



2023

IMPACT REPORT

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01.

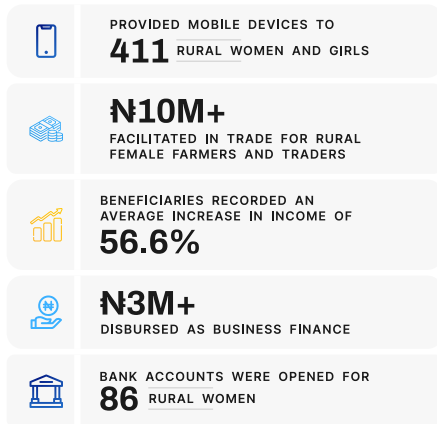
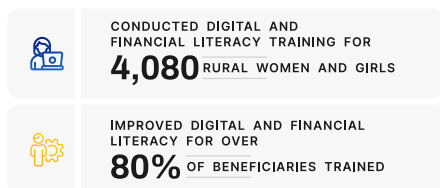
Heartfelt Remarks ■

Welcome to 2024!

As we begin the new year with grace, strategic programming, and dogged execution, my heart overflows with gratitude for the unwavering support of the trustees, board members, management, staff, partners, and over 40 volunteers of Tech Herfrica that we continue to enjoy. The past year is a testament to the power of collaboration and innovation in breaking the cycle of poverty for women and girls in rural communities in Africa. Through the integration of digital technology in agriculture and trade, inclusive education, and financial inclusion, we are making strides toward bridging the gender digital divide and empowering countless lives.

What began as a dream to uplift a single rural woman by improving her agricultural output, access to new markets, and well-being has blossomed into a movement that has touched the lives of thousands of women and girls in rural communities in Africa. By improving their digital and financial literacy, fostering their access to digital devices and financial services, and co-creating digital solutions to help them reach new markets outside their local communities, we have positioned them to reap the gains of the digital economy.

In 2023, here is a glimpse of what we achieved:



During the year, our work earned us several awards, including the SDG Digital Game Changers Award in the People Category, issued by the International Telecommunication Union, and Impactful NGO of the Year, issued by the Iconic Brand Awards.

As we raise a toast to another year of impact, please take a few minutes to explore the subsequent pages as we take a deep dive into some transformational stories, the impact achieved so far and lessons learned.

Cheers!



Imade Bibowei-Osuobeni

President,
Board of Trustees



Our Context ■

The digital divide in Africa, denoting the disparity between those with access to and proficiency in the use of digital devices, the internet, and other digital tools and those without, disproportionately affects women and girls in rural communities. Rural women, mainly smallholder farmers and traders, find themselves stuck in a continuous cycle of poverty, unable to harness the benefits of the rapidly expanding digital economy in Africa.

01. Rural women are less likely than rural men to own a mobile phone.

Rural women also have lower levels of mobile ownership than urban men and women. **02.**

03. Mobile gender gaps in rural areas tend to be wider than those in urban areas, highlighting that rural women are being left behind.

In Nigeria, mobile internet is used by 67% of urban men, 46% of urban women, 41% of rural men, and only 24% of rural women. **04.**

05. Across nine of our ten survey countries (except Mexico), between 51% and 76% of the women who are not yet using mobile internet live in rural areas.

Source: GSMA's Consumer Survey 2021

For context, the digital economy encompasses the use of information technology for creating, adapting, marketing, and consuming goods and services.

Digital innovations, including digital banking, e-commerce, virtual education, smartphone applications, and collaboration platforms, have become integral components. In a recent publication, the United Nations forecasts a 50% growth in e-commerce in Africa by 2025. Despite this projection, the unfortunate reality persists: women in rural and underserved communities are largely excluded from the digital economy, despite their substantial contributions to food production.

For African women and girls in these marginalized communities to thrive in the rapidly expanding digital economy, addressing key challenges and bridging the digital divide is imperative.

This involves:

Ensuring affordable internet access.

Ensuring smartphone availability and affordability.

Imparting digital and financial literacy.

Improving perception on the benefits of smartphone usage.

Without addressing the digital divide, female farmers, traders, and young girls in rural areas cannot participate in the digital economy.

This leaves them unable to improve productivity, access new markets, sell at fair prices, learn, access financial services, connect with the society, and enhance their overall livelihood. This perpetuates a cycle of poverty and significant exclusion.

Furthermore, Global System for Mobile Communications (GSMA) data reveals two connectivity gaps: a coverage gap (unconnected populations in areas without mobile broadband) and a usage gap (those within mobile broadband network areas not using internet services).

According to the GSMA report, in 2020, the global coverage gap was 6%, with sub-Saharan Africa facing the largest gap at 19%. Although efforts have reduced the coverage gap, the usage gap has increased from 36% in 2014 to 53% in 2020.

This data shows that closing the digital divide requires more than extending infrastructure; rather, it also involves addressing key factors such as access to devices, affordable and reliable internet service, and digital literacy. Overcoming these challenges is crucial for the continent's economic growth and innovation.

Thus, our initiatives have been designed to foster access to smartphones, digital and financial literacy training, digital tools, financial services, and other resources needed to improve knowledge, income, and well-being for rural African women and girls.

About Us ■

Tech Herfrica is a social impact organization dedicated to breaking the cycle of poverty and enabling wealth creation among rural African women and girls by incorporating digital technology, literacy, and financial inclusion. Our efforts focus on improving women's agency, enabling them to make informed choices, actively engage in program design, express their needs, and actively participate in their socio-economic advancement.

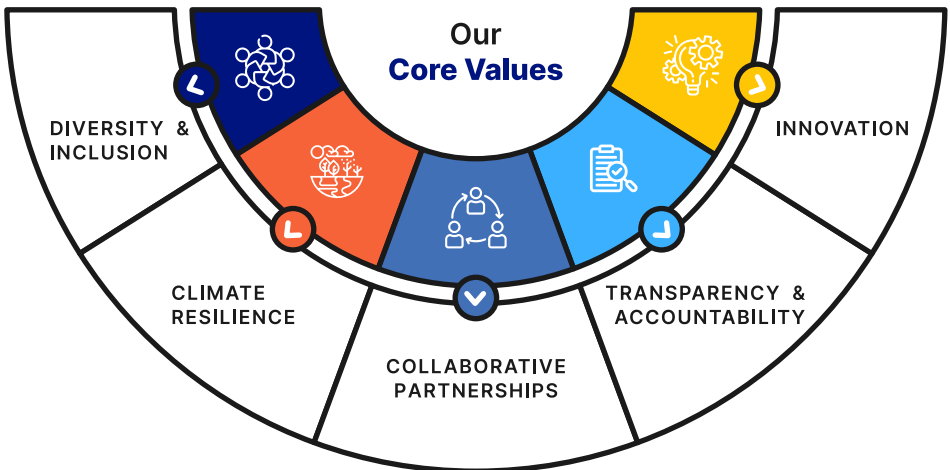
All our programmes have a well-designed Theory of Change, a monitoring and evaluation system, and a sustainability plan.

Our Mission

To advance the growth of women-led businesses in rural and underserved communities in Africa, leveraging technology.

Our Vision

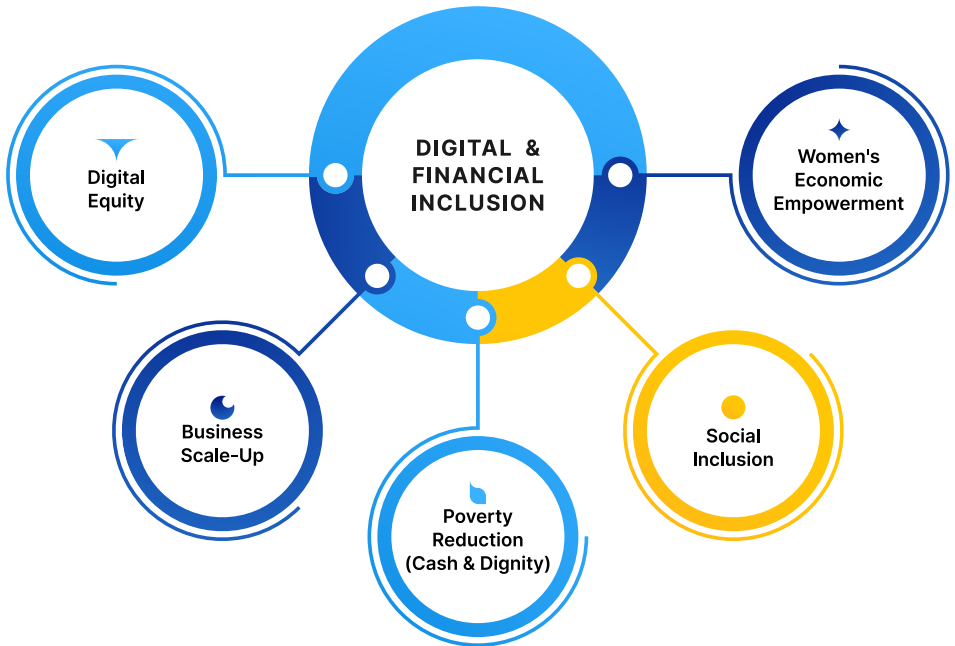
We are working towards a continent where women and girls in rural and underserved communities in Africa are enabled to prosper in the digital economy.



Our Goals ■

We aim to empower women and girls in rural African communities by integrating digital technologies like smartphones and e-commerce, promoting literacy in digital and financial domains, and ensuring financial inclusion.

This multifaceted approach is designed to foster economic and social empowerment, contributing to the creation of sustainable and inclusive communities across the continent.



Global Focus ■



1.4: Equal Rights to Ownership, Basic Services, Technology and Economic Resources.



2.3: Double the Productivity and Incomes of Small-scale Food Producers.



4.5: Gender equality and inclusion.



5.8: Promote Empowerment of Women through Technology.
5.9: Adopt and Strengthen Policies and Enforceable Legislation for Gender Equality.



9.8: Universal Access to Information and Communications Technology.



10.1: Reduce Income Inequality.
10.2: Promote Universal Social, Economic, and Political Inclusions.
10.3: Ensure Equal Opportunities and End Discrimination.



11.6: Encourage Local Consumption and Waste Reduction.



12.5: Substantially Reduce Waste Generation.



17.1: Enhance the Global Partnerships for Sustainable Development.
17.2: Increase the Exports of Developing Countries.

Our Innovative Solutions ■



EquipHer4Growth

EquipHer4Growth represents a comprehensive innovation committed to breaking the cycle of poverty among rural women by providing holistic digital and financial inclusion. Tailored specifically for rural African women engaged in farming and trading, this initiative distinguishes itself from conventional approaches. Unlike existing programmes that often concentrate solely on digital or financial literacy, EquipHer4Growth adopts a multifaceted strategy. It empowers these women with both digital and financial knowledge and skills in their local language and context, while also facilitating access to internet-enabled or feature-rich mobile devices based on their specific needs.

This digital access empowers women to enhance agricultural productivity, embrace smart agricultural practices, mitigate the effects of climate change, reduce post-harvest waste, connect with a broader society, increase income by at least 50% through e-commerce, and access financial services. Beneficiaries are introduced to innovative farming technologies, such as precision agriculture tools, and are taught how to build resilience in the face of climate change by leveraging technology. They also learn to use social applications like WhatsApp, Facebook, Google My Business, and others to improve their business and social connections.

The programme's inclusion of men at various stages and its community-based approach serve as game-changers, fostering ongoing support and adoption. This program is uniquely designed to facilitate access to financial services, including non-interest finance, long-term savings, and health insurance plans, ensuring that beneficiaries can live healthy lives as their businesses prosper.

As part of the EquipHer4Growth solution, we facilitate access to financial services for our beneficiaries. Through partnerships and collaborations, we implement the following:

Éferené

Under this initiative, we provide non-interest finance to women who have received comprehensive digital and financial literacy training and require non-interest finance to scale up their businesses or agricultural activities. Éferené is a bini word, which means wealth has come.

Access to Health Insurance

We facilitate access to health insurance for rural women, ensuring that they have a safety net for healthcare expenses.

Access to Long-term Savings

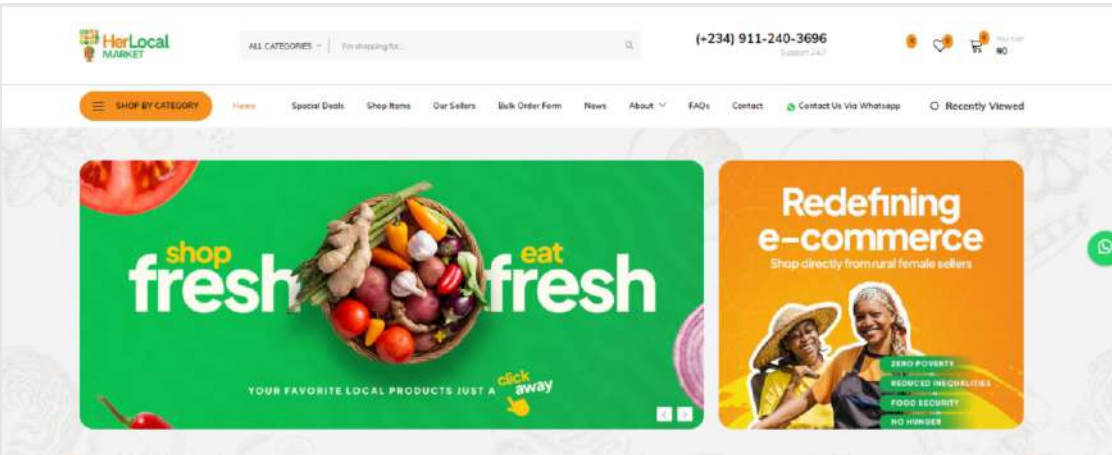
We partner with financial institutions to provide tailored financial services that welcome rural women into the formal financial sector, helping them save for immediate and long-term expenses.

EquipHer4Growth initiatives aim to enhance women's agency, empowering them to make informed decisions, actively contribute to program design, articulate their needs, and participate in their socio-economic development. Our dynamic cluster-based approach fosters ongoing learning and widespread community engagement.



Agric Scale-Up

This innovative program centers on specialized training and support tailored to empower rural farmers, particularly women and youths, to improve agricultural productivity. The goal is to provide them with the necessary knowledge and tools to effectively respond to changing climatic conditions and adopt innovative agricultural practices, ultimately boosting their capacity to move from subsistence to commercial farming. The initiative's key objective is to enhance agricultural productivity through the adoption of modern technologies, improved seed varieties, and best farming practices, considering the effects of climate change. Importantly, this initiative is closely linked with our other solutions, EquipHer4Growth, Access to Financial Services, and Access to Markets, ensuring that the results translate into tangible economic empowerment for beneficiaries.



Access to Market

We have co-created, Herlocalmarket, an e-commerce initiative that links female farmers and traders in rural African communities with domestic and international buyers to enable them to sell more of their products at competitive prices. Through our work, household consumers, manufacturers, businesses, and wholesalers get unadulterated foodstuffs at the lowest prices possible.

With this initiative, we are reinventing how e-commerce is utilized in order to support the reduction of poverty, hunger, inequality, and post-harvest waste, as well as foster digital equity and food security.

Our system encourages seamless delivery from sellers to customers while discouraging price padding and the potential for adulteration along the supply chain.

To foster digital inclusion, our rural sellers are trained and equipped with internet-enabled devices to carry out e-commerce, while our team carries out marketing of the products, fosters delivery, manages the web application, and serves as a bridge for quality assurance and issue resolution between sellers and buyers.

Under this initiative, farmers earn more while buyers pay less.



ScaleHer

The ScaleHer initiative aims to empower young girls between the ages of 16 and 25 in underserved African communities by facilitating the expansion of their business ideas and acquired skills through the integration of digital technology and financial inclusion. The program seeks to equip young girls with vocational skills, business-building knowledge, digital tools, digital and financial literacy, as well as access to business start-up capital to establish sustainable businesses.



Digital Literacy for All

We offer digital and financial literacy training to students in primary and secondary schools situated in rural and underserved communities throughout Africa. Our initiative focuses on empowering both boys and girls with the essential skills to utilize technology for personal and community development. The training is structured for delivery in schools and is sustained by establishing community hubs in remote areas. Through our Train-the Trainer model and community-led approach, we cultivate a snowball effect of learning and growth.



Policy Advisory

Employing a data-driven methodology, we actively contribute to shaping evidence-based policies that advocate for digital equity and the empowerment of women and girls across all levels of society.



02.

Impact Evaluation ■

Methodology

We conduct our impact evaluation openly and transparently, ensuring that we measure meaningful metrics and gather sufficient insights to assess the effectiveness of our programs/ interventions.

This approach allows us to learn and utilize valuable lessons from the evaluation process.

Our monitoring and evaluation design is built on the following principles:



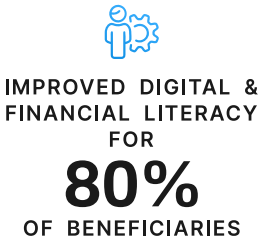
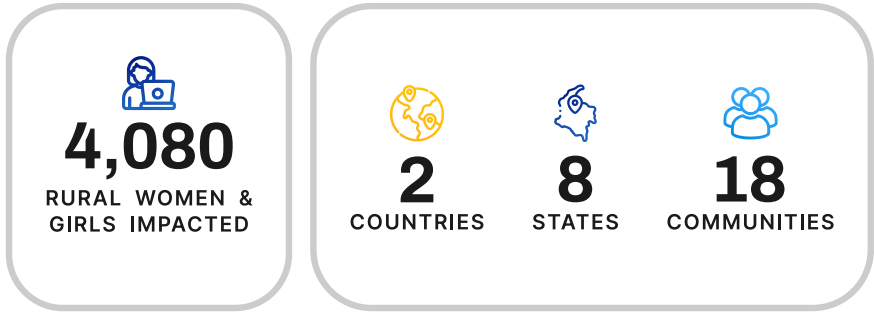
IMPACT EVALUATION

To assess the impact of our training, we perform both pre- and post-assessments before and after each training session. Similarly, to determine if our programmes impact the income of beneficiaries, we gather baseline and endline data, comparing their income levels before and after the intervention.

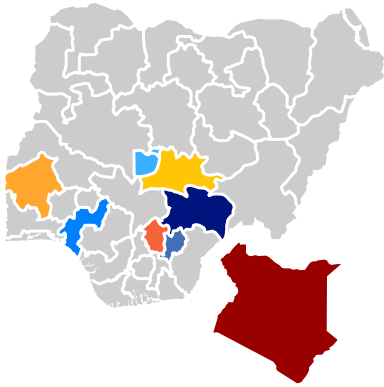
In terms of data collection, we employ a combination of quantitative and qualitative methods, such as surveys, interviews, and focus groups.

For each project, we establish a monitoring and evaluation schedule aligned with project timelines and milestones. Periodic evaluations are conducted at crucial points to evaluate progress, identify challenges, and make informed adjustments.

Impact Dashboard ■



Breakdown of Impact ■



Nigeria

- FCT, ABUJA
- NASARAWA
- OYO
- EBONYI
- ENUGU
- ONDO
- BENUE

Kenya ■

Total Number of Rural Women & Girls Trained

📍 FCT, Abuja

Kabusa Village	67
Jiwa Community	150
IDP Camp	51
Gishiri Community	350
Lokogoma	16
Mpape	1630
Gbudwuyi	10

📍 Nasarawa

Akun Community	161
Rinze Community	90
Orange Market	551
Andaha	260

📍 Oyo State

Okeho Town	83
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📍 Ebonyi State

Unwana Community	119
Ikwo Community	120

📍 Enugu State

Abakpa Community	66
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📍 Ondo State

Akure (Virtual)	116
Akure (Physical)	105

📍 Benue State

Makurdi	120
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📍 Kenya

Bamba Ward	15
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Improved digital and financial knowledge & skills

Q1: Has the training improved your knowledge and skills?

Q2: Has the training improved your motivation to use technology?

Q3: Do you now trust or feel confident to use technology?

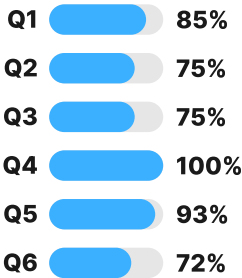
Q4: Are you now comfortable to take financial services?

Q5: Do you want health insurance?

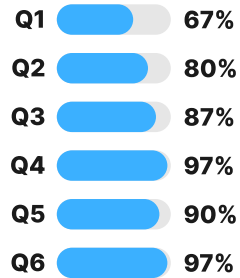
Q6: Do you want micro-pension or long term savings plan?

KEY: THE COLOURED BARS REPRESENT "YES".

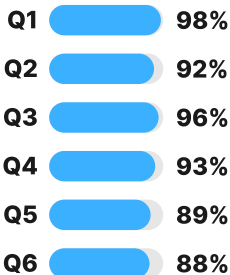
KABUSA VILLAGE - 67



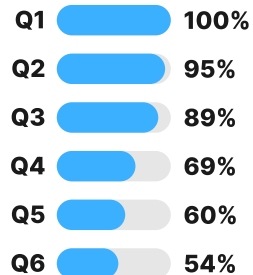
JIWA COMMUNITY - 150



IDP CAMP - 51

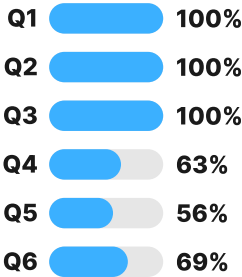


GISHIRI COMMUNITY - 350

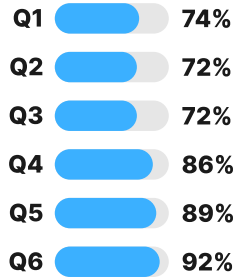


BREAKDOWN OF IMPACT

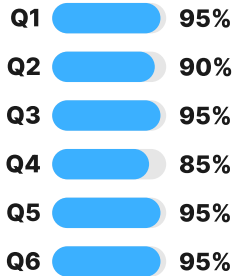
LOKOGOMA - 16



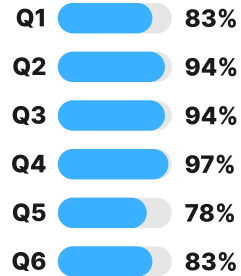
MPAPE - 1630



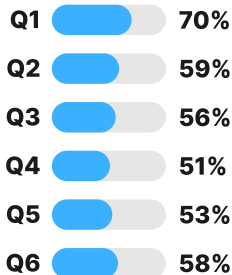
AKUN COMMUNITY - 161



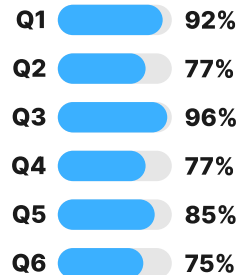
RINZE COMMUNITY - 90



ORANGE MARKET - 551



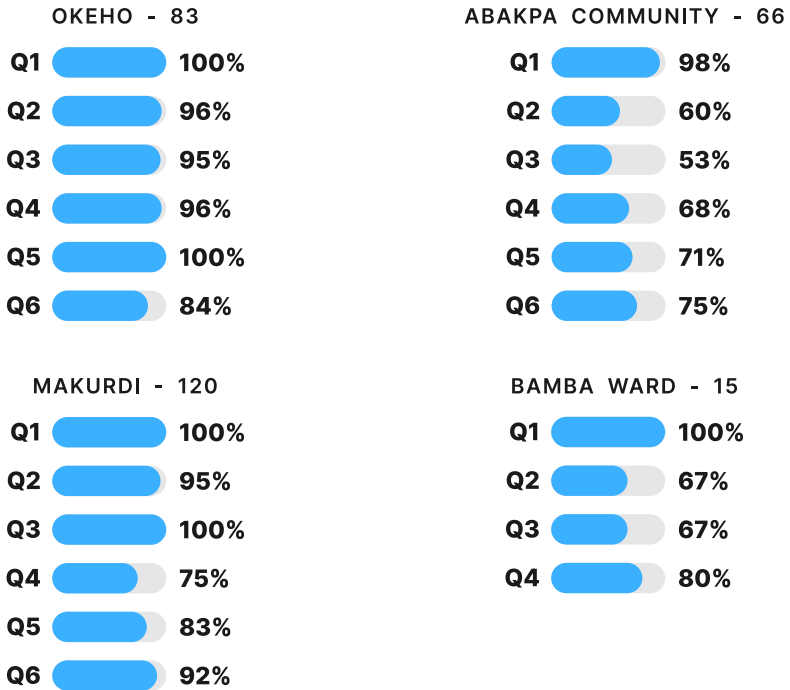
ANDAHA - 260



Q1: Has the training improved your knowledge and skills?
Q2: Has the training improved your motivation to use technology?
Q3: Do you now trust or feel confident to use technology?

Q4: Are you now comfortable to take financial services?
Q5: Do you want health insurance?
Q6: Do you want micro-pension or long term savings plan?

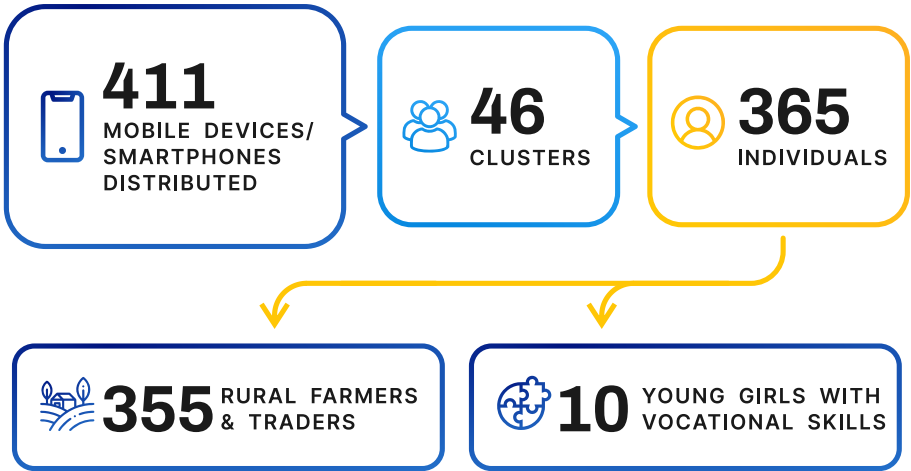
BREAKDOWN OF IMPACT



Lessons Learned

- Using indigenous languages for training enhanced understanding.
- A cluster-based approach, coupled with support from community leaders, aided continuous learning and support.
- Practical training in smaller groups (fewer than 30 participants) proved more effective than in larger groups.
- Despite pre-assessment and beneficiary profiling, many training programs experienced notable spillover, indicating a strong desire to learn. Also, our approach to accommodating spillover built trust and awareness within the community.
- Appointing community-based champions to serve as change agents proved effective in sustaining and reinforcing new behavior within the communities.
- Incorporating men throughout various stages of delivery and integrating social norms and change management into the training design proved effective in overcoming resistance.

Devices Distributed



The Phones are Used For



WhatsApp Business



FaceBook for Business



Google My Business



E-commerce



Fintech



Agritech

Insights on Impact (Sample Size - 357)

Q1: Has the phone improved your business and income?



Q2: Has the phone improved your access to financial services?



Q3: Do you use the phone to access useful information?



Q4: Has the phone helped you connect with other people?



■ Yes
 ■ No
 ■ Not Sure

Top Reasons for Those Who Said No

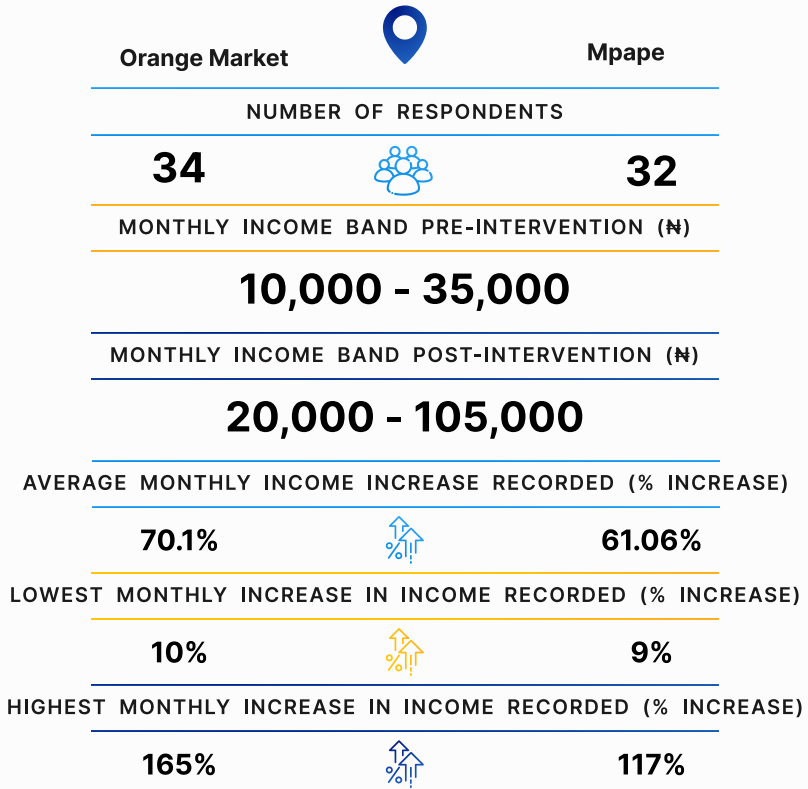
- I did not use the phone for my business due to high data subscription cost.
- Internet services was very bad in my area.
- I did not use the phone because I was sick for sometime.
- My husband was the one using the phone and his own business improved.
- My husband does not allow me chat if it is not business.

Impact of Smartphone Usage and E-commerce on Income of Beneficiaries

Aligned with our monitoring and evaluation (M&E) framework, we conducted a comparative analysis of the income levels of women randomly selected in Mpape and Orange Market who were provided with mobile devices to enhance their participation in trade through e-commerce and social commerce.

Semi-structured, in-depth interviews with the women were deployed to collate their data, insights, and experiences. A summary of the outcomes observed is presented below:

Impact of Smartphone Usage & E-commerce on Income



Data Source: M&E Survey - August 2023

Other Findings

- Women who experienced higher change in income had access to business finance/supply credit to increase production/supply capacity to match demand from customers and affirmed that they were diligent in using the phones for business.
- Top sellers sold: Tomatoes, Potatoes, Grains, Palm Oil and Unripe Plantain.
- Top sellers frequently used WhatsApp for Business.
- 80% of top sellers reported support from their male partners.
- Top sellers frequently utilized mobile money services.

86 Bank Accounts Opened for Women

On International Literacy Day 2023, we collaborated with Gold Partners Onome Food Market and Lexicon Media to conduct a significant event aimed at enhancing financial inclusion for female farmers and traders in the Mpape community of the Federal Capital Territory. Representatives from Sterling Bank, known for their commitment to financial literacy, played a key role in facilitating the training session. Throughout the day, 127 low-income women, predominantly involved in agriculture and trade, immersed themselves in the basics of savings and business management. These women gained valuable insights into managing personal and business finances separately and the importance of prudent saving, regardless of the amount.

Sterling Bank introduced the "OneWoman Saver," an innovative product tailored to the specific needs of low-income women. This offering empowered women to develop a savings habit on their own terms, allowing them to determine the amount and frequency of their contributions for at least six months. For those steadfast in their savings commitment, a guaranteed 6% interest on their savings was provided, along with eligibility for business loans. Additionally, women embracing the OneWoman Saver product could access free healthcare for themselves, all for just 1,000 naira a month.





The immediate impact of this collaboration was evident: an astonishing 81% of the 127 participating women reported an improvement in their financial knowledge and newfound motivation to engage with financial services. These women also expressed that their trust in financial products had strengthened.

Furthermore, a notable 67% of the women in attendance took prompt action by filling out account opening forms for the OneWoman Saver account. This initiative not only granted them the opportunity to access health insurance packages but also promised reasonable interest on their savings.

During the monitoring process, feedback indicated that the women have been diligent with savings despite some challenges, including charges on their savings when depositing through POS as a result of the unavailability of a Sterling Bank branch within their community for convenient payments. The bank is currently finalizing arrangements to provide POS machines to the women in clusters, addressing these challenges effectively.

Eferene

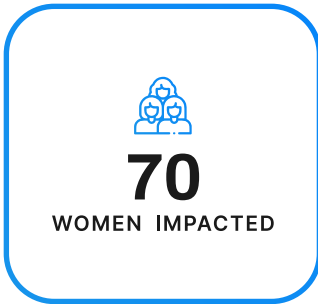
We facilitate access to business finance for women who have received comprehensive digital and financial literacy training and require non-interest finance to scale up their businesses or agricultural activities.

Éferené is a bini word, which means “wealth has come”.



₦3,250,000

DISBURSED

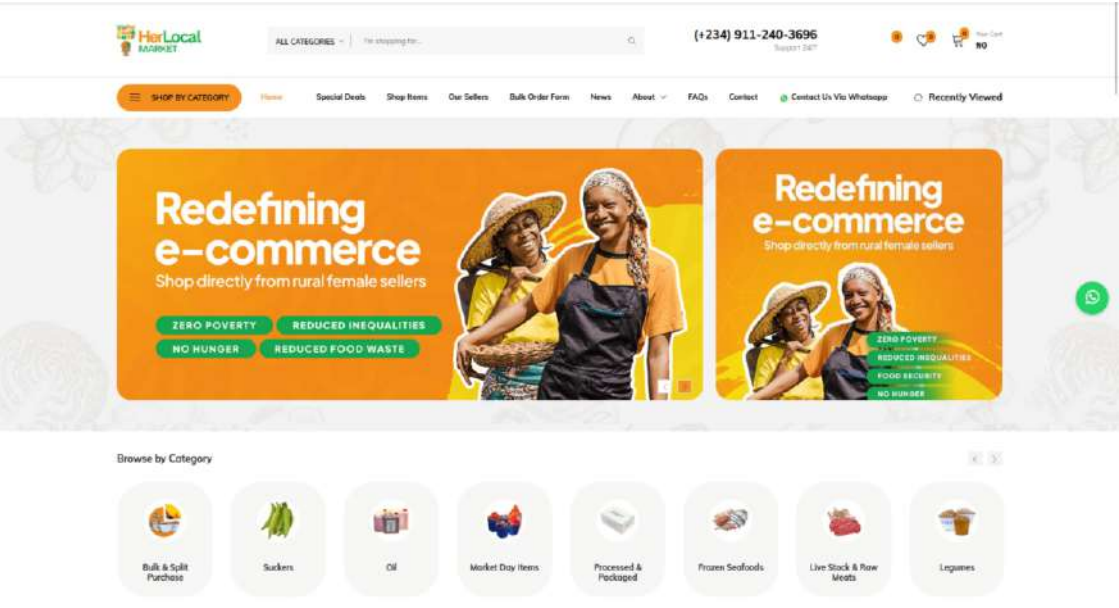


71.4% OF THE BUSINESSES
SCALED UP

Lessons Learned

- Providing financial support exclusively to women who had been trained and showed prospects of business growth yielded positive results.
- Adopting a community-led strategy for cluster formation fostered trust, relationships, and shared knowledge.
- The recipients affirmed that allowing them to select their repayment frequency and amount led to ease of repayment.
- Cluster leaders played a crucial role in overseeing women within their clusters and ensuring timely repayments. Despite occasional delays, all repayments were eventually received.

Trade Facilitated through HerLocal Market



herlocalmarket.com

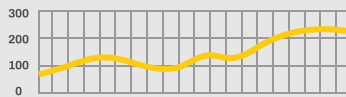
HerLocal MARKET

Sales Dash.

Top Prod.

Sales Dashboard

NUMBER OF CUSTOMERS



TOTAL SALES

₦11,225,360.90

AVERAGE INCOME INCREASE PER SELLER

56.6%

TOP CUSTOMER LOCATIONS

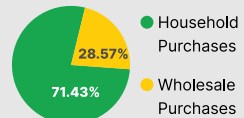
Abuja, Lokoja & Benin

search

TOP PRODUCTS SOLD

Ogbono, Egusi, Garri, Unripe Plantain, Tomatoes, Yams, Irish Potatoes

TOTAL SALES



SALES FACILITATED VIA



State Based Policy Makers Training



📍 Ebonyi State

On the 15th of September 2023, Tech Herfrica, under the Feed the Future Nigeria Agriculture Policy Activity, based on the invitation of Prof Onyikan Tassie, conducted a groundbreaking workshop titled “Unpacking Digital Technology Tools for the Implementation of the Ebonyi State Climate Change Policy Framework.”

This workshop aimed to address the pressing challenges of climate change, enhance agricultural productivity, and foster digital inclusion in Ebonyi State, Nigeria. The project targeted a diverse audience of over 100 individuals, including representatives from relevant State ministries, Civil Society Organizations (CSOs), the private sector, farmers, women groups, agricultural workers, etc.



The objectives were to:

- Demonstrate the potential of digital technology in mitigating some of the effects of climate change.
- Explore how digital technology can facilitate access to new markets and increase the income of farmers.
- Develop strategies for fostering the digital economy and ensuring digital inclusion in Ebonyi State.
- Advocate for government policies and frameworks that promote digital inclusion and provide the necessary tools and knowledge for individuals to harness the benefits of the digital economy.
- Emphasize the importance of addressing the digital needs of rural communities, including digital literacy training in local languages and access to digital tools.
- Encourage partnerships with telecommunications companies to make internet access affordable and available in rural areas and to collaborate with mobile phone manufacturers to ensure that affordable and suitable devices are accessible to citizens.



Benue State

Aligned with our mission to promote smart agriculture, advance financial inclusion, and leverage digital technology to boost agricultural and trade activities in rural areas, we conducted a workshop for stakeholders in Makurdi, Benue State. The primary objective of this engagement was to impart digital literacy to a diverse group of participants, including representatives from every local government area in Benue State, women involved in agriculture, and the esteemed traditional rulers of the state.

The participants received comprehensive training on the fundamental aspects of digital technology and its potential to significantly enhance their farming activities. Notably, over 80% of the participants reported a significant improvement in their digital and financial literacy skills.

They also expressed heightened enthusiasm for utilizing digital technology to embrace the principles of smart agriculture and trade, aiming to improve not only their agricultural practices but also to address some of the challenges posed by climate change.



Participants were eager to utilize digital tools to access a wealth of information related to their farming activities. The progress observed among the participants underscored the positive impact of our efforts in empowering them to make informed decisions in their agricultural endeavors.

Promoting Women and Girls in Tech

Throughout the year, we supported the participation of four female graduates who volunteered with us in the Digital Marketing Women Employability and Entrepreneurship Program (DM-WEEP).

The recipients underwent training in Website Development, Search Engine Optimization, Social Media Management, and Advertising, acquiring essential skills to navigate the dynamic digital promotion landscape.



Chinwendu Bolaji Ayodele

Social Media Management and Advertising

Ivie Peace Ogiemwonyi

Web Development and Search Engine Optimization



Favour Jesutomi Godswill

Social Media Marketing and Advertising

Funmilola Alake

Social Media Management and Advertising



Project YAF 2023

The Young Africa Leaders Initiative (YALI) Abuja Fellowship Cohort 3



Tech Herfrica served as host organization to two young female fellows from Yali Network Abuja. The fellows served for six weeks and one of them was retained.



One of the objectives of the program was to equip youth leaders in civic, business and policy space with relevant mentorship in line with the Sustainable Development Goals and to provide a platform for the fellows to gain important experience and technical skills. The fellows, Zainab Abdulfattah and Faith Kaminus, performed excellently, contributing significantly to the achievement of our corporate goals.



Stories of Transformation ■

Meet Mary

EquipHer4Growth Role Model



In April 2023, we met Mary, a single mom facing the daily challenge of supporting herself and her kids. Her job involved manually turning cassava into the well-known "Akpu" using a mortar and pestle. This manual method not only left her tired and in pain but also limited how much Akpu she could produce. Plus, Mary was not familiar with using technology to reach customers beyond her local area.

When Mary joined our EquipHer4Growth programme, things started to change. In the first phase, she learned practical skills in using a smartphone for learning, earning, and managing money. She gained knowledge in savings, bookkeeping, and business finance, making her more confident in her abilities. To boost her cassava processing, she received a locally fabricated machine that allowed her to produce over 5,000 wraps of Akpu daily – a huge leap from her previous capacity.



Yet, with increased production came a new challenge: how to find more customers. Thus, in the second phase of the programme, Mary got a smartphone and was taught how to use WhatsApp, Facebook, and local online markets for selling her products. She also learned how to take good pictures, stay safe online, and attract customers both online and in her community.

Access to supply credit meant she could buy more cassava to keep up with demand.

Six months later, Mary's business had not only grown significantly but had also become a source of empowerment for women in her community and she was part of a group of 86 women who opened OneWoman Saver accounts with Sterling Bank. Leading a cluster of ten women, Mary has finalized all the requirements of getting a Point of Sale (POS) machine to help with financial transactions in her community.

Like many of our women, Mary is still on her journey to wealth creation. Despite the rigors of the process, Mary's story demonstrates how the combination of digital technologies like smartphones and e-commerce, along with literacy and financial inclusion, can genuinely make a positive impact. It illustrates that, with proper support, women in rural African communities can overcome poverty, build wealth, and improve their livelihoods.



The Inspiring Story of Fatimoh



On June 23, 2023, our WhatsApp group for sellers in the Okeho Community, Oyo State alerted us with a message. Curious, we opened it to discover a compelling picture sent by Fatimoh, a rural farmer and one of our beneficiaries. Filled with surprise and excitement, we reached out to learn more, and the responses we received were truly inspiring.

Here is the inspiring story: Fatimoh was one of the initial beneficiaries of the EquipHer4Growth initiative. Before our involvement, she didn't own a smartphone and lacked knowledge on how to use one. Although she was a proficient farmer, capable of producing at a reasonably commercial scale, a needs assessment revealed that she and other women faced challenges in accessing new markets beyond their local community.

Additionally, they expressed difficulty accessing financial services due to a scarcity of banks in the community.

In alignment with our program, we conducted digital and financial literacy training for Fatimoh and 83 other women. Those without smartphones were provided with one to facilitate trade, get valuable information, and access financial services. We also set up a WhatsApp group to facilitate trade connections, taught them how to use WhatsApp, and enhanced their photography skills.



Upon further inquiry about the beautiful picture she sent to us via WhatsApp, we learnt that her child had taken it. Fatimoh had passed on the knowledge gained from our training to her children and other people around her. She had not only learnt how to increase her income using a smartphone, but she was also able to access financial services, interact with the larger society, and serve as a beacon of hope to those around her.

Fatimoh's story serves as a testament to the transformative power of digital technology, demonstrating its genuine ability to transform lives.

Our Dear Mercy

An Epitome of Hope



Meet Mercy, a dedicated egg seller in Mpape Community in the FCT who has greatly benefited from our Éferené initiative, a non-interest loan program. In the days before she became a beneficiary of our program, Mercy struggled to keep afloat. Her egg trading business relied on collecting eggs on credit from the main supplier, allowing her to trade only about 20 eggs per week. The meager income from these sales proved insufficient to sustain her or her family.

After Mercy participated in our digital and financial literacy training, we provided her with access to non-interest business finance with a flexible repayment period. This approach was designed to prevent the situation where an interest-based loan could exacerbate her existing challenges, plunging her further into poverty.

Since her initial access to non-interest business finance, Mercy has successfully utilized it three times, and as of the last evaluation, she was trading over 100 crates of eggs weekly, and her business is thriving.



What is even more remarkable is that Mercy, true to her commitment, successfully repaid the loan three times. She has become a shining example of how a helping hand, coupled with determination, can turn things around. Mercy's journey is not just a success story; it's a testament to the transformative impact of support and empowerment.

Hajiya Yinusa

The Queen of Savings and Scale



Hajiya Yinusa's story radiates resilience and transformation, evoking genuine smiles every time we review her reports or contemplate her remarkable journey. Our encounter with Hajiya, as we fondly call her, unfolded in April 2023, just after she participated in our digital and financial literacy training, where we taught participants, including Hajiya, how to leverage digital technology for business growth and all-round wellbeing. She also acquired essential skills in saving, profit calculation, and maintaining proper bookkeeping.

Towards the end of the training, we invited women interested in leading their clusters, and Hajiya stood out as one of the first to step forward, marking the beginning of her inspiring journey with us.

During the cluster formation process, we visited Hajiya's shop and found it in a humble and somewhat disheartening state. Yet, what left a lasting impression was the unwavering support of her husband, who expressed immense gratitude for the training. Subsequent to this encounter, Hajiya, who did not own a smartphone, was provided with one and received training on leveraging e-commerce to elevate her trade. Additionally, we connected her to HerLocalmarket, enabling her to source unadulterated food items such as crayfish from fellow female sellers in underserved communities in Nigeria. This allowed her to sell these items in her local community at fair prices, significantly improving her profit margins while also boosting inter-state trade.



As a cluster leader, Hajiya gained access to non-interest finance, which she strategically invested in her small business. Several months down the line, she has accessed business finance twice, successfully repaying all loans each time. Her shop has undergone considerable expansion, and she now leads a cluster of ten women, empowering them to trade and save.



Taking the initiative, Hajiya opened the OneWoman Saver account, becoming one of the few women who save daily. She also utilizes her POS system to assist other women in her cluster with their savings and other financial transactions.

Hajiya's husband continues to be her unwavering supporter, and together, they are well on their way to creating lasting wealth for their family.

Hajiya's warm smile and occasional WhatsApp jokes where she would often type "good morning ooooo" infused excitement into our days, and her journey is a source of inspiration for all.



03.

Other Engagements ■



Women in Tech Workshop, Benin

To support the efforts of the Edo State Government through its Ministry of Digital Economy, Science, and Technology in collaboration with GIZ-SEDIN and Barian Systems Limited, we facilitated a session for over 100 female entrepreneurs in Edo State where we taught them how to leverage e-commerce to grow and scale their businesses. The workshop was held in Benin City, Edo State from 5 to 6 July, 2023.





We Can Work Co-Creation Week

We actively engaged in the We Can Work Co-Creation Week, a collaborative event organized by Light for the World, the African Disability Forum, Crosswise Works, the Joint National Association of Persons with Disabilities, and Mastercard Foundation between 16 and 19 October, 2023 in Abuja. The objective of the event was to explore the unique challenges encountered by individuals with disabilities. It sought to establish a framework that would improve their access to meaningful and dignified employment opportunities, specifically targeting young women and men with disabilities across various African nations, with a special emphasis on Nigeria.



As a significant result of our participation, we revised our disability inclusion policy, incorporating valuable insights acquired from the program.



Tech-forward Governance

We participated in the Tech-Forward Governance event organized by the Nigerian Economic Summit Group and the Policy Innovation Centre. The event underscored the pivotal significance of purposeful top-down leadership in steering technological progress for the well-being of all citizens. A key insight derived from the discussions emphasized the indispensable role of a standardized database in advancing the government's initiatives.

The implementation of a uniform database facilitates seamless access to crucial information, irrespective of an individual's location within the country. This insight holds particular importance for our organization, as we strive to break the cycle of poverty for women and girls in rural and underserved communities through initiatives focused on digital and financial inclusion.





National Digital Literacy Framework Event (NDLF) Dialogue

On October 5, 2023, we engaged in the National Digital Literacy Framework (NDLF) Dialogue, organized by the Digital Transformation Centre in collaboration with the National Information Technology Development Agency (NITDA), the European Union, and GIZ_GMBH. This insightful event held at the Wells Carlton Hotel in Asokoro, Abuja, with a primary focus on achieving key objectives. These objectives encompassed closing the digital divide, fostering digital employment opportunities, and realizing a 95% digital literacy rate by the year 2030.



Digital Nigeria Conference

We actively participated in the impactful 2023 Digital Nigeria Conference, which took place from October 24th to 26th in the lively city of Abuja, Nigeria. The conference centered around the theme "Harnessing Digital Technologies for Job Creation, Inclusive Economic Growth, and Sustainability." This event underscored the rapid technological progress in Nigeria and held significant importance for us as it aligned with its mission to provide digital access to women in rural and underserved communities. The conference provided a platform for advocating the inclusion of these women in the digital and financial landscape, ensuring that no one is left behind in the ongoing digital revolution. It served as a convergence of diverse voices and perspectives, sparking conversations and initiatives aimed at strengthening Nigeria's digital infrastructure and fostering innovation.

The overarching goal emphasized by the conference was the commitment of the government and its agencies to propel Nigeria into a global digital economy, with a focus on achieving 95% digital literacy in the country. Our experience at the Digital Nigeria 2023 Conference was both enlightening and invigorating, bearing witness to the positive strides made and highlighting the potential for future advancements in Nigeria's technological landscape.





Agribusiness Dialogue Session

The Agribusiness Dialogue Session, hosted at Sheraton Hotel in Ikeja, Lagos, on November 16, 2023, emerged as a pivotal gathering focused on discussing sustainable strategies for smallholder farmers within the agrifood system. Sponsored by the British American Tobacco Nigeria Foundation, the session showcased a keynote address titled "From Resilience to Prosperity: Charting a Pathway for Smallholder Farmers in a Changing World," delivered by Professor Olusola Kehinde, Vice Chancellor of the Federal University of Agriculture, Abeokuta. Participants unanimously embraced the idea that "Food Security" hinges on the concept of #choptodaychoptomorrow#.

The event underscored the critical role of sustainable strategies, technological innovation, and collective endeavors in uplifting smallholder farmers and fortifying the resilience of the agrifood system. This dialogue session not only provided valuable insights but also laid the foundation for future collaborative initiatives, aiming to tackle challenges in the agricultural sector and pave the way for a prosperous future for smallholder farmers.





Fintech Roundtable for Women's Financial Inclusion

We actively took part in a high-level round table discussion aimed at advancing financial inclusion for women in Nigeria. The event, organized by the Bill and Melinda Gates Foundation in collaboration with the World Bank, brought together select stakeholders. Throughout the discussion, we delved into a thorough exploration of the challenges hindering women's financial inclusion. Drawing from our extensive field experiences in working closely with women in rural and underserved communities, we shared valuable insights. We proposed innovative strategies to overcome identified barriers, aiming to secure full and equitable access to financial services for women.





2023 Gender and Inclusion Summit

The Policy Innovation Center (PIC) organized the Gender and Inclusion Summit in Abuja, Nigeria, spanning from November 28th to 29th, 2023, with the theme "Building Bridges: Advancing Gender and Inclusion Through The Intersection of Trade and Health." This two-day event aimed to delve into innovative approaches for promoting gender equality and inclusion in Nigeria.

A notable session, moderated by Tech Herfrica, titled "Mind the Gap: How to Bridge the Gender and Inclusion Ease of Doing Business in Nigeria," explored the existing gender and inclusion gaps within the Nigerian business landscape. The analysis delved into the repercussions of these disparities on the overall ease of doing business.

This session transcended gender issues, encompassing inclusion challenges faced by marginalized groups, including ethnic minorities, persons with disabilities, and other groups in the business landscape.



The discourse went beyond mere recognition of disparities, fostering a dialogue geared toward actionable solutions. By integrating diverse perspectives and experiences, the objective was to formulate strategies contributing to a more inclusive, equitable, and supportive business environment in Nigeria.



This empowerment is geared towards enabling them to make meaningful contributions to the economic development of not only themselves but also their communities and Nigeria at large.

DBN Lecture Series

On November 30th, 2023, the Development Bank of Nigeria hosted an event under the theme, "A DIGITAL NIGERIA: Leveraging Technology to Enhance the Ease of Doing Business for MSMEs." This gathering underscored the pivotal role of digitalization in improving the business landscape for Micro, Small, and Medium Enterprises (MSMEs) and reaffirmed a commitment to fostering the digital transformation of MSMEs in Nigeria.

The event provided us with a valuable opportunity to reassess our strategies, ensuring that we remain dedicated to empowering rural women with the requisite knowledge and skills.

Awards ■



EVENT

2023 SDG Digital Game Changers Award

AWARD

SDG Digital Game Changers Award in the People Category

ISSUER

The International Telecommunication Union (ITU) and the United Nations Development Programme (UNDP)



EVENT

2023 Visionary African Women Summit

AWARD

Visionary African Woman Award

ISSUER

Lilian Ike Foundation



EVENT

TIBA Gala Dinner/Award Night

AWARD

Impactful NGO of the Year Award

ISSUER

The Iconic Brand Awards

AWARDS



EVENT

Nonprofits Excellence Awards

AWARD

Women Empowerment Champion

ISSUER

CSR Reporters



EVENT

2023 CAHR Awards Africa

RECOGNITION

Tech Herfrica emerged as one of top 3 organizations that are contributing to the development of communities in Nigeria and across Africa.

ISSUER

CSR-in-Action

Media Footprint ■



Digital Agriculture: Organisation trains 250 female farmers in Nasarawa State
DAILY LEGEND NG



Unlocking potential of rural women on International Day of Rural Women
VANGUARD NIGERIA



SDG Digital GameChangers Award: Meet the Winners
ITU



Digital access imperative for women's all-round empowerment – Imade
VANGUARD NIGERIA



Tech Herfrica Receives TIBA's Impactful NGO of the Year Award
TECH HERFRICA



Women setting gender inequality gap in Nigeria
DW AFRICA



Social impact organisation empowers rural women farmers in Éferené Project
VANGUARD NIGERIA



World Literacy Day Collaboration Drives Financial Empowerment In FCT Mpape Community
INDEPENDENT



Imade Bibowei-Osuobeni: Championing Female-Led Businesses in Underserved African Communities
THE US TIMES



Tech Herfrica's visionary approach to digital inclusion for low income women
THE GUARDIAN



Tech Herfrica está aprovechando la tecnología para impulsar la productividad de las mujeres agricultoras en las comunidades rurales
INFANCIA DEPORTIVA



Tech Herfrica taps technology to boost female farmers' productivity in rural communities
BUSINESS DAY



With equipher, tech Herfrica rolls out initiative for women in underserved communities

THE GUARDIAN



Intra-gender digital divide in Africa requires social innovation, programming – Bibowei-Osuobeni

VANGUARD NIGERIA



Empowering Women Farmers: Nigerian Imade Bibowei's Tech Herfrica

THE FOUNDER



Tech Herfrica, Afriex tackle poverty with digital financial inclusion initiative

VANGUARD NIGERIA



Tech Herfrica Partners Alf To Conduct Financial Literacy Training In Indigenous Languages

LEADERSHIP



Abuja Agog as CSR REPORTERS Celebrates Nonprofit Champions Across Nigeria

CSR REPORTERS



Tech Herfrica Championing Inclusion of African Women in Local Communities
THISDAY



NGO Trains 260 Women in Nasarawa Community on Digital Technology E-commerce
NAN NEWS



Tech Herfrica Empowers 260 Nasarawa Women with Digital Skills
YOHAI NG



Tech Herfrica honoured with 2023 SDG Digital Changers Award at UN headquarters
THE GUARDIAN



Digital economy requires risk-based transition plan — Imade
VANGUARD NIGERIA



How TechHerfrica is promoting inclusiveness in African digital economy - Imade
THISDAY



04.

2024 Outlook ■

Looking ahead to 2024, we are building upon the achievements of the past year, having successfully reached the initial scale of our initiatives. Our impact has been substantial, benefiting over 4,000 women and youths in rural communities across Nigeria and Kenya. As we enter the new year, our focus is on advancing to the second level of our objectives. Our goal is to enhance digital and financial literacy, facilitate access to and meaningful use of internet-enabled mobile devices, and empower 30,000 rural women, girls and youths in Nigeria, Kenya, and Uganda. This empowerment aims to improve their income and overall well-being by harnessing the potential of digital technology, e-commerce, and financial inclusion.

To achieve this ambitious target, we are strategically incorporating digitized training content in local languages and contexts, complementing our physical training programs. Our digital and financial literacy training modules will be readily accessible through downloads on distributed devices and popular platforms like the Play Store. Additionally, we are forming partnerships with mobile phone manufacturing companies to pre-install our courses on devices, ensuring widespread accessibility.

These courses were carefully co-created to address the specific needs of rural African women and girls engaged in trade and agriculture, taking into consideration their unique circumstances. The objective is to bring about transformative improvements in literacy and empower them with essential skills. Furthermore, we plan to co-create innovative financial solutions to facilitate access to affordable smartphones for rural women, girls, and youths across Africa.

Strengthening existing partnerships remains a top priority, particularly with programs like ScaleHer and Digital Literacy for Young People. Solidifying collaborations with organizations such as Fast-Her, Fist Africa, PaceCode Digital, and others is underway.

Overall, expanding our reach involves establishing new collaborations with financial institutions, telecommunications companies, government agencies, the private sector, and non-governmental organizations, both locally and internationally. Our goal is to implement innovative solutions that bridge the gender digital divide in west-Africa thereby breaking the cycle of poverty through digital and financial inclusion.

“...we are strategically incorporating digitized training content in local languages and contexts, complementing our physical training programs.”

In addition to these efforts, we are ready to fully operationalize our co-created e-commerce solution, HerLocalMarket. Through strategic partnerships, we aim to position the platform as a catalyst for economic prosperity and wealth generation for rural African women. Leveraging technology and cultivating partnerships continue to be central to our strategy as we persist in implementing culturally relevant solutions to break the cycle of poverty for rural women and girls, thereby stimulating the rural economy in 2024.

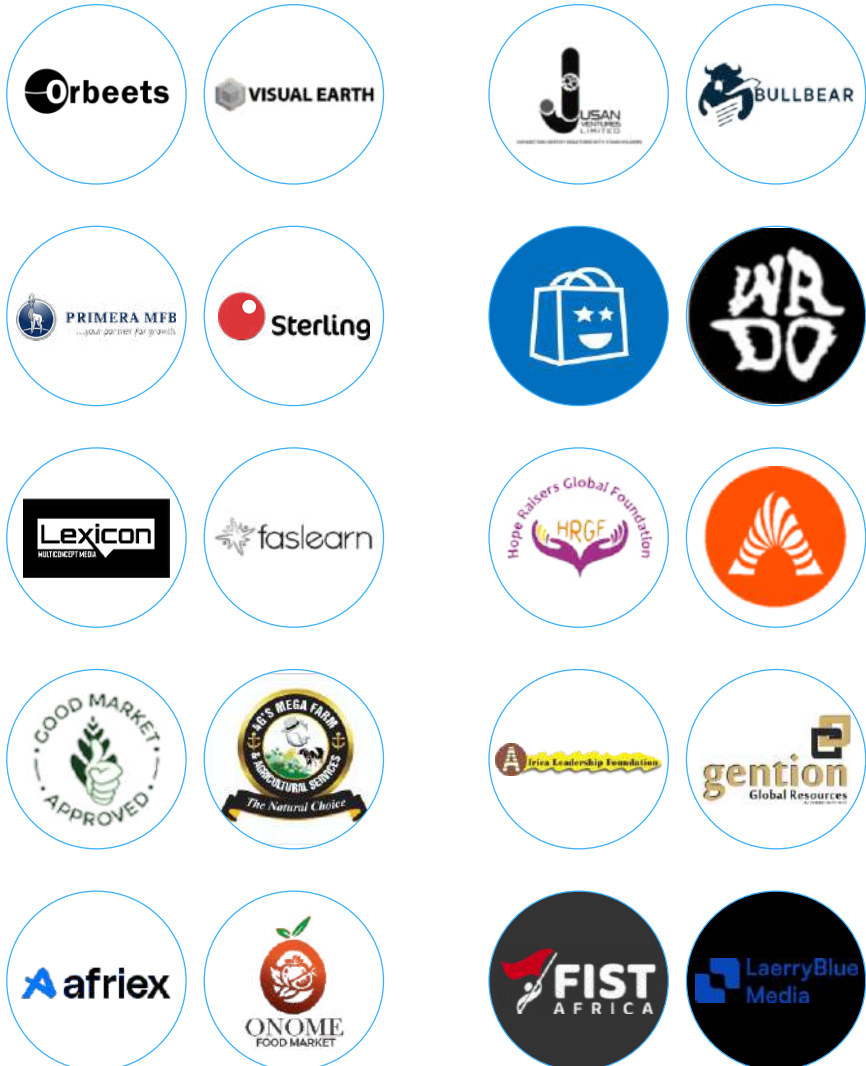


Esohe Ekunwe
Director,
Strategy and Operations,
Tech Herfrica

A handwritten signature in blue ink that reads "Esohe E." with a period at the end.

Partners ■

We actively engage in collaborative partnerships for the achievement of our corporate goals and, by extension, Sustainable Development Goals.



Partners' Corner ■

In the course of our engagement with Tech Herfrica as a digital and operational advisory partner, in their pursuit of the EquipHer4Growth initiative, we find that their initiative strongly aligns with our Africa Rising ideology: committing to proactive and sustainable efforts that uplift and sustain the quality of life for communities across Africa, well above the poverty threshold.

We believe Tech Herfrica's initiative, which involves facilitating access to smartphones for rural women and girls and equipping them with the knowledge to utilize these devices as effective business tools in agriculture and trade, stands out as a remarkable effort at implementing an effective, inclusive business framework. The innovative integration of key pillars of financial inclusion also drives the attainment of impact.

By implementing this EquipHer4Growth initiative, beneficiaries gain the means to enhance their financial well-being, transforming them into pillars of support, not only for their families but also for the wider community. This approach embodies our Africa Rising mindset, where prosperity extends to all corners of our society.

In light of this and the potential impact of the EquipHer4Growth project, we endorse and recommend it as a solution to be adopted to help address the digital divide and contribute towards poverty alleviation in Nigeria.

Yours sincerely,

Nicholas Allo, PhD, FRGS

Chief Executive Officer

The Visual Earth Group



I first came across Tech Herfrica on the WhatsApp status of one of my staff. He was volunteering with them and shared the flyer of an event on his status.

Immediately, I saw it; my heart was drawn to the programme and without knowing or discussing it with them, I sent my first support, which covered over 80% of the project cost for that particular project. Shortly after the project, they officially contacted me, and we went into discussions around their projects and my plans for long-lasting support.

Their goals aligned with mine and those of my organization, and I deeply appreciated the level of transparency and communication in the program design and use of funds. Since then, Tech Herfrica and my organization, Onome Food Market, have been an inseparable family. Together, we have implemented several initiatives, touched thousands of women, won many awards, and are transforming the lives of people and communities.

Due to my passion for fixing the links in agriculture in Nigeria, I am deeply committed to continuing to work with Tech Herfrica to break the cycle of poverty for rural African women and girls.

I must also commend Tech Herfrica for their dynamic and innovative approach, which does not just seek to tackle the digital divide on a surface level; it addresses the main barriers to inclusion. Organizations like Tech Herfrica give me hope that Africa is truly rising.

At Onome Food Market, we will continue to stimulate the rural economy and reduce post-harvest waste by uptaking produce from rural communities at fair prices and providing customers with unadulterated, highly hygienically packed foodstuffs at affordable prices.

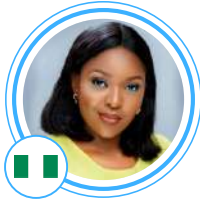
Hope Onome Alex

CEO, Onome Food Market



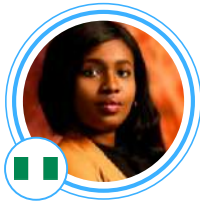
Our Team ■

Board of **Directors**



Thelma Ibe
Non-Executive Director
Founder, Faslearn Africa

Dr Farrokh Tellohosseini
Independent Non-Executive Director
Organisational Change Management, Iran



Imade Bibowei-Osuobeni
President, Board of Trustees
Policy Advisor and Business Strategist

Diamond Tumaku
Non-Executive Director
Founder, Green Space



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Independent Non-Executive Director
Fmr Provost, Anti-Corruption Academy of Nigeria &
Professor of History, University of Ile-Ife

Awele Otakepor
Non-Executive Director
Forensic Accountant &
Certified ACCA Internal Auditor





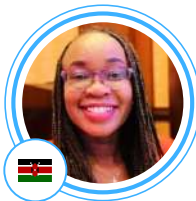
Pamela Femi-Ojo
Independent Non-Executive Director
Business Finance Professional

Dr Ese Owie
Non-Executive Director
International Trade Expert &
Co-founder of Cavendish Institute, South Africa



Akocho (John) Ijachi
Non-Executive Director
International Brand Strategist
& Creative Director

Ayodeji Stephen Adekanbi
Non-Executive Director
Sustainable Energy Lead,
ReEnergy Africa/Energy Consultant



Millie Abilla
Non-Executive Director
Founder, Pacecode Digital

Kemi Adefisayo
Non-Executive Director
Social Impact Stategist
& Entrepreneur



Management Team



Samuel Ayimoro

Head - ICT &
Product Development



**Ekeh (Franklyn)
Ogbaje**

Legal Adviser



Esohe Ekunwe

Director – Strategy &
Operations



**Barr. Ivie Peace
Ogiemwonyi**

Company Secretary/
Legal Adviser



**Abundance
Gloria Reuben**

Head of Programme



**Tamuno-omie
Terry-John Ogidire**

Head of Design



Kenneth Osesa

Director - ICT

Volunteers

Our dedicated team of volunteers stand at the heart of our organization, contributing invaluable time and effort to make a positive impact on the communities and women we serve. Comprising 44 passionate individuals hailing from four African countries, our volunteers embody the spirit of unity and collaboration.

Their diverse backgrounds bring a richness of perspectives that enhance our projects, initiatives and programmes, fostering a truly global approach to our mission.



COMOROS



UGANDA



NIGERIA



KENYA

Our Corporate Policies ■

- Anti-Corruption and Anti-Fraud Policy
- Change Management Policy and Plan
- Code of Conduct and Ethics
- Communication Plan
- Corporate Governance Framework
- Cybersecurity Policy
- Data Privacy Policy
- Disability Inclusion Policy
- Enterprise Risk Management Plan
- Financial Management Policy
- Gender and Diversity Policy
- Human Resource Policy
- Monitoring and Evaluation Policy
- Partner Management Policy
- Procurement Management Policy
- Succession Policy and Plan
- Whistleblowing Framework

Memories ■



MEMORIES



MEMORIES





HEADQUARTERS
Abuja, Nigeria

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