



Community loans help women thrive in one of Sierra Leone's poorest districts

By Olivia Acland

In rural Sierra Leone most people do not have easy access to financial resources like loans or savings accounts. Only a few people living in cities have bank accounts. When there is a health emergency, a funeral, or a need to buy school uniforms, families often struggle to drum up funds quickly. Seventy-five percent of people in Sierra Leone are farmers, yet malnutrition is common; nearly 40 percent of children under five are undernourished. The country is still recovering economically from the catastrophic 2014-2016 Ebola epidemic that killed thousands.

All this makes life difficult for women like Tiange Kamara, who cares for her seven school-age grandchildren while their parents are away working in the city.

In 2012 World Vision Canada, with financial support from the Government of Canada, started a food security project called SATISFY in several villages in the Pujehun district, one of the poorest rural regions in the country. SATISFY aimed at addressing financial and food insecurity and empowering women, who bear the primary responsibility for caring for families. It brought women together to learn business and leadership skills, pool their financial resources, and learn climate-change resilient farming techniques, ultimately resulting in empowered women and stronger communities.

Traditionally, women in Sierra Leone were not permitted to inherit land or farm large fields. Project staff organized a series of workshops with men to show them the economic advantages of allowing women access to more land. Eventually local chiefs allowed women's groups to grow crops on unused pieces of farmland.

Working with the Ministry of Agriculture, the project also trained women on climate-smart techniques for growing crops and gave them varieties of rice that have higher yields and don't require clearing and burning forests.

A central piece of the project was the organization of women's savings groups. Each member contributed money biweekly to a central fund from which members could take out loans with low interest rates. A community social fund was created to pay for emergencies, school uniforms, books, and school renovations.

Mammy Amara, has taken out ten loans altogether. She used the money to pay her children's school fees. Amara says her husband treats her with more respect because she is providing financially for the family. Paying back the loans is not difficult because the project also provided each community with around ten goats, which have quadrupled in number. They fetch a lot at the market.

Fanta Turay, now in her sixties, never had an opportunity to go to school as a girl. But after learning basic literacy and accounting skills through the program, she now helps her grandchildren with their math homework and can do quick sums, which is handy when people buy fish from her market stall.

Two and a half years after the project ended in 2017 its effects are evident throughout the Pujehun district. The project has improved the lives of 17,071 smallholder farmers. Women report that men treat them with more respect because they have efficiently run the savings groups for nearly eight years.

"The project created a space for us women to meet regularly," says Kamara. "Before, men thought we women could not arrange anything by ourselves. We have shown them that we ourselves can generate and save money. We do not need to rely on men."

*The SATISFY project is featured in new research commissioned by the Canadian Food Security Policy Group (FSPG), a coalition of civil society organizations seeking to improve Canada's food security work overseas. The SATISFY project is featured as one of six independently researched case studies in West Africa that demonstrate how support for agriculture in rural communities can improve livelihoods, promote gender equality and build climate resilience.*

*To read the SATISFY case study, and other reports from the Food Security Policy Group's research project, please visit <https://ccic.ca/leaders-in-the-field>*

*Olivia Acland writes about Sierra Leone and the Democratic Republic of Congo for The Economist.*