

2024



G I R L - H

Girls Improving
Resilience Through
Livelihood and Health

ABOUT THE GIRL-H PROGRAM

Goal: Improve the well-being of adolescent girls, boys, and young women by increasing their access to skills and knowledge, health resources, formal education, and economic opportunities.

The GIRL-H program being implemented across Kenya, Uganda, Nigeria, and South Sudan from January to December, is designed to empower adolescent girls and young women by addressing the unique challenges they face through three key pillars

The Financial Inclusion (FI) pillar focuses on building economic resilience by helping participants understand the Savings and Internal Lending Communities (SILC) methodology, thereby encouraging better savings habits and access to financial services.

The Social Behavior Change and Communication (SBCC) pillar aims to transform harmful cultural norms by working with male change agents to foster positive behavioral shifts through targeted advocacy and awareness campaigns. Meanwhile, the Public-Private Partnerships (PPP) pillar creates sustainable linkages between young women and key stakeholders in both the public and private sectors, ensuring access to essential resources and opportunities for meaningful community engagement.

The GIRL-H program serves a diverse demographic, comprising of 70% girls and 30% boys, across Kano and Lagos states.

In Kano, the program operates in five LGAs: Kumbotso, Tarauni, Fagge, Dala, and Ungogo, with implementation led through a partnership with the Isa Wali Empowerment Initiative (IWEI).

In Lagos, the program operates in five LGAs: Shomolu, Kosofe, Epe, Ojo, and Alimosho. Implementation is carried out directly by Mercy Corps Nigeria program staff, providing on-the-ground support to participants we serve.



KEY Achievements



Thematic Intervention Areas

01.

Financial Inclusion (FI)

- A total of 327 Savings and Internal Lending Communities (SILC) groups were successfully established.
- 7,294 participants were enrolled into SILC groups, fostering a culture of saving and financial inclusion.
- 929 participants were supported in obtaining their National Identification numbers through the National Identity Management Commission.
- 2,000 participants were supported in opening bank accounts, enhancing their access to formal financial services.
- 192 SILC groups registered as cooperatives.
- 278 participants received business grants to grow and scale their existing businesses

02.

Social Behavioural Change Communication (SBCC)

- 31,053 individuals reached with (SBCC) messages through media platforms and community outreaches.
- 43 SBCC outreach activities successfully carried out across Kano and Lagos states.
- 251 Change Agents and Peer Educators trained to promote positive behavioral change within their communities

03.

Public - Private Partnership (PPP)

- 750 participant businesses registered with the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN).
- 33 partnerships formed with public and private sector stakeholders.

A SILVER LINING FOR PATIENCE

An inspiring journey of faith, fortitude and freedom



A portrait of Patience working on a dress

Patience is the third of seven children in her family. She grew up facing numerous challenges that hindered her education and self-development, having been born into a very poor and struggling large family.

Her life changed drastically after an accident on her way to school, which left her physically and emotionally scarred. The incident led to low self-esteem, worsening her academic struggles and making her a target for bullying. Unable to cope with her self-esteem issues and her family's financial struggles, Patience stopped attending school and began helping her mother sell fish.

In an effort to make ends meet, Patience got a job as a factory worker through one of her mother's friends. After three months, she left the job to pursue her dream of vocational training, but financial constraints in her family made it impossible for her to follow this path.

Patience's story changed when an enumerator from the Girls Improving Resilience through Livelihoods and Health (GIRL-H) program encouraged her to enroll in the program. She joined the safe space sessions, where she gradually rebuilt her confidence and overcame her low self-esteem. Through mentorship and peer support, she found hope and direction.

During the program's transition phase, Patience expressed a desire to learn fashion design. Her placement at a fashion house close to her home was facilitated, allowing her to gain hands-on experience. She worked tirelessly to master her craft, eventually completing her internship. With the skills and confidence, she gained, Patience launched her own brand, 'Patty Unique Wears'. Her business specializes in creating ready-made clothing, designer bags, caps, and more, blending modern and traditional styles.

Patience's journey has inspired her to give back to her community. She now volunteers at the GIRL-H vocational center in Kosofe (Arowosegbe Primary School), training participants from Monday to Saturday. By sharing her knowledge and skills, she hopes to empower others to follow in her footsteps.

Looking forward, Patience aims to expand 'Patty Unique Wears' into a renowned fashion brand while continuing to mentor and train young people in her community. Her ultimate goal is to create a network of skilled entrepreneurs who can transform their lives through hard work and determination.

A CHANCE FOR PROGRESS

Tomilola's rise from adversity to success



Tomilola attending to a client in his saloon

At the age of 18, Tomilola was forced to shoulder responsibilities typically meant for adults in their 30s. As the only surviving son of his mother, Tomilola was born into a life where he journeyed with his mum alone. His father abandoned the family shortly after brother's death, leaving his mother to shoulder the crushing weight of raising him alone. Every day was a fight for survival.

His mother, a determined woman, worked tirelessly selling clothes to ensure Tomilola had a chance at education. Despite her efforts, life was a constant uphill battle. After completing his secondary education, Tomilola found himself at home, with no means to further his studies. Then, tragedy struck when his mother, the pillar of his world, suffered a stroke caused by high blood pressure.

As a young boy, Tomilola suddenly found himself alone in the fight, forced to become both caregiver and provider. He had to ensure his mother had food and medication, but with no stable income, each day felt like an impossible challenge. The dream of a brighter future seemed further out of reach with every passing moment.

Amidst the darkness, a glimmer of hope emerged when Mrs. Kawojue, a mentor from the Girls Improving Resilience through Livelihoods and Health (GIRL-H) program, introduced Tomilola to the initiative.

It offered a life-changing opportunity that reignited his hope and provided a pathway to a better future.

Through the GIRL-H program, Tomilola participated in life skills sessions held in safe spaces. These sessions became a sanctuary where he learned critical skills such as resilience, goal setting, and communication. He was no longer alone as he now had a support system that believed in his potential.

He was also enrolled at a vocational center to learn barbering. With unwavering dedication, Tomilola poured himself into mastering the craft. His hard work paid off when he connected with reputable clients, establishing a steady income through home services.

Tomilola's talents shone brightly when he participated in the barbering competition at the World Youth Skills Day event organized by GIRL-H in Epe LGA. Winning the competition was more than a moment of triumph, it was a testament to his transformation. Encouraged by this success, he expanded his expertise to include dreadlocks and hairdressing, broadening his services and building a loyal customer base.

Tomilola, through the help of the training received on the GIRL-H program, took his business online. Although his initial account was hacked, Tomilola tenaciously created another account to ensure his business stays online and visible to more clients.

He also made additional income from creating fliers and helping small business owners create a google business page for small business owners in his environment, a skill he learnt at the business accelerator and innovator training held in August in Epe LGA.

"Tomilola has been the one taking care of me, buying my medicine and ensuring I take them. He has been a blessing and a great support system. He is currently the sole provider," his mother said.

Tomilola's journey has only just begun. Fueled by his experiences and the opportunities provided by the GIRL-H program, he dreams of becoming a leading figure in the industry. He plans to establish a thriving business that not only supports his mother but also funds his long-awaited education.

Beyond personal success, Tomilola is determined to give back to his community. He aspires to mentor other young people facing similar struggles, showing them that with hope, determination, and the right support, no challenge is insurmountable.

Tomilola's story is a powerful reminder that even in the face of adversity, dreams can survive and thrive. His journey is a testament to the power of resilience and the transformative impact of programs like GIRL-H, which provide young people with the platform to achieve their dreams and reach their full potential.



DREAMING INTO

EXISTENCE

Fatima's dreams come true through the GIRL-H program

Fatima Azeez, the eldest daughter in a family of five, faced significant challenges after losing her father at the tender age of 12. Her mother, a young widow, struggled to provide for Fatima and her two siblings without financial support from relatives or friends. Despite completing secondary school, Fatima's family situation forced her to abandon further education. Determined to support her family, she sought to acquire tailoring skills but faced financial hurdles, including the inability to afford her own sewing machine. She relied on her employer's goodwill to practice tailoring on off days.

Fatima's resilience was tested by both internal and external challenges: internally, she struggled to balance her aspirations with family responsibilities, while externally, she faced financial instability and limited access to resources.

Fatima's turning point came in 2022 when she was enrolled in the GIRL-H program through her mentor, Mrs. Adedeji. This initiative marked the beginning of a transformative journey of personal and professional growth. Through the program, Fatima participated in safe space sessions that helped build her resilience, developed her entrepreneurial skills, and provided emotional support. As part of the program, she received vocational training in tailoring, which significantly improved her skills.

Additionally, GIRL-H supported her educational aspirations by offering free registration for the Joint Admission Matriculation Board (JAMB) examination in 2023, enabling her to pursue higher education.

Upon completing her training, Fatima and her peers received sewing machines as part of the GIRL-H program's start-up kit initiative. This enabled her to launch "Teemah Stitches," a brand specializing in corporate wear. Her talent and dedication soon connected her with local boutiques, generating a steady income. Fatima also participated in financial literacy sessions through Saving and Internal Lending Communities (SILC), allowing her to save and borrow funds to further grow her business.

Empowered by the skills she acquired, Fatima gave back to her community by teaching other GIRL-H participants how to sew, helping them start their own tailoring ventures. Through her journey, Fatima not only transformed her own life but also became a catalyst for change in her community.

Fatima's ambitions continue to drive her toward greater achievements. She has enrolled at the Open University to study Business Administration, balancing her online studies with her growing tailoring business. She plans to expand "Teemah Stitches" into a recognized brand, focusing on quality and innovation in corporate wear.

In the long term, Fatima aspires to become a role model for young girls in her community by scaling her business, mentoring more aspiring entrepreneurs, and creating employment opportunities. She also intends to maximize her SILC membership benefits to secure capital for future projects.

Fatima's journey exemplifies the transformative power of resilience, skill acquisition, and community support, paving the way for a brighter future not just for her family but for her entire community.



EMPOWERING CHANGE

One girl's journey to
brighter days and a
secure future

Studies indicate that the unexpected death of a loved one, especially when it occurs suddenly, can have a profound impact on mental health, leading to the development of psychiatric disorders such as depression, anxiety, and post-traumatic stress disorder (PTSD), among others.

This was the case for Oluwayemisi Oni, who was left vulnerable and traumatized after the sudden death of her mother. Her mother had been her anchor, and without her guidance and protection, Oluwayemisi struggled with low self-esteem and a sense of purposelessness. In addition to the emotional toll, Oluwayemisi faced financial instability, as she had no stable source of income, further deepening her sense of loss and vulnerability. With limited access to growth opportunities and an unproductive social environment, Oluwayemisi had no hope of forging a path to a secure future. Despite this limitation, she was resilient and determined to make a living.

Her efforts yielded few positive results, and without a stable income or meaningful activities, her daily life became focused on survival rather than personal growth or self-improvement. The desire to succeed despite the odds soon turned into desperation, and Oluwayemisi found herself caught in a cycle of poor decisions and their consequences, nearly jeopardizing her future. With no solution in sight, she lost hope for a better life and what remained of her self-esteem.

Mercy Corps' Girls Improving Resilience through Livelihoods and Health (GIRL-H) program became a lifeline, breaking the cycle of unproductiveness. Oluwayemisi first heard about the program from her neighbor and was initially hesitant to enroll. However, after persistent encouragement, she decided to attend her first session. What started as a trial quickly turned into a life-changing opportunity, unlocking doors to a brighter future.

Oluwayemisi was trained for a period of three months and then was provided with practical resources, such as a sewing machine to start up a tailoring business. Upon enrolling in the GIRL-H program, Oluwayemisi participated in life skills sessions held in safe spaces, which became a sanctuary for her. During these sessions, she learned essential skills such as self-esteem building, goal setting, and financial literacy. She also gained valuable knowledge on how to differentiate between needs and wants. These lessons provided her with the foundation to believe in herself and envision a brighter future.

As she advanced in the program, Oluwayemisi was enrolled in vocational training and given several skill options. She chose to specialize in Ankara Craft and Tie-and-Dye, immersing herself in the creative process and dedicating herself to mastering these skills. Upon completion of the training, she received a sewing machine as a start-up kit for her business. Oluwayemisi's transformation went beyond just acquiring skills.

Armed with her sewing machine, she began crafting and selling her creations,

gradually building a steady income that not only supported her but also helped her sustain her family. The financial stability she achieved became a powerful testament to her resilience, hard work, and the transformative opportunities provided by the GIRL-H program, enabling her to reclaim her independence and rebuild her future.

Oluwayemisi's talents were recognized when she participated in a local craft exhibition organized by GIRL-H, boosting her confidence and inspiring others in her community to pursue their dreams. Motivated by her success, she expanded her craft business and now actively mentors others, becoming a role model for young women.

The GIRL-H program profoundly impacted Oluwayemisi's life, transforming her from a passive bystander into an empowered entrepreneur. With newfound skills and confidence, she overcame challenges and now contributes meaningfully to her community. Her journey exemplifies how programs like GIRL-H can create lasting change, one life at a time.

Today, Oluwayemisi is focused on growing her Ankara Craft and Tie-and-Dye business, with the goal of establishing a recognized brand and creating a training center to empower other young women. She plans to diversify her products, expand her market, and use her platform to inspire women to embrace entrepreneurship. Her long-term vision is to create job opportunities and promote financial literacy, aligning with the Sustainable Development Goals of gender equality, and decent work and economic growth.

SQUEEZING LIFE'S LEMONS INTO LEMONADE

Aliyah turns her trials into triumphs



A portrait of Aliyah in her beauty parlor

Growing up in a cramped apartment alongside her mother and three younger sisters, life for Aliyah was marked by struggles and hardship. The room they shared was more than just four walls; it was a constant reminder of the suffocating challenges her family faced every day. Being the eldest, Aliyah had the heavy burden of setting an example for her sisters, yet she often found herself just as lost and helpless as they were. Her mother, in a bid to make ends meet, relied on her tailoring skills, but the reality was harsh as customers were few, and those who did come often refused to pay a fair price.

Speaking about their living condition, her mother said, "I tried to use my tailoring skills to make ends meet, but it wasn't enough as there were no customers willing to patronize and pay reasonably. It was a serious struggle, and it hurt more knowing that my children were at the receiving end of this suffering." As the family's financial situation worsened, Aliyah was forced to make an agonizing choice. Though she had dreams of completing her education, she had to drop out of school so her younger sister could continue.

Watching her friends advance while she stayed behind at home filled her with a sense of loss and inadequacy. The once bubbly and optimistic teenager began to sink into a dark cloud of depression, plagued by feelings of worthlessness. Life felt unfair; she simply wanted to be a normal teenager, one who did not have to worry about where the next meal would come from. But even the most basic needs like food became a daily struggle.

In July 2023, Aliyah met Mrs. Kawojue, one of the dedicated mentors for Mercy Corps' Girls Improving Resilience through Livelihoods and Health (GIRL-H) program, in Epe, Lagos State. Mrs. Kawojue, knowing the life-changing opportunities the GIRL-H program could provide, introduced Aliyah to the program. She had seen countless adolescents struggle with the burden of circumstances beyond their control, and knew that with the right guidance, Aliyah could have a brighter future.

Aliyah's journey with GIRL-H began at the safe space classes. These sessions were not just lessons, they were lifelines. Surrounded by peers who shared their struggles, she slowly began to come out of her shell, rising slowly from the depression that had weighed her down. Here, Aliyah discovered a supportive community that believed in her potential, encouraging her to dream again. With newfound confidence, she started to see herself not as a victim of her circumstances, but as a young woman capable of changing her destiny.

Through the GIRL-H program, Aliyah was enrolled in a vocational center where she decided to pursue make-up artistry, hoping to transform her passion into a profession. Beyond the training, Aliyah was provided with a start-up kit, equipping her with the tools she needed to build a future. Day by day, Aliyah honed her craft, mastering the art of make-up and gele tying with a creative flair that set her apart.

Empowered by her skills and the unwavering support she received, Aliyah's self-esteem flourished, and her shattered dreams were revived. The timid girl who once avoided her peers now stood tall, filled with hope and a vision for a brighter future. For the first time, she began to dream of a life where her family would no longer have to go to bed hungry.

With the financial literacy training provided by the GIRL-H program, Aliyah also learned the importance of savings. Carefully setting aside small amounts from her earnings, she eventually purchased an additional makeup kit, allowing her to expand her business.

She was also linked to a renowned make up brand where she and other participants were trained in packaging and branding for business expansion. She was also offered mentorship opportunities.

Determined to maximize her opportunities and learnings from business acceleration and digital skills training, she also took her business online. By creating a TikTok page to showcase her work, Aliyah began to attract more clients, tapping into a broader market. Her mother, once the sole provider, proudly shared, “Aliyah has been the one supporting us financially. Today, she is the major breadwinner of our family. I just got a cleaning job with the State Government, but it is Aliyah’s dedication that has kept us going.”

Aliyah’s journey is not just one of survival but also of giving back. Inspired by the support she received and dwelling on one of the program’s Social and Behaviour Change Communication (SBCC) key messages ‘Scaling Impact and Sustainability Practices – “One Girl at a Time”’; she decided to pay it forward.

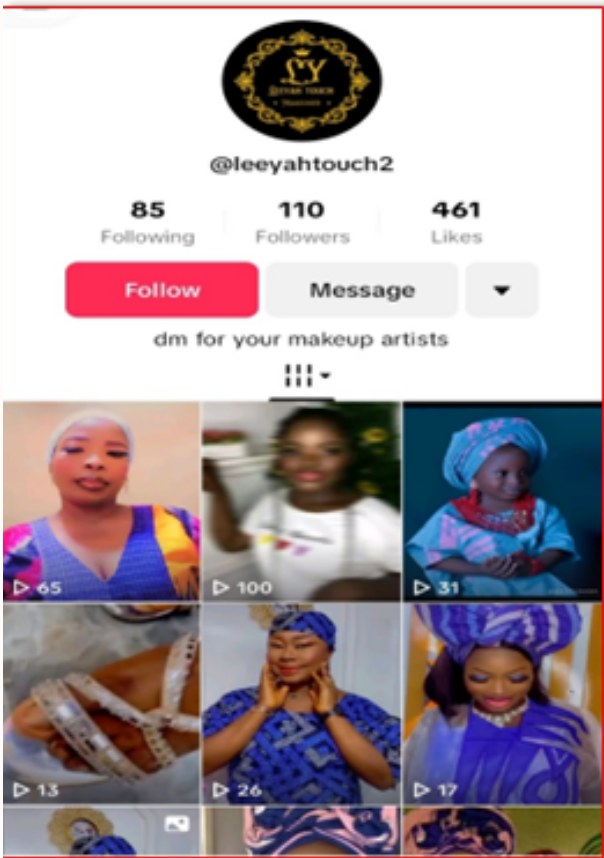


Aliyah attending to a client

She now mentors another young girl in her community, Darasimi, teaching her the art of make-up and instilling the same hope and resilience that once lifted her out of despair. Aliyah’s dreams have grown beyond just supporting her family; she aspires to continue her education, expand her business, and empower other girls like herself who are trapped in the cycle of poverty.

Aliyah’s story is a powerful testament to the life-changing impact of empowerment the GIRL-H program. Her transformation from a hopeless teenager, lost in the shadows of poverty, to a confident young entrepreneur, radiating hope, is a reminder of what can happen when adolescents are given the right support and opportunity to thrive. Through GIRL-H, she discovered not only her skills but also her strength, turning her trials into triumphs.

Today, Aliyah stands as a beacon of resilience in her community. Her journey is far from over, but she now walks with her head held high, knowing she has the power to change her story. Aliyah’s dreams are no longer just dreams — they are her reality in the making, one that she has courageously chosen to build for herself and others.



Aliyah's Business Page



TURNING THE TIDE

how training and mentorship birthed a new dawn for Olawoyin



Olawoyin Qoyum, a resident of Ponle Community, faced significant challenges before joining the GIRL-H program. Internally, he struggled with a lack of

direction and purpose, spending his days idle without any clear goals or plans for his future. This inactivity led to feelings of low self-worth and hopelessness, leaving him unmotivated to seek change or pursue a career.

Externally, his environment offered limited opportunities for growth. In Ponle Community, access to vocational training, mentorship, and financial education was scarce, further compounding his struggles. Financial constraints also prevented him from pursuing self-improvement independently, leaving him stuck in a cycle of dependence and stagnation.

These combined internal and external challenges placed Olawoyin in a vulnerable position, unable to contribute to his family or community and risking a life of unfulfilled potential. This situation was further worsened by the fact that idleness is often cited as a significant driver of criminal behavior among young people.

However, the GIRL-H program provided the intervention he needed, equipping him with the skills, knowledge, and motivation to break free from these challenges and transform his life. The GIRL-H program transformed Olawoyin Qoyum's life by equipping him with skills, knowledge, and a support system to overcome his challenges.

Initially idle and without direction, Olawoyin enrolled in the program and began attending safe space sessions twice a week. These sessions provided life-changing lessons on self-esteem, goal setting, financial literacy, and decision-making, helping him develop a clear vision for his future.

After completing three months of safe space sessions, Olawoyin chose barbering as his vocational skill and received hands-on training. This training not only equipped him with professional skills but also gave him the confidence to practice independently. Alongside this, he joined a Savings and Internal Lending Community (SILC), where he developed the habit of saving regularly, ensuring financial stability.

Olawoyin also became a peer educator through GIRL-H, actively participating in programs and mentoring others. This role enhanced his leadership skills and allowed him to build meaningful connections within his community.

Today, Olawoyin is a skilled barber, financially self-reliant, and a role model in Ponle Community. The GIRL-H program's combination of life skills, vocational training, financial education, and community support gave him the tools to change his life and inspire others, proving to be a trans-formative force for sustainable development.

Olawoyin Qoyum is determined to build on the foundation laid by the GIRL-H program and achieve greater success in his personal and professional life. His primary ambition is to establish a thriving barbershop in Ponle Community, where he can offer modern and creative haircuts, attracting a wider clientele. By expanding his services, he aims to create a sustainable income stream that will not only support him but also enable him to provide for his family more effectively.

In addition, Olawoyin plans to mentor and train other young people in barbering, passing on the skills he has acquired through the GIRL-H program. He envisions creating opportunities for others in his community who are struggling with similar challenges, helping them gain financial independence and stability.

Long-term, Olawoyin aspires to become a recognized entrepreneur in the grooming and beauty industry, eventually opening multiple barbershops and employing others. He is committed to continuous learning and hopes to attend advanced training in haircare and business management to enhance his expertise and grow his enterprise.

Driven by gratitude for the GIRL-H program, Olawoyin also plans to remain an active peer educator, advocating for youth empowerment and inspiring others to pursue self-improvement and personal growth. Through his ambitions, he hopes to contribute to the development of his community and be a beacon of hope for others.

QUOTES

GIRL-H PARTICIPANTS

2024

“After learning how to bake, I used to try it at home, and it became a source of income for me and my passion. When I started baking, I used a pot to bake before the sharing of the start-up kits. The pot can only take 14 cupcakes at a time but now I have a local oven thanks to Mercy Corps and Isa Wali Empowerment Initiative (IWEI) through the GIRL-H programme, and I can now bake up to 25 cupcakes at a go” – Hafsat Ibrahim Panda, Tarauni LGA, Kano State.



“If not for GIRL-H I wouldn't be able to perfect my craft as a Hairstylist and would still be financially dependent. But with the help of GIRL-H program I am now a perfect Hairstylist and can confidently support my family financially” – Shukurat Rabiou, Ojo LGA Lagos State.

“I was only able to achieve this because of the Mercy Corps program, targeted towards people like me. I am grateful for what I've achieved so far and what I will achieve in the future”. – Omolola – Epe LGA, Lagos State.





About Mercy Corps

Mercy Corps is a global team of humanitarians working together on the front lines of today's biggest crises to create a future of possibility, where everyone can prosper.

CONTACT

Ndubisi Emeka Anyanwu
Country Director
nanyanwu@mercycorps.org

Esther Musa
Program Director
emusa@mercycorps.org

Rosetta Offiong Etta
Program Manager
retta@mercycorps.org

Gift Hyelnai Iliya
Country MEL Focal Point
igift@mercycorps.org