



# **IMPROVING THE LIFE CHANCES OF MARGINALIZED YOUTH**

Lessons Learned and Success Stories from The Empowering Communities  
through Strategic Actions for Transformation (ECOSAT) Project

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## INTRODUCTION

Young people in Nigeria often have limited access to the skills and networks they need for meaningful livelihoods and to influence community and government decision making. Mercy Corps' work with young people to increase learning, social assets and livelihood opportunities, thereby increasing their ability to negotiate for decisions that impact their lives. As part of Mercy Corps efforts to empower young people in Nigeria, the Empowering Communities through Strategic Actions for Transformation (ECOSAT) project was launched with the aim of increasing their life chances. The project adopted a multi-layered approach to impact the learning outcomes of participants while supporting them to access economic opportunities to enhance their livelihood.

The project is being implemented in communities with either of the following characteristics;

- Communities that have no school or learning center
- Communities with a high number of out of school girls and boys (dropouts)
- Communities with prevalent early marriages

Culture and individual interest were the key influencers of youth learning within the communities the project was implemented. The ECOSAT project included a life skills training, which was instrumental in positively influencing the participant's life choices and interests.

At the individual and household level, the project aimed at supporting its youth participants to contribute to or strengthen their household income so they can cater to their needs and other bills that may arise from their academic activities even after the project ends.

## PROGRAM OVERVIEW

The Empowering Communities through Strategic Actions for Transformation (ECOSAT) Project was launched as a complementary intervention to the Educating Nigerian Girls in New Enterprises Program (ENGINE II) funded by the Foreign Commonwealth and Development Office (FCDO) through the Girls' Education Challenge (GEC).

Through the ENGINE II program interventions, over 18,000 marginalized girls received support to transit to higher levels of education and work in Nigeria's Federal Capital Territory (FCT), Kano, Kaduna and Lagos state through collaboration with local partners. The ECOSAT project was able to help scale-up the impact and influence of ENGINE II by reaching an additional 5,000 girls and boys across all four states.

The Empowering Communities through Strategic Actions for

Transformation (ECOSAT) Project, implemented between October 2018 and November 2020 (26 months), was a Youth Education Project, funded by the State of Oregon. The project aims to improve the life chances and learning outcomes of marginalized youth, by providing them linkages with economic opportunities and equipping them with basic literacy and numeracy skills; life skills and financial education.

Mercy Corps leads the implementation of the ECOSAT project alongside four local partners leading implementation at state levels; Bako Youth Development Foundation (BYDEF) in Kaduna State; Society for Women Development and Empowerment of Nigeria (SWODEN) in Kano; Tabitha Cumi Foundation in the Federal Capital Territory; and Women Advocates Research and Documentation Centre (WARDC) in Lagos State.



## PROGRAM APPROACH

The ECOSAT project collaborated with youth groups/associations in its implementing communities in a bid to influence behavior change at family and community level. This strategy was deployed to ensure sustainability of the projects' activities.

A fundamental partnership of the ECOSAT project was with the Agency for Mass Education (AME), a nationwide agency with the responsibility of providing literacy programs to suit the needs of youth and adult illiterates. The AME was instrumental in supervising teaching and learning components and the activities of the Learning Center Facilitators (LCF), to ensure compliance with the defined quality

and standards of teaching. Throughout the intervention period, AME has been an instrumental partner on the project's education component, ensuring the supervision of learning centers and coaching of the LCFs.

The project was able to facilitate a direct linkage between community heads and AME. Through this, AME adopted some of the Project Learning Centers, especially in areas that did not have a primary school. In some other communities AME worked with the community leaders to set up new centers with the relevant teachers posted.

# THEORY OF CHANGE

The ECOSAT project aimed to create change and deliver benefits on various levels to achieve lasting change within the communities we worked in.

If adolescent youth acquire learning that can lead to better literacy and numeracy skills, and obtain direct capital for their livelihood choices. Then their life chances and opportunities would be increased.

If adolescent youth are provided with access to job opportunities, savings and financial inclusion. Then they can contribute to their household income and reduce poverty.

If adolescent youth learn and acquire demand-driven skills and entrepreneurial knowledge. Then they will have the ability to meet market needs and increase the consumer base for their products and services.

If adolescent youth are able to use the acquired skills to improve their life

chances. Then they would be able to transfer the knowledge and skills gained to their families and other members of the community.

If ECOSAT works with government agencies to create an enabling environment that supports adolescent youth development through advocacy. Then government agencies can adopt youth inclusive systems and better policies on second-chance education and financial inclusion.

The ECOSAT project was able to deliver on its goals by collaborating with government agencies, like the Agency For Mass Education (AME), National Identity Management Commission (NIMC) and the Secretariat of the host Local Government; then with private sector organizations like Access Bank and First City Monument Bank (FCMB) to link project participants to apprenticeships, internship and employment opportunities.

## LESSONS LEARNED

### Objective 1: Improved the learning outcomes of 5000 marginalized youth in Basic Literacy and Numeracy, Life skills and Financial Education

To achieve the first objective, ECOSAT established a partnership with the Agency for Mass Education (AME) across all implementing states. Then used the Agency's placement tests to assess the literacy and numeracy skills of learners and cluster them into groups based on their learning ability. ECOSAT also utilized the AME's community learning centers and trained AME Master Trainers as first level supervisors and mentors for the centers.

- Out-of-school Boys needed basic numeracy and literacy skills to understand the financial education and life skills being taught. Initially, the project planned to provide literacy and numeracy classes only to its female participants while the male participants were provided with financial education and life skills only. But in the course of the implementation, literacy and numeracy classes had to be introduced so that the boys/men could improve their learning outcomes.
- Out-Of-School Girls found the opportunity to learn basic numeracy and literacy skills most useful in their day-to-day lives. Most of the girls were never able to attend school due to financial restraints and their cultural barriers. The few that started school were forced to drop out because of early marriage.  
In Kaduna, the women reported that they can now answer calls on their phone because they can save names with letters that they can identify and also use the ATM with a bank card because they can identify numbers when they see them.
- Collaborating with the Agency for Mass Education (AME) led to them identifying some communities ECOSAT worked in as potential sites for new AME learning centers. In Kano state, ECOSAT volunteer teachers are providing free evening classes to out-of-school youths (boys/men) across 3 communities in Kano. ECOSAT reached out to AME for their formalization and registration.

## Objective 2: Established and strengthened youth clubs for peer-to-peer learning and mentoring.

In an effort to ensure sustainability, the project established girls' clubs and boys' clubs across the four states. Through the clubs, the ECOSAT boys and girls are able to transfer their knowledge and learnings to other non-participants within their schools and communities.

The project also identified existing youth associations in the various communities and the leaders of the ECOSAT established youth clubs were to transfer their knowledge to the youth associations in their communities.


- i. Peer-to-peer mentoring and learning foster cooperation and support among youth. Participants of the ECOSAT Project were able to share knowledge and learning acquired with other youth in their communities. These knowledge and learning includes; skills in planning, setting and achieving goals, Menstrual Health Hygiene, Child and Vulnerable Adult protection and Gender issues amongst others.
- ii. Youth clubs are formalized as functional community based organizations (CBOs) through the skills acquired from the project's training on association development training and mentoring. Because of the association development and mentoring training such as community mobilization, issue identification and action planning, documentation, registration, account opening and others that were provided to the youth clubs, their leaders were able to take on community led actions with their members and peers. Now, youth leaders are respected in their communities and work with Traditional Leaders to solve challenges faced by marginalized youth and developmental issues in their communities.

## Objective 3: Facilitated transitions into higher education for marginalized girls through provision of scholarships to enable them return to school and earn better grades.

The project developed a selection criterion for girls that would qualify for scholarships across all states. These scholarships facilitated transitional examinations and re-enrollment back into school. This served as an incentive for girls to fully participate in the learning sessions provided by the ECOSAT project.

A few boys also benefited with scholarships.

- a. Community Action Committees and youth associations raised funds to support other non-ECOSAT participants within their community to re-enroll into school. The Community Action Committee (CACs), are a group of influential community members who were tasked with ensuring that project participants attend learning sessions regularly, and were crucial in the achievement of the project's goals.



In Kano, 76 girls were re-enrolled back to conventional schools and 42 girls were registered at Agency for Mass Education learning centers. This was a major transition for the participants, as they had been out of school for a while, before the project.

- b. Communities were unaware of financial support for education offered by their local government. However, there is better means of communication between the communities and the local Government since the ECOSAT project established a linkage between both parties.

#### **Objective 4: Improved financial inclusion and access to loans for marginalized youth.**

The ECOSAT project provided marginalized boys/men with robust knowledge on managing their personal, family and business finances. The project instilled a culture of savings in the youth. Youth were clustered into savings groups and co-operatives per community. This has encouraged them practice savings as they were being taught and provide them opportunity to leverage on one another's financial resources and business experience.

## **PROJECT ADAPTATION SPOTLIGHT**

*In Giwa local government area in Kaduna State, they had no banks, POS or ATM points with the nearest bank being over 30 minutes' drive away.* This led the ECOSAT project to reach out to First City Monument Bank (FCMB) on a partnership that would involve opening bank accounts for the youth at no cost. However, the absence of a stable network made this difficult.



Eventually, we adopted agency banking, which had 10 community persons trained for free on bank account opening and establishment of POS points for use, not just for ECOSAT participants but all community persons who needed them. ECOSAT participants and non-ECOSAT participants respectively paid a fee of N50 and N100. Overall, this was a cheaper fee for all ECOSAT and non-ECOSAT participants when compared to the transport fare to Zaria and the inconveniences associated with it.

FCMB opened 493 bank accounts for participants (173 males and 320 females) in a week, these FCMB eazy accounts come with ATM cards, and can have transactions with a maximum of 250,000 in it.

The project, linked youth with economic opportunities that supported them grow their income and livelihoods. Based on this, the project supported youth to access opportunities by providing them with identity cards from National Identity Management Commission (NIMC) and open savings accounts with commercial and Microfinance Banks within their communities.

### **Objective 5: Provided Strategic Behavior Change Communication (SBCC) to promote youth education and economic empowerment**

The project led a campaign tagged the SHero campaign which was aimed at influencing the behavior of community members towards gender and education through continuous sensitization of stakeholders and community gatekeepers on the importance of education for women and girls, especially the need for those out of school to return to school. Across all communities, the youth groups and state teams used a variety of activities as tools to share advocacy messages such as a football tournament in FCT, door-to-door sensitization and meetings with traditional leaders. Some successes the campaign recorded were as follows:

- The project witnessed a significant improvement in attendance at the learning centers across all states when the youth groups began engaging with the communities through the SHero campaign.
- Kaduna and Kano states recorded a significant increase in indirect participants with many of them being the husbands of the female participants. This shows the acceptance by the men to education when they saw the impact the project had on their spouses.



## RECOMMENDATIONS

1. **Working with youth associations that are required to take on peer-to-peer mentorship has great benefits and ensures sustainability of youth project interventions.** When youth feel empowered and are supporting each other, they earn more respect from their community. Now the relationship between the community leaders and youths have improved. Youth leaders are now key stakeholders in the community and are given an opportunity to make their input/opinion in the decision making process of the community. They are now participating and leading on community action activities like; sanitation exercise, volunteer teaching and more.
2. **Targeting husbands of marginalized girls as indirect participants as a means of securing their buy-in.** Initially, the project met resistance in some communities by the husbands of the women who refused enrollment of their wives. However, working with community leaders as mediators helped, as well as the strategy to work with male groups, which have the husbands of the female participants as indirect participants melted the huge impact of

attrition on the project. Now some men even follow their wives to learning centers for classes and pleaded for establishment of male literacy classes.

3. **When the community leaders are included in the process of implementation, they are more invested in ensuring the project succeeds.** The inclusion of the community leaders in the monthly review meetings helped kept them abreast on the project, and fostered a keen sense of ownership amongst them.
4. **Invest adequate time to research the cultural and traditional beliefs of the communities as this would have influenced the project's activities.** Initially, women were not allowed to go to learning centers because it was prohibited by their culture, but now they can with their husband's permission. The project team should have addressed participants' husbands at the beginning of the project to seek their consent for continuous education.
5. **Communicate the project's criteria for giving financial grants or benefits (if any) to the participants at the beginning of the intervention.** Some participants were expecting financial aid from the project and this distracted them from learning effectively.
6. **Having both vocational skills and basic literacy and numeracy skills training concurrently would have increased attendance at learning centers.** This is because participants are in dire need of economic freedom and being able to apply the functional literacy they are being taught to real time business or vocation, makes more sense to them.

At the start of the project, participants had to struggle between deciding their next steps at the end of the project, especially because of the component of Life skills, Business Education and Financial Literacy. However, when vocational training was introduced into the project, attendance increased and participants felt more fulfilled applying their knowledge to work.

7. **Community members prefer savings groups to using banks due to the far distance from their community.** It was observed that interventions were more impactful when it takes into consideration the situation of the participants. The key goal of the financial inclusion component of the

project was to formally integrate the participant into the National banking system, first by building an identity within the system and then influencing the saving culture.

Working with the National Identity Management Commission (NIMC), the project was able to facilitate e-ID registration for participants and this made it possible for the participant to open bank accounts. This was not seamless because the participants' ability to use the formal banking system relies on their proximity with the banks. Hence some participants with the peculiar challenge of distance, opted for a community savings group.

8. **Building the capacity of participants to make locally reusable menstrual pads improved menstrual hygiene and income generation.** Personal hygiene was discussed among the Learning Center Facilitators which was later stepped down to the community participants. Emphasis was made on menstrual hygiene for females, although it was also disseminated to the males for support.

Practical demonstrations were made on how to make local reusable menstrual pads due to its cost effectiveness when compared to the modern sanitary pads being used. With the practical demonstrations being made, some participants took it upon themselves to start producing them in small quantities and selling. Five women have started production and are selling at a price of ₦50 per one. This singular act has increased the hygiene and health of women in Giwa and the price is affordable for them.



# SUCCESS STORIES







*Dogo, secured admission to study Chemical Engineering*

## **EMPOWERING YOUTH FOR STRATEGIC TRANSFORMATION**

CHANGING YOUTHS MINDSETS FOR A BRIGHTER FUTURE

Dogo aged 24, tells us how he has been able to achieve almost every goal he has set for himself ever since he started attending ECOSAT learning sessions. His proudest achievement is being able to secure a place in the Federal University of Technology (FUT) in Minna, Niger state to study Chemical Engineering.

He lives in Dafara town in FCT, with his ill mother and two older sisters who are both unemployed. Making him the sole-provider for his family, which he supports

through farming, where he grows and sells soya beans, yam and beans.

Dogo went from mindless spending on his wants and not being able to save, to spending mindfully on his needs and is now able to save from his earnings. He has also been able to apply the financial education to improve and expand his business.

"I now keep records of my harvest and farming input. This has helped me to save enough to hire hands to help me on my farm."

He now feels empowered and more prepared to take on the next phase of his life.

"This program has helped me greatly by paying part of my tuition fees for University and equipping me with skills that enabled me to move forward. I will be forever grateful."

“

*I never thought my dream of attending university was possible before joining the ECOSAT project.*

*However, from the sessions on goal setting I learned how to set specific, measureable, achievable, realistic and time-bound goals. This helped me change my dream to a goal.*

”



*Suzie at school with her husband, Lucky and one of their children.*

## **EMPOWERING YOUTH TO RETURN TO SCHOOL**

**AFTER 6 YEARS, A YOUNG MOTHER RETURNS TO SCHOOL**

Suzie Lucky is a 24-year-old mother from Ungwan Akau community in Kachia local government area of Kaduna state. She is married to Lucky John, a farmer, and they have a daughter and a son together.

When Suzie, heard about a learning opportunity by Mercy Corps' ECOSAT in

partnership with Bako Youth Development Foundation (BYDEF) for out-of-school youth, she was excited to participate in it because this was just the stroke of serendipity she needed to restart her education.

She registered to become a participant and began attending lesson sessions covering basic literacy and numeracy, financial education and life skills, which she testifies have thoroughly improved her knowledge. In addition, through the ECOSAT Vocational Training Institute, Suzie was able to learn the skill of hairdressing.

“The lessons on financial education has really helped me and my family because I learnt how to ensure the proper planning of our resources and how to start saving for our future use.” - Suzie

Another opportunity that Suzie took advantage of was the BYDEF/ECOSAT Scholarship scheme.

“When I learnt about the ECOSAT scholarship and discussed it with my husband, we both saw it as a privilege to further my education. With my husband’s consent, I applied.”

“I gave my wife consent to go back to school because I believe that when a woman is educated, the nation is educated as well,” shares Lucky John on the reason why he wants to see his wife achieve her dreams.

Now, Suzie has successfully enrolled back to school in the JSS3 class and has all her learning materials provided for her. She was also registered for Junior Secondary School West African Examination Council, thanks to Mercy Corps’s Empowering Communities through Strategic Actions for Transformation (ECOSAT) project’s learning sessions and scholarship.

This shows that any out-of-school youth can continue their education when given the right support and incentives to do so.

“

*I had to drop out of school in JSS 3 when I got pregnant, and stopped school to get married. I was 18years. Although I wanted to continue schooling, but my husband could not afford my school expenses, along with those of our children. I had to stay at home to take care of my husband and children and to support him in his farming business.*

”





Picture of Honesty, one of ECOSAT Gender Advocate

## MEET HONESTY

### THE FACILITATOR TURNED GENDER ADVOCATE

Honesty, aged 30, is a Mathematics teacher at Abuja School of Accounting and Computing Studies (ASACS) in Bwari, Abuja. He began working with ECOSAT project in March 2019, as a trainer on Essential Life Skills and Financial Literacy to adolescent boys (aged 18-25) in Kogo community in

“  
Working with ECOSAT has  
had a significant impact in my  
life, in terms of my financial  
growth and gaining a broader  
understanding of gender  
equity. Now, I'm even  
pleasantly surprised at how  
often I find myself educating  
my friends and family about  
women's rights.

”



Bwari Local Government Area in FCT, after a friend told him about the opportunity.

Honesty meets his students, consisting of boys that are out-of-school or dropouts, for two hours twice a week at the LEA Primary School in Kogo. He especially enjoyed exposing his students to essential life skills and some concepts they did not understand.

Some topics he said his students found most interesting were goal-setting, sexual reproductive health, hygiene and gender equality issues. The only challenge he faced was initial low attendance from the boys, because classes coincided with the hours they engaged in their odd jobs or “hustle”, this changed when the hours were changed to a more convenient time for most of the boys.

Honesty is proud that some of his most committed students created what they call a Progressive Cooperative, structured after a Village Savings and Loans Association, in the Kogo community as a way of letting them to set and achieve their financial goals. They also plan to share their learnings from the ECOSAT project to other youth in their community that were not participants of the project.

“

*Abuse was something most of the boys did not quite understand, so I used role-play and case studies to teach them. I also teach them other important aspects like consent and reporting abuse.*

”



*Victor, set to make his family proud*

## **MEET VICTOR**

**SET TO BE THE FIRST PERSON TO GO TO  
UNIVERSITY IN HIS FAMILY**

Victor, aged 20, lives in Pegge village in Kuje LGA with his parents who are farmers, two older sisters and a younger brother. He graduated from secondary school in 2018, but took a gap year to try and save up funds for his University. Currently, he is learning aluminum work as an apprentice and works on his

father's farm where they grow yam, beans and corn because his father is too old to work.

Victor is part of the 5000 young men and women ECOSAT is equipping with essential life skills, financial education, basic numeracy and literacy skills to help them in achieve their learning outcomes and prepare them for economic opportunities.

Victor feels more prepared to take his entry exam to the University this year and believes he can save enough to help him enter the University this year.

"Learning about savings has helped me the most and I have been able to utilize my savings more effectively, thanks to goal setting lessons we were taught." Says Victor on the skill he found most useful from the ECOSAT learning sessions he participated in.

He also shares some plans he and his fellow ECOSAT participants have for their village, "Some of the boys in Pegge village are making plans to fix a borehole which has not been working for a long while. We also plan to conduct step-down trainings for the non-ECOSAT participants so we can share what we have gained with them."

“

*I want to study Public Administration in university so I plan to write the entry exam this year. If I get in, this will make me the first person to go to university in my family.*

”



# EMPOWERING YOUTH TO BE SELF-STARTERS

HOW AMINU WENT FROM DROP-OUT TO OWNER OF  
THE FIRST BARBERSHOP IN HIS COMMUNITY.



## AMINU'S STORY

Aminu Yusuf (aged 24) has always wanted to further his education and explore his passion for barbing, but was unable to due to financial restraints and family commitments. After enrolling into the Mercy Corps' Empowering Communities through Strategic Actions for Transformation (ECOSAT) project, an opportunity to learn barbing presented itself and now he owns a barbershop.

Aminu Yusuf is 24-year old, who comes from Giwa community in Giwa LGA, Kaduna state. He is the second born out of 15 children and they all live with their parents. He dropped out of secondary school in his final year (SS3) because his father did not value education but rather, wanted Aminu to join him in his farming business, which Aminu did occasionally.

***“But I was still focused on going back to school to complete my SSCE even though my father had no interest in paying the registration fees,”*** Aminu recounts.

This motivated Aminu to start looking for vocational skills he could learn which would assist him in continuing his education.

***“I just knew that if I could secure a place to learn a trade like barbing and also find someone to help me pay my start-up fee to learn then I would be able to use this to make my dreams of going back to school come true.”***

When Aminu heard about the Mercy Corps’ Empowering Communities through Strategic Actions for Transformation (ECOSAT) project, which provides out-of-school youth with life skills, basic literacy, numeracy and financial skills as well as provides them training in vocational skills of their choice. He immediately enrolled for the program and during the enrollment process, he chose barbing hair as the skill he would like to learn.

Aminu alongside other ECOSAT participants were taught financial education and life skills which helped him understand what he wanted to do, how to do it and when to do it. It also helped him to make some vital decisions concerning his future.

**“**  
*ECOSAT has helped me become a business owner, I thought I will never be able to return to school but now I see myself going to school because I have the money to pay for my SSCE and JAMB exams.*  
**”**

***“I realized that the competition would be much as a result of other participants learning the same skill I was. This prompted me to meet my dad for assistance in opening a barbing shop before the completion of my program at the ECOSAT Vocational Training institute (VTI).”***

Aminu had to persuade his father and convince him that if he was able to succeed at this skill it would help him further his education and also enable him to support the family income by assisting in catering to his siblings’ needs.



His father decided to contact one of the vocational trainers at the Eunice Youth Empowerment Solution Centre (where the ECOSAT VTI was being conducted), who then explained in detail what it takes to own and run a barbershop and urged him to visit during one of the ECOSAT VTI sessions to see for himself.

*“When I saw the potential after visiting the ECOSAT VTI program, I knew I wanted my son to be the first barbershop owner in my community and decided to invest in his passion,”* shares Alhaji Yusuf Bisallah beaming with pride for his son. Also, he shared how happy he was that the ECOSAT project was helping to train young men and women in various vocational skills of their choice in his community.

Aminu received NGN150,000.00 from his father which was raised from selling 18 bags of maize. Today, he now makes a profit of NGN5,000 or more weekly and saves it in his First City Monument Bank (FCMB) account thanks to the partnership ECOSAT entered with FCMB to train their participants on agency banking and also include some of our participants to their Agriculture cooperative group.



Aminu feels more independent because he no longer needs to ask his father for money to take care of his needs. In addition, he is now able to assist by paying for his siblings' school consumables (i.e. educational materials) and sometimes pays for groceries for the house. He has been able to save up to NGN49,000.00 for his school, personal needs as well as expand his business.

Aminu tells us how his values helped him, *“Determination and hard work is what has been helping me achieve my dreams.”*



## IMPROVING LEARNING OUTCOMES FOR OUT-OF-SCHOOL ADOLESCENTS



*I am happy that ECOSAT has taught me how give customer change and know how much to collect, because now I can support my mummy very well at the shop. - BOLA AFOLABI*

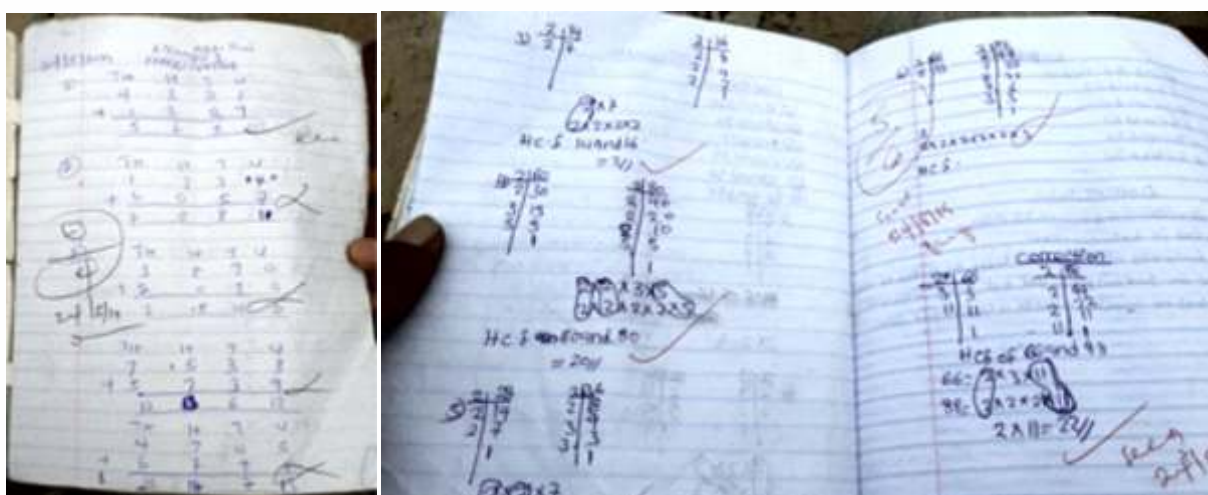
Bola Afolabi, aged 17, is a native of Ijebu-Igbo, Ogun state. Bola lives with her parents and two siblings in Offin community in Ikorodu Local Government of Lagos State.

Bola dropped out of school at primary 6 due to lack of funds. Her father, Mr Adebayo Afolabi who is a farmer and mother Mrs. Yetunde Afolabi, a petty trader, could not afford to pay her fees anymore. Bola assists her mother in her trading business.

Prior to enrolling on the ECOSAT project, Bola had difficulties in numeracy (understanding basic addition, subtraction, division and multiplication) and struggled with her usage of present and past tenses in sentences as necessary. Making it difficult to attend to customers at her mother's business.

Upon enrollment, Bola was placed under the basic class category, where she was taught basic numeracy like simple addition, subtraction, multiplication and division, as well as use of tenses, parts of speech and letter writing (formal and informal). During learning sessions, facilitators monitored her improvement and she received lessons on life skills and financial literacy.

After 12 weeks into the ECOSAT project, Bola's improvement was clear to everyone, including her parents, one day her mother accompanied her to class to thank the facilitators helping her. Her mother also reported how Bola had begun to sell to customers without errors in calculating the money owed and change to be given.



**Pictured left:** Bola's numeracy score at the start of classes.

**Pictured right:** Bola's numeracy score towards the end of classes.



## HONING SOFT SKILLS THAT PAVE WAY TO ECONOMIC OPPORTUNITIES



Kehinde Adebajo aged 20 is an ECOSAT participant living at Igbogbo/Bayeku community in Ikorodu Local Government in Lagos state. Kenny as she fondly called by her friends and family is a native of Ijebu-lfe town in Ogun state, Nigeria. Kenny lives with her widowed mother Mrs. Christiana Adebajo, a twin brother and four other siblings.

She was unable to complete her senior secondary school education due to lack of funds and was forced to drop out. Having no basic qualification, she decided to support her mother's petty trade of pepper, fish and cassava flour (Fufu) for the past two years.

In May 2019, she enrolled for the ECOSAT continuous education sessions for out-of-school students.

Initially, Kenny appeared to be very quiet, shy and found it difficult to interact with her peers and facilitators during classes. Her facilitators observed this and focused on helping her build better interpersonal skills through various class activities. Their actions paid off when over time Kenny became bolder and confident.

Her improved interpersonal skills helped her secure paid employment as an office assistant at Grooming Leaders Nursery and Primary School in Igbogbo/Bayeku, where she receives a monthly salary of NGN12,000. Kenny also shares how this job has provided an extra source of income for her and her family.

“

*I am grateful for all the hard work that the ECOSAT team did to support me and all the other girls.*

*God Bless them.*

*says Kehinde pictured above sitting at the back of the class.*

”





## **EMPOWERING WOMEN WITH FINANCIAL KNOWLEDGE**

**32 WOMEN FORM A COOPERATIVE TO RAISE  
CAPITAL FOR THEIR BUSINESSES**

### **HOW IT ALL BEGAN?**

32 women came together to form a cooperative in Giwa, Kaduna state, to help each other raise capital for their businesses. Now, 10 of them have been able to successfully start their own businesses.

The Giwa Sara da Sassaka Women Multipurpose cooperative was formed by some participants from the Mercy Corps' Empowering Communities Through

Strategic Actions for Transformation (ECOSAT) project, after getting inspiration from the financial education learning sessions provided by the project in Giwa community in Kaduna State.

Hadiza Aminu, the secretary of the cooperative and a Learning centre facilitator for ECOSAT tells us about its conception. "After a few lessons on financial education, some participants came up with the idea of wanting to practice what they are learning by starting a saving group of their own. They encouraged other participants in the class including us the teachers, master trainers and other women in their community. Most of us liked this idea and were willing to join."

Mercy Corps' ECOSAT team works with Bako Youth Development Foundation in Kaduna to teach out-of-school participants basic literacy and numeracy skills, life skills and financial education. The ECOSAT vocational training institute also gave them access to learn skills they were interested in as a means of generating income of their own.

Shortly after the idea was conceived, the met to define what the aims and objectives of the cooperative group should be. This was how the Giwa Sara da Sassaka Women Multipurpose Cooperative Society was formed. With the main aim of the group to being to empower women through mutual savings to raise capital for their businesses.

### What has been done so far?

"We decided that every woman will give a weekly contribution of 500 NGN and at the end of each month all the money contributed will be given to one member to start up a business," explained Rahila, the president of the cooperative, when asked how the cooperative will work.

She also added how the group would help every member to do a market survey by finding out how lucrative their business idea is and assist in purchasing of goods that would be used for the business to ensure the money is used for that purpose solely.

“

*All members can successfully distinguish between capital and profit due to the ECOSAT and Bako Youth Development Foundation learning sessions on numeracy and financial education*

”

- Rahila, the cooperative's president.

With support from the ECOSAT team they were encouraged to officially register their cooperative with the Local or state government. As a result, on 20th November 2019, the cooperative was awarded a certificate of registration by the Kaduna State Cooperative Societies.

With the certificate, they would be able to access loans or grants either from the local government, state government or from any financial institution such as Microfinance Banks, Bank of Agriculture, Bank of Industry, SMEDAN and the like.

Since they began, about ten members of the cooperative have started a business because of the cooperative weekly contribution.

These women ranging from direct and indirect ECOSAT project participants are now engaging in businesses such as selling clothes and accessories, selling household items and selling hand-made cosmetics.

Hadiza Aminu, the cooperative secretary, shares how the cooperative members now save their profit in their First City Monument Bank easy accounts as well as the profits and contributions from the cooperative.

This shows that any project will be more impactful if all community stakeholders are very involved before and during project implementation to ensure its outcomes are sustained.

"I am happy that ECOSAT has helped the women of Giwa community start their own cooperative and we are able to empower ourselves now." – Rahila, President of Giwa Sara da Sassaka Cooperative.



Hussaina Salihu with the roasted groundnut she sells.



Maryam Suleiman with the flower vases and table clothes she sells.

## ECOSAT FUNDING, SUPPORT, AND IMPLEMENTATION PARTNERS



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WITH SUPPORT FROM THE STATE AND  
NATIONAL GOVERNMENT



## IMPLEMENTED BY





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### About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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