



CENTER FOR THE ADVANCEMENT
AND PROTECTION OF THE RIGHTS
OF VULNERABLE PEOPLE
(CAPRIGHTS-VP)

STORIES OF
IMPACT

WE **SAVED** TOGETHER, WE **ROSE** TOGETHER



How over 250 women in Ikotun/Igando built a culture of saving, shared practical skills with one another, and created an economic foundation that outlasted the project that started it all.

250+

Women participated
across both
programme
cycles

2Yrs+

Women continued
saving independently
after the project
closed

100%

Of participants
reported improved
financial confidence

A Community Decision That Changed Everything

In the Ikotun/Igando community of Alimosho LGA, Lagos, economic hardship is not an abstraction. It is the reality of managing a household on an unpredictable income, of rebuilding a business after a financial setback, of choosing between school fees and household food. For the women who gathered through [CAPRIGHTS-VP's](#) Reclaim Your Future Project, this reality was shared and so they decided what would the solution be.

Through the project, [CAPRIGHTS-VP](#) supported over 250 women to participate in a Village Savings and Loan Association (VSLA), a structured, community-led savings model that enabled women to pool small, consistent contributions, access loans from their collective savings, and build a financial safety net that no individual could have built alone.

The VSLA was not a gift. It was a structure. And the women who filled it with discipline, trust, and collective commitment turned it into something far more powerful than any of them could have predicted alone.

Building Trust, One Saving at a Time

The journey was not without obstacles. Early efforts to bring a formal financial institution on board as a partner met with difficulties. There were moments of uncertainty, moments when the model could have quietly dissolved. But the women did not dissolve with it.

Their continued commitment to the savings process, their refusal to stop, became the argument that convinced [CAPRIGHTS-VP](#) to press harder. It eventually led to a partnership with a microfinance institution, which provided additional structure and capital for the group as it grew.

Over time, the weekly savings meetings became something more than a financial transaction. They became a safe space: a place where women could speak openly about financial pressures, learn from one another, offer encouragement, and hold each other accountable. The discipline of saving became the foundation of something the women had not anticipated, community.



When the Project Closed, the Women Did Not

When the first phase of the Reclaim Your Future Project came to an end, the women faced a choice that many project beneficiaries never face, because the choice is usually made for them by the end of a funding cycle. These women chose differently. By collective agreement, they decided to continue contributing to their VSLA for a second year, entirely on their own, without project support or external facilitation. This was not a small decision. It was proof that the model had moved from being something done for them into something that belonged to them.

It was during this second year that the most remarkable transformation began.

The women began to teach one another. Practical skills that had remained within individual households began to move through the group. Mrs. Blessing, one of the group volunteers, facilitated a soap-making training, equipping her fellow members with a skill they could develop into a source of income. Mrs. Judith followed with a catering and snack-making workshop, giving participants a practical pathway into small food businesses.



The Women Behind the Numbers

Every statistic in this report represents a woman with a name, a story, and a decision she made that changed the trajectory of her family. Here are some of them

Mrs. Nwafor Louisa Nkem

Sewing business owner • Ikotun/Igando, Lagos

When Louisa joined the VSLA, she was navigating a period of financial difficulty that had brought her sewing business to a standstill. She had the skill. She had the customers. What she lacked was the capital to keep going and the structure to rebuild.

The VSLA gave her both. Month by month, her savings grew. Alongside the financial discipline she developed through the group, she also rebuilt the confidence to invest in herself again. Today, her sewing business is running once more. Smaller than before, she is honest about that, but running. And the foundation beneath it is one she built herself.



I saved diligently, invested wisely, and restarted my sewing business again, even though in a smaller way. Every stitch I make now is one I made possible myself.

The Women Behind the Numbers

Mrs. Kehinde Richard

Widow · Mother of three · Ikotun/Igando, Lagos

For Kehinde, a young widow raising three children alone, the weight of economic instability was not only financial, it was constant. Every unexpected expense was a crisis. Every month that ended without enough was a failure she carried quietly.

Through the VSLA and the women's group meetings, Kehinde did not just access savings. She accessed a framework for managing money she had never had before. She began planning for school fees, for household needs, for small contingencies in a way that felt, perhaps for the first time, manageable. Her children now live in a household with a mother who plans for their future. That is not a small thing.



Before the project, I struggled to provide for my children. Now, thanks to the savings and the support from the meetings, I can manage my finances better and ensure a better future for my kids.

Why Women's Economic Empowerment Is Child Protection

CAPRIGHTS-VP's work is rooted in a clear understanding: the economic vulnerability of women and the vulnerability of children are not separate problems. They are the same problem, seen from two directions.

When a mother cannot provide for her children, the household is under pressure that can manifest in many ways, in children missing school, in the desperation that can push a family toward child domestic work arrangements, in the reduced capacity to protect children from exploitation. Strengthening women's livelihoods is not a parallel programme.

It is a direct investment in child safety and wellbeing.



The connection between women's economic empowerment and child protection is not theoretical for CAPRIGHTS-VP. It is what we see in the field, in every household, in every story. Kehinde's children are safer because Kehinde is stronger. That is the work.

ABOUT THE PROJECT

IMPLEMENTED BY

Center for the Advancement
and Protection of the Rights
of Vulnerable People
(CAPRIGHTS-VP)

SUPPORTED BY

OXFAM

FUNDED BY

VOICE

LOCATION

Ikotun/Igando, Alimosho LGA,
Lagos State

WOMEN REACHED

250+ women across both
programme cycles

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