



## **EWEI's Economic Empowerment Partnerships (EEP) Intervention Report 2018/2019**

Empowering Women for Excellence Initiative (EWEI) is a Non-Governmental Organisation founded in April 2008. Our mission is to provide multi-sectoral interventions towards the empowerment of women and girls and our vision is to achieve empowerment through enlightenment. We work towards empowering women through Capacity Building, Information Dissemination, Advocacy and Cross Cutting Community Service Projects. Some of our projects are the:

- [Educational Subsidy Programme](#) (ESP) to support girl child education; Empowerment Seminars are designed to enlighten girls and women on topical issues,
- [EWEI NEWS](#) free quarterly newsletters that provide resources on political, educational, health, financial and other issues,
- [EWEI Online](#) is an online chat platform and community for horizontal learning, exchange and mentorship for young women and professionals,
- [Civic Education and Participation for Women Project](#) (CEPWOP) was designed as a means to address the under-representation of women and excluded groups in the political space, giving a voice to citizens' concerns and encouraging participatory governance,
- [Getting Involved](#) GI was initially designed to raise awareness about the Millennium Development Goals and the National Economic Empowerment and Development Strategy (NEEDS) among youth. Getting Involved has accordingly evolved to focus on the Sustainable Development Goals, raise awareness about the SDGs among youth and communities at large, equip beneficiaries on how to effectively share this information with others in their communities, and to determine their own roles within this framework.
- [Know and Say No](#) KSN project is concerned with raising awareness about gender-based violence as well as strengthening institutional capacities to address the pandemic of gender-based violence.
- Economic Empowerment Partnerships (EEP) was born out of a need to address the appalling levels of poverty in Northern Nigeria.

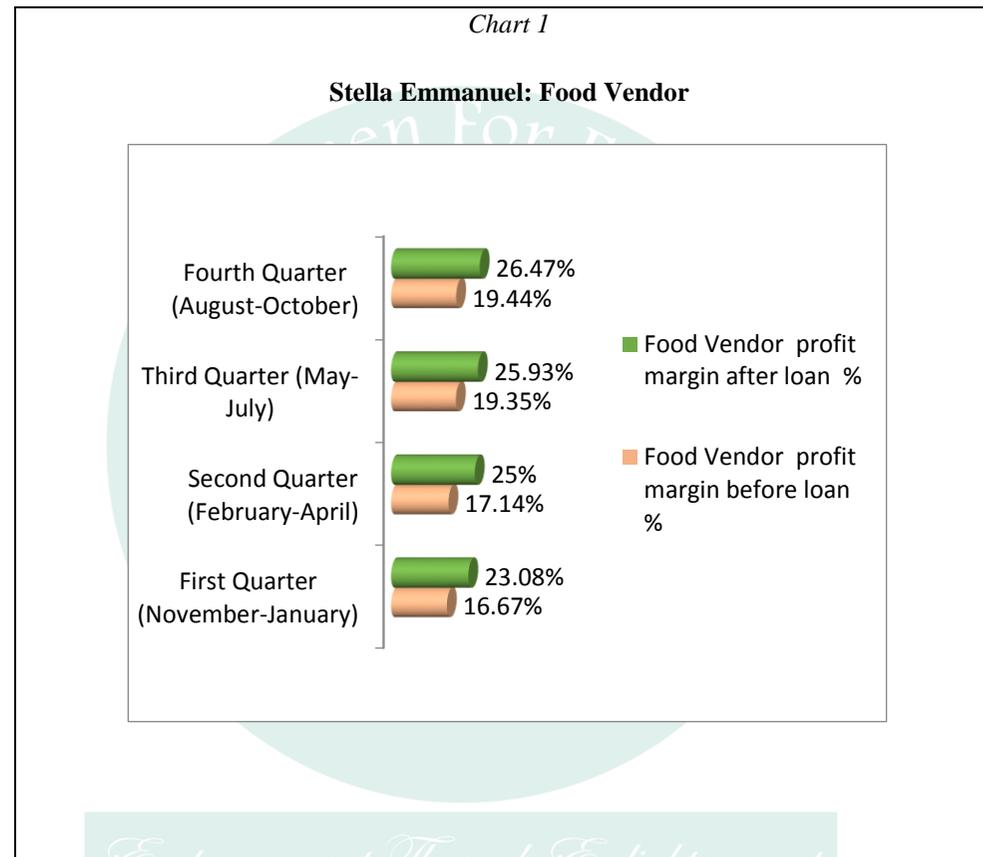
[Economic Empowerment Partnerships](#) (EEP) project provides training and economic empowerment partnerships targeted at low income or out of school, girls and women through capacity building and sourcing micro- credit facilities to setup viable small and medium enterprises.

EEP is a practical response to SDGs 1, 5, 8, 9 and 17, and has benefitted sixty-three women from 2008 – 2017. In September 2018, thirty-one women in total benefited from empowerment seminars and four women were selected after a situational assessment to ascertain the level of their financial strength, which benefited from soft loans to boost their already existing businesses. They also received capacity building in financial literacy such as bookkeeping skills, balancing of accounts, having a business plan and managing a micro business. The names of the beneficiaries are as follows:

- **Stella Emmanuel:** She is a wife and mother of five kids between the ages of 6 – 18-year-old. Stella ventured into producing and selling cassava balls to support the family. Prior to our EEP intervention she produces and sell for a few people but after the intervention; her market size increased as she used the soft loan to boost her business.
- **Jemimah Musa:** Shortly after the loss of her husband. Jemimah was left with a child and a struggling business. She sells grains in small quantities and after the intervention from EWEI; she began to sell in bags and her profit margin increased.
- **Rachael Onifade:** Rachael is a petty trader that deals with perishable foodstuffs. Her line of business involves buying in large amounts so as to realise more profit but she was faced with the challenge of funds to start buying in bulk. Rachael now buys in bulk as a result of EWEI's EEP intervention.
- **Talatu Solomon:** Talatu owns a provision store where she sells in bits to her neighbours. She was faced with serious competition from those who buy from wholesalers at a fair rate. With the EEP intervention, she now buys from wholesalers and sell to some retailers, her business has turned around profit-wise and patronage wise.

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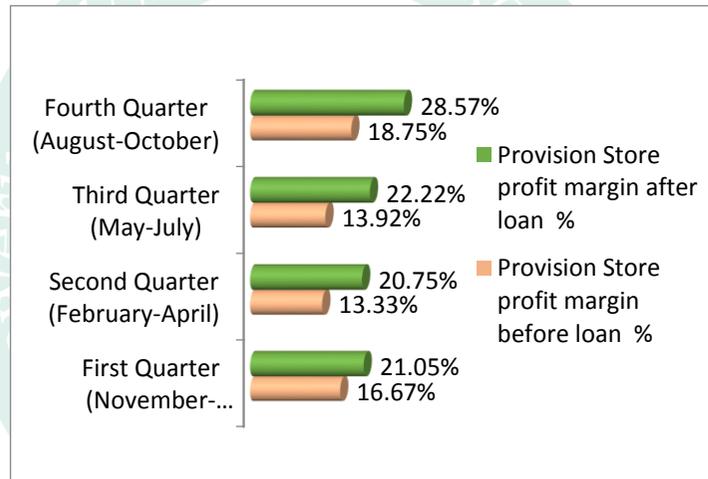
## Data Presentation and Analysis



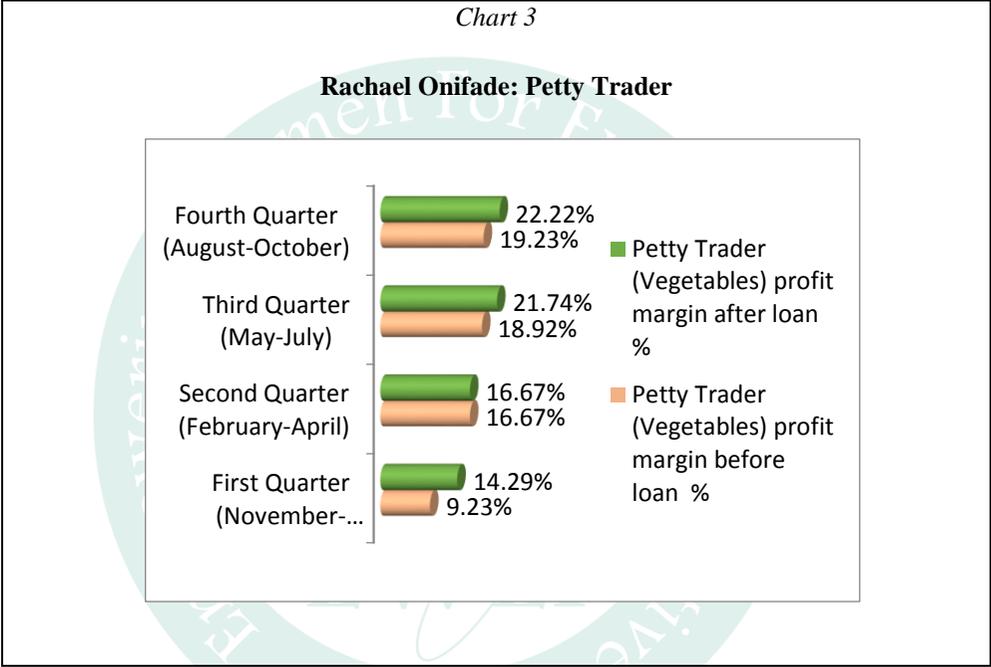
**Chart 1** depicts the profit margin percentages for Stella Emmanuel's food business over a period of one year; before the intervention and after. For the first quarter, she registered a 16.67 profit margin percentage before the loan, and after, a 23.04 percentage margin. In the second quarter, she registered 17.14 percentage margin and after a 25 profit margin percentage. For quarter three, Stella registered 19.35 percentage margin and after the loan, 25.93 percent margin. In quarter four, figures above shows that Stella made a profit margin percentage of 19.44 percent before she was given the loan and afterwards she registered a whopping 26 percent.

Chart 2

Talatu Solomon: Provision Store

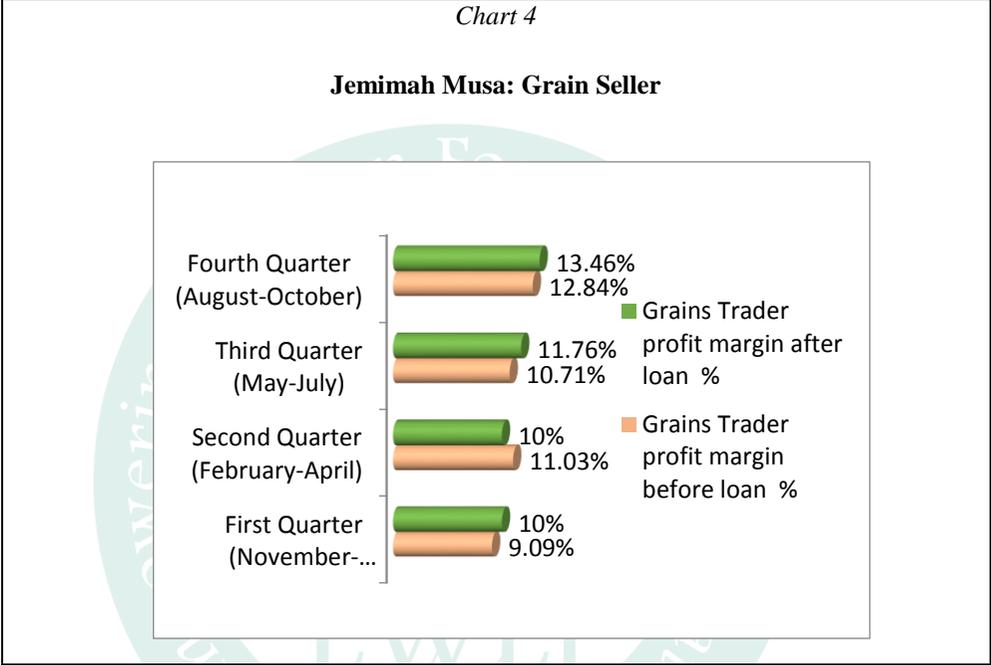


In the above **chart 2**, figures show that for quarter one, Talatu Solomon’s provision store registered 16.67 percentage profit margins before the loan and 21.05 profit margin percentage after the loan. In the second quarter, she registered 13.33 percentage profit margins before the loan and 20.75 profit margin percentage after the loan. For quarter three, before the loan profit margin percentage was 13.92 and after the loan, 22.22 percentage. For the last quarter, percentage profit margin before the loan was 18.75 percentage and after she registered 28.57 percentage.



**Chart 3** depicts the figures of percentage profit margin before and after the loan intervention respectively: Quarter one, 9.23 percent and 14.29 percent, quarter two, 16.67 percentage, quarter three, 18.92 percentage and 21.74 percentage and for quarter four, 19.23 percentage and 22.22 percentage.

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**Chart 4** depicts the following changes in profit percentage margin for four quarters before and after the loan intervention. Quarter one as follows 9.09 profit margin percentage and 10 percentage, quarter two, 11.03 percentage and 10 percentage, quarter three, 10.71 percentage and 11.76 percentage. For quarter four, she registered 12.64 percentage before the loan and 13.46 percentage after the loan.

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## Conclusion

The 2018/2019 Economic Empowerment Partnerships (EEP) intervention was funded by [IntiRaymi Fund](#) whereby zero-interest loans were given to boost/start off new small and medium scale businesses. From the above charts, the figures depict positive impacts in the lives of the beneficiaries. To ensure sustainability, these women were empowered with business management skills on how to save and grow their business.



***From Left to Right: Talatu Solomon, Rachael Onifade, Stella Emmanuel and Jemimah Musa with their Memorandum of Understanding Documents and receipt of payment from EWEI into their respective accounts. (2018/2019 EEP Beneficiaries)***