



Aid for You is a program that provides interest-free loans, without the need to obtain conventional guarantees, to micro enterprises run by girls, widows, divorced, and mothers of orphans in Africa. It aims to empower promote women's independence. This is in line with Africa 2063's agenda of providing a high standard of living and quality of life for all citizens . Moreover, this program is in line with the agenda's goal of decreasing the incidence of hunger, especially amongst women and youth, to only 20% of the 2023 levels. In parallel, it also abides by the United Nations sustainable development goals of ending poverty, hunger, promoting sustainable jobs and a diversified economy, and empowering women .

It is vital to have Aid for You in place as many communities within several African countries suffer from poverty and unemployment. Such circumstances threaten peace and security within their communities. Thus, many are looking for programs that lessen poverty and unemployment rates. As such, this program ensures a prosperous and peaceful Africa that is driven by its own people.

Thus, Aid for You was implemented since 2015, providing support to development projects within several countries. Many of such projects, such as, but are not limited to, tailoring shops, handcrafts, and food, promoting local culture and heritage, and livestock breeding, are studied by DirectAid before they are implemented on the ground. Once projects are deemed successful, they are replicated in other countries, allowing locals to attain a sustainable income. Today, the program has been labelled as a successful microfinance experience in Africa as it taps into the African people's potential, especially women and youth, and reflects their resilience and aspirations for a better livelihood.

The program's vision:

To promote sustainable development, growth, and prosperity within Africa by empowering youth and women to reach their full potential. This will ultimately increase real per-capita incomes and decrease the incidence of hunger.

The program's message:

Provide sustainable and effective financial support, in line with the best practices in the micro and nano finance sectors, to those with limited income, with hopes that it ameliorates their living conditions. This is in line with Africa's 2063 agenda of providing job opportunities for at least one in four individuals seeking work.

The program's objectives:

- Creating job opportunities for women and relying on their potential to allow them to support their families and society;
- Promoting self-driven work, production, and self-dependence;
- Curbing poverty and incidence of hunger; and
- Enhancing the national economy to contribute to a prosperous and strong Africa that can become a global key player.



How does the program work?

As mentioned above, the Aid for You program is based on redeemable interest-free loans. It does not provide grants nor gifts. The program is implemented within poor areas and solely targets women and youth. However, it does prioritize widows, the divorced, and families of imprisoned individuals.

Aid for You also adopts solidarity lending, where loans are granted to small groups, who then encourage each other to repay it. Each group consists of 3-5 women and is homogenous in terms of the amount of funding and adjacency in residence. Such a structure also promotes unity and inclusivity. These groups' loans are given to income-generating commercial, industrial or services projects, provided they follow the rules and governmental regulations. This ensures that the projects in place respect the African cultural identity, heritage, values, and regulations. There are no restrictions on the type of approved projects, so long as they are legal and beneficial.

As for the repayment of the loans, the maturity date of the first installment is on the 25th of the following month from the date of disbursing the cheque to the beneficiary. Once the loan is repaid in full, the beneficiary will be eligible to apply for further funding to expand their project(s).



Two success stories

1. Ms. Khadijah Amadu Anjadi (Mauritania)

Ms. Khadijah Amadu Anjadi is an ambitious breadwinner striving to ensure a better future for her children. She used to dye traditional Mauritanian garments and sell them from her house. Albeit it did provide her with a decent income, it was inadequate to afford basic necessities.

After receiving an interest-free loan from the Aid For You project, Ms. Anjadi started a grocery shop and a workshop to design and tailor traditional clothes. Today, she is able to support herself and her children whom she was able to send to school. It was the improvement in her income that helped her finance their education and provide them all with the necessary healthcare. In addition, the project allowed her to pursue a business she was passionate about, as it highlighted her heritage and culture.



2. Mrs. Safiyah Mohammed Al-Amin Barko

After the demise of her husband, Mrs. Safiyah Mohammed Al-Amin Barko found herself as the sole breadwinner for her family which consisted of five individuals. Previously, she had owned a small shop where she sold some food



and traditional clothing. But that was inadequate to provide food, medicine, and shelter for her family.

But Mrs. Barkofound was able to attain what she aimed for due to the Aid For You program. Following her receipt of an interest-free loan, she was able to expand her shop, making it six times larger. She said: "through the generated profits, I could fulfill the educational needs for my children. I was able to buy a laptop for my daughter which was necessary for her studies in college. Those profits [also] helped me finance the education of my son in engineering school, along with the education of my other two sons". Presently, she is very much successful in developing her project following a second loan she obtained from the program.

Aid for You in Numbers

As of 2021, 39,058 loans were provided to 200,000 beneficiaries. The total amount of loans, which had a 99.7% repayment ratio, was USD 15,448,716.70. The average of one loan granted was USD 393



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