

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

LIBERIA



177th

out of 193 countries in the HDI* ranking

60 %

of food is imported

*Human Development Index – UNDP 2015

FOR WHOM?



Extremely vulnerable farmers

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

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

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

WHAT?



Comprehensive support to empower them

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

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

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

PRIORITY TOPICS

ECONOMIC AND SOCIAL INCLUSION

SUSTAINABLE AGRICULTURE AND FOOD SAFETY

ADAPTATION TO CLIMATE CHANGE

WOMEN EMPOWERMENT



HOW?

Complete and local support

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

- ✓ a free savings account
- ✓ individual loans tailored to the harvest cycle
- ✓ training every 4 weeks
- ✓ access to seeds and clean cooking equipment (coming soon).

The training covers:

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

WITH WHOM?

A 100% agro team

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

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

IMPACT



I am proud to see my business thriving and have big plans for the future.

I am 32 and I live in Bong County with my husband and our four children. I joined ELILI in 2023 with a first loan which enabled me to move from selling doughnuts door-to-door to having a stall at the market. With my second loan of 90,000 LRD (€433), I increased my rice stock from 5 to 60 bags and expanded my product range (flour, oil, eggs, tea, etc.).

Thanks to my business, my family's living conditions have improved. I can send my four children to school and we have bought land to build our house. ELILI taught me how to save money and manage my business effectively.

Today, I am proud to see my business thriving and have big plans for the future. My dream is to open a large shop in Palala. I continue to save and put into practice the advice I learned from ELILI training to achieve this goal.

Comfort M. Vah

	2025*	2026 Objectives
Entrepreneurs supported	2 258	3 000
Savings portfolio	31 933 USD	50 000 USD
Loan portfolio	155 615 USD	400 000 USD
Average loan	223 USD	270 USD
Training sessions	1 017	1 500
Branches	2	2
Employees	16	18

* as at 31/12/25



71 %
of women
among
beneficiaries



104
groups of
beneficiaries



9
agro field
officers



2025 HIGHLIGHTS



Finalisation of community assessments

In 2025, ELILI conducted assessments in each community where it operates. Issues related to infrastructure, access to water and sanitation, education, health, the environment and economic activities were discussed with local representatives.

Thanks to a focus on agricultural activities, information was compiled to improve support for farmers. The team created detailed fact sheets to provide a quick overview of the issues specific to each community. They are finalizing a report which identifies the main issues that ELILI and its partner can help to address.

Through these community assessments, the rural development assistant was trained in survey methods and to test a tool that can be replicated in other countries.



Launch of seeds loan

Community assessments highlighted the needs of ELILI beneficiaries upstream in agricultural sectors, particularly for market gardening. A pilot project was launched around seeds loan. It offers beneficiaries the option of receiving part of their loan in the form of seeds.

ELILI beneficiaries trained by the IECD in seeds reproduction were selected to become suppliers. ELILI undertakes to purchase a defined quantity of their production and offers them close monitoring of their plots. The seeds are then tested with IECD to ensure their quality before being added to ELILI's seeds credit fund.



Training teams in social and environmental performance management

Entrepreneurs du Monde technical advisors trained ELILI teams in client protection, gender issues and environmental performance during their visit to Liberia. They also introduced ELILI's gender advisor to her duties.

During this visit, an initial internal audit on client protection was carried out. It will be supplemented by a satisfaction survey among beneficiaries.

The ELILI headquarters team also completed Level 2 training with Cerise+SPTF, an international benchmark organisation in social and environmental performance management (SEPM). This nine-week training course was the starting point for ELILI's SEPM action plan, launched at the end of 2025.

PERSPECTIVES 2026



Diversifying our services

- **Seeds loan:** phase 2 of the seeds loan pilot programme will be launched for the 2026 rainy season. The aim is to expand the range of seeds on offer, reach more beneficiaries, strengthen operational tools and capitalise on opportunities for exchanges with other programmes.
- **Cooking stoves:** in 2025, tests were carried out to select products suited to the beneficiaries' needs. A local producer of 'ecostoves' has been identified and the operational documents are being finalised to launch an energy loan pilot by the end of 2026.
- **Downstream agricultural sectors:** ELILI wishes to develop pilot projects to improve producer-buyer relations.
- **Gender equality:** ELILI will continue to train its teams and beneficiaries.



Strengthening collaboration around protected areas

ELILI will share its expertise in strengthening income-generating activities, which enable communities living on the outskirts of protected areas to improve their income without affecting biodiversity.

ELILI also wishes to collaborate with other actors to ensure that the messages conveyed during the training sessions are disseminated more widely within communities through its network of 2,000 beneficiaries. The topics covered during the training sessions, which are held every four weeks, may themselves be the subject of collaboration with other NGOs.

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PARTNERS

