So if Rural Finance can succeed in Sierra Leone then there is no reason for it to fail in Liberia. Pursuant to this and in reference to replicate and adapt the approach and model of Sierra Leone’s highly successful Rural Finance and Community Improvement Programme, the Liberia Government through its Ministry of Agriculture in collaboration with the Ministry of Finance and the Central Bank of Liberia saw it fit to request IFAD to pilot a Rural Finance Programme - Rural Community Finance Programme. The overall goal of the Liberian Rural Finance Programme is to reduce rural poverty and household food insecurity in Liberia on a sustainable basis through access to rural finance. The Project is expected to support the creation of grassroots rural community finance institutions (RCFIs) along the institutional models already practiced in Liberia and Sierra Leone. It will facilitate the establishment of RCFIs in larger villages and small and medium-sized towns in counties that fulfilled the legibility criteria. Like in Sierra Leone, the Project will support the creation of a specialized supervisory entity—the Technical Assistant and Supervision Company. Based on its National Strategy for Financial Inclusion, the Liberia Government is seeing creating an inclusive financial environment through the delivery of financial services to the primary people; especially for the small earners, youths, market women and small business owners. Some of the principal options put forward by the Liberia Government in achieving this will include downsizing the operations of commercial banks to become more relevant and meaningful for the ordinary Liberians, especially the farmers; making substantial investments into the Microfinance sector; promotion of Village Savings and Loan Associations and the creation of new and more appropriate financial institutions in the former sector.

In light of this, a delegation led by the Liberian Deputy Minister of Agriculture, Technical Services, Dr. Subah accompanied by the Deputy head of Microfinance and Financial Inclusion Unit, Central Bank of Liberia were in Sierra Leone on a week-long study tour (21 to 27 May, 2014) to the RFCIP Community Banks and Financial Services interventions and experience. During the tour, the Liberia team was able to meet and hold discussions with officials in the Bank of Sierra Leone, the Ministry of Agriculture and the Ministry of Finance as well as with the RFCIP team in Freetown and the Technical Assistant Agency in Kenema.
The IFAD-funded Rehabilitation and Community-based Poverty Reduction Project (RCPRP) supports many innovative practices designed to rebuild community life in areas of Sierra Leone that were worst affected by the civil war. One of these is a simple low-cost irrigation system for perennial swamps, which incorporates a system of service provision that brings together technical and agronomical support for farmers.

In the eastern districts of Sierra Leone, mining used to be the main income-earner. Farming was for the poor, hard labour, low yields and negligible incomes. But all that is changing rapidly. The IFAD-supported project, the Rehabilitation and Community-based Poverty Reduction Project (RCPRP) has been rehabilitating and developing lowland areas that are flooded in the rainy season and wet year-round, as part of an effort to bring speedy and durable recovery to rural areas of Sierra Leone affected by the war.

Alpha Kallon, chairman of the inland valley swamp (IVS) association in Fulawahun in the eastern district of Kenema, couldn’t be happier with the results. In 2011 he and 29 others formed an association and began installing irrigation on a 20-hectare area that had never previously been cultivated. The work was hard but even in the first year of harvesting, the incomes were surprising.

“The help we’ve been given is so much more than we were expecting,” says Kallon. “And the yields are so much better than we could have imagined. I have eight children and I’ve been able to take care of all of them, and finally pay all their school fees. No more begging for help. And there’s enough food. When we harvest we put rice aside for our family, and the rest we sell in the market.”

All this has been possible thanks to a comprehensive and innovative irrigation package that combines optimal design of the irrigation system itself, with a strong support system for supervision and maintenance that is run as a business, and not only remains in place, but will replicate itself as new irrigated valley swamps are rehabilitated across the country.

Boosting rice production is a key component of the government’s effort to accelerate the revival of agriculture and the rural economy in the aftermath of the civil war. Most of these valley swamps have been abandoned and covered with forest regrowth. And yet they are potentially highly productive and could play a major role in the intensification of agricultural production and the recovery of the rural economy.

An adaptable design

The villages of Norway and Sangbagba in Kono district share an irrigated site that has been reclaimed from an old mining site. Here too, there is generally water available year-round and once the irrigation system was in place, the results were immediate. Since 2011 when the IVS was created, farmers have been harvesting rice twice a year, and also cultivating a third crop of vegetables.

“The first harvest made a huge difference,” says Bobson Alex Kargbo, the service provider who has provided training and guidance to local farmers on this site. “We went from a single crop of rice per year and yields of 10-12 bushels per acre, to 45-50 bushel harvests twice a year, and the yields continue to improve. On top of that we also have a crop of vegetables.”
In the Norway and Sangbagba IVS site the association is predominantly made up of women who have decided to portion off a larger area of common land so that they can pay off their loan more quickly and start boosting their savings for further investments. There is beginning to be a real incentive for people to return to their villages to farm, and for young people a source of employment and income. The high yields, two rice harvests per year and market gardening in the dry season promise good incomes, and help attract young people back to rural areas and into farming, as well as generating off-farm skills and employment opportunities. 

To date 3,000 hectares have been rehabilitated using the new system. This represents a fraction of the total area of about 700,000 hectares of perennial swamps in Sierra Leone that could be developed for intensified farming. The IVS system put forward by the government in Sierra Leone as part of its national agricultural policy and is being replicated by other donors in the country. The government continues to subsidise rice imports of this staple crop, but as home production levels begin to soar, this policy will need to be rethought.

“The design of the irrigation systems themselves are the result of a series of tests and refinements made over several decades by IFAD’s technical specialists, working both in Guinea and in Sierra Leone. The infrastructure is simple, low-cost and adaptable to areas from 10 to 25 hectares. It incorporates a system of bunds, drainage canals and inlet and outlet pipes that manage water flow over the area, ensuring that all areas are evenly irrigated. Controlling water flow helps maintain soil fertility, prevents silting, weeds and damage from flooding, and also allows areas to be drained for vegetable cropping. The Norway-Sangbagba site offers a perfect example of how the irrigation system can be used for double rice cropping, and also dry season cultivation of short-cycle crops such as sweet potato, groundnuts, maize, cassava and other vegetables and legumes. The proximity to a local market makes this a particularly profitable option.

On-site technical support

Because the maintenance and sustainability of a system is as important as the irrigation itself, the irrigation sites are run through an innovative system in which salaried service providers supervise the installation of the irrigation and provide training, guidance and support to the farmers. Since the end of the war there has been a dramatic shortage of skilled technical service providers in the country. The project invited six retired engineers and technicians, who worked for the Ministry of Agriculture, Forestry and Food Security and had experience of IVS development, to supervise the sites and train others. These technicians have been organized into private companies across the target area and work with young field supervisors elected by the farmers themselves - whom they train to supervise IVS identification, manage the workforce and oversee the full development and rehabilitation of the IVS sites. These field supervisors will remain in place permanently to manage the site. Alex Macavoy is the service provider who works on the Fulawahun site. Having retired in 2010, he was invited to become an independent consultant. “In 2011 I began working with the project and we started with 11 sites in the district, which later became 15,” he says. “Some of these sites had never been developed. The work was hard, we had to clear the land, which was often overgrown with tall trees. We hired young people to help fell the trees and remove the stumps by hand.”
Land clearing and training in installation of the infrastructure, water management, group management, maintenance and operation of the infrastructure is all provided as part of the same package. The service providers help farmers form strong associations. They also provide guidance and support in the agro-nomical aspects of developing the IVS; what to plant, where and how. In this way, they provide the full range of expertise necessary to make a success of the IVS, unlike other systems where supervision is piecemeal and compartmentalized. The project has introduced improved rice varieties and new planting methods, in which fewer stems are planted together for higher yields.

In essence swamp rehabilitation is run as a business. The service providers enter into a long-term, usuall three-year contract to ensure that in each case, the system has a chance to become fully established under expert guidance and sustainability is guaranteed. The project is subsidised and will pay for itself for the first year. Each member has 30 bags of rice seed. This seed is then distributed to the individuals of the IVS, unlike other systems where supervision is piecemeal and compartmentalized. The system is still being fine-tuned, says George M. Barber who runs the Kono district project coordination unit, but it is self-sustaining, and the exit strategy begins in the first year. The service providers are given money to cover labour and administrative costs, and they distribute tools, seeds and a little fertilizer, to be used sparingly. We supply the farmers with tools and two thirds of the cost of labour. Barber goes on to explain how farmers pay back costs, “From the end of the first growing season, farmers pay back 40 per cent of the inputs they are given in rice seed. This seed is then distributed to new areas of intervention. Power tillers and other machinery are also distributed, with the same system of reimbursement operating,” association fund,” says Barber. “This is usually a prime area, the best rendering on the site. Each member has an individual plot and also helps cultivate this one. The income from whatever is grown here is used to pay off the plot and also helps cultivate this one. The income from these grassroots financial institutions, targeted communities have also benefited from improvements including feeder roads and their maintenance, security, and mobile phone network coverage in FSA/CB situated areas.

As the effects of climate change make themselves felt, rainfall is becoming increasingly erratic, and water management may not be possible in some of the producing valleys. A US$2.6 million GEF grant is supporting the project through climate change adaptation and vulnerability mapping. Interventions focus on guarding against flooding and also supplementing water, whereby they provide the full range of expertise necessary to make a success of the IVS, unlike other systems where supervision is piecemeal and compartmentalized. The project has introduced improved rice varieties and new planting methods, in which fewer stems are planted together for higher yields.

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FINANCIAL SERVICE ASSOCIATION (FSAs)

COMMUNITY BANKS (CBs)

KONAHEN DISTRICT
1. Pendemba Community Bank Pendemba Town Upper Bumbea
2. Kamade Community Bank Kamade Town Lower Bumbea
3. Segiama Community Bank Segiama Town Segiama

KOINDU DISTRICT
4. Sandor Community Bank Sandor Town Sandor
5. Ninjama Community Bank Ninjama Town Ninjama
6. Njirire Community Bank Njirire Town Bumbea

KENAPA DISTRICT
7. Bumbea Community Bank Bumbea Town Lower Bumbea
8. Tonge Field Community Bank Tonge Field Lower Bumbea

KONAHEN DISTRICT
9. Kabala Community Bank Kabala Town Wana wasa Yagule

BUNTHI DISTRICT
10. Kabala Community Bank Bakama Town Yung

PBURU DISTRICT
11. Rumah Community Bank Rumah Town Xumpele
12. Kamakwe Community Bank Kamakwe Town Sello Linnan

KUN prepares financial services only to its shareholders at an affordable cost and accessibility.

ELEGIBILITY
All Sierra Leoneans and even foreigners (irrespective of age or colour) are eligible to join the FSA provided they 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:

Tuesday: 9:00AM - 3:00PM

The following are the initial requirements:
- Le 5,000 for registration fees (one-time off)

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 can log book etc.

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 self sustainable. It is owned and financed, (by the community through subscription of shares), owner used and owner managed.

FSA s are established and situated in chiefdom headquarter town in most of the chiefdoms across the Country.

One of the RFCIP FSA (Village Bank)

An FSA Shareholder doing transaction
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BUY YOUR SHARES TODAY TO BECOME MEMBER OF THE COMMUNITY BANK