



2024

IMPACT REPORT

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About Us

At Tech Herfrica, we are committed to bridging the digital and financial divides that hinder the socio-economic progress of women, girls, and youths in rural African communities. Our comprehensive programmes promote digital and financial inclusion, providing underserved groups with the tools and resources they need to thrive.

We leverage innovative digital technologies to enhance literacy and provide essential financial education, enabling women, girls, and youths to manage their finances effectively, make informed decisions, access vital financial services and build financial resilience.

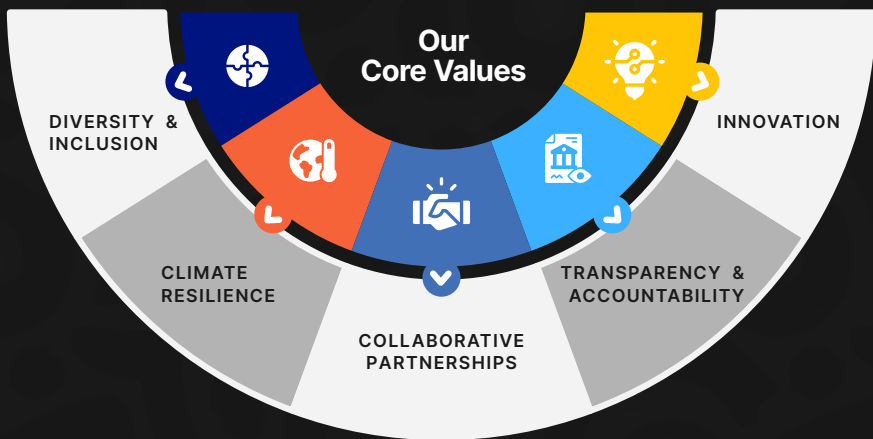
Our work addresses the intersectionality of gender, poverty, and limited access to technology and financial services. Ultimately, our goal is to contribute to breaking the cycle of poverty in Africa, one community at a time. By equipping women, girls, and youths with the digital and financial knowledge, skills, and tools they need to succeed, we are confident that we can create a more equitable and inclusive society for all.

Our Mission

To equip rural African women, girls, and youth with the knowledge, skills, and tools to boost their literacy, income and well-being by leveraging technology, finance, and innovative programmes.

Our Vision

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



Our Goals

DIGITAL & FINANCIAL INCLUSION

Social Inclusion

Business Scale-up

Women's Economic Empowerment

Poverty Reduction (Cash & Dignity)

Digital Equity

Global Focus: The SDGs We Champion



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.



Encourage Local Consumption and Waste Reduction.



12.5: Substantially Reduce Waste Generation.



13.3: Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.



17.1: Enhance the Global Partnerships for Sustainable Development.

17.2: Increase the Exports of Developing Countries.

Leadership in Reflection

2024: A Year of Growth, Challenges, and Lasting Impact

2024 was a year of growth for Tech Herfrica, marking a journey of resilience, innovation, and profound impact. Building on the successes of previous years, we reached new heights, expanding our footprint across underserved communities in Nigeria and strengthening our mission to bridge the digital divide for women and youth.

This year was not without its challenges, but our commitment to creating economic opportunities for women and youth through digital literacy, financial inclusion, and access to technology kept us steadfast. Together with our partners and communities, we turned obstacles into opportunities, achieving remarkable milestones that speak to the transformative power of collective action.

One story that exemplifies the transformational impact of our work is that of Fatima Nuhu from Jiwa Community. As part of the EquipHer4Growth program, funded by the SDG Digital Game Changers cash award from ITU, Fatima, a determined entrepreneur who uses a wheelchair, was one of 15 women who received smartphones and digital training. Prior to this, her peanut business was confined to selling sachets to a small local customer base, barely earning enough to survive. The program changed her trajectory. Fatima learned to use digital tools like WhatsApp and Facebook, enabling her to connect with customers beyond her community. She expanded her offerings from 50 naira sachets to bottled packages priced between 200 and 400 naira, achieving a fourfold increase in income. With newfound skills in record-keeping and savings, she now keeps proper financial records and is positioned to access business loans to grow her enterprise. Fatima's journey reflects the very essence of what Tech Herfrica stands for: turning potential into prosperity.



Beyond individual transformations, Tech Herfrica's impact was felt across multiple communities in 2024:



2,269 women and youth

acquired digital literacy and financial management skills, enabling them to manage their finances effectively, access new markets, and use digital technology to improve their educational and business outcomes.



So far, 425 smartphones

have been distributed, enabling women to expand their businesses, reach a larger customer base, and access crucial financial services. Some of the recipients were also connected to agritech solutions to help them improve rice production.



700 women

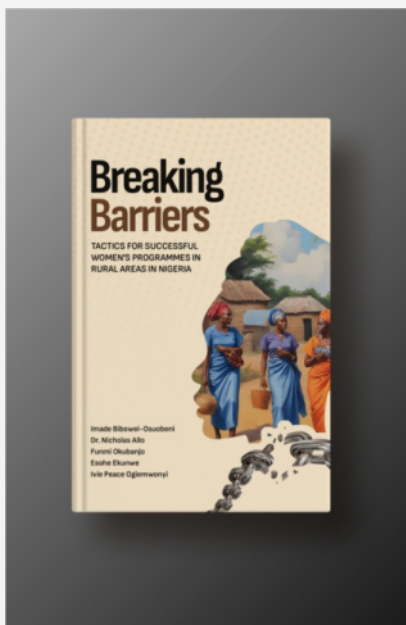
from underserved communities have been connected through sales facilitation WhatsApp group, fostering trade and achieving increased business turnover for **about 14%** of the women who responded to a recent survey.

Beyond our traditional programs, we expanded our reach with several impactful initiatives. A highlight was the launch of the **PoliServe Dialogue**, a strategic event marking the International Day of Rural Women. The initiative brought together **63 women** from **seven rural communities** within the FCT, alongside policymakers and business leaders who support them. The event covered critical topics such as business formalization, gender-based violence, and climate resilience, receiving endorsements from the **Federal Ministry of Women Affairs**, along with other prominent government agencies and financial partners. This gathering became a powerful catalyst for change, facilitating meaningful dialogue and producing actionable solutions to address the unique challenges faced by rural women.



In partnership with **Turn.io** and supported by the **Bill and Melinda Gates Foundation**, we introduced an innovative **WhatsApp-based chat service** that impacted over **1,500 women**. This platform played a crucial role in enhancing their digital literacy and entrepreneurial skills, enabling them to leverage technology for both personal and professional growth.

This year also saw the release of our **Breaking Barriers Guidebook**, a tool designed to provide changemakers with actionable strategies for implementing women's programs in rural areas of Nigeria. This guidebook is a resource that continues to guide organizations and individuals seeking to create meaningful impact in rural settings.



We established ourselves as consultants for reputable organizations, conducting comprehensive needs assessments and designing customized digital and financial literacy curricula specifically for rural women entrepreneurs. As part of this consultancy, we also led the Train-the-Trainer program, equipping local trainers with the necessary knowledge and skills to disseminate digital and financial literacy throughout rural communities. This initiative significantly enhanced the sustainability of our efforts, empowering communities to take ownership of their development while generating income to support the continuation of our own programs.

In addition to these efforts, we became an implementing partner with Digital Transformation Centre (DTC) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), piloting the Digital Skills for Entrepreneurs program for 30 business women in the FCT. This program provided women with essential digital tools and skills needed to succeed in today's rapidly changing business landscape and upon conclusion, some women had already recorded improved business turn over and visibility.

One of the most exciting developments of the year was the launch of the first-ever Rural Community of Practice network in Nigeria, a platform that brought together changemakers committed to implementing rural development programs. This network fostered collaboration, the sharing of lessons learned, and the building of valuable connections that will drive future success.

Finally, we introduced **STEM Clubs** in public schools, inspiring young girls to pursue STEM education and careers. These clubs are helping to nurture the next generation of women leaders in technology, science, and innovation. Through our provision of **internet routers**, we are ensuring that students have access to the digital resources and learning platforms necessary to expand their knowledge and skills. This initiative is fostering a vibrant community of future leaders who are equipped to thrive in the rapidly evolving fields of STEM.

As we look back on 2024, we see that it was a year of tremendous growth and transformation. We are proud of the progress we made, but we are also keenly aware that there is still much work to be done. The lessons we learned this year, particularly in the areas of patience, persistence, and collaboration, will guide us as we continue to scale our efforts and make an even greater impact in the years ahead.

Our work is far from over. The journey we embarked on in 2024 has only fueled our passion and commitment to continuing this critical mission. We are excited to keep learning, adapting, and working alongside our partners and communities to bring lasting change to the women and youth of Nigeria and beyond.



Imade Bibowei-Osuobeni
Executive Director

Top 10 Lessons Learned in 2024

1

Localized Content and Language Matter: Providing content in local languages proved to be a game-changer for program adoption and impact. By tailoring materials and training sessions to reflect the local culture, language, and context, we saw higher levels of engagement, comprehension, and success in the communities we worked with. It was clear that when women can access content in a language they understand, they are more likely to act on it.

2

The Importance of Local Partnerships: Throughout our work, we learned that local partnerships are crucial for program sustainability. Working closely with community leaders, local businesses, and organizations helped us build trust and ensured that our initiatives were deeply rooted in the realities of the communities we serve.

3

Flexibility and Adaptability: The dynamic challenges of working in rural areas highlighted the importance of flexibility and adaptability. Whether addressing logistical issues or adjusting training content, our ability to pivot quickly was key to maintaining momentum and achieving impact. At times, we had to redesign programs on short notice in response to new information or available resources.

4

The Power of Collaboration: The success of initiatives like the PoliServe Dialogue and the Rural Community of Practice network reinforced the power of collaboration. Bringing together diverse stakeholders, policymakers, business leaders, technical partners and community members ensured that the solutions we developed were well-informed and actionable.

5

Community Ownership is Key: Ensuring that our programs were not only delivered but embraced by the communities we worked with has been an essential lesson. The Train-the-Trainer program and local partnerships were designed to build community ownership, ensuring that the knowledge and skills would continue to benefit the community long after our involvement.

6

Data-Driven Decision Making: This year we deepened our approach to conducting thorough needs assessments before designing interventions. Tailoring our programs to the specific needs of rural women entrepreneurs and youth helped us create more impactful and relevant solutions.

7

Sustainability Requires Long-Term Commitment: Our initiatives, such as HerLocal Market sales facilitation group and STEM Her, taught us that building sustainable change takes time. We have learned that true impact comes not from quick fixes, but from nurturing long-term relationships, trust, and continuous support.

8

Navigating Challenges in Rural Areas: Rural areas present distinct challenges, including limited infrastructure, low literacy rates, and a lack of awareness about the benefits of digital tools. We discovered that patience and empathy were essential in overcoming these barriers and ensuring the success of our programs.

9

Government Support is Vital: Our collaboration with the government throughout the year reaffirmed the importance of governmental support in driving impactful change. Whether it was through facilitating access to resources, providing platforms for dialogue, or supporting our initiatives with resources, the backing we received was instrumental in amplifying our impact.

10

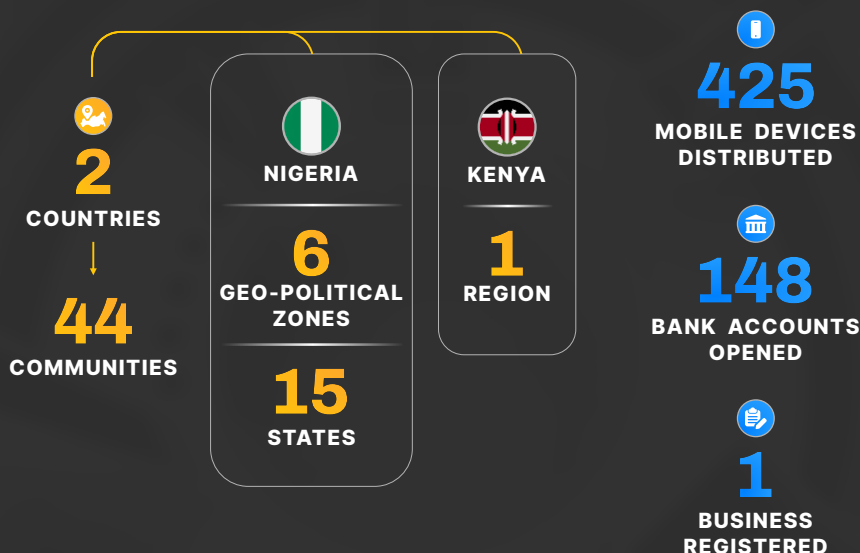
Male Allies and Champions for Women's Programs: Engaging male allies and champions in our women-focused initiatives has significantly contributed to fostering community support and challenging outdated social norms. By involving men as advocates for women's economic empowerment and digital inclusion, we were able to garner broader support for women's programs and drive lasting change in community dynamics.




Impact Dashboard

From Inception Till December 2024

 **6,391** RURAL WOMEN, GIRLS & YOUTHS IMPACTED



 **₦4.1M+**
DISBURSED AS
BUSINESS FINANCE

 **₦13M+**
FACILITATED IN TRADE

Impact Insights [From Inception (2023) to December 2024]


6,391
RURAL WOMEN,
GIRLS & YOUTHS
IMPACTED

- **86.4%** of participants gained essential skills in using digital apps, keeping simple business records and accessing financial services.


425
SMARTPHONES
DISTRIBUTED

- **69.63%** of participants used WhatsApp Business, Google My Business, Facebook, and e-commerce platforms to reach new customers.


148
BANK ACCOUNTS
OPENED

- **100%** of young girls with vocational skills accessed the internet to learn and earn.
- **72.25%** used Agritech platforms to access information and enhance agricultural productivity.
- **100%** of recipients used the phones for trading, accessing financial services and building social connections.


N4.1M+
DISBURSED AS
BUSINESS FINANCE

- **148** women opened bank accounts for their businesses.
- **50%** of women who opened accounts have saved consistently.


N13M+
FACILITATED IN
TRADE THROUGH
HERLOCAL MARKET

- **100** rural female entrepreneurs have received business loans.
- **100%** repayment achieved.

- Achieved an average income increase of **56.6%** for the women.

- HerLocal Market WhatsApp community was created, and over **700 women** entrepreneurs in rural communities engaged in business activities.

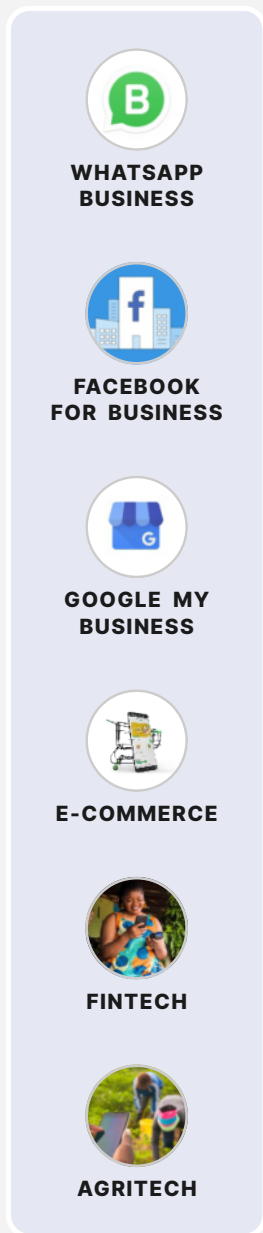
- **15.56%** of respondents reported an increase in sales through the WhatsApp group.

- **86%** of businesses scaled up in terms of finance and customers.

Smartphones Distributed
[From Inception (2023) to December 2024]

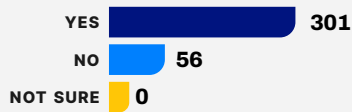


What Phones Were Used For (2023 Survey)

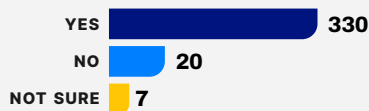


Insights on Impact (SAMPLE SIZE - 357)

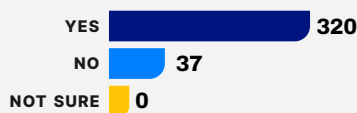
Q1 Has the phone improved your business and income?



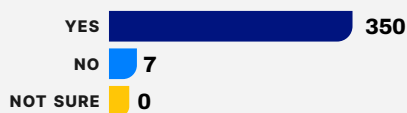
Q2 Has the phone improved your access to financial services?



Q3 Do you use the phone to access useful information?



Q4 Has the phone helped you connect with other people?



Top Reasons for “No” Answers

- I did not use the phone for my business because data was expensive.
- Internet services was very bad in my area.
- My phone spoilt.

Data Source: **M&E Survey, August 2023**

2024 Impact Dashboard



2,311

RURAL WOMEN,
GIRLS & YOUTHS
IMPACTED



14

SMARTPHONES
DISTRIBUTED



62

BANK ACCOUNTS
OPENED



1

BUSINESS
REGISTERED



1

COUNTRY



NIGERIA

5

GEO-
POLITICAL
ZONES

9

STATES

26

COMMUNITIES



N1.1M+

DISBURSED AS
BUSINESS FINANCE



N3M+

FACILITATED IN
TRADE

2024 Impact Insights


2,311
RURAL WOMEN,
GIRLS & YOUTHS
IMPACTED

- 77.88% of participants gained essential skills in using digital apps, keeping simple business records and accessing financial services.

- 64.47% participants used WhatsApp Business, Google My Business, Facebook, and e-commerce platforms to reach new customers.


14
SMARTPHONES
DISTRIBUTED

- 100% of recipients used the phones for trading, financial services, and social connections.
- 36.16% utilized Agritech to get information and improve agricultural outputs.


62
BANK ACCOUNTS
OPENED

- 62 women opened bank accounts for their businesses.


N1.1M+
DISBURSED AS
BUSINESS FINANCE

- 30 rural women entrepreneurs received business loans.
- 100% repayment achieved.


N3M+
FACILITATED IN
TRADE THROUGH
HERLOCAL MARKET

- HerLocal Market WhatsApp community was created, and over **700 women** entrepreneurs in rural communities engaged in business activities.

- 15.56% of respondents reported an increase in sales through the WhatsApp group.

- Sales were also facilitated through the WhatsApp platform linked with **Herlocalmarket.com**

- 66.6% of businesses scaled up in terms of finance and customers.

2024 Impact Evaluation

Our Context

The digital divide refers to the gap between individuals, communities, or regions that have access to digital tools, the internet, and technology-based opportunities and those that do not. This divide goes beyond just a lack of devices or connectivity; it also includes disparities in digital literacy, skills, and the ability to effectively use technology for education, business, and everyday life.

Across Africa, millions of women, girls, and young people in rural communities are being left behind due to this divide. It hinders their ability to improve livelihoods, access financial services, connect with broader markets, access health care and adapt to challenges like climate change and gender-based violence.

For rural women who are farmers and traders, the digital divide means they cannot use technology to increase agricultural productivity in the face of climate-related challenges, access financial services or leverage digital platforms to sell their goods at fair prices and reach new customers through electronic and social commerce. For girls and youth, it translates to limited access to quality education, fewer job opportunities, and an inability to compete in an increasingly technology-driven world.

The challenges faced by rural women, girls, and youth are not just assumptions. **Data shows that:**

1 Women are 15% less likely than men to use mobile internet in low- and middle-income countries, resulting in about 265 million fewer women having access (**GSMA, 2024**).

2 In South Asia and Sub-Saharan Africa, 60% of the 785 million women not using mobile internet live in these regions, with gender gaps of 31% and 32% respectively (**GSMA, 2024**).

3 The gender gap in smartphone ownership has narrowed from 15% to 13%, but 200 million fewer women own smartphones than men (**GSMA, 2024**).

4 Affordability, literacy, and digital skills are the main barriers to mobile internet adoption, with women facing these challenges more due to social norms and structural inequalities like lower education and income (**GSMA, 2024**).

5 Youth unemployment in Africa remains high, driven by a lack of digital skills needed for today's jobs (**ILO, 2023**).

It is not just about the data; the lack of access to digital tools and skills has far-reaching consequences:

1

Low Productivity for Farmers: Rural women, who produce much of Africa's food, cannot use weather apps or digital farming tools to plan their work, making them more vulnerable to climate-related disruptions.

2

No Market Access: Without access to digital platforms, rural traders are stuck selling in their local markets, often at unfair prices.

3

Financial Exclusion: Many rural women and youth cannot save money, apply for loans, or access other financial services that could help grow their businesses.

4

Missed Opportunities for Youths, especially girls: Youths, especially girls in underserved areas, are missing out on essential STEM education and digital skills, leaving them unprepared for future careers and widening gender gaps in economic opportunities.

5

Increased Gender-Based Violence: Lack of access to digital tools limits women and girls' ability to report violence, seek help, or connect with support systems, while technology can provide critical channels for protection and support.

At Tech Herfrica, we know that solving these challenges requires a holistic approach. That is why our programs focus on giving women, girls, and youth access to digital tools, skills, and opportunities that can truly change their lives.



Digital Skills: We equip women, girls, and young people in underserved communities with essential digital skills, financial literacy, and entrepreneurship training using local languages, enabling them to use technology to learn, find employment, or start and grow their businesses.



Access to Smartphones and New Markets: By providing smartphones to rural women farmers and traders, we help them connect to digital platforms and e-commerce solutions, allowing them to access new markets, sell products more efficiently, and earn fair prices.



Promoting Financial Inclusion: Through strategic partnerships, we facilitate access to mobile banking, credit, health insurance, and savings tools, equipping women and youth to manage their finances and grow their businesses.



Responding to Climate Challenges:

We train rural women to use digital tools for weather updates and best farming practices, helping them adapt to climate change and improve agricultural productivity.



Creating Safe Spaces Through Technology: Digital platforms provide women and girls with a means to report gender-based violence, seek support, and connect with communities that offer protection and assistance.

Bridging the digital divide goes beyond providing internet access. It also includes equipping rural women, girls, and youth with the tools they need to create better lives. In rural Africa, farmers and traders are often undervalued despite being the driving force behind their communities. With the right resources, they can transform their lives and fuel broader economic progress.

<p>When women farmers gain access to markets, they can sell more and earn more. When girls are trained in digital skills, they can dream bigger and set higher goals. When youth are given opportunities, they can create a brighter future for themselves and their communities.</p> <p>At Tech Herfrica, we do more than teach underserved communities how to use technology, we equip them with the essential skills and tools in a way that is needs-based, culturally relevant, and delivered in a language they understand, ensuring their success in a rapidly changing world. Our mission is to bridge the digital divide, break the cycle of poverty, and drive economic and social progress, ensuring that no one is left behind.</p> <p>This context shapes our mission and emphasizes our commitment to creating lasting, meaningful impact for rural women and youth across the communities we serve. The outcomes we deliver, outlined in detail on the following pages, include:</p> <p>Key Outcomes</p>	<p>Broader access to smartphones.</p> <p>Greater employment opportunities and higher income for women and youth.</p> <p>Increased participation of girls in Science, Technology, Engineering, and Mathematics (STEM).</p> <p>Expanded access to tools for climate-smart agriculture.</p> <p>These outcomes reflect our unwavering dedication to equipping rural women and youth with the skills, resources, and opportunities needed to build resilient and sustainable communities.</p>
<p>Enhanced digital, financial, and entrepreneurial skills.</p>	
<p>Improved business turnover and sales through initiatives like Her Local Market.</p>	
<p>Increased access to financial services, including savings, loans, and bank account operations.</p>	

Our Initiatives

EquipHer4Growth



EquipHer4Growth is an innovative and award-winning initiative designed to break the cycle of poverty for rural African women in farming and trade by providing holistic digital and financial training. Unlike traditional programs that focus solely on digital or financial literacy, EquipHer4Growth integrates both, delivering training in local languages and contexts while ensuring access to internet-enabled or feature-rich mobile devices tailored to their needs.

This initiative enhances agricultural productivity through smart farming techniques, mitigates climate change effects, reduces post-harvest losses, and boosts incomes by at least 50% through e-commerce and financial service access. Women are introduced to precision agriculture tools and resilience strategies while also learning to leverage social platforms like WhatsApp, Facebook, and Google My Business for business growth and networking.

A key differentiator is its inclusive, community-driven model that actively involves men to foster lasting support and adoption. The program facilitates access to financial services, including non-interest loans, long-term savings, and health insurance, ensuring sustainable growth and well-being for beneficiaries. EquipHer4Growth enables women to make informed decisions, and drive socio-economic progress within their communities. With the introduction of an AI-powered WhatsApp chatbot in 2024, the program has significantly expanded its reach and impact, complementing in-person training for greater scalability.

Access to Markets



We have co-created a technology enabler in the form of an e-commerce web application, herlocalmarket.com. The aim is to connect female farmers and traders in rural and underserved communities to domestic and international buyers for quality food items at the best prices. This ensures that farmers earn more while buyers pay less. Thus, it contributes to improved income for farmers, a reduction in post-harvest waste, and improved food security.

Agric Scale-Up



This innovative approach centers on specialized training and support tailored to equip rural farmers, especially women, 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 progress for beneficiaries.

The PoliServe Dialogue



PoliServe Dialogue is an annual initiative held on October 15 to commemorate the International Day of Rural Women. This impactful platform bridges the gap between rural women and policy makers, government officials and business leaders who shape policies and craft solutions that affect their lives, ensuring that these women's voices do not just inform decisions but actively drive change. It provides a unique opportunity for rural women to share their challenges and needs candidly, while stakeholders work alongside them to co-create actionable solutions. Far more than a discussion forum, the dialogue catalyzes meaningful, tangible actions that bring real, lasting impact to the lives of rural women.

Summer Skill Up

Summer Skill Up is a transformative program designed to equip Nigerian teenagers in underserved communities with a unique combination of practical digital, and entrepreneurial skills. The initiative bridges the gap between traditional vocational training and the modern digital economy, offering comprehensive instruction in hairdressing, barbing, digital literacy, financial management, and entrepreneurship.



STEM Her



In many underserved African communities, girls encounter significant obstacles to entering Science, Technology, Engineering, and Mathematics (STEM) fields, which limits their career prospects and exacerbates the gender gap. Stem Her tackles this challenge by focusing on public secondary schools in Nigeria, providing girls with essential digital skills and exposing them to a wide range of STEM opportunities. The program's goal is to ignite and sustain their interest in STEM careers, leading to a more inclusive and innovative future. This initiative focuses on educational programs and creates mentorship opportunities with female STEM professionals. To support the education of girls, the program offers financial assistance through scholarships and grants to girls pursuing STEM education in public secondary schools. Also, selected girls take on roles as Digital Champions, running STEM Clubs in their schools to further encourage and support STEM education among their peers, under the supervision of selected teachers who serve as Digital Advocates.



ScaleHer

ScaleHer represents a comprehensive initiative dedicated to unlocking the potential of young girls between the ages of 16 and 25 in rural and underserved communities in Africa. By integrating digital technology and financial inclusion, this programme facilitates the expansion of their business ideas and acquired skills, enabling them to establish sustainable businesses and improve their livelihoods. Tailored specifically for young girls with a passion for entrepreneurship, ScaleHer equips them with business-building knowledge, digital tools, digital and financial literacy, and access to business start-up capital, enabling them to succeed in their chosen ventures.

Digital Literacy for All

The Digital Literacy for All initiative equips youths aged 18-35 in rural African communities with essential digital skills and tools, ensuring equal participation of 50% males and 50% females. By bridging the digital divide, we enable these young individuals to access opportunities in education, entrepreneurship, and employment.



Access to Financial Services

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 loans to women who have received comprehensive digital and financial literacy training and require non-interest loans 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.

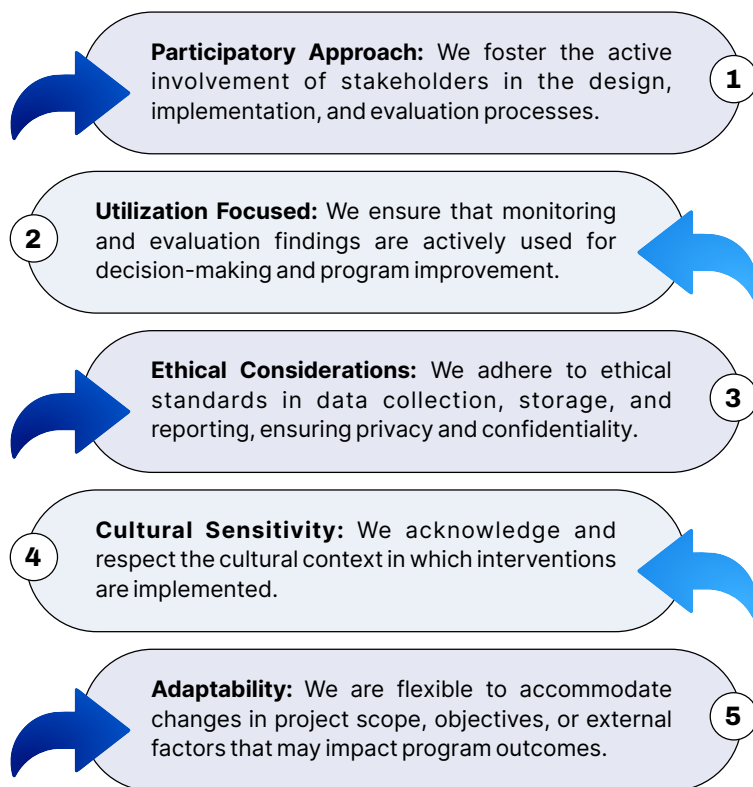
Access to Long-term Savings: We partner with financial institutions to provide tailored financial services that welcome rural women into the formal financial sector, helping them save for immediate and long-term expenses.



2024 Impact Evaluation Assessment - 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:

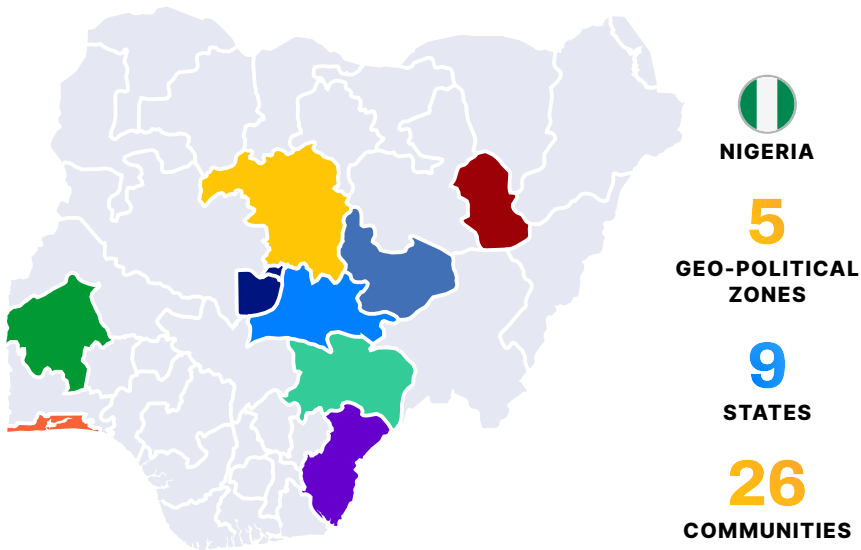


To assess the impact of our training, we perform both pre- and post-assessments before and after each training session. Similarly, to determine if our programmes impact the income of beneficiaries, we gather baseline and endline data, comparing their income levels before and after the intervention.

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.


2024 Breakdown of Impact



North East

 Gombe State


North West

 Kaduna State

South South

 Cross-River

North Central

 Benue State

 FCT

 Nasarawa State

 Plateau State

South West

 Lagos State

 Oyo State

2024 Impact Breakdown by Location

Gombe State

Dawaki Ward 50

Kaduna State

Kaduna South 155

Chikun 80

Zaria 96

Sabon-Gari 135

Cross-River

Obanliku 91

Benue State

Vandeikya 88

FCT

Kabusa 37

Jiwa Community 60

Bwari Area Council 151

Mpape Community 101

Wuye 30

Kubwa 174

Gwagwalada 210

GDSS Wuse II 42

Garki 29

Gbuduwyi 2

Sabon Kuchingoro (IDP Camp) 4

Lugbe 1

Shereti 6

Nasarawa State

Karu 211

Lafia 3

Rinze 43

Akwanga LGA 50

Wamba LGA 93

Massaka 150

Plateau State

Gangare 75

Lagos State

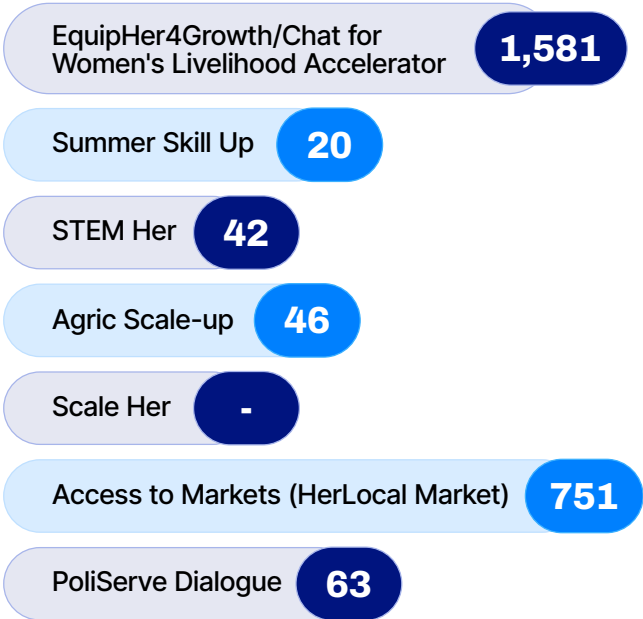
Ikorodu 57

Agbede 12

Oyo State

Ibadan 75

2024 Impact Breakdown by Our Innovative Solutions



2024 Impact Assessment

EquipHer4Growth through Chat for Women's Livelihood Accelerator | Post-training Assessment

- Q1

Do you now know how to use smartphones to make money online in a safe way?
- Q2

Can you now open a Facebook account?
- Q3

Do you now know how to use Google to search for information for your business?
- Q4

Do you now know how to buy and sell online?
- Q5

Do you now know how to open an email account?
- Q6

Do you now know how to keep simple business records?
- Q7

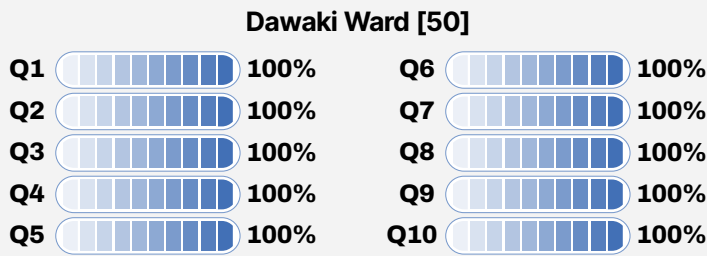
Do you now know how to use WhatsApp Status to meet new customers?
- Q8

Do you now know how to use Voice Note on WhatsApp to grow your business?
- Q9

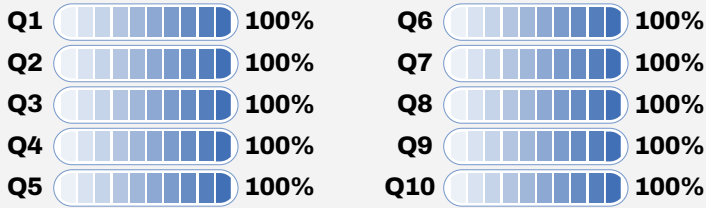
Do you now know how to avoid being scammed online?
- Q10

Do you now feel confident to use technology for your business?

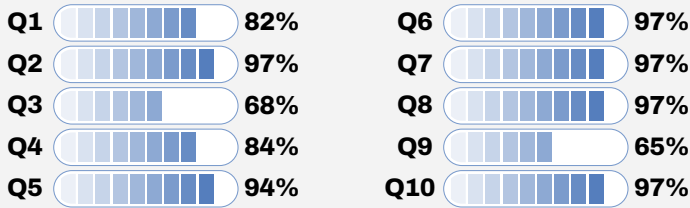
KEY: THE COLOURED BARS REPRESENT "YES".



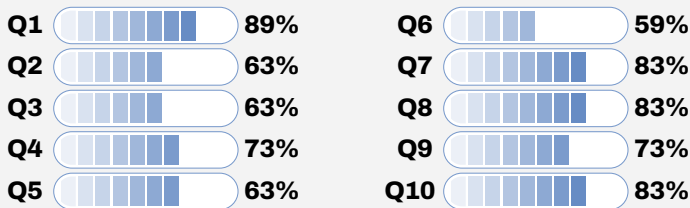
Rinze [43]



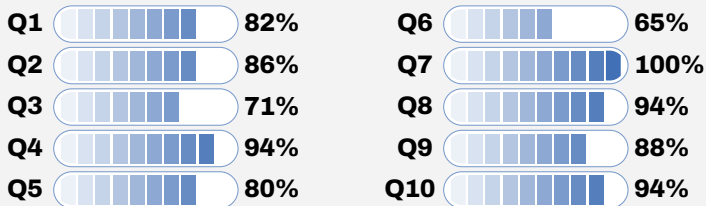
Kaduna South [155]



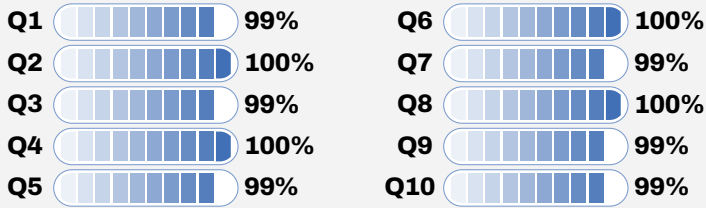
Zaria [96]



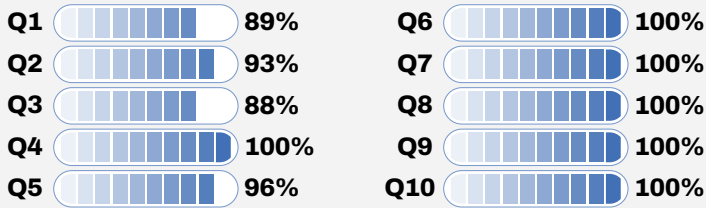
Sabon-Gari [85]



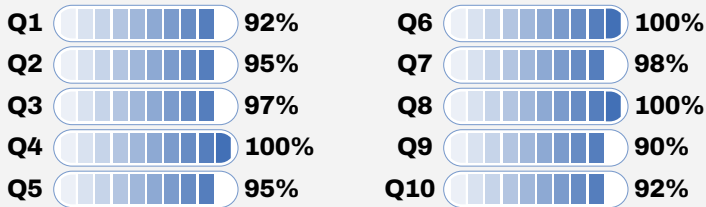
Bwari Area Council [151]



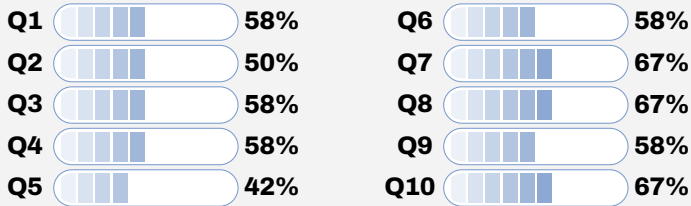
Ikorodu [57]



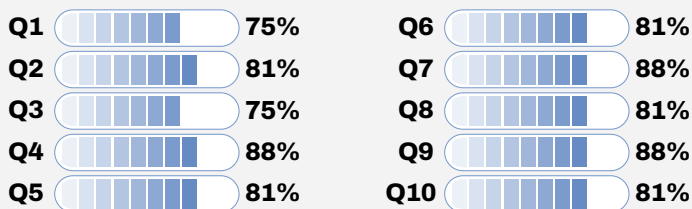
Jiwa Community [60]



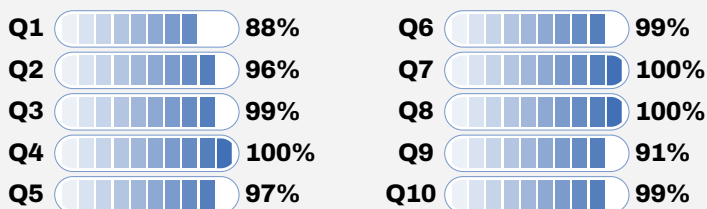
Agbede [12]



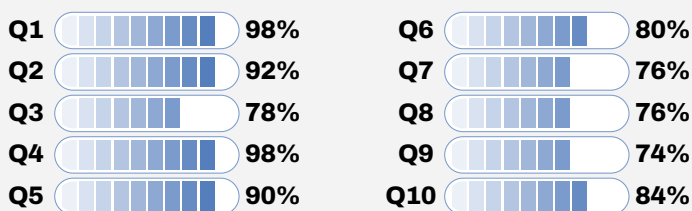
Chikun [80]



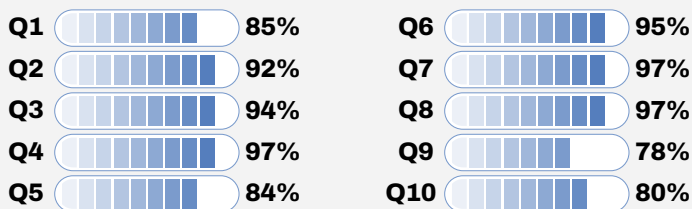
Wamba LGA [93]



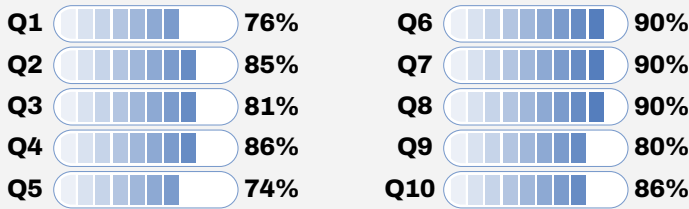
Akwanga LGA [50]



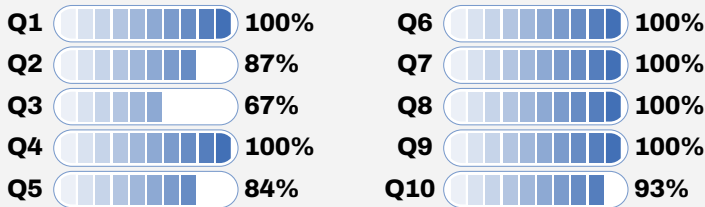
Kubwa [174]



Gwagwalada [210]



Ibadan [75]



Q1 Do you now know how to use smartphones to make money online in a safe way?

Q2 Can you now open a Facebook account?

Q3 Do you now know how to use Google to search for information for your business?

Q4 Do you now know how to buy and sell online?

Q5 Do you now know how to open an email account?

Q6 Do you now know how to keep simple business records?

Q7 Do you now know how to use WhatsApp Status to meet new customers?

Q8 Do you now know how to use Voice Note on WhatsApp to grow your business?

Q9 Do you now know how to avoid being scammed online?

Q10 Do you now feel confident to use technology for your business?

EquipHer4Growth | Post-training Assessment

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?

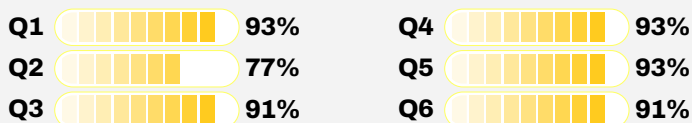
Q4 Are you now comfortable to take financial services?

Q5 Do you want health insurance?

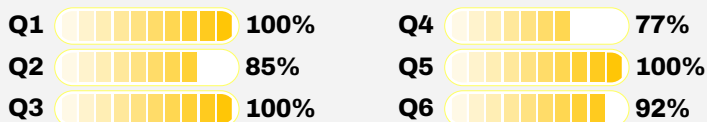
Q6 Do you want micropension or long term savings plan?

KEY: THE COLOURED BARS REPRESENT "YES".

Gangare [75]



Mpape [13]



Agric Scale Up | Post-training Assessment

Q1 Do you now know what the Rice Advice Lite App is used for?

Q2 Do you now use the app to get fertilizer advice?

Q3 How confident are you now in using the app on your own?

Q4 Can you now enter information by yourself in the app to get fertilizer advice?

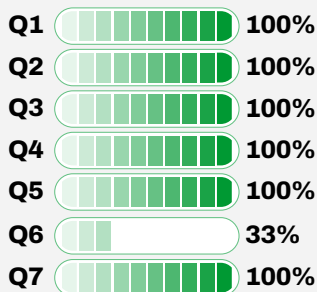
Q5 Do you now know how to use WhatsApp or Facebook to sell your farm produce?

Q6 Do you now know how to use your smartphone to get planting advice/tips?

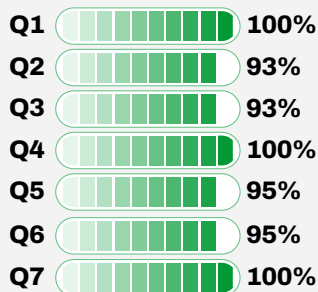
Q7 Do you now find it easy to use the app after this training?

KEY: THE COLOURED BARS REPRESENT "YES".

Africa Rice Centre Training [3]



Rice Advice Lite Training [43]



Summer Skill Up | Post-training Assessment

Q1 Do you now know how to use smartphones to make money online in a safe way?

Q2 Do you now know how to use smartphones to improve your school research?

Q3 Do you now know how to become an entrepreneur?

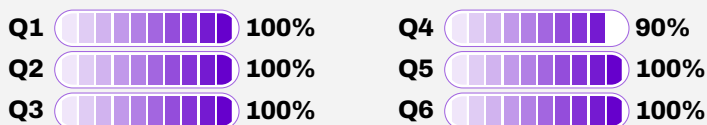
Q4 Do you now feel confident enough to start a business with your skill?

Q5 Do you now know how to save and manage your money?

Q6 Do you now know how to take care of your mental health as a teenager?

KEY: THE COLOURED BARS REPRESENT "YES".

Mpape [20]

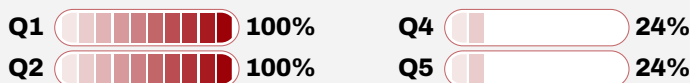


Pad The Girl Collaboration | Post-training Assessment

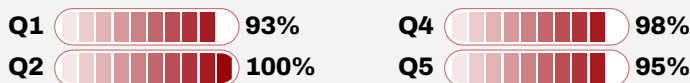
- Q1** Has the training improved your knowledge and skills in using technology for your menstrual hygiene?
-
- Q2** Has the training improved your motivation to use technology to track your menstrual cycle?
-
- Q3** Will you download an app to help you track your menstrual cycle?
-
- Q4** Are you comfortable searching for information about your menstrual hygiene using your smartphone?
-

KEY: THE COLOURED BARS REPRESENT "YES".

Karu [211]



Massaka [150]



Projects SPECIAL

Special Projects

Rural Women Entrepreneurs Upskilling Program



Tech Herfrica, in collaboration with Self Help Africa, successfully implemented the Digital and Financial Literacy Enhancement Initiative under the **Rural Women Entrepreneurs (RWE II) Enterprise Project**. To ensure the training addressed the specific needs of participants, a tailored survey was conducted among **60 women** representing their Women Business Centres to identify gaps in digital and financial literacy.

Based on the findings, Tech Herfrica developed a customized curriculum and trained **120 trainers** in essential digital and financial management skills. These trainers, in turn, were equipped to **train over 4,000 women** in their respective business clusters, creating a ripple effect of knowledge transfer and skill development.





The Rural Women Upskilling Program, implemented in **Vandeikya** and **Obanliku LGAs** of **Benue** and **Cross River States**, has significantly improved participants' capabilities. Smartphone proficiency increased from **40% to 98.1%**, while financial literacy comprehension rose from **8% to 90%**.

Despite challenges, integrating a multi-functional financial management device and lessons learned from addressing various barriers have laid a strong foundation for future program improvements. The resilience and progress of participants highlight the initiative's vital role in community empowerment.

Tech Herfrica and Self Help Africa remain committed to fostering impactful collaborations and look forward to expanding their efforts in upskilling rural women entrepreneurs.

Digital Skills for Entrepreneurs (DSE)



Tech Herfrica successfully implemented the pilot **Digital Skills for Entrepreneurs** program, equipping **30 women** entrepreneurs in Abuja with practical digital skills. The program was conducted from **October 14 to December 18, 2024**, combining in-person and virtual training with personalized coaching, mentorship, and business visits. Despite initial dropouts, replacements were swiftly onboarded and gave their full participation.

The training covered essential digital tools, including social media marketing, e-commerce, and workflow management. Virtual sessions maintained strong engagement despite network challenges, with an average attendance of 26 participants. Onsite coaching deepened understanding, allowing participants to implement digital strategies and refine their business models. Sector-specific coaching provided tailored solutions for industries such as agriculture, fashion, and professional services.

Participants reported **increased revenue** and **operational improvements**, particularly through Facebook Ads and Trello. Many started designing their content and leveraging social media for visibility. Business collaborations emerged as women shared resources and formed strategic partnerships.

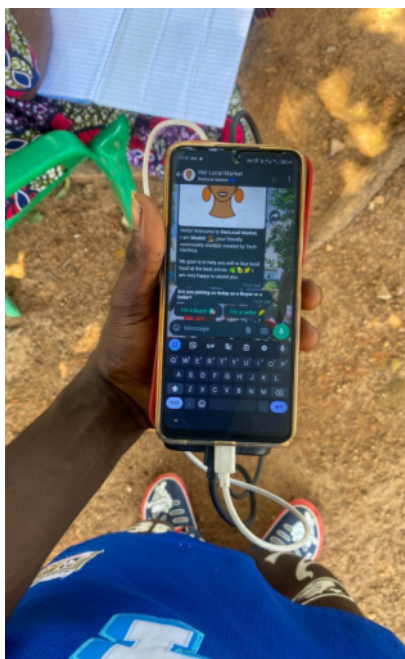
Chat for Women's Livelihood Accelerator



Tech Herfrica's Participation in the Chat for Women's Livelihood Accelerator

Tech Herfrica was selected to participate in the **Chat for Women's Livelihood Accelerator**, a global initiative designed to support organizations leveraging chat-based solutions to drive economic inclusion for women. This selection recognized our innovative approach to digital and financial literacy for rural women entrepreneurs.

Through the accelerator, Tech Herfrica built its chat-based training model, which has directly transformed the digital capabilities of **1,442 women**. The program provided access to expert mentorship, cutting-edge technology, and strategic guidance, enabling us to enhance our impact and expand our digital trade facilitation efforts.



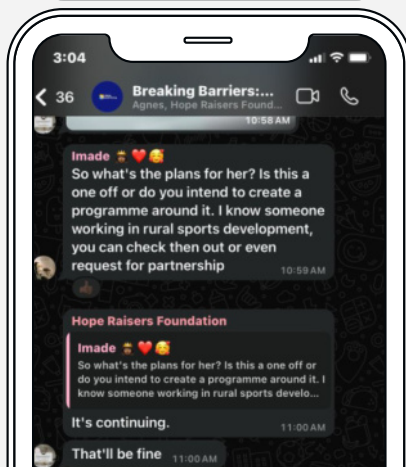
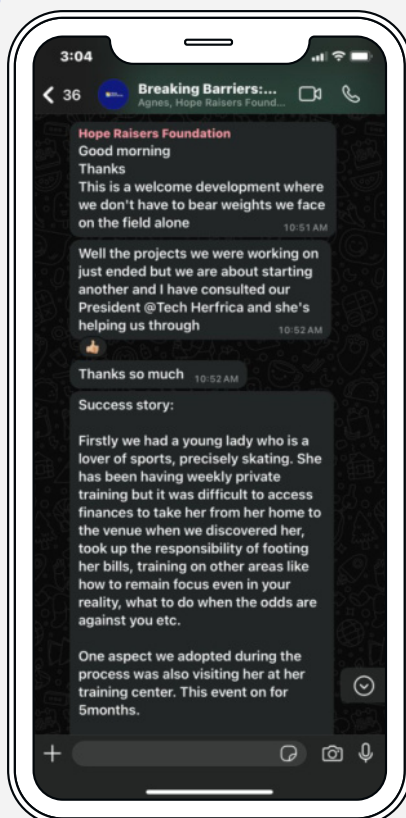
A key outcome of our participation was the continued development and optimization of our chat-based learning platform, which was **built by Turn.io** with the support of the **Bill & Melinda Gates Foundation**. This platform has played a crucial role in equipping rural women with essential digital skills, allowing them to grow their businesses, access financial services, and connect with wider markets.



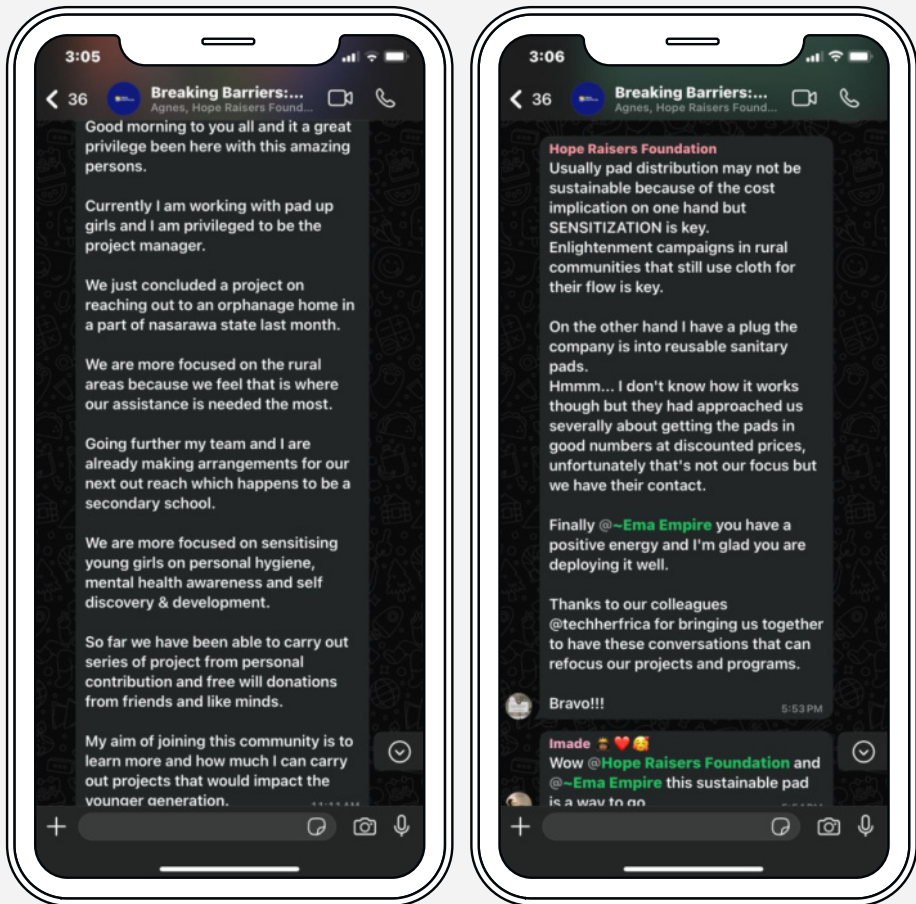
Rural Community of Practice

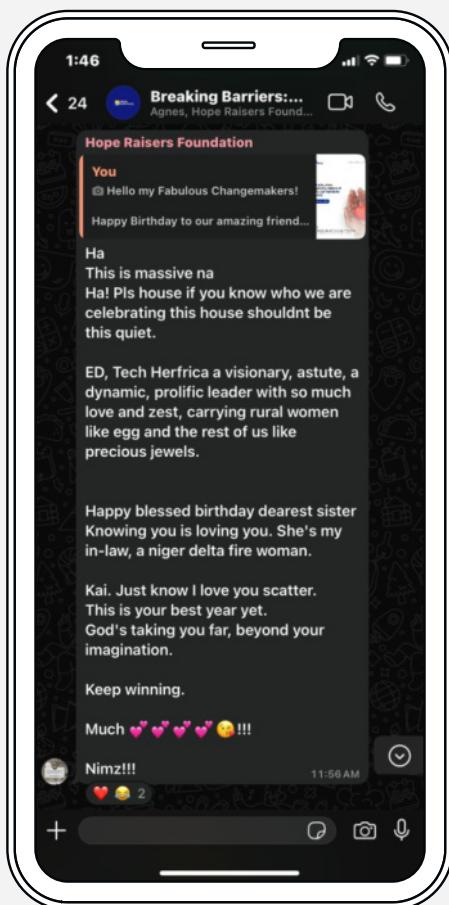
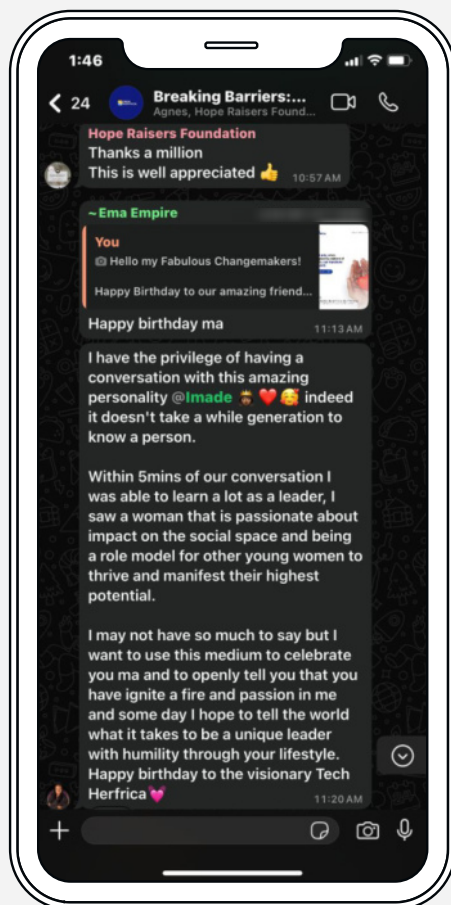
The Rural Community of Practice, an initiative under Tech Herfrica, has been instrumental in driving community impact through knowledge-sharing and collaborative training programs. Comprised of changemakers dedicated to implementing programmes in rural communities, the group collaborates to exchange perspectives, share lessons learned, foster valuable connections, and cultivate partnerships that ensure successful programme implementation. Through these collective efforts, members have actively trained and supported others, ensuring that vital skills and resources reach underserved communities. One notable collaboration is with Pad Up Girls Foundation, which partnered with Tech Herfrica to train 350 girls on menstrual hygiene and the use of technology for menstrual health awareness. This initiative not only educated young girls on proper hygiene practices but also introduced them to digital tools that enhance accessibility to menstrual health information.

Other members of the group have led impactful training sessions across various sectors, including digital literacy, entrepreneurship, and health. The success of the Rural Community of Practice highlights the importance of collaborative learning in rural development.



Members not only benefit from peer-driven training but also play active roles in extending knowledge to others. By fostering a culture of mentorship and capacity-building, the group ensures that development efforts are sustainable and far-reaching. Through partnerships, structured training, and continuous engagement, the Rural Community of Practice is shaping a new generation of community leaders equipped with the skills to drive social and economic change.





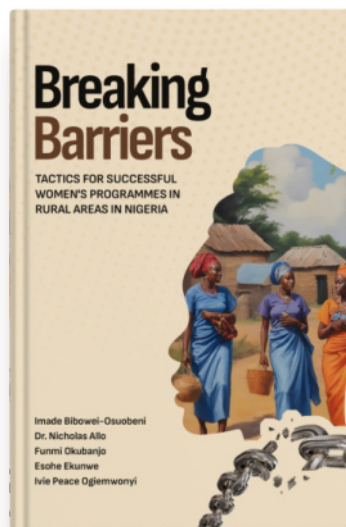
Join the Community here.

<https://bit.ly/BreakingBarriersRuralCommunityofPractice>

Breaking Barriers Guidebook

The Breaking Barriers Guidebook has significantly influenced the developmental space by providing changemakers with strategic insights on effectively implementing women-focused programs in rural Nigeria. By addressing gender disparities, the guidebook empowers social impact leaders with practical approaches to tackling poverty, improving education, and enhancing healthcare access for women. It emphasizes program sustainability, ensuring that initiatives continue to benefit communities long after initial implementation.

By serving as a crucial resource for rural development professionals, social impact entrepreneurs, and NGOs, the Breaking Barriers Guidebook has enhanced the efficiency of grassroots programs. It has helped development actors refine their approaches, leading to better program design, stronger partnerships, and more impactful interventions. This guidebook has become an essential tool for creating inclusive and transformative solutions in rural communities across Nigeria.



Get it here.

<https://bit.ly/BreakingBarriersGuidebook>

Agric Scale Up

As part of Tech Herfrica's commitment to equipping rural farmers, we partnered with the **Africa Rice Centre** to introduce farmers to digital solutions that improve agricultural productivity. This collaboration focused on training agricultural extension agents on the **Rice Advice Lite App**, a mobile tool that provides customized recommendations for optimizing rice production.

Through this partnership, 50 extension agents received specialized training on the use of the Rice Advice Lite App. Among them, 4 representatives from Tech Herfrica participated in the training and have since trained 43 farmers, equipping them with digital tools to enhance productivity. Tech Herfrica plans to further scale the training to reach more farmers, ensuring widespread adoption of climate-smart farming practices.

This initiative directly supports Tech Herfrica's broader goal of transitioning farmers from subsistence to commercial agriculture by integrating modern technologies, improved seed varieties, and climate-resilient practices. Additionally, it aligns with our other programs, ensuring that increased productivity translates into economic growth for women farmers.



Poliserve Dialogue



The maiden edition of the PoliServe Dialogue, an annual initiative held on October 15 to commemorate the International Day of Rural Women, took place on October 15, 2024. This impactful platform bridged the gap between rural women and influential government officials and business leaders who shape policies and craft solutions affecting their lives. It ensured that these women's voices not only informed decisions but actively drove change. The event provided a unique opportunity for rural women to candidly share their challenges and needs, while stakeholders collaborated with them to co-create actionable solutions. More than just a discussion forum, the Dialogue catalyzed meaningful, tangible actions that brought real, lasting impact to the lives of rural women. The event was implemented in collaboration with technical partners, further strengthening the delivery and sustainability of its outcomes.

The event brought together 124 stakeholders, including 63 rural business women from seven communities in the Federal Capital Territory, Nigeria, along with representatives from the public and private sectors. Organizations in attendance included the Ministry of Women's Affairs, Corporate Affairs Commission (CAC), Federal Capital Territory Inland Revenue Service (FCT-IRS), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), UN Women, Madiba Foundation, 9Mobile, Fidelity Bank, EFInA, Policy and Innovation Center (PIC), Growth for Sustainable Agriculture Initiative (GSAI), Eco Steward Humanitarian Foundation, Bilaad Development Trust, YALI (Abuja Network), Beyond the Classroom Foundation, Radiant Futures Limited, Aziza Development Foundation, Project Mend, and FIST Africa, among others.

Key achievements from the event include:

- **Business Registration:** Amina Abdullahi Aliyu, a participant at the event successfully formalised her bean cultivation and sales business with the Corporate Affairs Commission (CAC). Facilitated by the Growth for Sustainable Agriculture Initiative (GSAI), the registration process positioned her to access formal financial services, grow her enterprise, and benefit from essential government support.
- **Partnership Discussions:** Partnership conversations were initiated with organizations such as the Ministry of Women's Affairs, EFInA, Bilaad, Fidelity Bank, and SMEDAN as part of the event's action plan.
- **E-commerce Training:** A total of 32 women received training on e-commerce, equipping them with the skills to use tools like WhatsApp Business, Google My Business, and Facebook Business to promote their enterprises. This training was conducted in partnership with 9Mobile.



- **Intervention for Abused Teenagers:** During the Gender-Based Violence session, two teenage girls were reported to be experiencing abuse. The National Agency for the Prohibition of Trafficking in Persons (NAPTIP) successfully rescued them.
- **Bank Account Openings:** Fidelity Bank, one of the technical partners, facilitated the opening of 62 bank accounts for participants during the event, ensuring greater financial inclusion for rural women.

The maiden PoliServe Dialogue set a strong foundation for future engagements, driving tangible actions that elevate rural women and foster lasting change.

STEM Her Initiative



Tech Herfrica, in partnership with the Federal Capital Territory Secondary Education Board (SEB), Child of Christ Community, Mashindano, Laerryblue Media, and Faslearn, launched the STEM Her Initiative on October 3, 2024, to promote girls' participation in STEM. For the pilot phase, three schools were selected, with Government Day Secondary School, Wuse 2, (GDSS) being the first school for the program implementation.

During the launch at GDSS, 42 girls received hands-on digital skills training, covering essential computer operations, internet use, and email creation, equipping them with fundamental tech knowledge. A STEM Club was also established to foster continuous learning. Digital Champions were elected from among the students to champion the affairs of the STEM Club and Digital Advocates were nominated to provide ongoing support.

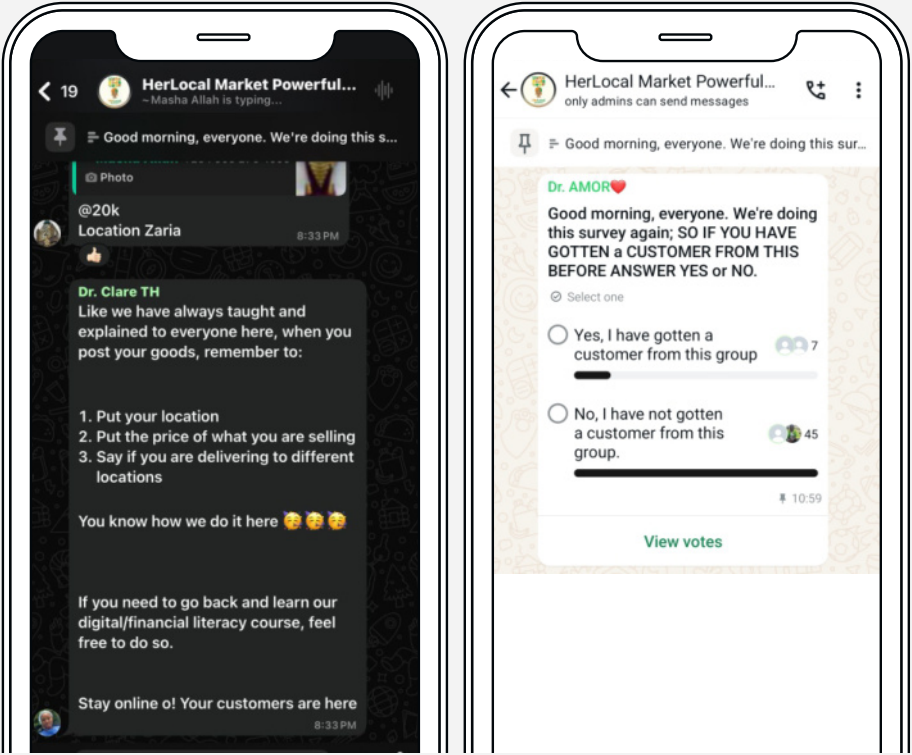
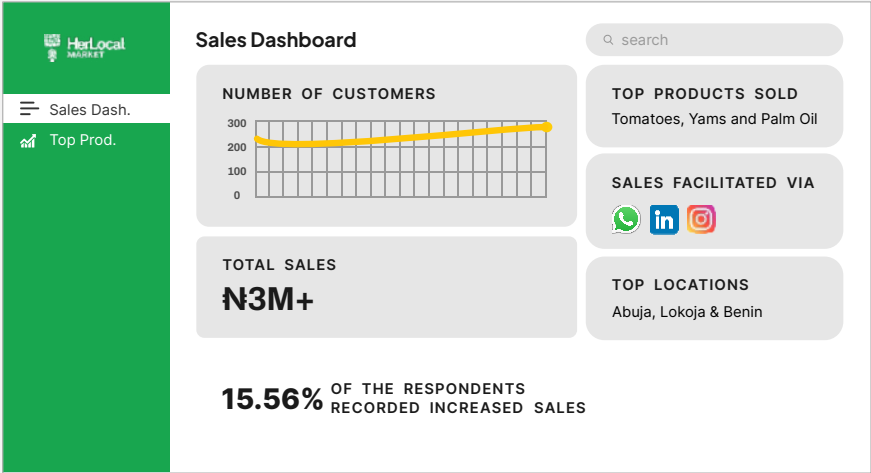


A major milestone was the provision of an internet router with a full year of unlimited internet access, ensuring sustained connectivity for learning. While initially set up for the members of the STEM Club, this internet access now benefits over 400 students who utilize the school's computer lab, significantly enhancing digital learning opportunities and maximizing the school's existing technology resources.

Tech Herfrica remains committed to sustaining and expanding this impact through mentorship, follow-up sessions, and ongoing collaboration with partner schools to deepen STEM engagement for young girls.



HerLocal Market Dashboard (2024)



Bank Accounts Opened

During the **PoliServe Dialogue** event commemorating the International Day for Rural Women, a major step toward financial inclusion was achieved with the opening of **62 new bank accounts** for female farmers and traders. Fidelity Bank served as the banking partner for this initiative, providing rural women with access to secure financial services that can help them grow their businesses and improve their economic stability.



The account-opening exercise was designed to address the financial exclusion many rural women face, particularly those in agriculture and trade. Without access to formal banking, these women often struggle to save securely, access credit, and separate personal and business finances. By opening accounts with Fidelity Bank, they now have the opportunity to develop a structured savings habit, gain financial credibility, and access banking products that cater to their specific needs. Fidelity Bank representatives were on-site to guide the women through the process, explaining account usage, savings strategies, and financial management techniques to ensure they maximize the benefits of their newly opened accounts.

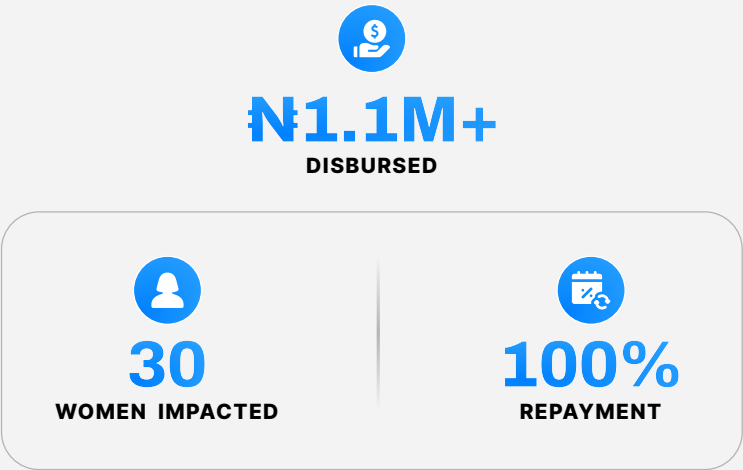
Beyond providing access to banking, this initiative reinforced the importance of financial literacy in helping rural women take control of their economic futures. Women who participated in the account-opening exercise were introduced to key financial principles, including the benefits of consistent saving, business financial management, and long-term financial planning. These insights will enable them to make informed financial decisions, ensuring they not only save but also grow their finances over time.

By opening these accounts, Tech Herfrica with the help of Fidelity Bank has taken a crucial step in bridging the gap between financial institutions and underserved women, ensuring that more rural entrepreneurs have the tools they need to build sustainable businesses. This effort contributes to the broader goal of increasing financial inclusion, reducing economic disparities, and creating long-term opportunities for women in rural communities. Through continued collaboration with stakeholders, including banks and community organizations, more women can be equipped to achieve financial independence and economic stability.

Éferené

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”.





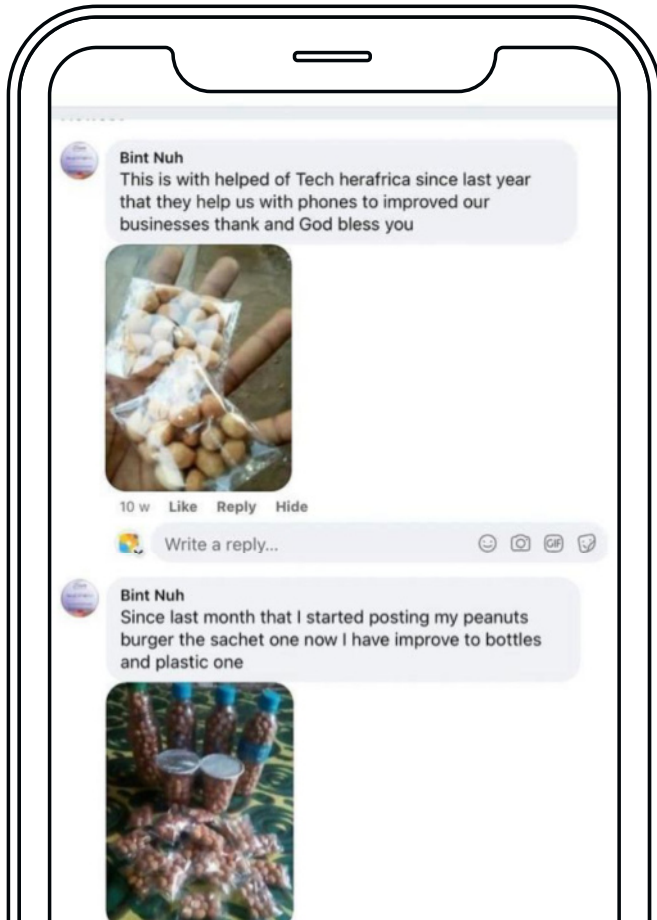
Stories of Transformation

For us at Tech Herfrica, our impact goes beyond numbers; it is about the lives we touch and the change we create. This year, we are spotlighting three inspiring stories of incredible women who have not only overcome challenges but have also made remarkable strides in their communities.

Fatima's Story



Fatima Nuhu's inspiring journey highlights the transformative role of technology in equipping women, particularly those with disabilities, to overcome economic challenges and grow their businesses. Despite facing significant hardships, including being an orphan and operating from a wheelchair, Fatima's resilience and determination have been instrumental in her success. Through Tech Herfrica's **EquipHer4Growth program**, funded by the **SDG Digital Game Changers Award**, Fatima and over 100 women in the **Jiwa Community** received digital and financial literacy training. Fatima, who previously lacked a smartphone and had no knowledge of digital tools, was equipped with a device and taught how to use apps like **WhatsApp** and **Facebook for business**. This training revolutionized her small sachet peanut business, enabling her to market her products online, reach more customers, and significantly increase her profits by selling in bottles instead of sachets.



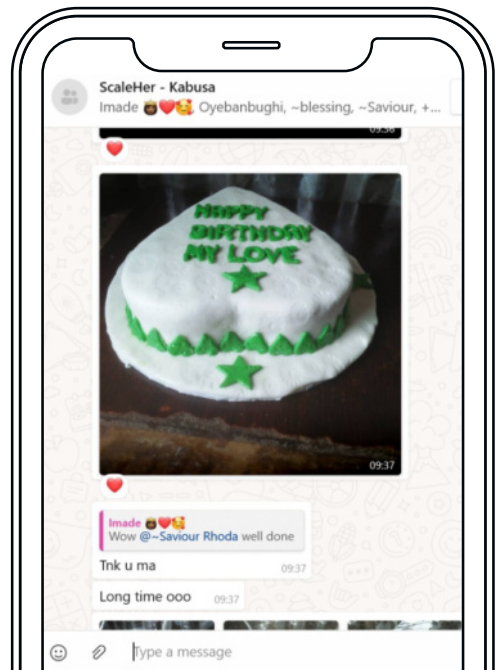
Despite the economic challenges in her country, Fatima's use of technology and her unwavering commitment to growth have allowed her to establish herself as a successful entrepreneur. Her story is a testament to the power of digital literacy and accessible tools in breaking barriers for women in underserved communities. Fatima's journey, marked by her tenacity and the support of Tech Herfrica, underscores how technology, combined with the right skills and determination, can create sustainable livelihoods and inspire others to overcome adversity. Her success serves as a powerful example of how digital empowerment can transform lives, even in the face of physical and economic limitations.

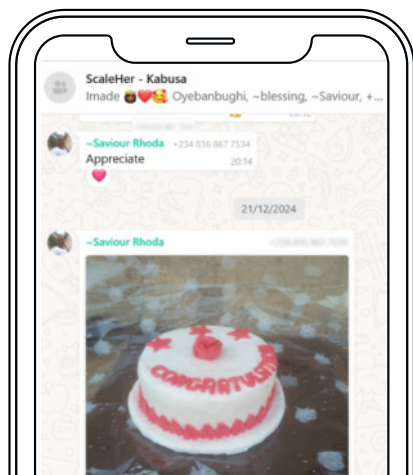
Rhoda's Story



When Tech Herfrica introduced the ScaleHer project to Kabusa, Mrs. Rhoda Saviour attended with a mix of hope and curiosity. As a small-scale pastry vendor, she had long struggled to expand her business due to limited capital and a lack of marketing knowledge. She had always believed that growing her business required significant financial investment, leaving her feeling stuck. Despite not receiving a smartphone during the program, she found immense value in the training sessions, which opened her eyes to new possibilities.

Through the ScaleHer initiative program, Rhoda learned that building a successful business does not always require substantial capital but rather strategic planning and leveraging available resources. She was introduced to the power of digital platforms like WhatsApp and Facebook for advertising and customer engagement.





The training also equipped her with practical strategies for improved knowledge and skills with regards to the use of technology, simple bookkeeping, and long term savings plan. Motivated by these insights, she began applying the techniques immediately, refining her marketing approach and strengthening her bookkeeping. As a result, her daily earnings doubled from between ₦2,000 – ₦2,500 to ₦4,000, a growth she attributed to improved digital marketing and proper bookkeeping.

Even today, Rhoda continues to post pictures of her pastries on her WhatsApp status, reaching a wider audience and attracting more customers than ever before. She has embraced digital engagement, using social media to promote her products consistently. In addition, she actively participates in the WhatsApp group set up by Tech Herfrica to monitor the progress of the ScaleHer Initiative beneficiaries. Every day, she shares updates about her business, asks questions, and encourages other women by showcasing her growth and challenges.



Looking back on everything she has learned and implemented, Rhoda emphasized that what set the ScaleHer initiative program apart for her was its practical approach, offering real-world solutions that she could immediately apply to her business. Unlike other programs she had attended, this initiative provided tailored strategies that directly addressed her struggles. Beyond increasing her income, the project transformed her mindset, giving her the confidence and skills to expand her business and better support her family. Her story is a testament to the powerful impact of targeted interventions in equipping women entrepreneurs, highlighting the importance of continued support for initiatives that drive real change in underserved communities.



Hajia Sikirat Queen Yunusa's Journey: A Story of Resilience, Hope, and Transformation

Queen's life was not an easy one. Born in Kogi State, Nigeria, she was raised by her grandmother after her parents could no longer afford to care for her. Her grandmother did her best, but the funds were only enough to send Queen to secondary school. Beyond that, opportunities were scarce. Without further education or marketable skills, Queen turned to sewing and helping her grandmother sell *akara*, a popular roadside snack. Every day, she woke at 4 a.m. to wash and grind beans, sell *akara* by 8 a.m., and then spend the rest of the day learning to sew. Despite her determination, her future seemed uncertain, and the cycle of poverty felt unbreakable.

As Queen grew older, married, and had four children, life became even more challenging.

She started selling fuel by the roadside, eventually renting a small shop where she expanded her business to include palm oil, groundnut oil, and other food items. But without a clear plan for growth or sustainability, her business struggled to thrive. Queen knew she needed a change, but she did not know where to start.

Then, one day, Queen learned about Tech Herfrica. Queen learned about Tech Herfrica through a neighbor who told her about a training program designed for women like her, women with dreams but limited opportunities. The program aimed to equip rural women with digital and financial literacy skills, enabling them to grow their businesses and improve their lives. Queen decided to attend, not knowing just how much her life was about to transform.

During the training, Queen discovered a world of possibilities. She learned how to take her business online, using platforms like Facebook and WhatsApp to reach customers far beyond her local community. She discovered the importance of maintaining records, monitoring cash flow, and separating her business finances from her personal expenses. For the first time, Queen understood how to reinvest her profits and plan for sustainable growth.

Tech Herfrica provided Queen with her first smartphone and taught her how to use it to expand her business. She joined Facebook groups, advertised her products to customers in distant states, and watched as demand for her goods grew. Her business revenue increased significantly, and she began to dream of a brighter future for herself and her family.

But Queen's transformation did not stop there. Through Tech Herfrica's Access to Financial Services Initiative, she received a non-interest loan to stock her shop and meet the growing demand for her products. Her leadership skills and dedication were recognized when she was appointed as a cluster leader, responsible for ensuring that her group of loan recipients met their repayment obligations. Under her guidance, her cluster successfully completed three loan cycles without a single default. Her hard work and commitment earned her the prestigious **Best Cluster Leader Award** on International Women's Day in 2024.

Today, Queen's life is a testament to the power of empowerment and opportunity. Her business has grown exponentially, with sales increasing more than tenfold since she joined Tech Herfrica. She now serves customers across Nigeria, something she once thought was impossible. More importantly, Queen is breaking the cycle of poverty for her children. She is confident that they will not endure the struggles she faced, and she is determined to provide them with the education and opportunities she never had.



Queen's story is one of over 4,000 lives transformed by Tech Herfrica's interventions. These women, once constrained by limited resources and opportunities, are now leveraging technology to build sustainable businesses, increase their incomes, and improve their families' quality of life. Yet, this is only the beginning. The digital divide remains a significant barrier for millions of rural women in Nigeria and beyond.

At Tech Herfrica, we are committed to bridging this gap. By providing access to digital tools, financial literacy training, and low-interest loans, we are equipping women like Queen to rewrite their stories and create a ripple effect of positive change in their communities. Queen's journey from hardship to hope is a powerful reminder of what is possible when women are given the tools and opportunities to thrive.

Other Engagements

China Study Tour

Tech Herfrica's Executive Director, Imade Bibowei Osuobeni, participated in the prestigious China Study Tour organized by eTrade for Women, a United Nations Conference on Trade and Development (UNCTAD) initiative supported by the Chinese Government. This program provided a unique opportunity to gain firsthand insights into China's thriving digital economy and cross-border eCommerce landscape, aligning seamlessly with Tech Herfrica's mission of equipping women and fostering digital inclusion.

The journey commenced at the Academy for International Business Officials (AIBO) in Beijing, where Imade engaged in high-level discussions with government officials and industry leaders. A highlight of the tour was visiting leading digital businesses such as DHGATE Group, Buy Quickly, and Pinduoduo. Pinduoduo, in particular, stood out as a powerful example of what Tech Herfrica is building with Her Local Market. This experience reinforced Tech Herfrica's strategic pivot to cross-border eCommerce, broadening its mission to create pathways for international trade opportunities while continuing to connect rural farmers and traders in Nigeria with new markets, digital tools, and access to finance.



Throughout the tour, Imade connected with 30 remarkable women entrepreneurs from the Global South, all united by their commitment to driving digital innovation. These connections fostered a network of shared learning and collaboration, equipping the organization to expand its impact and champion economic inclusion through digital transformation.





Digital Policy Dialogue on the Nigeria Data Protection Act

On January 25, 2024, we attended the **Digital Policy Dialogue on the Nigeria Data Protection Act**. This event, hosted by the Digital Transformation Centre in collaboration with the Nigerian Data Protection Commission, provided a space to unpack the Act's implications for individuals and organizations.

We joined experts and stakeholders at the **Wells Carlton Hotels and Apartments, Asokoro**, to deliberate on how the Act strengthens the rights of data subjects and enhances compliance across industries. The insights gained from this dialogue reinforced our commitment to safeguarding data and upholding the trust of the communities we serve.



Digital Skills for Entrepreneurs Training Program (Training of Trainers and Mentors)



From **August 13 to 16, 2024**, our team participated in the **Digital Skills for Entrepreneurs Training of Trainers and Mentors program**. This initiative, organized by the **Digital Transformation Centre** in collaboration with **GOPA**, the **European Union**, and **GIZ_GMBH**, aimed to build trainers' and mentors' capacity to help entrepreneurs leverage digital tools effectively.

During the training, the team explored key topics such as entrepreneurial innovation, adult learning principles, and digital tools like Trello, ChatGPT, and Canva. Our representatives actively participated in sessions and even delivered a presentation, showcasing our leadership in the digital skills development space.





UN Women's Economic Empowerment through Affirmative Procurement in West Africa

On **September 12, 2024**, we joined **UN Women**, the **African Development Bank Group**, **AFAWA**, and other partners for the launch of the **Compliance Incubator at Fraser Suites, Abuja**. The initiative aims to help women-owned businesses prepare for government procurement processes.



This milestone event aligns perfectly with our mission to equip women entrepreneurs and improve their access to economic opportunities. We remain committed to supporting initiatives that amplify women's voices and enhance their business capabilities.



USAID New Partners Industry Day

As part of our drive to deepen partnerships, we attended the **USAID New Partners Industry Day** on **January 25, 2024**, at **Fraser Suites, Abuja**. The event, organized by **USAID's MELSA team**, provided a platform to learn about USAID operations and explore pathways for collaboration.

This engagement offered fresh perspectives on working with USAID and opened doors to align our work with their objectives to advance impactful development initiatives.





National Gender Policy in Agriculture Forum

At the **National Gender Policy in Agriculture Forum**, organized by the **Federal Ministry of Agriculture and Food Security (FMAFS)**, we joined the conversation on advancing gender equity in agriculture.

The forum highlighted ways to reduce gender disparities in agricultural processes while improving the storage and transportation of perishable goods. Our participation underscored our commitment to breaking barriers for women in agriculture.



Gender and Inclusion Summit 2024



We participated in the Gender and Inclusion Summit 2024, held on **September 4–5** at the **Abuja Continental Hotel**. With the theme **“Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction,”** the summit provided actionable strategies to tackle inequalities and empower women.

We left inspired and better equipped to continue championing digital inclusion and economic progress for women across Nigeria.



Appointment to EU Youth Sounding Board Nigeria

We celebrated a proud moment when our former Director of Operations and Communications, Esohe Ekunwe, was appointed to the EU Youth Sounding Board Nigeria, Cohort 2, and attended the inaugural event of the Cohort. This appointment reflects the strength of our advocacy and commitment to fostering youth-centric solutions.



High-Level Dialogue on Gender Equality and Ending Violence Against Women

We were invited to take part in the **High-Level Dialogue on Gender Equality**, organized by the **African Development Bank**, **UN Women**, and the **Federal Government of Nigeria**. Discussions focused on the costs of gender-based violence and how gender-responsive budgeting can mitigate its impact.



Women with Stories

On August 24, 2024, we participated in the “Women with Stories” gathering hosted by Dr. Naomi Osemedua at Café One, Abuja. The event highlighted storytelling as a transformative tool for healing and empowerment, with women from our community also in attendance. This resonates deeply with our commitment to creating safe spaces where women can connect, share experiences, and thrive. Storytelling remains a powerful catalyst for emotional well-being and building resilient communities, and we are honoured to have been part of this uplifting experience.





Awards

(2023 - 2024)



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

Community & Human
Rights Awards (CAHR)

AWARD

Gender Equality Award for Women
Empowerment in Nigeria

ISSUER

CSR-in-Action

**EVENT**

TIBA Gala Dinner/Award Night

AWARD

Impactful NGO of the Year Award

ISSUER

The Iconic Brand Awards

**EVENT**

Future Awards Africa 2024

AWARD

Agriculture Prize

ISSUER

The Future Awards Africa

**EVENT**

WSIS Prizes 2024

NOMINATION

Capacity Building

ISSUER

World Summit on the Information Society

**EVENT**

African Women and Youth Agro Trade and Investment Summit 2.0

AWARD

Food Security Advocate Award

ISSUER

Youth Africa Magazine

**EVENT**

Nonprofits Excellence Awards

AWARD

Women Empowerment Champion

ISSUER

CSR Reporters

**EVENT**

2023 Visionary African Women Summit

AWARD

Visionary African Woman Award

ISSUER

Lilian Ike Foundation

**EVENT**

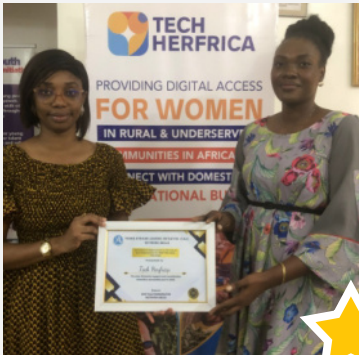
Inspiring Leaders, CEOs, and
Startups Award and Dinner

AWARD

Inspiring Magazine Visionary
Leadership Award

ISSUER

Inspiring Youth Africa Magazine

**EVENT**

2023 YALI Abuja Fellowship

AWARD

Certificate of Appreciation

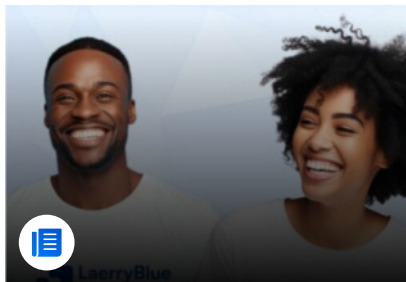
ISSUER

YALI Network Abuja

Media Footprint



NGO empowers 260 Nasarawa women with digital skills, e-commerce
Source: Small Business Insights



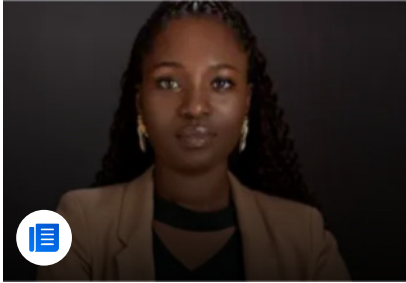
Tech Herfrica partners with Olanrewaju Alaka, CEO of Laerryblue Media, to empower women in rural Africa
Source: Nigerian Tribune



IWD 2024: Group Offers Solutions To Inequalities, Poverty Among Rural Women
Source: Leadership



IWD: Group Offers Solutions To Tackle Inequalities, Poverty Among Rural Women
Source: Independent



Imade: The visionary advancing rural women's digital access in Nigeria
Source: Vanguard Nigeria



Prince 7 Youth Development Initiative Launches Pad The Girls Initiative to Combat Period Poverty
Source: Arise News



Hot startup of the month: Nigeria's Tech Herfrica
Source: Connecting Africa



Women should identify barriers they face, seek to overcome them'
Source: The Guardian



Tech Herfrica's Executive Bags Visionary Leadership Award
Source: Street News Nigeria



Bridging the Digital Divide in Nigeria and Africa: Empowering Women for the Digital Economy – Tech Herfrica
Source: Street News Nigeria



CSOs Expand Digital Literacy and E-commerce to Rural Women Entrepreneurs in Northern Nigeria
Source: Arise News



TechHerfrica Set to Empower Rural Women Through PoliServe Dialogue
Source: ThisDay



PoliServe Dialogue celebrates rural women
Source: Nigerian Tribune



PoliServe Dialogue brings rural women, stakeholders together for impactful discussions
Source: Vanguard Nigeria



TechHerfrica wins prestigious Gender Equality Award for women empowerment
Source: Vanguard Nigeria




HerLocal Market Director wins Future Africa Prize for Agriculture
Source: Vanguard Nigeria



Digital Inclusion: More than access, it's about identity – Imade
Source: Vanguard Nigeria

2025 Outlook

Scaling Impact, Deepening Inclusion



As we step into 2025, Tech Herfrica remains committed to expanding its impact by strengthening partnerships, increasing access to digital and financial literacy, and making essential resources more accessible to underserved communities, especially women and girls. This year, our focus is on scaling proven solutions, deepening inclusion, and ensuring sustainability for the communities we serve. A major priority will be the expansion of our EquipHer4Growth initiative, which has already equipped thousands of women entrepreneurs.

To enhance access to digital tools which is a key component of the programme, we are launching a “Pay Small-Small” smartphone acquisition plan. This initiative will enable rural entrepreneurs to own smartphones through flexible payment options. Coupled with targeted digital and financial literacy training, it will equip small business owners to leverage digital solutions for sustainable business growth. Additionally, we will expand access to our AI-powered WhatsApp learning course, integrating it with in-person training sessions delivered in local languages to enhance learning outcomes.

In furtherance of our commitment to inclusion, we are introducing the Digital Literacy for All initiative, ensuring equal participation of both men and women in our training programmes. This phase will implement a 50-50 representation model in training programs, fostering broader economic inclusion within underserved communities. We will also strengthen collaborations with financial institutions to increase access to finance for underserved women entrepreneurs, while partnering with organisations that share our mission of deepening digital and financial inclusion.

Furthermore, we will strengthen our partnerships with key organisations such as the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), GOPA – Gesellschaft für Organisation, Planung und Ausbildung (GOPA), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), to ensure more underserved business owners receive the resources and training that they need to thrive.

To continuously improve and measure the effectiveness of our initiatives, we are reinforcing our monitoring and evaluation efforts, tracking digital adoption, financial inclusion, and business growth among participants. The insights gathered will help refine our strategies and ensure long-term, measurable impact.

Together with our partners and members, we are confident that 2025 will be a year of significant strides towards building a more inclusive, digitally equipped, and financially resilient future for women, girls and youth in underserved African communities.



A handwritten signature in blue ink, reading "Oyebanbughi E.".

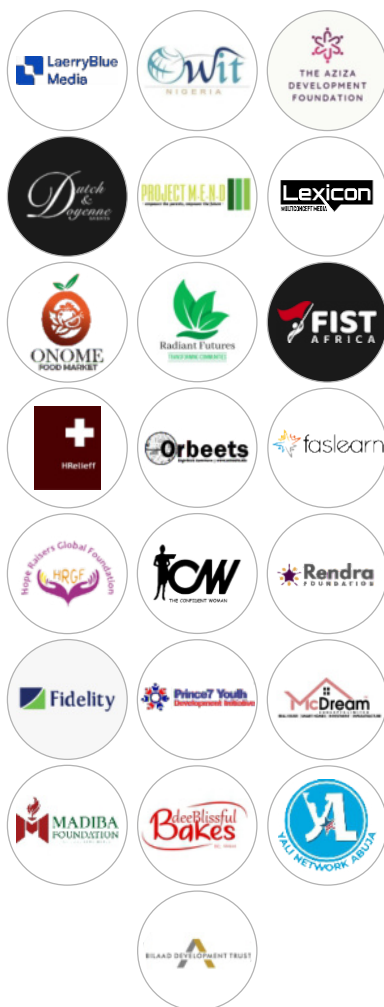
**Oyebanbughi
Esther Inyang, Esq.**

Director of Planning,
Policy and Operations



Partners

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



Government Support



International Organisations /CSO Support





Partners' Corner

Hope Raisers Global Foundation's (HRGF) work and its partnership with Tech Herfrica:

Hope Raisers Global Foundation (HRGF) has been at the forefront of humanitarian work, sustainable development, and social justice advocacy for years. With a focus on Nigeria, West Africa, the foundation has implemented various programs and initiatives aimed at improving the lives of vulnerable populations, supporting these persons with possible sustenance of their livelihood.



HRGF's work spans across multiple sectors, including education, empowerment, healthcare, humanitarian aid, and sustainable development. The foundation has provided emergency assistance to internally displaced persons and persons living in low income communities, supported with access to quality education, seed funding, hygiene/health care advocacy and promoted sustainable livelihoods.

In 2023 and 2024, HRGF partnered with Tech Herfrica, a leading organization equipping women and girls in technology. This strategic partnership aimed to bridge the technology gap and promote digital inclusion among marginalized communities.

Through this partnership, HRGF and Tech Herfrica implemented several initiatives, including:

- 1 Digital Skills Training:** Providing training and mentorship programs for women and girls in technology, enabling them to acquire in-demand digital skills and access better economic opportunities.

2

Tech-based Solutions: Developing and implementing technology-based solutions to address specific social and economic challenges faced by marginalized communities.

3

Advocacy and Awareness: Raising awareness about the importance of digital inclusion and advocating for policies and programs that support the advancement of women and girls in technology.

4

PoliServe Dialogue: Bridging the communication gap between policymakers, government agencies, institutions, and rural women, in commemoration of the International Day of Rural Women held on 15th October, 2024.

The partnership between HRGF and Tech Herfrica has yielded significant results, including:

- Equipping hundreds of women and girls with digital skills and knowledge.
- Developing innovative tech-based solutions to address social and economic challenges.
- Advocating for policies and programs that support digital inclusion and women's economic progress.

As HRGF continues to work towards creating a more just and equitable society, partnerships like the one with Tech Herfrica remain crucial in driving meaningful change and impact.



Amb Mrs Angonimi David-Imeh

Executive Director, Hope Raisers Global Foundation

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 | Executive Director
Public Policy Advisor, Business Consultant &
Member, United Nations eTrade for Women

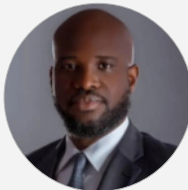
Diamond Tumaku | Non-Executive Director
Founder, Green Space





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

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



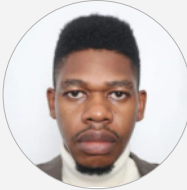
Dr Ese Owie | Non-Executive Director
International Trade Expert and Co-founder of
Cavendish Institute, South Africa

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



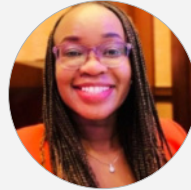
Ayodeji Stephen Adekanbi | Non-Executive
Director
Sustainable Energy Lead, ReEnergy Africa/Energy
Consultant

Kemi Adefisayo | Non-Exective Director
Social Impact Stategist and Entrepreneur



Akocho (John) Ijachi | Non-Exective Director
International Brand Strategist and Creative
Director

Millie Abilla | Non-Exective Director
Founder, Pacecode Digital



Management Team



Imade Bibowei-Osuobeni |
Executive Director/Chief Strategy Officer



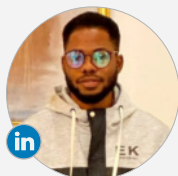
Esohe Ekunwe |
Director – Operations
and Communications
(2023-2024)



**Oyebanbughi
Esther Inyang, Esq. |**
Director of Planning,
Policy and
Operations



**Barr. Ivie Peace
Ogiemwonyi |**
Director of Legal
Affairs and Digital
Inclusion Initiatives



Samuel Ayimoro |
Director – ICT and
Innovation



**Ejeh (Franklyn)
Ogbaje |**
Senior Legal Adviser



Michael J. Jordan |
Global
Communications
Advisor



Osim Edward |
Head of Programme



Kenneth Osesa |
Director – ICT and
Sales



**Tamuno-omie Terry-
John Ogudire |**
Head of Design

Unit Heads



**Ashara Oluebube
Maryclare |**
Project Manager,
HerLocalMarket
WhatsApp
Community



Loveth Walker |
Head of Climate
Action Unit



**Favour Jesutomisin
Godswill |**
Head of Programs
Unit



Agbazue Churchill |
Assistant Programs
Unit Head



**Oreoluwa Olamide
Bonojo |**
Head of Research
Unit



Luiza Gabriel |
Assistant Research
Unit Head



**Precious Emmanuel
|** Head of Social
Media Unit



Promise Isong |
Assistant Social
Media Unit Head



**Funmilola Seun
Alake |**
Head of HerLocal
Market
Social Media Unit

Unit Heads



**Aruna Basirat
Olushola |**
Assistant HerLocal
Market
Social Media Unit
Head



**Ada Obioma
Ndubuisi |**
Head of Tech
Ambassadors Unit

Members

44
MEMBERS

3
COUNTRIES



NIGERIA



UK



KENYA

Our dedicated members 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 **forty-four (44) passionate individuals** located in **three (3) different countries**, our members 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.

Our Corporate Policies

Anti-Fraud and Anti-Corruption Policy

Change Management Policy and Plan

Communication Plan

Core Corporate Culture

Privacy and Data Protection Policy

Disability Inclusion Policy

Gender and Diversity Policy

Enterprise Risk Management Plan

Monitoring and Evaluation Policy

Code Of Conduct And Ethics

Corporate Governance

Whistle Blowing Framework

Human Resource Policy

Financial Management Policy

Partner Management Policy

Employee Service Agreement

Safeguard Policy

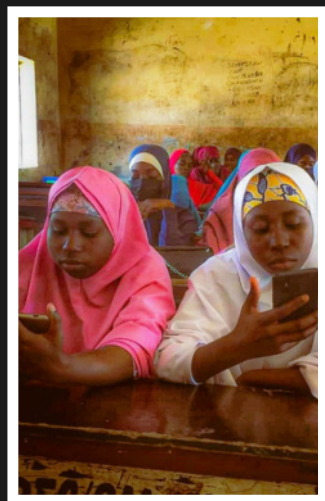
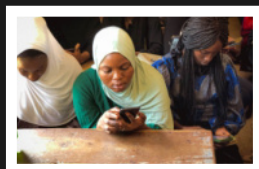
Procurement Management Policy

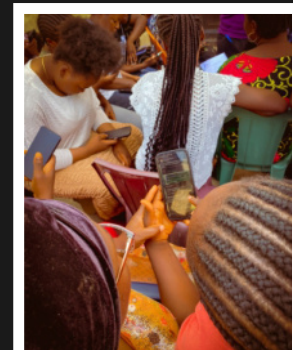
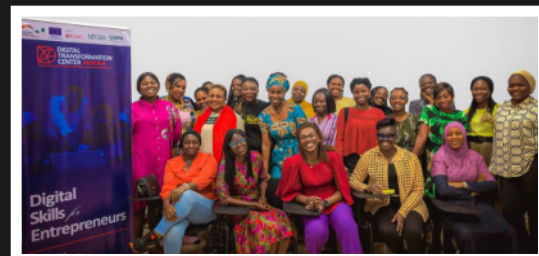
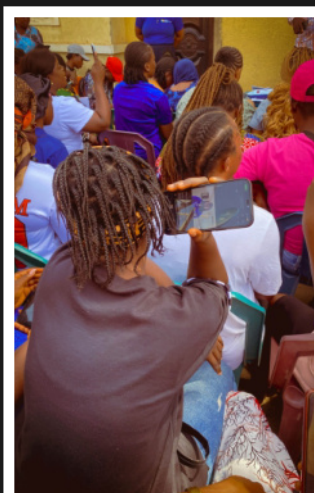
Succession Policy and Plan

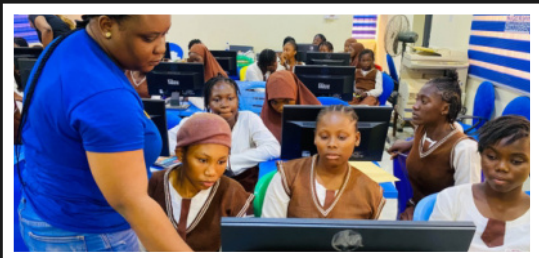
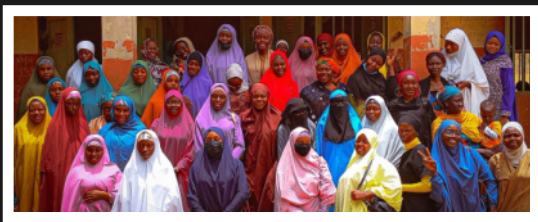
Travel and Expense Policy

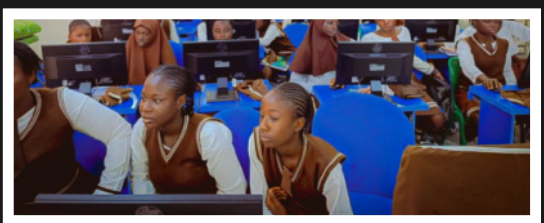
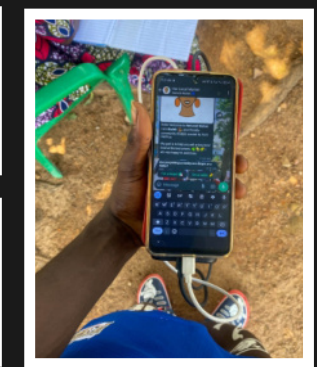
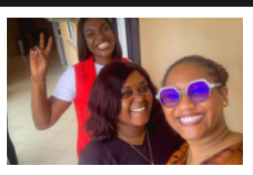


Memories












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