

# EMPOWERING RURAL WOMEN IN LIBERIA THROUGH DIGITAL INCLUSION

The **Digital Inclusion for Women's Economic Empowerment (D4WEE)** project in Liberia demonstrates the transformative power of digital inclusion and strategic partnerships in driving economic empowerment for rural women. Spearheaded by UN Women and supported by Orange Liberia, the Ministry of Gender, Children, and Social Protection, this initiative leverages technology to improve women's financial inclusion. Connecting women to markets, enhancing access to finance, and promoting renewable energy solutions, the project has created a sustainable model for women's economic advancement. The lessons learned and successes achieved offer valuable insights for replicating this innovative approach in other regions, particularly in West and Central Africa.

## Project Overview

**Project Title:** Digital Inclusion for Women's Economic Empowerment (D4WEE)

**Duration:** Phase I: April 1, 2022 - December 31, 2023 / Phase II: January 1, 2024 - December 31, 2024

**Geographical Coverage:** Lofa, Bong, and Nimba counties, Liberia

**Target Beneficiaries:** 1,200 rural women and youth through 17 cooperatives

**Partners:** UN Women, FAO, WFP, Orange Foundation Liberia, Ministry of Gender, Children, and Social Protection, Ministry of Agriculture, Cooperative Development Agency, Ministry of Mines and Energy, Central Bank of Liberia (CBL), National Disaster Management Authority (NDMA), and LBDI

**Budget:** US\$ 250,000



Rural women in Liberia face several challenges to participate in the economy, including limited access to markets, financial services, or land. High levels of poverty (estimated to be around 44%)<sup>1</sup>, gender inequality (Liberia's Gender Inequality Index (GII) value is 0.648), and lack of infrastructure further exacerbate these challenges. The majority of rural women are engaged in subsistence farming with minimal opportunities for scaling their businesses or accessing broader markets.

<sup>1</sup> (World Bank) (BTI 2024)



Awareness raising event for the “Buy from Women” digital platform in Lofa County, Liberia. This initiative supports UN Women’s Digital Inclusion for Women’s Economic Empowerment Project. Photo credit: Aisha Kolubah, UN Women Liberia 2024.

## Market Access and Financial Literacy for Women

The D4WEE project addresses these challenges by leveraging digital technology to:

- **Connect women to markets:** The “Buy from Women” digital platform connects women farmers to broader markets, enabling secure transactions via mobile money and generating significant revenue.
- **Increase women’s access to finance:** The project works with the Central Bank to digitalize VSLAs and trains women in financial literacy and disaster preparedness. Policy dialogue with the Central Bank of Liberia has been key to support regulation to enable secure mobile money platforms for Village Savings and Loan Associations (VSLAs).
- **Enhance agricultural productivity:** Providing solar-powered equipment and training to women-led cooperatives enhances productivity and income diversification.
- **Improve resilience to natural disasters:** Training women on disaster risk reduction.
- **Contribute to an enabling environment for women entrepreneurs:** The project has advocated for supportive national policies on the digital economy, financial inclusion, and renewable energy to create an enabling environment for women’s access to green entrepreneurship opportunities through digital solutions.





## Impact on Women

### Economic independence

Women have increased their income through improved access to markets and increased agricultural productivity.

Over  
**3,000**  
Women

have increased their income by gaining better access to markets through the use of the Buy from Women digital platform and capacity building in climate-smart agriculture

### Resilience

Disaster preparedness and financial inclusion have made over 1,000 women in 17 rural communities more resilient to economic shocks.

Over  
**1,000**  
Women

have benefited from UN Women's NEXT LEVEL and adult literacy programs, and have been equipped with disaster prevention knowledge and resources.

## In focus: Partnership with Orange

The partnership with Orange has allowed the project to facilitate rural women with comprehensive digital literacy training and access to mobile technology. This has allowed women to effectively leverage digital financial services, facilitating secure transactions and broader market access. Furthermore, by addressing connectivity and infrastructure challenges in remote areas, the partnership supports the expansion of digital solutions.



Women beneficiaries of the Orange Project participating in digital literacy classes. Photo credit: Gloria Ganyani, UN Women Liberia.

## Key Results

### Digital Inclusion for Access to Markets

**3,434** women with increased capacity to access information, finance, and markets reached through trainings and equipment in **2022-2023**.

**2,734** women accessing markets through the **“Buy from Women”** platform.

**over 1,000** **rural women farmers** trained on platform use, business development, and financial literacy.

Targeted rural women farmers have generated over

**LD\$ 33 millions**

(approximately US\$ 174,193.61) through secure transactions participation.

### Digital Inclusion for Access to Finance

**17** women-focused VSLAs established and accessing formal financial services using **Orange Money** for saving, borrowing, and investment.

**17** **mobile** phones with **17 VSLAs** facilitated digital transactions, while National ID registration of women VSLA members ensured their active participation.

**US\$ 46,800**

in basket funds provided as seed funding to **start business** activities.

### Digital for Access to Energy and Green Jobs

#### Clean energy access

Solar-powered equipment distributed to 17 women-led farming cooperatives, enhancing productivity, reducing time poverty, and contributing to economic independence.

#### Green jobs

At least 17 rural women from the 17 targeted cooperatives have been trained to use and manage Orange Energy equipment to boost climate-smart agricultural production. They will also serve as **Orange Energy Agents**, creating employment opportunities in green finance in rural areas.

