

Helping small-scale farmers adapt to climate change, to assure food security and protect environment

LIBERIA



175th out of 193 countries in the HDI* ranking

50% of the population is food insecure

*HDI : Human Development Index – UN 2022

FOR WHOM?



Extremely vulnerable farmers

The agricultural sector contributes a third of the national GDP and employs 2/3 of the population. 80% of farmers are women.

They face severe obstacles: limited access to land, inputs, advice, training and outlets. Besides, extreme weather events have a devastating impact on harvests.

In addition, 90% of the population relies on wood and charcoal to cover its energy needs. The rudimentary stoves that use this energy cause dangerous inhalation and disastrous tree felling.

WHAT?



Comprehensive support to empower them

In 2024, Entrepreneurs du Monde set up ELILI, a local microfinance institution, to serve farmers living in Lofa county, near the Wolongozi-Wonegizi forest ecosystem conservation areas, as well as in Bong county.

The mission of this project is to help these producers to increase their agricultural yields using agro-ecological practices so that they :

- ✓ make a better living out of their work
- ✓ improve food security for all
- ✓ no longer need to deforest to expand their farmland

PRIORITY TOPICS

ECONOMIC AND SOCIAL INCLUSION

SUSTAINABLE AGRICULTURE AND FOOD SAFETY

ADAPTATION TO CLIMATE CHANGE

WOMEN EMPOWERMENT



HOW?

Complete and local support

To bring about complete and lasting change in the daily life of the communities, ELILI provides farmers with comprehensive support:

- ✓ a free savings account
- ✓ individual loans tailored to the harvest cycle
- ✓ training every 4 weeks
- ✓ access to seeds and clean cooking equipment from local suppliers who are Elili's partners (coming soon).

The training covers:

- economics topics: costing, stock management
- technical skills: training in agro-ecology and farm advisory support on their plots
- health and social topics: domestic violence, rights, nutrition
- environmental topics: deforestation, limiting climate change related risks on the farm.

WITH WHOM?

A 100% agro team

Entrepreneurs du Monde has recruited a local team whose members all have full agricultural training. This means they can give farmers the best advice on how to use the credit and complementary services. Based in 2 branches close to the priority communities, they are in the field 4 days out of 5.

This team is supported by Entrepreneurs du Monde's technical advisers to help them develop their skills and master the methodology.

IMPACT



Thanks to my breeding, I can send my children to school

I'm 48 and I live in Zorzor, Lofa, with my wife and five children. Two others are in the capital city and have just graduated. My house is made of mud bricks with a tin roof, and we cook on a three-stone hearth*.

I grow rice to feed my family, as well as oil palm and cocoa. Over 50% of our crops are for self-consumption. I also raise pigs, an activity that brings me an additional income. I started in 2010 with three pigs. Today, I have twenty, which enables me to pay for my children's schooling and help my family.

I joined ELILI to secure my business and develop my breeding. I applied for a loan of 50,000 LRD (270 euros) to buy improved breed pigs, which are more resistant, and reduce losses. Thanks to the 6-month grace period granted by ELILI, I'll be able to repay my loan after selling my pigs. With hard work and the support of ELILI, I want to continue to grow my farm and offer a better future to my children.



Gayflor GBOLUWO

| | 2024 | 2025 Objectives |
|----------------------------|------------|-----------------|
| Entrepreneurs supported | 2 000 | 32 300 |
| Savings portfolio | 10 471 USD | 13 450 USD |
| Loan portfolio | N/A | 120 000 USD |
| Average loan | N/A | 160 USD |
| Risk portfolio | N/A | 5% max |
| Branches | 2 | 2 |
| Employees | 16 | 18 |
| Operational sustainability | 2% | 25% |



2 000
beneficiaries



94
groups



16
employees

2024 HIGHLIGHTS



Much-needed services

Prospecting among potential beneficiaries revealed a general enthusiasm. The microfinance sector is underdeveloped in Liberia and the active microfinance institutions serve very few farmers. Although the country benefits from a stable political and social context, poverty levels remain high and more than half the population is food insecure. The high cost of living puts a strain on household budgets.

In 2024, the focus was on recruiting and training the team. It enabled ELILI to open two branches a few months after its creation, in Gbarnga and Zorzor, to offer the first training sessions and then grant the first loans.



MFI structuration

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ELILI obtained NGO accreditation, enabling it to register with social security bodies and establishing formal links with Ministry of Agriculture and Ministry of Finance and Development Planning.

Early 2025, ELILI was granted a provisional microfinance license, and is now looking forward its approval as a regular license.



A successful launch

The first farmers groups started their financial literacy trainings in August 2024, a few months after the creation of ELILI. They were able to start saving in October, and to apply for a loan in November. In total, 290 training sessions were held in 2024.

ELILI was also able to launch farmers field schools, with a real interest from communities. 143 partners were trained in technical farming skills in 2024.

At the end of the year, around 100 farmers groups had been formed, representing a total of around 2000 people.

PERSPECTIVES 2025



Diversifying our services

Community diagnostics are being carried out to create partnerships with other NGOs and set up new services in an integrated approach :

- Improved cookstoves: There is a need to decrease charcoal use, to protect Liberian forest. ELILI has tested several improved cookstoves models with volunteer beneficiaries to confirm their interest and select the most adapted models. A specific loan to buy clean cookstoves will be implemented.
- Loans in kind: ELILI wishes to set up pilots to grant loans partly in kind (seeds etc.)
- Forest conservation sensitization: ELILI is developing training modules and hope to develop adapted services together with conservation NGOs
- Gender: ELILI is committing to raising beneficiaries awareness on gender violence, and is setting up a referral pathway for beneficiaries in need of counselling.



Strengthening the structure

Field teams will continue receiving weekly training to build their skills on agriculture and operational procedures. Field officers are supported individually in their operational tasks to ensure they all benefit from a tailored counselling.

For its part, ELILI team will receive support from Entrepreneurs du Monde to strengthen its skills in management control and social and environmental performance management.

The team will also grow, with the recruitment of two field officers in 2025 and two others in 2026, to serve more beneficiaries. ELILI is targeting gender equality in its HR practices.

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PARTNERS

En partenariat
avec

