

# ECONOMIC EMPOWERMENT



## OVERVIEW

Partners for Development (PfD) supports the growth of woman entrepreneurs and small and medium-sized enterprises by providing microcredit and other financial services, offering business development skills training, and introducing new technologies. Our community-based programming focuses on women entrepreneurs, small businesses and farmers and is coupled with relevant training and support.



## LOCAL PARTNERSHIP EXAMPLE

Gerawa Women Multi-purpose Cooperative Society is a community based rural micro-finance organization, based in Bauchi, Nigeria. Prior to partnering with PfD, Gerawa had been engaging in micro-credit programs at an elementary or infant stage with low capacity to access loans to finance its clients. After over 10 years of good partnership with PfD, Gerawa has grown from lending USD \$12,000 to \$112,000 per year. The organization has also benefited from engaging in numerous PfD health and skill training activities.



## PROGRAM IMPACT

FROM 2000-PRESENT

**502**  
people

received business  
development services  
training

**2,075**  
people

jobs were created after  
completion of training

**1,092**  
farmers

adopted value chain  
and/or post  
harvest techniques

**“PfD’s commitment to  
development through  
training, capacity  
building, and overall  
empowerment is both  
sustainable and  
effective.”**

Dami Odetola  
PfD Board Member





## PROGRAM HIGHLIGHTS

**Microcredit:** In all three field offices, PfD has established programs to increase the financial inclusion of women, families, and individuals living in rural locations. Through borrower loans for small enterprises and villages members, PfD has maximized group earnings, improved access to a line of credit, and increased financial stability.

**Building Capacities:** PfD strengthens the capabilities of our local partners by providing connections to market opportunities, supporting innovation and collaboration across different agricultural value chains, and strengthening financial and administrative dynamics. Through these activities and working with local partners, PfD is achieving sustainable outcomes in numerous communities.

**Market-driven Production Education:** Many individuals, especially owners of small and medium-sized farms, do not have access to knowledge about business strategies, market assessments, and value chain theory. By implementing projects that provide educational and technical trainings on agricultural markets, local entrepreneurs are able to increase and improve sales.

**Avoiding Economic Insecurity:** PfD is focused on providing opportunities to help individuals in communities avoid debt and improve profits. Thousands of farmers, women, and community members have improved their financial stability through the small loans and educational services that were provided to them through PfD.

## MISSION AND VISION

PfD's staff and volunteers work in partnership with local and international groups to improve quality of life for vulnerable people in underserved communities. We envision a more just, peaceful, and environmentally sustainable world, and seek to empower people by increasing their access to training, education, and resources to create more vibrant and resilient communities, with more accountable leadership.



Mamie Clarke  
Program Development Manager  
8720 Georgia Avenue, Suite 906  
Silver Spring, MD 20910  
Tel: +1 301 608 0426 ext.11  
Email: MClarke@pfd.org

## INNOVATION

In memory of Anne Johnson, former Nigeria Country Program Director and dedicated PfD team member for over 20 years, PfD has created the Anne Johnson Memorial Scholarship. One of Anne's greatest passions and development interests was girl's education. PfD, in partnership with local partner Lift Above Poverty Organization (LAPO), will provide scholarships to girls in secondary school. In order to help break the cycle of poverty and allow for the next generation to thrive, the scholarships are awarded to the girls of microcredit borrowers.