The MAFFS/NPCU is aware of the importance of communication tool to enhance its strategic objectives. In order to increase awareness, participation, social change and media outreach, the Programme fielded in some members of the press to get firsthand / independent information on the Projects activities.

The team comprising journalists from both the print and electronic media and representative from Civil Society was accompanied by the MAFFS/NPCU’s Communication Team. During the tour, the team visited two of the Project districts - Keneme and Koinadugu Districts and Lunsar town in the Port Loko District. The Team held discussions and interviews with Heads of the District Programme Coordination Units (DPCUs); MAFFS District agriculture Officers, Project beneficiaries and Service providers.

The Press Team conducted comprehensive tours on project rehabilitated feeder roads and held interviews with road users/beneficiary communities; witnessed the harvesting of the 2nd cropping of an IVS Rice cultivation at Mano Junction as well as the symbolic harvesting of vegetables at the Green House facility at Lambayama in Kenema City and the Oil Palm Nursery at Kabala town.

At the end of the tour, it became clear that there is need for more irrigation facilities during the second cropping in the Inland Valley Swamps. Findings from the Green House facility at Lambayama in Kenema was quite encouraging, but notwithstanding that, the quality of buyers/marketers was however questioned. It was also good to know that, the work at the Oil palm nursery in Koinadugu is on course but much was needed in the area of provision of water.

Meetings held with the two radio station managers in Kenema and Kabala were important in helping them set their priorities instead of wishes. While much of the support to Gola Agricultural radio is to be directed to expanding the reach (listenership) of the station, Radio Bintumani is yearning for alternative livelihood to sustain the radio station and staff.
Mariama Tucker is a school going girl in her teens, living with her parents in Blama town, Small Bo chiefdom in the Kenema district. During the Press tour, we met her carrying bundle of fire wood with her counterparts on one of the feeder roads rehabilitated by the project. When caught up by the Culture Radio’s Raymond Bai-Kamara on her impression of the rehabilitation on the road, she expressed satisfaction over the work and hailed the project for not only reducing the transportation cost but for reducing havoc that used to happen. “We want to say thank you to the people who did the road. We can now travel from Blama to Matieu without any fear. Before the rehabilitation of the road, bad people used to chase us, especially young girls like us. But with this intervention, we can now safely ply the road without any threat” she confessed.

The Agriculture Boss however admonished the women to take ownership of the facility, noting that the days have gone when they should be emphasizing on project support. “You should take this as your own babe, from which you are expected to be generating income for yourselves” he noted.

Md. Tutu works for the Ministry of Agriculture, Forestry and Food Security in Kenema and she is also a member of the Bondaya (One Family) Women Farmers Association. She spoke to the press, commending the project for its contributions in empowering them (women farmers) in the district. “Today, we have seen great profit in this facility. It has shown that vegetable cultivation is a profitable business. I want to expressed my sincere gratitude to both the ministry and the donor/IFAD for such intervention” she expressed.

Earlier, the Project’s agriculture Officer and Head of the Kenema District Coordination Unit, Henry M. Kawa gave a brief background of the Green House project and disclosed that the institution is undertaking it in partnership with the MAFFS, while Fresh Salone is the Service Provider for the facility. “It is an innovation for us in this part of the world. We all know that, in Sierra Leone we plant our high value vegetables in the openings without any enclosure. When we say Green House, we refer to a controlled environment that is free from all pests and infection. We also have water well to ensure that water is available at all times” Kawa said. Forming climax at the Green house facility at the Lambayama, Kemema that day was the symbolic harvesting of vegetables which was followed by traditional singing and dancing.
COMMUNITY BANKS
In terms of being closest to the real targets of microfinance services, community banks are designed to be just that. In 2009, there were six community banks (CBs) operating in Sierra Leone. These community banks were established between 2003 and 2008 by the BSL through a capital injection programme as a catalyst for financial services extension into the rural sector of the economy. The banks were geographically distributed across the four provisional headquarters of the country so as to stimulate rural communities to rebuild their lives through access to financial services. To date, the Rural Finance and Community Improvement Programme (RFCIP), a rural finance project in the Ministry of Agriculture, Forestry and Food Security (MAFFS) helped establish eleven other community banks, making it seventeen in total. Rural banks were first established in the 1980s across the country. They were meant to provide financial services to rural populations, where the traditional commercial banks were averse to operate and penetrate due to high transaction costs, poor infrastructure, etc. They were created with substantial financial support provided by the BSL, including participating in the equity capitalization. The banks provided simple deposit services and loan products, as a downscaled version of commercial banking operations. However, they became defunct and non-operational at the height of the war. The RFCIP has helped in the strengthening of these institutions.

FINANCIAL SERVICES ASSOCIATIONS (FSAs)
An FSA is an approach to support the rural poor population in accessing a wide range of financial services and better manage their own resources efficiently. It combines the principles of an investment company that focuses on risk capital, financial returns, and shareholder value and that of community finance that focuses on proximity, social capital, user ownership, and outreach to the poorer segments of the community. The FSA combines the advantages of user ownership together with modern governance, management and contract enforcement techniques to create an effective financial institution.

FSAs Values
Financial services Association (FSA) is a form of microfinance institution providing a wide range of financial services only to its shareholders at an affordable cost and accessibility.

Mission: To provide a wide range of affordable, efficient and effective financial services to the poorest of the poor in Sierra Leone.

Vision: FSAs in Sierra Leone will be operationally self-sufficient and sustainable. It is owned and financed, (by the community through subscription of shares), owner used and owner managed. FSAs are established and situated in chiefdom headquarter towns in most part of the country.

According to the MITAF II project document, in 2003 it was estimated that of the 90,000 to 160,000 potential microfinance clients in Sierra Leone, fewer than 15,000 had access to financial services. In 2009 the number of clients of the microfinance sector increased from 13,000 to 123,000. To date, that figure has doubled. This strongly suggests that microfinance in Sierra Leone has done tremendously well over the last decade.
FROM HAWKER TO TABLE TOP
Case One: Md. Bintu Quee

The scar of mismanagement and fraud left Madam Bintu Quee very frustrated as she was one of the highest contributors in the Village Savings & Loans Association in the Lower Bambara Chiefdom. She was a member of the most popular savings group in the chiefdom commonly known as Moluma Women Development. Panguma is the chiefdom headquarters town of Lower Bambara chiefdom situated about 43km away from the provincial headquarters town of Kenema.

The Village Savings and Loans Association collapsed during the early part of 2011 due to mismanagement, and most of the members lost their savings including Bintu Quee. Bintu confirmed that her experience with the Moluma organization was an abysmal. Her hope in getting an initial capital to start up a business was almost lost. The chiefdom had no commercial banks neither MFI.

Bintu aged 31 registered with the Lower Bambara Financial Services Associations (FSA) on the 5th March 2011 and received her first loan on the 17th of July, 2011. With the loans she has been receiving from the FSA, her business has grown to the extent that she has lots of goods on her table and in kiosk.

She also has a good business relationship with other women in her community and this has influenced the sales of shares, thus increasing the shareholding of Lower Bambara FSA. As she has brought over most of her Moluma Women organization friends to the FSAs and are all getting loans from the FSA. Mrs. Bintu Quee is now proud of having a dwelling house of two apartments (Mud bricks), two (2) rooms each out of the profit she is making, she has been sustaining her family in terms of providing basic meal and paying school fees for her five children. Although, the economy was affected by the outbreak of EBOLA but she still maintains good repayment record.

<table>
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<th>NO</th>
<th>SHARE CAPITAL (Le)</th>
<th>LOAN DISBURSED (Le)</th>
<th>DATE OF DISBURSEMENT</th>
<th>START DATE OF REPAYMENT</th>
<th>DATE OF LAST REPAYMENT</th>
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<tr>
<td>4</td>
<td>1,000,000</td>
<td>4,000,000</td>
<td>10/12/14</td>
<td>10/1/15</td>
<td>16/9/15</td>
</tr>
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Case study Two: Ansumana Kamara

Mr. Ansumana Kamara is a hardworking businessman based in Daru town, Jawei Chiefdom Kailahun District. He registered with the Jawei FSA in June 2012 and is currently the highest shareholder since its establishment in 2009. Mr. Ansumana Kamara is a farmer and businessman who was involved in produce buying. He lost his business as a result of the war since his home town was the entering point of the rebels into Sierra Leone from Liberia. This made Mr. Kamara pay more attention to his plantation.

With his first initial shares, he applied for five hundred thousand Leones (Le500,000) and equivalent to USD 100 as it is clearly spelt out in the FSA loan policy, no matter the amount of shares capital that you may have with the FSA.

Mr. Ansumana Kamara added his first loan taken to his capital to start his produce buying and as his business progresses, he decided to be adding up his shares whenever making his monthly payments which always increases his chances of taking bigger loans at the end of the loan cycle.

With such a venture, he decided to open a Mini Produce buying shop with other goods like rice, salt, sugar, cooking oil; zinc etc. for sale when he took his third loan. According to Mr. Kamara as he is normally called by his customers, the third cycle loan open his relationship with his formal business partners in the provincial headquarter town of Kenema wherein he was allowed to take on credit basis more goods on wholesale prices. And with his business booming, Mr. Ansumana Kamara stands tall in the Daru community as the highest shareholder with (Le 5,315,000) shares and recently took a loan of Le17,000,000 from the FSA.

He has a lot of pointers as he has been able to educate his eleven (11) children out of the loan taken. He confessed that he has been able to erect a small mosque in his village for his community people.

Conclusively, he is a good client with his loan repayment record accurate and sometimes makes repayment ahead the actual repayment schedule.

Case study Three: Gbessay Abdulai

A decade long civil war produced a whirlpool of poverty; many find themselves difficult to come out of this strong current. The story of Gbessay Abdulai, aged 36 is of no exception. She lost her business and her house where she used to leave in Kenema town (third largest city located in eastern province) during the war. Things became more difficult when the dust of war started settling. It almost became impossible for her and her husband to feed the family with little or no employment or capital to re-start the business.

The only option was for the family moved to the home town of the husband in Largo, 25 Km from Kenema town to restart their life. At Largo, the only asset the family could boast of was a family land. With support from a Seed Multiplication project, the family was again rescued by providing seed rice and cassava cuttings and labour came from the family and from the farming group in the community.

However, it was not enough for the family for all twelve months. The family used to run out of food by the month of April and have to wait till October before start getting two full meals a day. Gbessay Abdulai thought to start the petty trading business many a times but access to capital was always on the way. She made moves to the local money lender where she always took small loans but the interest charges were 20% per month flat. With the hope of reducing interest and having access to capital she came to main town many a time (to & fro costs around USD 5) but was refused as she does not have conventional collateral, running business and was too small to satisfy the commercial banks. The MFIs were asking for a guarantor with stable income which was again beyond her reach.

RFCIP established the FSA in late 2011; she did not miss the opportunity and purchased shares worth of USD 26 and became member. She received an initial loan of USD 106 through which she started a small petty trading business selling daily household use items. She paid on time and keep raising her investment in FSA. She has a big shop with inventory over USD 1000 in her shop. They have a house, generator, two times meal throughout the year. All the five children are going to school. She is part of the community delinquency committee constituted by FSAs for the wilful defaulter. The families have diversified livelihood sources and are better equipped to handle upheavals. It was tested during the EVD outbreak where her family could able to withstand the economic fall out of the outbreak.
Desertification is not the advance of deserts, though it can include the encroachment of sand dunes on land. Rather, it is the persistent degradation of dryland ecosystems by human activities and climatic variations. Because of its toll on human well-being and on the environment, desertification ranks among the greatest development challenges of our time.

Desertification occurs when the tree and plant cover that binds the soil is removed. It occurs when trees and bushes are stripped away for fuelwood and timber, or to clear land for cultivation. It occurs when animals eat away grasses and erode topsoil with their hooves. It occurs when intensive farming depletes the nutrients in the soil. Wind and water erosion aggravate the damage, carrying away topsoil and leaving behind a highly infertile mix of dust and sand. It is the combination of these factors that transforms degraded land into desert.

There are many factors that contribute to desertification. Prolonged periods of drought can take a severe toll on the land. Conflict can force people to move into environmentally fragile areas, putting undue pressure on the land. Mining can cause damage. In the coming years, climate change will accelerate the rate of desertification in some areas, such as the drier areas of Latin America.

The effects of desertification can be devastating. Desertification reduces the land’s resilience to natural variations in climate. It disrupts the natural cycle of water and nutrients. It intensifies strong winds and wildfires. The effects of dust storms and the sedimentation of water bodies can be felt thousands of kilometres away from where the problems originated.

The cost of desertification is high, and not just in economic terms. Desertification is a threat to biodiversity. It can lead to prolonged episodes of famine in countries that are already impoverished and cannot sustain large agricultural losses. Poor rural people who depend on the land for survival are often forced to migrate or face starvation.

Desertification not only means hunger and death in the developing world, it also increases threats to global security for everyone. War, social disorder, political instability and migration can all result from scarce resources. For millions of people, halting desertification is a matter of life and death.

Desertification is not always inevitable. Human factors, such as overgrazing and clear-cutting of land, can be controlled by improving agricultural and grazing practices. Other factors, such as rising temperatures, can be predicted and dealt with proactively. Degraded land can sometimes be rehabilitated and its fertility restored. In many cases, the best methods of rehabilitating land involve using traditional or indigenous knowledge and land management techniques. But rehabilitation efforts can fail or eventually have a negative impact on ecosystems, human well-being and poverty reduction. It is less costly, and less risky, to limit the damage in the first place.
IFAD’s experience with desertification

At IFAD we are confronted every day by the human cost of desertification. We work with subsistence farmers, nomadic herders, day labourers and others whose survival depends on ecologically fragile or marginal lands. Throughout our work over the past 30 years, it has become clear that to eliminate rural poverty we must also address the issue of how land and natural resources are managed.

IFAD’s very existence has its roots in the fight against desertification. The decision to create IFAD was taken in 1974 in the wake of the great droughts and famines that had struck Africa in the previous six years.

Combating desertification, including land degradation, is central to IFAD’s work. It is reflected in our investment programmes, grants and policy initiatives. Between 1990 and 2005 alone, IFAD committed about US$2 billion to programmes and projects related to the objectives of the United Nations Convention to Combat Desertification (UNCCD).

Women are often at the front line in fighting desertification or managing land degradation because very often, in many parts of the world, women are the farmers. They are also often the ones who are responsible for getting fuelwood and water and for tending the fields. As a result, IFAD pays particular attention to the role of women in dryland management.

Today, approximately 70 per cent of IFAD-supported programmes and projects are in ecologically fragile environments that are prone to severe environmental degradation. All of our programmes and projects are screened for potential adverse and positive effects on the environment, natural resources and local populations.

IFAD works with a number of partners to fight desertification.

In 2001, IFAD became an executing agency of the Global Environment Facility (GEF). This was in recognition of its proven expertise in rural sustainable development, integrated natural resource management, sustainable land management and its role in implementing the UNCCD. The partnership with the GEF has rapidly expanded and IFAD has been granted access to other GEF focal areas, such as biodiversity, climate change and sustainable forest management.

IFAD’s Environment and Climate Division promotes environmental programmes and projects, including those on climate change adaptation and mitigation. The division also shares information and new findings on environmental matters relevant to IFAD’s work. It participates in technical and policy meetings organized by the secretariat of the United Nations Framework Convention on Climate Change and the UNCCD.

IFAD also works closely with the Global Mechanism, a subsidiary of the UNCCD, which helps countries find resources to combat desertification. The Global Mechanism has been hosted at IFAD since 1997, in recognition of IFAD’s role in rural development, agriculture and sustainable land management.

Similarly, IFAD hosts the secretariat of the International Land Coalition, a global alliance of organizations dedicated to working with poor rural people to increase their secure access to natural resources, particularly land.
EIGIBILITY
All Sierra Leoneans and even foreigners (irrespective of age or colour) are eligible to join the FSA provided you have meet the following qualifications:

- Must be a human being of sound mind
- Must be of mature age (guarantors are required in case of minors)
- Willing to form a group of 5 shareholders, in case one wants to access FSA loans.
- Must be willing to abide by the rules and regulations set in the constitution of FSA.

HOW TO JOIN THE FSA?
An individual or a firm/church/mosque/academic institution/groups can be a shareholder of FSA. For more information, just pay a visit to the nearest FSA during official hours:
Weekdays:8:30AM----3:00 p.m
Saturday:9:00AM-----12:00 noon

The following are the initial requirements
- Le 5,000 as registration fees (one-time off)
- Le 5,000 for pass book
- Le 5,000 per share. One can purchase as many shares as possible. Sales of shares is continuous and ongoing. Meaning additional shares can be purchased at any time
- Two (2) passport size photographs

FSA PRODUCTS AND SERVICE
How to Access Loan

- A Shareholder can access Loan 4 times the share value or 10% of the total share capital raised at any given time (Whichever is less).
- Money transfer facility- Airtel money, Western Union, Splash etc
- Safekeeping of valuable items such as liquid cash, house plans car log book etc.

VILLAGE SAVINGS AND LOANS ASSOCIATIONS
The Village Savings and Loan (VS&L) model is a savings-based approach that has proven on a very large scale that it can substantially fill the financial services gap (Helmore et al. 2009). By intermediating small local pools of capital to satisfy household cash-management needs it facilitates immediately sustainable and profitable savings, insurance and credit services to people who live in places where banks and MFIs do not have a presence.

The model was originally developed in Maradi, Niger, by CARE International in 1991 and has spread to 33 countries in Africa, 3 in Latin America and 7 in Asia, with now almost 3 million active participants worldwide. The methodology, in various forms, is now used by international NGOs to provide entry-level financial services to people who are either too poor or living in places that are too remote to be availed of financial services by microfinance institutions.
FINANCE SALONE
Finance Salone was established in 2005 and is arguably the leading microfinance institution in Sierra Leone. In 2010 Union Trust Bank bought a majority shareholding in it. Even with its affiliation to UTB, it is not allowed to accept deposits in its own name and so only have loan products. This affiliation however has enabled it to obtain additional equity and concessional loans from the bank.
Finance Salone offers three main products, all loans (group and individual loans for business purposes and consumer loans). These products are offered mainly in Freetown localities and commercially busy provincial towns outside Freetown. Loans finance mainly petty trading (75%), services such as auto repairs, beauty salons, restaurants, etc. (10%), and handicrafts (15%). Finance Salone has 11 branches operating throughout the country and 6 sub-offices and serves over 18,000 clients. Its 2009–13 plan envisages further extension. Finance Salone had (as at September 2010) a repayment rate of 98% and an acceptable portfolio at risk below 30 days at 5%.

LIFT ABOVE POVERTY ORGANIZATION
The Lift above Poverty Organization (LAPO) originated from Nigeria. It provides small individual loans (ranging from Le 300,000 to Le 1.5 million i.e. US$70–350) for a period of repayment ranging from five to eight months, at 3% interest rate per month. As collateral, a 10% deposit is required. A follow-up service to the clients is usually immediately made to avoid defaults, which are currently recorded at only 2%. The portfolio at risk (PaR) is an excellent 1.16%.
By mid March 2009, LAPO had reached over 8,000 clients through two branches in Freetown and Kenema. It plans to further extend its services to urban and semi-urban areas.

HOPE MICRO FINANCE INSTITUTION
Hope Micro’s mission is to provide financial services for the poor in a manner that is sustainable, readily accessible, and responsive to their needs.
Hope Micro provides commercial loans for trade through a group lending solidarity method, with a 3% flat interest rate per month. The loan size ranges from Le 50,000 up to Le 500,000. It had tested some agricultural loans, which didn’t succeed because of the failure of the crops financed (weather, disease, etc.).
Early in 2011 Hope Micro established a partnership with Kopo Kopo and Splash Mobile Money to bring mobile financial services to their 16,000 microfinance customers. Hope Micro plans to scale the service in order to offer both loan disbursement and repayment through Splash Mobile Money to all of its 16,000 customers.
Hope Micro is the first MFI in Sierra Leone and one of the First in West Africa to offer mobile financial services. Its customers may now be able to repay their loans using Splash Mobile Money, a service allowing users of the top three mobile networks to load cash to their phones, send money, pay bills, withdraw cash, and buy goods. This initiative should serve to bring thousands more people into the financial access fold.

BRAC (SIERRA LEONE)
BRAC Sierra Leone’s microfinance programme was set up in 2007 and has been designed to provide reliable access to cost-effective financial services to poor and marginalized women. The nature and content of the programme is described below.

WOMEN’S GROUPS.
These groups deliver the microfinance and other programmes through organizing groups of poor women who come together to improve their socioeconomic position. The BRAC microfinance branch offices conduct area surveys and consult with community leaders and local elders to select the 30–40 members of each group. The group is then subdivided into smaller groups of five, each with their own elected leader. The members of each small group take joint responsibility to solve peer repayment problems.
New borrower groups meet four times before any loan disbursement takes place. After that, they meet weekly to discuss credit decisions with their dedicated BRAC credit officer and make their loan repayments. Also, BRAC provides training and technical assistance to its members and others in the community, empowering them to earn more income from existing activities and start new ones.
**Micro Loans.**

At the core of the programme are microloans, which are exclusively for the women participating in the group process. Borrowers range in age from 18–50 with little or no education and to women who are not served by other microfinance institutions.

**Key features of a microloan.** The key features of a microloan are:

- loan repayments in small weekly installments,
- no physical collateral needed,
- loan range of US$100–300,
- competitive interest rates, that is, rates that are more attractive than their competitors’ rates,
- death benefits provided in the form of an insurance payout,
- financial services delivered to member’s village,
- available in rural and urban areas.

**Small enterprise loans.**

BRAC offers small loans to individual entrepreneurs seeking to expand their small businesses. Typically, loans are given for trading, agriculture, poultry and livestock, fruit production and other types of small enterprises. These small entrepreneurs would otherwise have limited access to the formal financial system – they are too large for microloans but with insufficient/inadequate collateral for commercial banks. Some members of the microloan scheme become eligible for a small enterprise loan as their businesses grow and expand and their investment needs change.

**Key features of a small enterprise loan.**

The key features of a small enterprise loan are:

- availability to both male and female entrepreneurs,
- loan range US$1,000–3,000,
- lower interest rates relative to its competitors,
- repayment mode of equal monthly installments.

**Cooperatives**

Sierra Leone has had a long experience with the cooperative movement, but the long exposure to the tenets of the movement has not left it in good stead. Some studies (see, for example, Ferguson et al. 2005; Fraser et al. 2011) have shown that the existing cooperative movement in Sierra Leone is weak with only few active cooperative societies. Several benefits accrue from adherence to cooperative principles (Reynolds 1998). Today, governments expect cooperatives to inform policymaking and engage in advocacy while the cooperatives themselves seek a more pronounced, active and permanent role in decision-making (Mercoiret 1999). Cooperative societies can (as seen, for example, in East Africa) be a major source of income and investment for low-income people (Wanyama 2009). The shared spirit of cooperation and empowerment leads to engagement in larger projects such as reconstruction of schools or health facilities. Given their successes elsewhere in Africa, cooperative societies therefore could also, and indeed had have a very important role to play in Sierra Leone’s socio-economic development. However, over the past 10–15 years a number of problems have dogged the cooperative movement in Sierra Leone:

- weak capacity in the cooperative department;
- lack of an apex cooperative body or congress;
- other problems, such as an old and unrevised cooperative law and lack of a national cooperative policy. What appears to be the most recent and only definitive study of the cooperative movement in Sierra Leone is a 2006 study Ferguson et al. (2006) prepared for the Commonwealth Secretariat that made the following observations which remain largely valid today:

**Other Access to Finance Providers**

**Mobile Money Payment Providers**

Mobile money providers are becoming a major access to finance tool in Sierra Leone and in the past two years the major ones are SPLASH and Airtel Money.

**SPLASH**

SPLASH operates on three of the mobile telephone networks in Sierra Leone (Airtel, Comium and Africell) and was launched in September 2009 as a pilot and was rolled out in February 2010. By October 2010 it had 9 branches, 40 sub-agents and subsidiaries with up to 150 outlets countrywide and had 50,000 users. Currently (May 2011) SPLASH covers all major towns in Sierra Leone and has now reached 70,000 users. In October 2010, SPLASH teamed up with Union Trust bank as an agent in the SPLASH network using its network of bank branches. It also has a similar arrangement with Guaranty Trust Bank.

**Airtel.** Airtel started their service in 2010 and claim to cover 90% of the country with this service. In barely one year of mobile money transfer operations, it states that it has reached 254,643 active users with over 400 agents. Like SPLASH, Airtel also collaborates with two banks, Zenith bank and Guaranty Trust Bank.

**Micro Insurance in Sierra Leone**

Micro insurance is virtually non-existent in Sierra Leone. Very few of the eight insurance companies in Sierra Leone have developed micro insurance products. Aureol insurance company has developed a micro insurance product but is finding it difficult to interest the target groups (MFIs, small business associations and banks). They report that the target groups, especially the banks, seem more interested in insuring the loans made to their micro and small business clients. The very experience of micro-insurance was that the few small business traders who did take out insurance did not renew their policies after the first year. The industry believes that, apart from cost of premiums, some businesses also had bad experiences regarding claims and so lost faith in insurance. Another complaint from the industry is that even the NGO/MFIs themselves do not seem to understand and therefore do not value micro-insurance.
RCPRP supported IVS Woman farmers talks to the Press at Mano junction in Kenema District

Project Engineer for Kenema, Samuel Banya Speaks on the conditions of Feeder Road Rehabilitation in his operational zone

Member of he Press conducting interview with women farmers in one of the Project’s Green House Facilities
Avoid touching the Dead

For more information call FREE 117

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