them without a sustainable income source. But one woman, Patience Batey, stood out as a shining example of resilience and generosity.

Patience, a resident of Ikom, Cross River State, was one of the 120 women empowered by Gender and Development Action (GADA) through the Women's Voice and Leadership -Nigeria (WVL-N) project, funded by Global Affairs Canada. GADA provided her with the means to boost her economic resources, but also taught her valuable skills in soap making and hand sanitizer production.

As Patience mastered her new skills, her financial situation began to improve. However, she didn't stop there. Instead, she became determined to empower others in need. With her newfound knowledge, she trained over 600 women and students in refugee communities in Ogoja, Ikom, and Bashua, enabling them to create their own income streams.

Patience's dedication and generosity did not go unnoticed. The U.S. government recognized the value of her work, and with their support, GADA was able to scale up its efforts, reaching even more women in need.

According to Patience, *"I have trained more than 600 people especially in the refugee school in Ikom where I do an open training, I share the products among the students, and they carry them for sale to have small money for themselves ... I want to open a creativity centre where I will be training people on other skills ... other than soap making."*

Patience's story is an example of the transformative power of empowerment. Not only has she improved her own life, but she has also created a ripple effect of kindness, touching countless lives and communities. Her dream is to open a creativity center where she can train people on other skills, beyond soap making.

As Patience's story spreads, it inspires others to follow in her footsteps, paying it forward and creating a brighter future for themselves and those around them.



Ripe to Riches: The FCT Tomato Puree Revolution



Imagine being a woman farmer, toiling under the sun, only to see half your harvest rot before it reaches the market. This was the harsh reality for many smallholder farmers in Nigeria. Poverty, food insecurity, and crushing post-harvest losses were a constant struggle. Their lack of knowledge, storage facilities, and improved technology perpetuated a cycle of poverty and low agricultural productivity. Recognizing the untapped potential of these resilient women, ActionAid Nigeria, through the WVL-Nigeria program embarked on a mission to empower smallholder women farmers by building their capacity in tomato processing and preservation.

Ten women from each of six area councils were chosen – among them widows, single mothers, all connected by their desire to create a better life for themselves and their families. Equipped with start-up kits and fueled by the guidance of skilled mentors, the women underwent a comprehensive training program in tomato processing and preservation. From the moment they started learning, they embarked on a journey of discovery, and with every passing day, their knowledge and confidence grew.

The impact of the training was nothing short of extraordinary. Six out of the 10 women from each council courageously transformed their skills into tangible success stories, launching their own businesses and selling their processed tomato puree with pride. Post-harvest losses dwindled, and with improved technology, their produce remained fresh and market-ready for extended periods.

As news of their success spread, community leaders took notice, seeking out the trained women to share their skills with other aspiring farmers. This knowledge-sharing became a catalyst for change, sparking a ripple effect that enriched the agricultural landscape of the FCT.

Madam Comfort Sunday, a shining star from the Jiwa community, exemplifies the impact of the project. Her tenacity and determination knew no bounds. She not only became a major distributor of tomato paste but also leveraged her skills to earn consulting income, envisioning a future where her products bear her own label.

Madam Patience from Bwari Area Council expressed her gratitude towards ActionAid and WVL for the



new found hope, and opportunity to provide for her children: *"I lost my husband, and farming with this insecurity is not doing much again, but now this tomato paste processing and preserving is good because I make some now and my children now eat very well. Thank you, ActionAid, and WVL project for building our capacity and giving us the start-up kits."*

The success of this initiative was further amplified by social media, with the women showcasing their remarkable products and inspiring countless others with their journey. At least 50 rural women from each of the 6 area councils received training, creating a wave of transformation that extended beyond their communities.

This empowering journey not only uplifted the lives of the women but also injected new hope into the region, proving that with dedication and resources, smallholder women farmers can transcend their challenges and thrive in their communities.



The End to Incessant Tax Levies: A Victory for Abouchiche Market Women



In the bustling market of Abouchiche in Bekwarra LGA of Cross River state, women had long been victims of extortion by market boys, who charged them exorbitant taxes on their goods. The women, who were the primary traders in the market, were forced to pay daily fees, often under duress, or risk having their wares seized or damaged. But all of that changed when Perfect Future International Foundation (PFIF) visited the market to promote economic empowerment as part of their Women Voice & Leadership (WVL) Project.

PFIF introduced peer education groups through which the women learnt the need to speak with one voice when fighting for a cause. PFIF empowered the women with knowledge and confidence, teaching them the importance of tax registration and how to assert their rights. The women, now united and determined, marched together with PFIF to the office of the Market Master, demanding an end to the incessant levies.

The Market Master, Mr. Godwin Akgwanyang, immediately responded, ordering the market leaders to inform the women that ticket payment would now be standardized to N50 for all goods, a significant reduction from the previous daily payment of N70 per produce. Moreover, he declared that any exploitation or levy collection by unauthorized persons would be met with swift action.

For Veronica Njar, a market woman and leader in Abouchiche market, the change was nothing short of miraculous. *"Everything has changed," she exclaimed. "Before, we were being extorted daily. Now, we know our rights and can speak out against abuse. The market boys can no longer take advantage of us."*

The women of Abouchiche market have emerged victorious, and their newfound confidence and unity have brought about a new era of boldness. With their knowledge and skills, they are now better equipped to advocate for their rights, challenge gender-based violence, and drive economic development in their community. The PFIF intervention has not only ended the tyranny of the market boys but has also emboldened the women to become leaders in their own right.

The story of Abouchiche market demonstrates that even in the face of adversity, collective action and empowerment can bring about positive change.



No more Silence: FOMWAN Empowers Women in Northern Nigeria



In the patriarchal society of northern Nigeria, women were often relegated to the background, their voices drowned out by the dominant culture. The Federation of Muslim Women Association of Nigeria (FOMWAN) sought to change this narrative by partnering with the Women's Voice and Leadership Nigeria Project (WVL-N).

Before the project, the lives of women in Dass, Tafawa Balewa, and Ningi, Local Government Areas of Bauchi state, were marked by vulnerability, handicap, and a complete lack of resources. They had no business skills, entrepreneurship skills, basic literacy, or numeracy skills to get by. Their children were out of school, and the younger ones could not be enrolled. They had no voice in family decision-making, and their opinions were not sought or valued.

But everything changed in 2020 when the WVL-N project, funded by Global Affairs Canada, was introduced to the communities through FOMWAN. The project enabled women to receive training in entrepreneurship, packaging, and rebranding, as well as Village Savings and Loans (VSL) training.

The VSL group, established through this training, has been a game-changer for the women. With a collective capital of N17 million, they are now poised to open a microfinance bank in the state. The group's growth has been staggering, with 325 women trained in entrepreneurship, basic literacy, and numeracy skills. 400 women have passed the basic literacy exams, and 80% have expressed interest in returning to school. 1,325 of them have ventured into the business of rice production, and have started making good profits, their voices are being heard and their children are back in school.

The impact of the project has been remarkable. Before the intervention, Bilkisu Adam had no business skills or capital to start a business. She had to borrow from a relative to access a loan from the group savings. Today, she has a capital of N72,600 and a profit of N90,000. She thanks the WVL project and FOMWAN, saying, *"I had no business skills, no single kobo of my own, on the start of the program... Alhamdulillah, now I have a capital and a profit all amounting to 72,600 naira. I thank the WVL project and FOMWAN. Na gode."*

A woman from Bajar community in Dass LGA enrolled her son in a private school where he is receiving

a better education, a decision which led other women to re-enrol their own children in school. She says, *"I am now able to enroll my son into a private school after our share-out for better education, now my son knows what a noun is and even teaches me & his siblings what he learnt from school."*

The transformation is not limited to the women alone; it has also had a ripple effect on the communities. The LGAs and communities are now recognized in the state, and last year, they were selected to host the rural women celebrations.

The journey of FOMWAN demonstrates the importance of giving voice to the silenced. As the women of Dass, Tafawa Balewa, and Ningi continue to rise, their voices will be heard loud and clear, and their stories will serve as a guiding light for generations to come.



Misturat's Story: The Power of Financial Intervention and Capacity-Building



Amidst economic challenges, Misturat's determination to succeed as a petty trader was put to the test. Her business was plagued by inconsistent supply, leading to customer disappointments and a drastic decline in patronage. This downward spiral left her family in a state of financial uncertainty, taking a toll on her emotional well-being and health.

But Misturat's fortunes changed when she attended a capacity building seminar organized by Bisi Adebayo Networking Group (BANG) for female small business owners. The knowledge she gained taught her the importance of consistent restocking, reliable supply of products, and customer relationship management.

The seminar also provided her with an interest-free loan to empower her business. With this financial support, Misturat was able to re-stock her inventory with a diverse range of products. This helped her to attract new customers as well as win back her old patrons, intrigued by her renewed dedication to quality service.

The impact of the financial intervention was remarkable. Armed with fresh insights from the seminar, Misturat established a new foundation for her business, setting aside funds for regular restocking, ensuring a steady supply of goods. She demonstrated her dedication to personal growth and business success by consistently seeking opportunities to re-invest in her business and engage with BANG's capacity-building initiatives.

In her words, *"Modupe lowo Bisi Adebayo Networking Gem. Won fun mi ni owo ni last year, modupe lowo won. Okowo mii kun o lo soke sii. Ti eyan ba so wipe owo kan kere, koni rii gba tori won tun fi ran wa lowo ni. Modupe lowo won, ile ise won oni jona o. Owo won a maa roke si. Ese o"*

Translation: *"I thank Bisi Adebayo Networking Gems. They gave me money last year. I am grateful. My petty trade improved and went up. If you say some amount of money is small, you won't get anything because this is a help rendered. I am grateful. Their establishment will not burn. May they prosper more. Thank you".*



Misturat's transformation serves as a reminder of the potential for positive change when donors or funding agencies collaborate with community-based organizations to uplift and empower women who need it the most. Her story showcases the profound impact that structured financial interventions and capacity-building programs can have on individuals and their communities.

In the end, Misturat's journey from a struggling petty trader to a resilient businesswoman demonstrates that even the smallest businesses can bloom into sustainable enterprises, benefiting families and entire communities in the process.



Reaching Rural Communities Through Community-Based Organizations: The ENIGA Story



ENIGA is a community-based organisation working to improve economic outcomes for women in Cross River state. Below are a few of their successes recorded in this regard:

Cassava Farming

In the Nikiria community of Obudu Local Government Area, Cross River State, women faced severe challenges. Widows and single mothers, stripped of their land by in-laws, struggled with no income to support their children. Forced to rely on the charity of neighbors and family members, they lived in a constant state of economic insecurity.

The Women's Voice and Leadership Nigeria (WVL-Nigeria) project, recognizing these dire circumstances, supported ENIGA to take action. ENIGA approached village leaders to demand the return of lands to these women and to advocate for their empowerment.

ENIGA's efforts paid off. Women in the Nikiria community were trained in cassava farming and processing, learning skills in commercialization and packaging. This opened the door to large-scale yam farming. Through the WVL project, some women received 500 heaps of cassava, and many reclaimed their rightful property. Empowered with knowledge and resources, these women could now feed their families and send their children to school.

To further support their ventures, the women initiated a savings and loans scheme, contributing N200 daily to expand their businesses and address immediate needs. Grants from the WVL project, combined with community-provided land, enabled ENIGA to establish a cassava processing center. This facility allowed women to process and fry garri for commercial purposes, creating a stable income source for households led by women.

Kernel Oil Production

In addition to cassava farming, ENIGA diversified the skills of the women by introducing palm kernel oil production. Trained in kernel processing, commercialization, and packaging, the women of Nikiria found a new path to economic stability. Empowered by the WVL project with palm kernels for processing, these



Reaching Rural Communities Through Community-Based Organizations: The ENIGA Story



women formed a cooperative to hire machinery, making large-scale production feasible and cost-effective.

As a result, the women became significant palm kernel suppliers, attracting buyers from neighboring villages. Their oil, prized for medicinal and cosmetic uses, provided a vital income stream. Mary Ukpai, a beneficiary, shared her gratitude: *“Being a part of this group has allowed me to save money through selling my palm kernel oil. My kernel oil is bought by all and sundry within the community and used for medicine by traditional medicine makers, this has in turn provided food for my family and given me a voice in family meetings. Many of us here have lost our husbands, and this is a means of survival for us. Thank you to the WVL project.”*

Ogkworogu Women Bee Farmers

In Ogkworogu, another community in Obudu LGA, women faced similar hardships. Widows and family breadwinners lacked the knowledge and resources to venture into productive activities. ENIGA, with support from LWROs, ActionAid, and Global Affairs Canada (GAC), introduced bee farming as a viable livelihood.

Women were trained and equipped with honey boxes, bee wax, protective gear, and startup funds. This training empowered them to become the first female bee farmers in Obudu LGA using modern techniques. Protected from bee stings and knowledgeable about bee behavior, their productivity soared. Families engaged in honey farming for commercial purposes, transforming their economic prospects.

Theresa, a bee farmer, expressed her relief: *“Thank God for bringing ActionAid, CCAP, and ENIGA for saving our lives. If not for this intervention, we would have been roaming the community begging for food, but now we can feed our families and send our children to school. We thank the WVL project and Global Affairs Canada for making this possible. now women in Ogkworogu community can speak and be heard.”*



Community Impact and Leadership

The impact of the WVL project extended beyond individual success stories. HRH Oko Christopher Odang, Clan Head of Ogbworogu community, acknowledged the transformation: “This bee farming has improved the livelihood of the women in our community, with the little money they get from sales they are able to take care of their children and support the community. Some of them belong to my cabinet council and they have been carried along in decision-making.”

The WVL project’s design and funding paradigm shift empowered Community Based Organizations like ENIGA to reach rural and excluded communities, especially women and girls. The success stories from cassava farming, kernel oil production, and bee farming underscore the project's profound impact, highlighting the power of community-driven resilience.

Through the efforts of ENIGA and the support of WVL-Nigeria, women in Cross River State have reclaimed their lands, rebuilt their livelihoods, and found their voices – a shining example to the power of community-based advocacy and skill development.







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