



Investing in rural people

A group of women in traditional African attire, including colorful patterned dresses and headwraps, are standing outdoors in a rural setting. Some women are holding small objects, possibly seeds or fruits, and appear to be engaged in a discussion or activity. The background shows a dense line of palm trees and other tropical vegetation. The overall scene suggests a community gathering or a training session in a rural area.

Sierra Leone Partnership for rural transformation

Sierra Leone

Partnership for rural transformation

Rural poverty is widespread in Sierra Leone. Three quarters of the population live in poverty, and a quarter cannot afford a basic diet. Poor housing and health, limited access to clean water and very low incomes are commonplace, especially among woman-headed households, landless young people and small-scale farmers. As a result, productivity is low.

Improving agriculture is the priority for reducing poverty. Farmers need better access to land, credit, inputs and technologies. The absence of modern processing equipment limits opportunities for adding production value and inadequate roads and transportation hinder farmers' access to markets.

Since 1979, the International Fund for Agricultural Development (IFAD) has partnered with the Government of Sierra Leone to combat hunger and rural poverty. To date, IFAD has invested US\$171.25 million in nine rural projects and programmes in the country, benefiting 547,500 households.

Since emerging from an 11-year civil war – 1991 to 2002 – the country has focused its efforts on rebuilding its governance and economy with the help of international donors, including IFAD. However, the country has faced a number of unpredictable crises: the outbreak of the Ebola virus disease (EVD) in 2014, the COVID-19 pandemic in 2020 and the impact of the war in Ukraine in 2022.

Even during the most difficult of times, IFAD has never let down Sierra Leone. For example, during Ebola, when many institutions closed or downsized their operations, IFAD-supported community banks and financial services associations, known as village banks, remained the sole providers of banking and financial services in most areas of the country. More recently, the Rural Poor Stimulus Facility (RPSF), implemented through the Agricultural Value Chain Development Project (AVDP), has helped mitigate the negative impacts of COVID-19 on the livelihoods of small-scale farmers and other rural people across the country.



Aminata Kamara is 41 years old and lives in Rowal village with her husband and five children. She is a farmer and member of the Tamaraneh women's group selected by the RPSF to receive support to start large-scale onion production on a five-hectare plot of village land.

"No other development project ever offered us so much. And the RPSF hasn't asked anything of us in return for their support," told Aminata.

Before the COVID-19 pandemic, Aminata and her husband grew rice and vegetables on their own two hectares of land, selling what little they didn't consume themselves. With roads blocked and markets closed during the lockdown, Aminata and her family faced difficult challenges. During this time, her brother drowned while attempting to transport commodities from neighbouring Guinea. Aminata and her husband adopted and are now raising the three children he left behind.

RPSF provided inputs to help the women in Aminata's group start commercial onion production. The results have been life-changing. With her share of the profits from the first onion harvest, Aminata started a petty trading business selling household goods, which she has grown little by little. She proudly pays school fees for seven of her eight children and sends her oldest to university, where he is studying to become a teacher.





“I am proud to be a businesswoman and remain committed to the onion production that made my success possible. I will use my profits to send my children to university so they will never face the hard life challenges that I have had to overcome.”

Aminata Kamara

Agricultural mechanization for sustainable development

The RPSF has helped small-scale producers – in particular women, persons with disabilities and young people – not only to recover from the economic downturn caused by the COVID-19 pandemic, but to actually increase their production and productivity. Access to machinery greatly reduces the drudgery of labour-intensive activities and can help control harvest waste.

Mabinty Sillah is 19 years old. The AVDP trained her to use the mini power tiller the RPSF provided to the women's group in her community. She learned to till the soil more efficiently, weed the onion and vegetable field, pump water for irrigation and harvest the crops. Mabinty has mastered manoeuvring the small tractor in tight spaces and along rough dirt tracks, making transporting products from the fields to homes, processing centres and markets much easier.

“COVID-19 brought both good and bad. Thanks to the mini power tiller, the pandemic's darkness turned into a bright opportunity for me. Now I can provide a useful service to my community.”

Mabinty Sillah







Post-harvest food waste is a challenge faced in many countries. The RPSF provided women's groups across the country with curing and drying machines, along with back-up generators to run them, so that they could process onions for prolonged shelf-life. This value-added activity decreases food loss, allowing for greater marketing flexibility that follows demand and price fluctuations. In turn, the women earn more and are empowered to increase their production.

Mary Nabie Kamara is a member of a women's group that benefited from RPSF support. Together with 30 other women onion producer groups, they used their own funds to build a warehouse where they installed the onion dryer machine provided by the RPSF, and process, bag and store their cured onions while waiting for the best time to sell.

“Before, we were forced to sell all our onions quickly and at a low price because they were perishable, and we didn't have a safe way to store them.”

Mary Nabie Kamara



Social inclusion that leaves no one behind

The RPSF supported the Government of Sierra Leone's Quick Action Economic Response Programme to mitigate COVID-19 pandemic-related challenges faced by rural communities. The project focused on enhancing vegetable and groundnut value chains, helping the most marginalized people boost their income-generating activities and strengthen food security.

Abu Koroma is 42 years old and the father of four children. For Abu and other persons with disabilities in his community, it was difficult to make ends meet. Before the COVID-19 pandemic, he used to beg in the streets to supplement the periodic financial assistance he received from the government. During the lockdown, Abu could no longer go out to beg for money to feed his family. Daily life became even more challenging.

With the RPSF, the AVDP encouraged persons with disabilities in his community to organize. They established a group with 25 members and selected Abu to be their chairman. The RPSF provided vegetable seeds, tools and other agricultural inputs, together with a labour fund to help the group pay dayworkers for tasks they could not do themselves. The AVDP also trained the group in agricultural best practices, including how to use pesticides, herbicides and fertilizers.

Using their new knowledge, the group hired members from their own community to help them prepare a 2.5-hectare plot of land and started a commercial farming business. With the seeds they received from the RPSF, they grew a variety of vegetables to sell at the market, keeping enough for their own consumption.

With their earnings from selling the first season of vegetables, the group diversified and started to cultivate an additional 2.5-hectare plot of groundnuts, which is a lucrative cash crop. With the profits they have earned from selling groundnuts, they re-invested in vegetable seeds for the next growing season. Although the RPSF project has ended, Abu and the group have plans not only to sustain their new activity, but to expand their business.





“When the RPSF came to us, my first thought was, ‘How am I going to do farming?’ Now, I am so happy to have a livelihood that allows me to make money instead of begging in the street. The RPSF opened a big door for me and changed my way of life forever.”

Abu Koroma





Mariama Bi Jalloh is 29 years old and a university graduate in business administration. She is the chairwoman of the Forward Women with Disability Organization (ForWDO) that advocates for women with disabilities. Persons with disabilities face many obstacles in her community, but Mariama is adamant in her efforts to meet the challenges and to create opportunities for the women in her group.

Before the COVID-19 pandemic changed everything, ForWDO operated several income-generating activities at a small commercial centre constructed by the German Leprosy Relief Association. Some of the women were also doing agriculture. Their activities came to a complete halt as pandemic-related lockdown restrictions were put in place.

The RPSF identified the women of ForWDO as being among the most negatively impacted by the crisis. The project supplied the group's 22 women members, as well as three men who provide physical labour, with seeds, fertilizer and other inputs needed to produce vegetables. The RPSF also provided a fund for paying dayworkers and renting farm machinery. They quickly realized the results when the vegetables were harvested and sold, with food and income for themselves and their households. With the money they earned, the group invested in rice production, and is now waiting for the next dry season to plant vegetables again.

“I am confident that with agriculture we will make the money we need to pull a lot of women with disabilities – the most vulnerable in our community – out of poverty. We want to show the world that disability is not inability.”

Mariama Bi Jalloh

Fanta Janneh is 35 years old and the mother of four children. She is the chairwoman of the Kenenday women's group. Before COVID-19, the group of 22 members, which has since grown to 30 members (including five men who support with physical labour), did small-scale vegetable production and grew some groundnuts, mostly for their own consumption. During the pandemic-related lockdown, roads were blocked and markets closed, and the women were no longer able to sell their vegetables. With no income, they were slipping back into extreme poverty.

The RPSF provided the women with the inputs they needed to move from small-scale to large-scale groundnut cultivation. Already from the second planting season, the women increased their cultivation from five to seven hectares. They grow vegetables during the dry season and groundnuts during the rainy season, and are making good money.

Using their savings, the women expanded the village elementary school. Their decision came in response to an increasingly common trend of teenage pregnancy. Before the classrooms were built, girls aged 13-15 had to travel five kilometres each day to the nearest village to school. Now, they can attend classes in their own village under the women's watchful eye. The incidence of teenage pregnancy has already drastically dropped in the village.

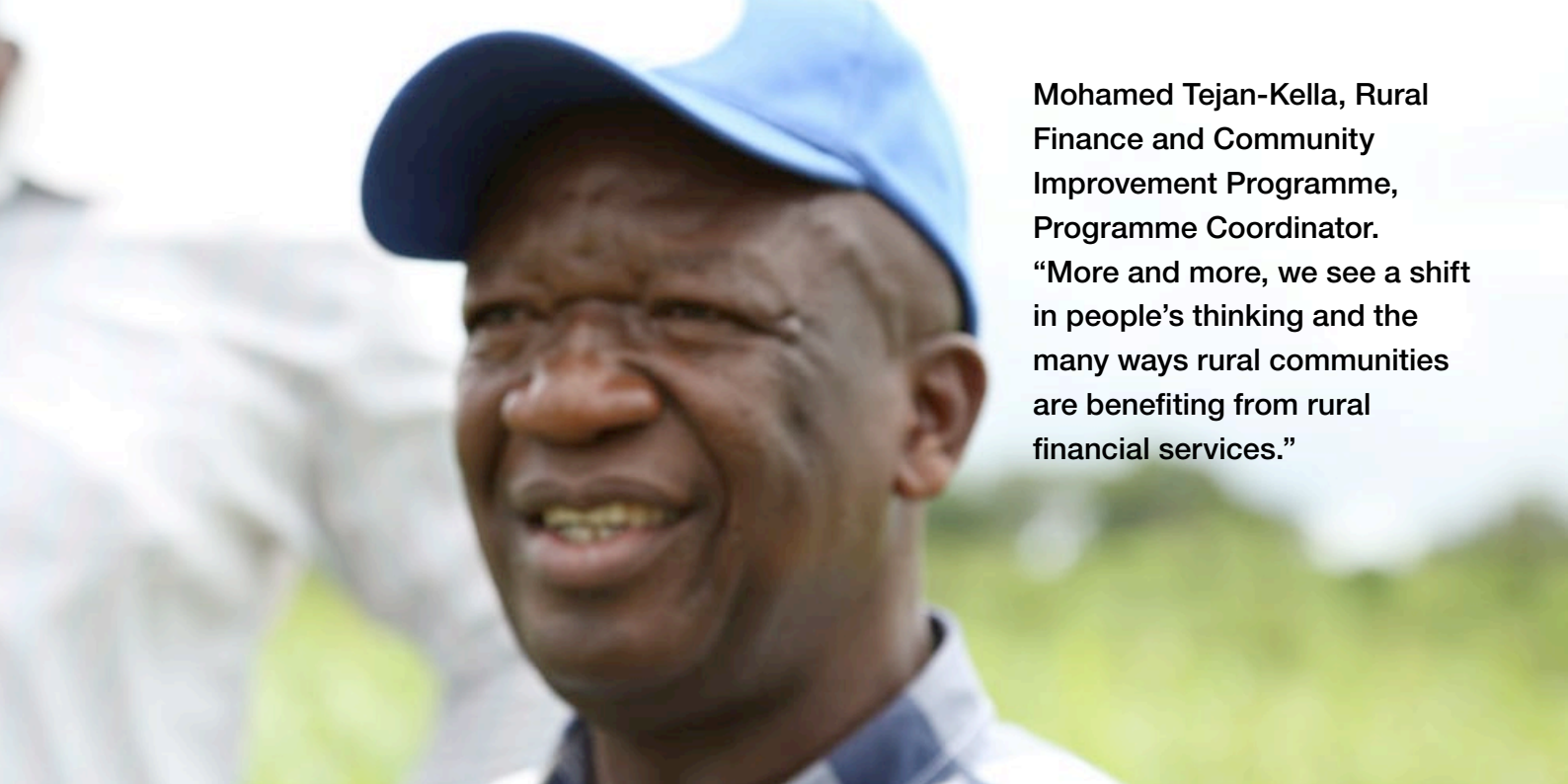


“Thanks to the RPSF, we have a growing business and are making money, which has allowed us to build a school for our girls and pay two teachers’ salaries. Our slogan ‘women power, men support’ is now more relevant than ever.”

Fanta Janneh







Mohamed Tejan-Kella, Rural Finance and Community Improvement Programme, Programme Coordinator. “More and more, we see a shift in people’s thinking and the many ways rural communities are benefiting from rural financial services.”



Victor Songu, Manager of Mambolo Financial Services Association. “Providing access to financial services is one of the main challenges we face in rural areas of our country. Many members of my community have moved from poverty in record time. There is great potential to quickly eradicate rural poverty if poor people use the safe-keeping and loan services we offer.”

Poor rural people are bankable

Rural people are not looking for handouts. Rather, they seek opportunities to access agricultural inputs and markets, and financial services that can enable them to transform their livelihoods and their communities.

IFAD and the Government of Sierra Leone established the Rural Finance and Community Improvement Programme (RFCIP) in 2008 to help ensure that rural communities have access to the financial services they need. The programme now boasts 76 rural financial institutions located in towns and villages across the country.

“After eleven years of civil war (1991-2002), many people had fallen into a mindset of relying on development aid and government assistance for everything, which left them with a culture of dependence. The RFCIP is building people’s capacity to better understand how they can access microcredit and use it to build their future without waiting for handouts,” said Mohamed Tejan-Kella, RFCIP Programme Coordinator.

Marie Thaimu Kamara is 49 years old, married and the mother of three children. She is a preschool teacher and earns a modest salary, which is just enough to pay for food to feed her family. In 2012, she joined with two men and two women to form the “Papa Momo” credit group. Each member contributed SLE 2,000 (US\$140) to buy shares in the FSA worth SLE 10,000.

As a shareholder, Marie was able to get her first loan of SLE 8,000 (four times the value of her shares) and invested in a start-up business selling cement, rice and flour. She paid her loan back early and with some of the money she had earned in her business, she bought more shares and got a second, bigger loan to grow her new business and to get started in rice production. Since then, she has had seven or eight loans, each time paying it back and adding to the number of FSA shares she owns so she can borrow even more the next time to expand her business even further.

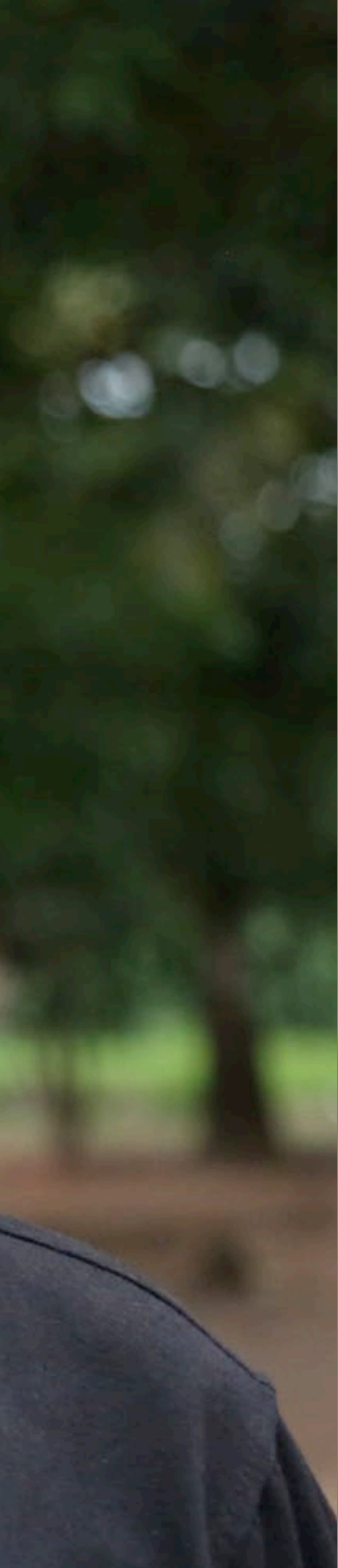
“I consider myself a powerful and successful woman. I have employed my husband, sent my two daughters to university and my boy to secondary school. My next dream is to build a big shop where I can sell a greater variety of goods.”

Marie Thaimu Kamara









Daniel Alaska Bangura is 34 years old. A graduate in accounting and with a master's degree in finance, Daniel went to the capital, Freetown, to look for a job. However, it wasn't easy to find a well-paying job there so he decided to return to his hometown, where he started working as a volunteer teacher. But he had bigger plans and started to pursue his idea for setting up a business of his own.

To get start-up capital, Daniel sold his own personal computer and other personal items and asked family for financial support. With the money he was able to collect – SLE 10,000 (US\$700) – he went into business in 2015 selling mobile phones and cosmetic products from a table on the street. After one year, Daniel was able to rent a small shop and was ready to expand his business.

With a loan of SLE 10,000 from the Community Bank, Daniel was able to add 100 mobile phones to his shop's inventory and began to attract more customers. By the end of his first loan cycle, he had increased his capital enough to be eligible for more – and bigger – bank loans. The bank continues to support him with incrementally increasing loan amounts and Daniel's business is booming.

“I bought the shop where I sell phones and cosmetics and I have also built three houses with 14 rooms near the university that I rent out to students. I am my own boss and plan to shift my business model from retail to wholesale.”

Daniel Alaska Bangura

Mariama James Koroma is 36 years old and a single mother of four children. One day, her husband left home and never came back. She got a job working in a cocoa nursery and was able to feed her children with the money she earned.

Looking to the future, Mariama became a member of the local Financial Services Association (FSA) and saved money to be able to buy shares in the FSA that would make her eligible for a loan. In 2012, she got a loan of SLE 500 (US\$35) and started a small business selling frozen fish.

After paying back the loan, Mariama increased her shareholding and with a bigger loan purchased timber-processing machinery and started to sell lumber. Subsequent loans have allowed to expand her successful lumber business even further. With her earnings, she built a house for herself and one for her parents and is able to send her four children to school.

“If you are a single mother, poor and with no other accessible options, and you have to feed your children, there is the risk that you turn to prostitution out of desperation. The Financial Services Association saved me from falling into that trap.”

Mariama James Koroma









Hassan Kamara is 36 years old, married, and has two children. From 1998 until 2014, he worked with his father as a blacksmith for very little pay. For four years during that time, Hassan was apprenticed to another shop, where he learned to weld. He built a reputation among the clients as a reliable worker and a fine welder. But he wanted more for himself.

In 2015, a friend told him about the Financial Services Association (FSA) and explained how he could get a loan to start his own business. Hassan didn't take it seriously at the time, but he continued to think about it. A few months later he decided to ask for a loan.

With no collateral and no guarantor, Hassan asked his older brother for help. Together, they went to the bank where he described his skills and business plan to the bank manager, who reluctantly approved a loan of just SLE 500 (US\$35), which Hassan paid back in only five days. With subsequent loans, Hassan started and expanded a very lucrative welding business producing manual oil palm processing machines and other iron products.

In just six years, Hassan has grown a successful business in his rural community. He employs four young men and has 23 trainees learning welding and blacksmithing in his shop. He recently built a home for his family and is building a new workshop on the main highway where business should be even better.



“Today, I am my own boss and the breadwinner for my family.”

Hassan Kamara



International Fund for Agricultural Development
Via Paolo di Dono, 44 - 00142 Rome, Italy
Tel: +39 06 54591 - Fax: +39 06 5043463
Email: ifad@ifad.org
www.ifad.org

 facebook.com/ifad

 instagram.com/ifadnews

 linkedin.com/company/ifad

 twitter.com/ifad

 youtube.com/user/ifadTV

All pictures: David F. Paqui
Text: David F. Paqui and Bob Baber