



# ORGANIZATION **Brochure**

## **SUBSTANTIAL WOMEN OF VALOR** *for Development and Empowerment*

Canaan City Estate by Canann City FM, Lemna Road, Calabar, Cross River State.

**Email:** [substantialwomenofvalor@gmail.com](mailto:substantialwomenofvalor@gmail.com) **Tel:** +234 806 575 1636, +234 803 298 1664







## Objective

The Organization was formed to provide humanitarian and voluntary works and services via humanitarian works and voluntary routine advocacies/sensitization with a special focus on the poor and most vulnerable members of our society ranging from providing aid to those with physical and psychological impediments, school drop-outs, the aged, orphans and Vulnerable children and carrying out advocacies against unprotected sex, stigmatization against HIV/AIDS victims, drug abuse, danger of early pregnancy, child abuse and molestation and carrying out routine social and educational awareness on sex, mental health, mother and child relationship and organizing skills acquisition programmes and projects to empower the most vulnerable members of our society thereby mitigating the problem of unemployment and enhancing their socio-economic and financial status.





**Educational Empowerment:** We strive to support children who are eager to learn but lack the financial resources. By providing educational opportunities, we aim to create a brighter future for these young minds and enable them to break free from the cycle of poverty.

**Inclusivity and Unity:** Our organization believes in creating a fraternal bond among members that transcends barriers. We unite people from diverse backgrounds, fostering unity, understanding, and cooperation.

**Welfare of Mothers, Children, and Aged:** We are deeply committed to the welfare of mothers, children, and the elderly. Our initiatives include providing healthcare, nutrition, and support systems that enhance the quality of life for these vulnerable groups.

**Fellowship and Positive Co-operation:** We emphasize the importance of building strong relationships among members. By fostering fellowship and positive cooperation, we create an environment where mutual support and encouragement thrive.

**Promoting Love, Commitment, and Peace:** Our organization seeks to bring about love, commitment, and peace within our community and beyond. By uniting women and men in Nigeria, we aim to be agents of positive change, fostering a harmonious and peaceful society.

**Supporting Women in Their Fields:** We provide assistance to women striving to make a difference in their respective fields. Through mentorship, skill development, and networking opportunities, we empower women to excel and contribute meaningfully to their communities.





## DIRECTOR'S SPEECH

Substantial Women of Valor for Development and Empowerment is a dynamic non-profit organization dedicated to fostering positive change in our community. At Substantial Women of Valor, we believe in the power of collective action to drive meaningful impact. Our mission is to empower women, promote education, advocate for social justice, and uplift the marginalized and vulnerable members of society. Through a range of initiatives, including educational programs, humanitarian outreach, advocacy campaigns, and community projects, we strive to create a more equitable and inclusive world for all.

Our organization is built on the values of compassion, integrity, and solidarity. We are committed to working collaboratively with individuals, organizations, and stakeholders to address pressing social issues and drive sustainable change. By fostering partnerships and alliances, we amplify our impact and reach more people in need.

Substantial Women of Valor is led by a team of dedicated individuals who bring a wealth of experience, expertise, and passion to our cause. Together, we are driven by a shared vision of a better future and a firm belief in the inherent dignity and worth of every individual.

We are excited about the opportunity to connect with like-minded individuals and organizations who share our commitment to social justice and community empowerment. We believe that by joining forces, we can achieve greater impact and create lasting change.

I invite you to learn more about Substantial Women of Valor for Development and Empowerment and explore ways in which we can collaborate to advance our shared goals. Whether through partnership opportunities, volunteer engagement, or joint initiatives, together, we can make a difference.

Warm regards,

**Dr. Mrs. Eyuwa Ignatius Agwupuye**

*Chief Executive Director*





## MISSION STATEMENT

To serve humanity through empowerment of vulnerable individuals and to improve quality of life for others at the community, local, state, national, and global levels. Eliminate barriers to anything that hinders opportunity and help people in need reach their goals through education and the power of work.



## VISION STATEMENT

To be the world's leading charity organization providing solace and succour to the needy.



## CORE VALUE

**Empathy:** We deeply understand the challenges faced by marginalized individuals and work tirelessly to improve their lives.

**Inclusivity:** We embrace diversity and believe in building bridges across differences.

**Integrity:** Our actions are guided by honesty, transparency, and a strong moral compass.

**Collaboration:** We believe in the power of collective effort and actively seek partnerships to amplify our impact.

**Empowerment:** Our goal is to empower individuals to reach their full potential, fostering a sense of self-worth and independence.

**Accountability:** The acceptance of responsibility for honest and ethical conduct towards others.





## *Aim*

- To be a leading global charity organization.
- To cater for the legitimate interest of children who desire education, but their parents cannot afford it.
- To build fraternals among members irrespective of age, class, status, and religion.
- To show greater involvement in the welfare of mothers, children and the aged.
- To foster fellowship and positive cooperation among members.
- To help women in their efforts to render service in their respective fields of human endeavours.

## *Our* **GOAL**

- No poverty
- Zero hunger
- Good health and well-being
- Quality education



## KEYNOTE ADDRESS

**AN ADDRESS PRESENTED BY DR. (MRS) EYUWA IGNATIUS AGWUPUYE, THE PRESIDENT, SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT ON THE OCCASION OF THE OFFICIAL FLAG OFF OF THE ORGANIZATION, INVESTITURE OF PATRONS AND INDUCTION OF MEMBERS. HELD ON NOVEMBER 19TH, 2023 AT MARIAN HOTEL CALABAR.**

*Blessed is he that considered the poor: the LORD will deliver him in time of trouble. The LORD will preserve him and keep him alive; and he shall be blessed upon the earth: and thou will not deliver him unto the will of his enemy. Psalm 41:1-2*

The invisible but here present,  
The chairman,  
Special guests of honour,  
Father of the day,  
Mother of the day,  
Distinguished guest as patrons/patronesses,  
Fellow members,  
Ladies and gentlemen.

I feel highly honoured and delighted to stand in front of you all on this epoch-making occasion of this noble organization. This opportunity to speak as the President of this organization is in tandem with our collective resolve and quest to contribute our own quota as an organization by impacting and ameliorating the lives and sufferings of the vulnerable members of our society via humanitarian works and interventions in line with our cardinal goals and objectives as enshrined in our Constitution which is to be unveiled and launched today.

Before I proceed, let me thank the Almighty God for making today possible.

**The SUBSTANTIAL WOMEN of VALOR FOR DEVELOPMENT AND EMPOWERMENT** is a Non-Governmental Organization (NGO) registered with Corporate Affairs Commission (CAC). It is a platform that offers Humanitarian and Voluntary Works and Services with the underlisted as our aims and objectives.

### **AIMS**

1. To be a leading global charity organization.
2. To cater for the legitimate interest of children who desire education, but their parents cannot afford it.
3. To build fraternal relationship among members irrespective of age, class, status, and religion.
4. To show greater involvement in the welfare of mother's, children and the aged.
5. To foster fellowship and positive co-operation among members.
6. To render assistance to women in their efforts to render service in their respective fields of human endeavours.





Basically, the Organization was formed for the purpose of providing humanitarian and voluntary works and services via humanitarian works and voluntary routine advocacies/sensitization with special focus on the poor and most vulnerable members of our society ranging from providing aids to those with physical and psychological impediments, school drop-outs, the aged, orphans and Vulnerable children and carrying out advocacies against unprotected sex, stigmatization against HIV/AIDS victims, drug abuse, danger of early pregnancy, child abuse and molestation and carrying out routine social and educational awareness on sex, mental health, mother and child relationship and organizing skills acquisition programmes and projects to empower the most vulnerable members of our society thereby mitigating the problem of unemployment and enhancing their socio-economic and financial status.

The charity organisation is an important and fascinating one, economically, socially, and culturally. Every one of the world's great religions emphasizes the moral imperative of charitable giving. There is no code of ethics, whether religiously based or secular, that does not mandate the strong to look after the weak. In St. Paul's great 'ode', in 1 Corinthians, 13, *caritas*, or charity is placed even above faith and hope.

My personal appreciation of the importance of charity comes from the Christian-socialist family background that shaped me and my experiences in school. Back then in school, my experiences were not an easy one, but God saw me through, reason why I will always put the needy first because I have been there. My parents taught me that there are no owners, only custodians; that from those to whom much has been given, much will be asked; that charity is a duty, not a whim or a personal indulgence. What is perhaps surprising, but certainly encouraging, is that others arrive at the same conclusions from very different starting positions. The charitable imperative transcends the usual divisions and pigeonholes left-centre-right, radical-conservative, Christian-Jew-Muslim-Buddhist-Hindu or secular Humanist. Perhaps there is a charitable gene or meme. It would make sense since charity has great social survival value.

While the appreciation of the importance of charity and giving is universal, it is not always easy. I read a sad story online about a final communist party membership examination of comrade Ivan Ivanov in the days of the former Soviet Union. The final test involved giving the correct answer to three questions:

*"Comrade Ivanov, if you had three yachts, what would you do?"*

*"Well, comrades, I would keep one and give two away, for the benefit of the proletariat and the greater glory of the Soviet Union". "Excellent."*

*Now, comrade Ivanov if you had three dachas, what would you do?"*

*"Well, comrades, I would keep one and give two away, for the benefit of the proletariat and the greater glory of the Soviet Union". "Twice excellent!"*

*Finally, comrade Ivanov if you had three shirts, what would you do?" "Well, comrades, I would keep all three!" "But why, comrade Ivanov? You told us that if you had three yachts you would give two away, and that if you had three dachas you would give two away. Yet when we ask you what you would do if you had three shirts, you said you would keep them all. Why the difference?" "Well, comrades. The difference is: I have three shirts".*



Whatever the difficulties, the role of private charity and of private charities can only increase in the years and decades to come. The state is in full retreat everywhere as a provider of a social safety net. What is left often offends human dignity. Only private charity can fill the vacuum. We are therefore witnessing, and can expect to continue to witness, a growing role for private charity and through that for private charities. Charity cannot be left to the haphazard uncoordinated efforts of well-intentioned private individuals. It requires organisation, planning, coordination. It is both a vocation and a profession, a calling, and a business, indeed a very competitive business.

The book of Hebrews centred on the priesthood of Jesus. There are three necessary qualifications for the priesthood:

- Humanity (selected from among human beings, Hebrews 5:1)
- Compassion (being able to deal gently, Hebrews 5:2)
- Divine appointment (called by God, Hebrews 5:4)

As followers of Christ, it is a privilege that God has found you worthy to fit into the priesthood of Christ.

I hereby warmly welcome you all to this official launching of this organization as we look forward to your support today and in the days, months, and years ahead to enable us to achieve our aims and objectives. Our greatness at the end of this event should not be by the speeches and donations we make today or by definition of our aims and objectives especially for us the members of this Organization but in the selfless sacrifices and quality of humanitarian works and services we shall render to our targets and society at large. I know that finding the solutions and resources to carry out our intentions will not be easy, but it's possible and together we can make it and God helping us we can all be survivors to see the positive impact this organization will achieve in less than no time.

Finally, I do not want to leave you with the impression that after today's event, this organization would be riding to a complete rescue, it is not so as no single organization can tackle the humanitarian challenges our society is plagued with, but I do want to say that this organization is ready to work with Governments, International Organizations, other Non-Governmental Organizations and all other relevant Stakeholders towards ameliorating the challenges and sufferings of the vulnerable members of our society through our humanitarian and philanthropic works, advocacies and sensitization programmes and projects.

To all those concerned, our members and patrons who shall be inducted and invested today, after today's event, the work goes on, the course endures, the hope lives and the vision and dream which we have officially kick-started today should never die.

Join hands with me as I warmly welcome all our invited guests to this occasion.

I leave you with this quote from John F. Kennedy; a former United States of America's President "Think not of what America can do for you but rather what can you do for America to make it great". This is a clarion call!!!

Thank you and God bless you all.



# Barriers to WOMEN ECONOMIC PARTICIPATION IN THE SOCIETY





## FINANCIAL INCLUSION/ACCESS TO FINANCE



Financial inclusion and access to finance can have transformative effects for women. For instance, when a woman has access to finance, she can provide better education for her children, afford the best possible healthcare for her family and afford better housing. Through financial security, she gains greater economic power. Unfortunately, according to the EFINA Access to Financial Services in Nigeria 2018 Survey, the national financial inclusion rate is 58.9% for women compared to 67.4% for men – leaving a gender gap of 8.5%. Lack of access to finance hinders women's economic potentials as well as their ability to make decision in day-to-day business.

## POVERTY

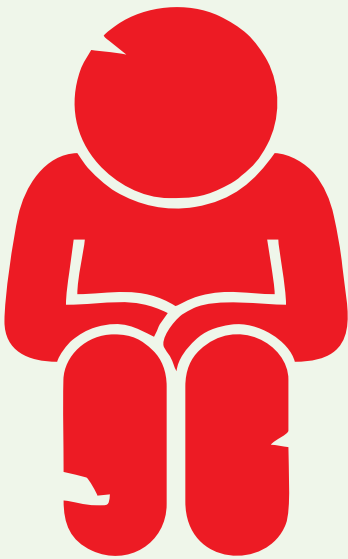
Poverty is characterized by illiteracy, hunger, malnutrition, lack of shelter, and failure to access essential social services like basic education, health, water, and sanitation. This is compared to Lagos (4.5%), Delta (6%), and Osun (8.5%). In Nigeria, women are deprived the most, Women constitute over 60% of the poorest people in Nigeria. This has brought to the front burner the deteriorating poverty situation at the household level. The high poverty rate amongst women is a result of constraints (such as socio-cultural, political, and legal) placed on opportunities for women to be economically empowered. These constraints play a significant role in how and where women can participate in economic activities in both the formal and informal sectors.

## EDUCATION

Education impacts skills and proficiencies that are central to human development and enhanced quality of life, bringing wide ranges of benefits to both individuals and societies. Investing in female education yields exceptionally high social and economic returns. Education has long been recognized as a fundamental right with far-reaching impacts on human development and social progress.

According to UNESCO (2015), education standard in Nigeria is extremely poor. The country ranks 103 out of 113 countries in the world. Lack of government's commitment and poor funding of the education sector has a negative impact on educating the girl-child. The latest data released by the National Bureau of Statistics (2021) shows that “female enrolment in adult/basic literacy education in 2016 was 48.49 per cent, it decreased to 45.57 percent in 2017, increased to 50.48 percent in 2018 and decreased slightly to 49.19 percent in 2019”. The number of girls who completed their primary education is about 66% compared to more than 80% for boys. In terms of the out-of-school rate, 32% of girls are not enrolled in school which is higher than 28% for boys.

This gender imbalance implies that there are more women in the informal sector than men due to the highly competitive advantage men possess (On average men have higher years of education, 6.6 years compared to 5.6 years for women). Women are economically disadvantaged due to the high rate of out-of-school girls.





## **LACK OF GOVERNMENT'S COMMITMENT**

Lack of government commitment towards women's economic empowerment is hindering women's participation in economic activities in Nigeria. Despite all these efforts, there is a lack of proper monitoring and evaluation projects and interventions to ensure that funds allocated are effectively utilized.

Similarly, in baseline research conducted to track and rate federal and state governments to intervene in the development policies, programs and projects launched between January 2019 and July 2021. Key findings of the research shows that 69.3% of national-level economic development policies, programs and projects of government tracked between this period are gender-inclusive while 30.7% of the projects tracked have no specific target for women. In terms of outcome, the outcome of 71.2% of projects tracked cannot be ascertained due to lack of M&E to report the progress.

## **EARLY CHILD MARRIAGE**

In Nigeria, the female victims of child marriage are mostly married to male adults who are far older than them and, in most cases, adult men who are already married. A female child in northern Nigeria is 35% more likely to be married off before the age of 15 and on average, she is 45% more likely to have her first child by the age of 18. Apart from facing a 1 in 20 lifetime risk of dying from complications arising during pregnancy or early childbirth<sup>10</sup>. She is far less likely to be a labour market prospect or have any long-term economic value. According to International Monetary Fund (IMF, 2018), girls who married early are more likely to be employed in low low-paying jobs, on average earn less than their male counterparts. Early marriage also has a stronger correlation with the level of education. Women with no education have 82% chance of being married before their 18<sup>th</sup> birthday compared with just 13% of women who have completed secondary school education<sup>11</sup>.

## **GEOGRAPHICAL DIVIDE**

There is a high rate of inequality in the human development indicators in Nigeria. Geographically, women in the Southern part of Nigeria are better off than women in the Northern part of the country. Regarding the level of education, the World Bank data shows that 42% of adults in the north have no formal education which is in sharp contrast to just 13% recorded in the south. Further breakdowns indicate that a staggering figure of two-third of girls in the north who are between the ages of 15 to 19 cannot read or write compared to just 10% in the south<sup>12</sup>. In the north, a girl from a poor household has a 24% chance of being enrolled in primary education and just a 9% opportunity of being enrolled in secondary school. Shockingly, the percentage of girls who were able to complete their secondary school stood at just 3%. On the contrary, girls in the southern part of the country are 87% more likely to be enrolled in primary school and a 79% chance of being enrolled in secondary school. This created a gender gap between the north and south. Socio-economically speaking, women and girls in northern Nigeria lag behind those in the southern part. Women earn just 65% of men's earnings due to lower wages and hours worked.



Empower a  
**Girl Child**  
TODAY



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**SUBSTANTIAL WOMEN OF VALOR**  
*for Development and Empowerment*

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## — OUR RESEARCH AND TARGET —

A major challenge for countries around the world is ensuring that youth find their place in the world of work and empower themselves by building a strong value. A range of programs have been tried to address these constraints which has posted a serious threat in society today, with a growing body of evidence pointing to the need for multipronged approaches to address the multiple challenges young women (girls) face.

**SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT** is built with the idea of coming together with several partners to launch and Educating Nigerian Girl Child with the aim of boosting the learning outcomes and economic status of marginalized adolescent girls in Nigeria, the most populous country in Africa. Nigeria has a young population, with a median age of about 18 years. Women and girls are often constrained in their pursuit of education and employment by restrictive gender norms. Nigerian women are less likely than men to engage in paid work, and those who do work for pay are more likely to work informally.

**SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT** is sought to reach marginalized girls, defined by such criteria as being married, pregnant or having a child before the age of 18; girls who are divorced or widowed; unmarried girls who are orphans or come from a single-parent household; having a disability; living in a household with a family member who has a disability; or being unable to pay school fees. The program sought to expand opportunities for girls ages 16–19, both those who were in school and those who were not, by building their confidence; increasing their financial management, business, and leadership skills; and working to influence gender norms around women and girls' economic empowerment in the community.

What difference does **SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT** make? Overall, the results are encouraging. Our NGO succeeds in creating a space for marginalized girls to access life and business skills, boost confidence and agency, and expand their opportunities to be economically more empowered. Our program is also to empower and build both girls who are in school and girls who are not in school.

Not surprisingly, given Nigeria's size and diversity, program success varied. The good news is that even in the most challenging areas (Kano and Kaduna), girls gained a better grasp of good business practices, knew more about finances, and were saving at higher rates. In the thriving metropolis of Lagos, out-of-school girls performed better at the end of the program across all measures, including employment, business skills, savings accounts and practices, and empowerment.

Among other insights from our program is the finding that many girls were averse to using bank accounts, which provide autonomy and financial independence, and preferred to save at home. It is important to consider why that might be and to develop strategies to facilitate girls' interactions with financial providers. Overall, the failure to boost test scores could reflect the need for programs that are longer than nine months and that are delivered earlier in the girls' school career. It may also be the case that girls may not have had the time to practice the skills they learned if gatekeepers were not willing to reassign household chores that traditionally fall on girls.



## Our GOALS and expected RESULTS

Group and activities	Expected results
<b>OUT-OF-SCHOOL GIRLS</b>	
<ul style="list-style-type: none"> <li>• Safe Spaces for girls that included weekly instruction sessions in business, financial, leadership, and life skills</li> <li>• Connections to value chains (Potential Employers)</li> <li>• Access to savings groups</li> <li>• Mentors and support to girls running businesses</li> </ul>	<ul style="list-style-type: none"> <li>• Increased income</li> <li>• Increased business, financial management, and entrepreneurship skills</li> <li>• Increased life and leadership skills</li> <li>• Small businesses opened</li> <li>• Savings groups joined</li> </ul>
<b>STUDENTS</b>	
<ul style="list-style-type: none"> <li>• Safe Spaces for girls that included weekly instruction sessions on academics and financial, leadership, self-stability and life skills.</li> </ul>	<ul style="list-style-type: none"> <li>• Improved learning outcomes in math and reading</li> <li>• Better financial management skills, including increased savings</li> <li>• Better life and leadership skills</li> <li>• Increased secondary school completion rate</li> </ul>
<b>GATEKEEPERS OF STUDENTS</b>	
<ul style="list-style-type: none"> <li>• Organized “Champion days” to showcase girls’ activities</li> <li>• Worked with School Based Management to implement strategies to keep girls in school</li> <li>• Worked with religious leaders to promote girls’ education in sermons and outreach</li> <li>• Worked with State Advisory Groups that promoted policies and actions that support girls’ education</li> </ul>	<ul style="list-style-type: none"> <li>• Improved perceptions of girls</li> <li>• Girls empowered to make more decisions about their future</li> <li>• Improve on self hygiene</li> </ul>





**SUBSTANTIAL WOMEN OF VALOR**  
*for Development and Empowerment*

Our  
**Flag-off**  
19TH NOVEMBER, 2023  
*Ceremony*







SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT

INTERNATIONAL DAY OF ZERO TOLERANCE TO FEMALE GENITAL MUTILATION

# Theme Her Voice Matters

6TH FEB 2024

Dr. Mrs. E. I. Agwupye, President  
Mrs. Roseline Okonkwo, Vice President  
Grace Eze Obi, Speaker

Radio Program sparking Fm Zoom Meeting on the same topic

Facebook: Substantial Women of Valor for Development and Empowerment  
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Account Number: 122895322 - Bank: Zenith Bank  
Account Name: Substantial Women of Valor for Developments and Empowerment

SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT

INTERNATIONAL DAY OF ZERO TOLERANCE TO FEMALE GENITAL MUTILATION

# HER VOICE MATTERS

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SUBSTANTIAL WOMEN OF VALOR FOR DEVELOPMENT AND EMPOWERMENT PRESENTS

# OPERATION FEED THE STREET KIDS

SATURDAY 28TH OCT 2023 8AM

WE ACCEPT MATERIAL SUPPORTS LIKE SHOES // CLOTHES // FOOD

STARTING POINT ATEKONG JUNCTION, CALABAR

Substantial Women of Valor for Development and Empowerment

A CALL TO SERVE HUMANITY









# Our visit to **UNHCR OFFICIAL**





**SUBSTANTIAL WOMEN OF VALOR**  
*for Development and Empowerment*

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# OPERATION FEED THE STREET KIDS









# *Sensitization Exercise on* **Sex Education**

GOVERNMENT SECONDARY SCHOOL  
STATE HOUSING ESTATE, CALABAR.





SKILLS ACQUISITION AT THE  
**IDP CAMP**  
ON CAKE AND  
*Pastries & Cosmetology*



**SUBSTANTIAL WOMEN OF VALOR**  
*for Development and Empowerment*



# Upgrading Small-scale Business



# Contact Us

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