



National Programme Coordination Unit Monthly Newsletter Rehabilitation and Community-based Poverty Reduction Programme (RCPRP)

Rural Finance and Community Improvement Programme (RFCIP)

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WESTERN AREA TO BENEFIT FROM THE COMMUNITY BANK AND FSA SCHEME

The Western Area of Sierra Leone has joined the rest of the country in having its own Community Bank (CB) and Financial Services Association (FSA). The Goderich and Tombo communities, both having fishing as their principal economic activity have been identified and declared suitable for the establishment of FSA and CB under the Apex Bank (SL) Ltd.

Apparently, there is more concentration of these institutions in the Eastern Province as opposed to the Southern and Northern Provinces, with the exception of the Koinadugu district. Based on the above situation, the need to target the Western Area Rural District and some parts of Kambia and Bombali Districts, in the North and Moyamba District in the South was worthy.

Considering the economic potential observed in the area, coupled with the fact that there is no bank, particularly rural financial institution's presence in the area, the feasibility team deemed it fit to identify the Goderich community, as a viable proposition for the establishment of a Community Bank. According to the Feasibility Report, a community bank, established in this community, will "stand the test of time".

If supervised and provided with the right support to operate as a viable rural financial intermediary, a community bank can be



The Western Area Rural District has an estimated population of 197,098

established, even in the urban setting and compete effectively, with the branch network of commercial banks operating in the country.

Currently, with the exception of the Western Area Rural & Urban Districts, there are seventeen (17) Community Banks located in all the districts with at least one CB located in each district as follows: Kabala Community Bank (KCB) in Kabala, Koinadugu district; Marampa - Masimera Community Bank (MMCB) in Lunsar, Port Loko district; Yoni Community Bank (YCB) in Mile 91, Tonkolili district; Kamakwie (KCB) in Kamakwie, Bombali District; Madina CB in Madina, Kambia District; Mattru CB in Mattru Jong in Bonthe District; Zimmi CB in Zimmi, Pujehun District; Simbaru and Tongo CBs in Boujibu and Tongo field in the Kenema District; Segbwema,

Pendembu & Koindu CBs in the Kailahun District and Nimikoro, Sandor & Nimiyama CBs in Kono District. As a means of increasing rural outreach and providing an opportunity to deliver financial services closest to the people, YCB established sub-offices at Yele and Masingbi townships, in the Tonkolili district. The establishment of these Community Banks in the country has not only minimized the risk of handling physical cash, it has also created avenues for accessing credits for both business and agricultural activities.

The Tombo community, which has a large population (most of whom can best be described as itinerant traders, with particular reference to fish-traders and mongers) was considered by the Consultants to be an ideal area for the establishment of an FSA, as an initial move.

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Since the year 2007, the Ministry of Agriculture, Forestry & Food Security (MAFFS) has been very instrumental in addressing the void of access to finance in the rural areas of Sierra Leone through the establishment of CBs and FSAs. The Ministry, in collaboration with the rural finance component of Global Agriculture and Food Security Programme (GAFSP) and the RFCIP under the International Fund for Agricultural Development (IFAD) has made remarkable progress in alleviating poverty among the rural poor. The NPCU, through the Apex Bank (SL) Limited, undertakes the implementation and management of CBs and FSAs in the country. The RFCIP has taken on board, the six Pilot CBs, which were established and implemented by the Bank of Sierra Leone. This has brought the number to 17 CBs and 51 FSAs

Status of Rural Finance and the Microfinance Sub-sector

The absence of formal financial Services in most areas gave rise to the emergence of Non-Bank Financial Institutions (NBFIs) such as Non-Governmental Organizations (NGOs) in the late nineties. Originating from a welfare background, most of these NGOs now have separate entities that have been registered as MFIs. They include Finance Salone (FS), Hope Micro (HM), Salone Microfinance Trust (SMT) etc. MFIs have not only reshaped the financial landscape but have significantly improved the access of economically poor people in the informal sector to financial services mainly loans.

Most rural areas in Sierra Leone are characterized by poor rural infrastructure mainly roads which are sometimes impassable in the rainy season, low population density, high level of illiteracy, relatively undiversified economies that are unattractive to financial service providers even NGOs, thus their relative absence in many rural communities. As a result, finance is largely provided by informal sources such as rich individuals mainly traders who charge high interest rates and to a lesser extent relatives and friends.

However the microfinance sub-sector faces a number of challenges such as low outreach in rural areas, lack of appropriate products to meet the business financial needs of clients (especially agricultural products to cater for farmers) and inadequate funds for portfolio growth. Hence the need for spread of CBs and FSAs.

As already highlighted, the Apex Bank (SL) Ltd, with funding from the Global Agriculture and Food Security Programme and International Fund for Agricultural Development has taken on the challenge to establish one (1) CB and eleven (11) FSA in five districts - in the Western Area Rural District, Kambia, Bombali, Moyamba and Tonkolili. With these, the country will now boast of a total of sixty (60) FSAs and Eighteen (18) CBs covering the length and breadth of the country.

Where would these new institutions be established and what were the criteria in selecting them? In an attempt to answer these question, we bring you these short assessment on all locations.



Why Goderich (Community Bank)?

Western Area Rural District forms the peninsula of the capital city of Freetown, with its district headquarters in Waterloo. The community living and operating within the district are predominantly fishing community, ranging from those engaged in actual fishing to others, who are engaged in fish mongering activities both in Freetown and in many parts of the country. Petty trading is also very visible in Waterloo, Tombo, Goderich, Newton and Grafton. During the assessment, several communities within the district were visited. These included Goderich, Adonkia, Lakka, Waterloo, Tombo, Newtown, Tokeh and York.

The Goderich community is predominantly a fishing community. It is an organized community, but one that lacks banking facilities. However, there is a very large group, comprising of boat owners and fish dealers, who have come together to form a credit union. This group is in an informal form and is faced with some managerial challenges. The nearest banking facilities (mainly commercial banks) are situated in Lumley, about ten kilometers from Goderich and their clients are mainly operators of commercial enterprises.

Goderich, which is located close to Freetown, is headed by a locally elected representative- Headman. It shares boundaries with the Western Urban Area District to the West. Its human population is estimated to be over 200,000 people. There are ten (10) primary schools and six (6) secondary schools serving the community, with the presence of two health centers.



Ing. Samuel Banya Project Engineer Kenema

It is no more any secret that in Sierra Leone, youth makes the bulk of the country's population. However, they are the group of people mostly marginalized and underemployed. But this is not how it is in the Ministry of Agriculture, Forestry and Food Security; International Fund for Agricultural Development National Programme Coordination Unit. One key feature of the NPCU in its implementation of IFAD funded projects in Sierra Leone, has been its consideration and composition of the greater percentage of its workforce to the youth. In all its standards, youth remain Centre in the works and projects, giving them opportunity to showcase their talents and potentials.

One of these kinds of youth that are fortunate to work with the NPCU is Samuel Sama Banya. In his prime youth, he is an Engineer by profession and staff of the Project based in Kenema. In one of my tours at that part of the country I caught up with him to sound up his opinion on the job as a Project Engineer in that District.

"My role here is to oversee and supervise all infrastructural works and feeder roads rehabilitation under the RCPRP/RFCIP in Kenema District. Knowing the importance of feeder roads in linking farmers to the market, one could see the essence of our interventions on feeder roads rehabilitation" he told me.

"I am working in Kenema, the District with the highest kilometers of feeder road rehabilitation under the RCPRP. Therefore the greater the challenge and workload on me," Ing. Banya explained.

"I would not hide this to nobody that the task is hard, but the passion and the love of my people, especially the rural poor has always been the motivation. I love my people, I love working for the rural poor. What I mean here is that the love of my people brought me here. This takes me to the moment I saw the advertisement for the job in Kailahun District. I said to myself go for it. It's time to pay back. My

people need me now. Because of this, I have held on to my job, despite all the challenges which cut across bad terrains, frustrations working with certain contractors and service providers, and the likes," he expressed.

"With all these, I am very pleased in letting you know how impressed I am with the people for whom we work - the rural poor. These people are so grateful of our interventions that we hardly visit a community without being mobbed in appreciation to the projects' impact in their lives. Because of this, I have remained loyal to the course of eradicating poverty among the rural poor," Samuel Banya narrated.

Ing. Samuel Banya joined the Programme Coordination Unit in 2011 and was first posted to Kailahun District as the Project Engineer from 2011 to 2014, when he was again transferred to Kenema to serve in the same capacity. Some of his works include overseeing and supervising the construction of the Kailahun District Youth Centre, the 29 Ward offices, 9 FSAs and their quarters, 3 CBs, a number of grain stores, plus over 500km stretch of feeder roads in the 2 districts, all geared at enabling the rural poor to overcome poverty.



The Koindu Community Bank in the Kissi Teng Chiefdom, Kailahun District is one of the RFCIP supported institutions



Chief Fallah Jusu at his Barray in Koindu Town

It was a raining day in Koindu town, in the Kissi Teng Chiefdom, Kailahun District, that Friday morning when I visited the compound of the Chiefdom Speaker of the Kissi Teng Chiefdom. Supposedly, after a distribution exercise of some educational materials on Climate Change Adaptation to the Koindu Government Secondary School.

As we stopped, seeing the IFAD logo on the vehicle, Chief Fallah Jusu, a tall gallant man in his early sixties, welcomed us with an open smile, a gesture of friendship and love that entertained our confidence to carry on what we were there for- to get his opinion on the operations of the Koindu Community Bank. As I entered the barry, accompanied by the Credit and marketing officer of the Koindu Community Bank, I bowed in homage to the Chief (note that it was a crime under the State of Emergency at that time to do a handshake).

"Hello Chief, I am George Nyambe Williams, the Communications Officer for the IFAD funded projects in Sierra Leone, the voice whom you might be hearing on your radios on Saturdays and Wednesdays," I greeted and introduced myself.

"Welcome Mr. Williams. Yes, I have heard that voice," he acknowledged. "And what meant this visit at this moment, without any notice," he asked. "I made to un-

derstand that you are one of the good customers to the Bank and chief promoter as well," I said. "So I am here to get your opinion on the operations of the Koindu Community Bank, how is it servicing your people and the community and how has it been accepted in the community too" I asked him.

"Oh yes! We are the very first set of people who accepted and bought shares in this bank. It could interest you to know that when the bank started, very few people knew the importance of it. But this has changed. Now everyone has seen the benefits of this bank and are taking the advantage of it. By this, I mean, our people over the years have been suffering to get access to finance to do their businesses and farm works, but with the coming of this bank, that has change; as everyone now looks up to the Bank either for his/her farming or trading activities," the chief explained.

On the area of trust, the Chiefdom Speaker expressed deep confidence on the Bank and its management. "I have great confidence in the Bank as well as those behind it. It is because of this that I am asking my people to patronize with the Bank in buying shares. As the name of the bank implies, it is our property. The property of the Koindu people and the Koindu community. So, doing things to promote it should be the goal of everyone of us in Koindu. However, any act to frustrate it, is an act to destroy our community and we are not going to accept it from no one," the Chief disclosed.

The Koindu Community Bank was among the second sets of four (4) Community Banks (located in Boajibu, Simbaru Chiefdom, Kenema District; Tongo Field, Lower Bambara Chiefdom, Kenema District; Koindu, Kissi Teng Chiefdom, Kailahun District and Njaiama Nimikor, Nimikor Chiefdom, Kono District), established in 2012 under the Ministry of Agriculture, Forestry and Food Security International Fund for Agricultural Development Rural Finance and Community Improvement Programme.



Why Goderich (Community Bank)?

Some other partners in development operating in the area include NaCSA, YMCA on slums rehabilitation. Goderich Community is served with one (1) police post situated in the centre of the town.

Existing or nearby financial service providers. The nearest banking facilities providers are branches of commercial banks located at Lumley, about 10 kilometers away. Some MFIs which include LAPO and BRAC are existing in the community.

Economic activities: Fishing is the principal economic activity undertaken in the community. Goderich Fishermen Union is a Boat owners; over 72 fishing Boats Associations that exist in the community. Many women have joined the union too, as they are also boat owners. Other agricultural activities observed in the community include, small-scale rice growing, cassava, groundnuts and garden vegetables.

Other Economic Activities: Commerce and petty trading activities are widespread in the community and could be seen along the main peninsula road leading to the tourist resort areas along the Atlantic Ocean. Fresh fish and vegetables are sold in the community. There are two large markets in the town mainly for fish and vegetable selling. Right in the heart of the town, there is a fish landing bay (Jetty). Fresh fish from upcountry are transported by the sea, on boats, and offloaded at Tombo, which is 43 Kilometers away from the Goderich Community. Petty trading in clothes, clothing materials, ornaments, warehouse goods, wooden tables and chairs is going on in the area. Iron welding and sand mining is also carried out

mainly by youths. Tourism activities are also carried out in the community.

Other partners/institutions in Development:

These include, Motor Vehicle and Bike Riders Associations and petty traders "timber owners unions," etc.

Why Tombo (FSA)?

Tombo community is also organized and business oriented. The jetty in the town handles tonnes and tonnes of foodstuff from many parts of the country along the Atlantic Ocean. The Tombo community, which is located 15 Kilometers from the district headquarters and 43 Kilometers away from the Goderich Community, is a very organized community. The community, just like the Goderich community, is rich in fish and fishing activities and is headed by a local representative- Headman. For administrative purposes, Tombo is sub-divided into 6 sections with human population numbering over 20,000 people. There are sixteen (16) primary schools and four (4) secondary schools serving the community and one health Centre. The Tombo Community is served by one (1) police station, twelve (12) fuel stations and one community radio station - The Voice,,of the Peninsula Mountains".

The Tombo boat landing bay (Jetty), connects Freetown to many parts of the country which include, Gbangbatoke, Bumpeh, Ribbie and Shenge in the Moyamba district. It also connects, Tenta and Nema Island with Freetown. On a daily and hourly basis, power driven boats sail to and fro Tombo. Market women and timber traders use these boats to transport their goods easily.

Existing or nearby financial providers. The nearest banking facility in the area are branches of some commercial banks, which are located at Waterloo, over 15 kilometers away. Some MFIs operating in the community include LAPO, BRAC and Finance Salone. Other sources of lending activities include „Osusu“, collection boxes and clubs.

Economic activities: Fishing activity is the main economic activity undertaken in the Tombo community. There are several Boat Associations in the community. Other agricultural activities include small-scale rice growing, cassava, groundnuts and garden vegetables.

Other Economic Activities: Apart from direct fishing activities, fish drying and selling as well as sale of fresh vegetables such as, pepper and fruits are dominant in the community. There is one market in existence and another one is under construction by NaCSA. Petty trading is carried out in clothes, clothing materials, ornaments, warehouse goods, wooden tables and chairs. Iron welding and sand mining are also carried out, mainly by the youths and women.

Other partners/institutions in Development: These include the Immigration, the Maritime & Fisheries and the Navy departments as well as offices of the Health and Sanitation and the MAFFS departments. Local Motor vehicle, Bike riders and Woodcutters' associations as well as petty traders' unions and timber owners' unions are in existence.

Why Kychom (FSA)?

Kychom is the headquarter town of the Samu Chiefdom. It has an estimated population of over 8,000 people, 2 Mosques, 1 Church, a Secondary & a Primary school, a police post and a health centre. Samu Chiefdom is one of the chiefdoms in the Kambia District, Northern Sierra Leone. It is class "A" chiefdom, with headquarters at Kychom, 53 Kilometers from Kambia town. Administratively, the chiefdom is sub-divided into twelve sections namely:-Kychom, Rokon, Rosinor, Koyu, Mange, Bubuya, Mofufunor, Lusinioi, Kaisserie, Moriba, Maputolo and Mokumo.

The population of Samu chiefdom is estimated to be over 60,000 people and the chiefdom has over 35 & 7 primary and secondary schools respectively. It shares boundaries with the Republic of Guinea, to the west and Gbinle Dixon and Mambolo chiefdoms along the coastal region. A larger number of the population depends entirely on fishing activities.

Existing or nearby financial service providers. The nearest banking facility is UTB branch at Kambia town that happens to be the only commercial bank operating in the district. In addition, there is one (1) CB and three (3) FSAs established in the district far away from Samu chiefdom. The community is entirely in need of a banking facility within their reach. Teachers travel far, either to

Freetown or Kambia or Port Loko, for their monthly withdrawal of salaries.

Other forms of informal structures such as, money-lenders, osusu, clubs and shopkeepers, are the only source of micro lending.

Socio-Economic activities and Services: Fishing activities are the main activities carried out in the chiefdom. There are several Boat Associations in the chiefdom. Other agricultural activities in the chiefdom include Palm oil processing and selling, small-scale rice growing (Upland, IVs, and mangrove swamps & boli land rice cultivation), cassava, groundnuts and garden vegetables such as pepper and tomatoes. Cow, sheep and goat rearing and poultry operation are also available in the area

Other Economic Activities: Apart from direct fishing activities, salt harvesting at Maputolo is rampant. There are three weekly market operations (Lumas) at Tambaya, Bubuya Junction and at Dintilpum. Petty trading in clothes, clothing materials, ornaments, warehouse goods, wooden tables and chairs are carried out mainly at Maputolo, Kychom and Kaisserie townships.

Other partners/institutions in Development: These include the offices of NACSA, MAFFS and the Kambia District Council. Petty traders' and timber dealers' unions are also present in the chiefdom.



Why Binkolo (FSA)?

Binkolo is the headquarter town of the Safroka Limba Chiefdom and situated on the Makeni-Kabala highway. The population density of the town itself is estimated at over 3,000 people. Most of the inhabitants are predominantly agriculturalists.

Safroko chiefdom is subdivided into 7 sections namely; **Binkolo,**

Kagbo, Kabonka, Kasengbeh, Kayassie, Mabamba and Massap. Its headquarters is at Binkolo situated on the high way between Makeni and Kabala. The chiefdom shares boundaries with other chiefdoms in the districts. There are 10 health facilities in the chiefdom. It is one of the highly populated chiefdoms in the Bombali District because of its strategic location.

The chiefdom is Christian dominated .Because of its strategic location,the chiefdom has four(4)Primary schools for children below the age of four, thirty six (36) primary Schools spread throughout the chiefdom, six(6) Junior Secondary Schools and one Senior Secondary School situated in the chiefdom headquarter town of Binkolo. Existing or nearby financial services providers. Binkolo , the headquarter town of the Safroko chiefdom, with an estimated population of 21,199 according to the population census report of 2004 and which number should have even increased due to the current mining activity in that area, does not have any CB or FSA presence.

The entire chiefdom solely depends on informal sources of finance such as the „Osusu“scheme, collection boxes, clubs and moneylenders to access finance for their various socio - economic activities.

Socio-Economic Activities: The Safroko Limba Chiefdom, is predominantly an agro-business community and the people in this chiefdom, like the other chiefdoms in the Northern Province, are mainly engaged in farming activities such as, rice, cassava, groundnuts and potato cultivation, in addition to banana & plantain cultivation. Some community members are engaged in mining activities at the nearby Tonkolili District. A small percentage of the population is also engaged in live –stock operation.

Other Economic Activities: Major activities include tabletop selling, shop keeping, petty trading done mostly by hawkers, vegetable growing and selling (pepper and fruits selling). These activities are mainly found at and around some trading centers at Binkolo town, which also serves as a main junction to the mining site in the Tonkolili district. Other engagements include the rearing of small animals such as sheep, goats and cows.

Other partners/institutions in Development: other partners in development found in the area are NaCSA and the MAFFS, which operations are very active within the chiefdom. Bike riders and the United Women Associations, Mothers’ Union, as well as the Binkolo Petty Traders’ Union exist within the community.

Why Mapaki (FSA)?

Mapaki, being the chiefdom headquarter town of the Paki Masabonga Chiefdom, has an estimated population of over 2,000 households, who are mainly engaged in agriculture.

The Paki Masabong chiefdom is segmented into Ten (10) sections namely; **Mapaki, Mayagba, Bum-ba, Rosanda, Masabong, Pill, Thong, Kathantha, Kathekeya and Mayawlaw.** Its headquarter town is at Mapaki, located almost in the center of the chiefdom. The chiefdom shares boundaries with Kolifa Mabang with a population of 12,460 and with no formal/semi- formal financial institution, Kolifa Rowala, with a population of 47,673 and Kafe Simira with a population of 19,517 all in the



Tokolili district. It also shares boundary with the Safroko Limba and Bombali Shebora Chiefdoms in the Bombali district on the other side of the chiefdom. There are six (6) health facilities commonly called treatment centers in the chiefdom. The headquarter town is highly populated with about 2,500 residents in the township. Paki Masabong chiefdom is a Muslim dominated chiefdom with over 25 mosques and about 12 churches. The chiefdom also has three (3) Pre-Schools, twenty five (25) primary Schools, and four (4) junior Secondary Schools. The teachers in all of these schools, do have their salary accounts with the commercial banks located in the Northern headquarter town of Makeni, which is over 25 miles to the Paki Masabong chiefdom.

Existing or nearby financial service providers. The communities in this chiefdom are dependent on agriculture and mining activities as their main source of earning income. The Kpaki Massabong Chiefdom is situated not too far from Bunumbuna town, where the Africa Mineral Mining Company, has its field offices. **Socio-Economic Activities:** The Paki Masabong Chiefdom, is a predominantly agro-business community and members of the community are mainly engaged in farming, particularly, rice, cassava, groundnuts, potatoes, banana and plantain cultivation. Some are also engaged in mining and fishing activities, as the chiefdom has a very big river. A small number of the population is engaged in live - stock operation.

Other Economic Activities: These activities include, shop keeping, petty trading in vegetable growing and selling such as pepper and fruits selling. These activities are mainly found at and around some trading centers at the Mapaki township. Most of the trading in this community is done through the periodic weekly markets commonly known as Lumas.

Other partners/institutions in Development: other partners in development such as the NaCSA and MAFFS are actively operating in the chiefdom. Bike riders associations, Mapaki Women Associations, Mothers’ Unions and a popular youth organization known as the Kafoima Youth Organization as well as the Petty Traders’ Union exist in the Paki Masabong

Why Moyamba Junction (FSA)?

Moyamba Junction is located on Bo- Masiaka highway, with an estimated population of over 5,000 people. It is a business centre for travellers leaving and entering Bo, Kenema, Freetown and Moyamba. The socio-economic services found at the junction include a police post, a health centre, 3 secondary and 5 primary schools, 2 guest houses, 2 petrol stations, 1 big market place, several entertainment centres and treated lift water pumps. Mobile phone service providers include Airtel SL, Sierratel & Africel companies. The junction is in between 2 CBs (i.e Yoni CB in the Tonkolili district and Taiama CB in the Moyamba district), which are about 18kms & 29kms away respectively.

Fakunya chiefdom is segmented into 11 sections namely; Kunyafai, Gandorhun centre, Songo, Jawai, Fakoi, Tulu, Tangbla, Tondabalege, Maniga, Kpagigu and Kofela. Its headquarters is at Gandorhun centre, about 18 kilometers from Moyamba Junction. The chiefdom shares boundaries with other chiefdoms in the Moyamba and Bo districts which include Kaiyamba and Kori chiefdoms respectively. There are 9 health facilities in the chiefdom.

Existing or nearby financial providers. Apart from the existence of a Community Bank at Taiama and two FSAs in the Moyamba District, there is only one branch of a commercial - the Rokel Commercial Bank which is located at the Moyamba township, situated over 25 kilometers away from the Fakunya chiefdom headquarter town of Gandorhun. BRAC and Fiance Salone are reported to have previously done operations in the chiefdom, but are no longer operating in that chiefdom. Other sources of lending include the „Osusu scheme“, collection boxes and clubs.

Socio-Economic Activities: The Fakunya community is predominantly an agricultural settlement, with most of the indigenes engaged in farming, mainly in rice and cassava cultivation, groundnuts, potatoes growing, banana & plantain.

Other Economic Activities: Major activities include shop keeping, petty trading, green vegetables such as pepper and fruits selling. These activities are mainly found at and around some trading centers such as Moyamba junction and Gandorhun. Selling of Clothes, clothing materials and ornaments as well as wooden & stone curving and tables and chairs manufacturing are also prevalent in the chiefdom. Other engagements include rearing of small ruminants such as sheep, goats and cows. Iron welding and sand mining are mainly undertaken by youths and women.

Other partners/institutions in Development: other partners in development such as NaCSA and the MAFFS are actively operating within the chiefdom. Bike riders and woodcutters' associations



also co-exist within the community.

Why Sembehun (FSA)?

The chiefdom's headquarter of the Bagruwa Chiefdom is at the Sembehun Township located 18 miles east of Moyamba Town and nearly 16 miles to the Shenge community. The estimated population of the chiefdom is 31,000 people and over 2,500 of this are resident in the chiefdom headquarter town of Sembehun. The chiefdom is subdivided into 9 sections, namely: Sembehun, Mani, Kpai, Benduma, Benkeh, Moselolo, Mokassie, Kaway and Balima sections. The Bagruwa chiefdom shares boarder with the Kagboro, Kongbora, Timdale, Dasse, and Lower Banta chiefdoms. Within the chiefdom, there are 3 secondary schools and several primary schools, 9 health centers and 1 police post. At the Sembehun Township, there are 3 secondary and 4 primary schools, 4 Churches and 3 Mosques. In addition, there is one weekly market-„luma“ (every Friday) at Sembehun vegetable selling.

Existing or nearby financial providers: Apart from the existence of a few unofficial money lenders, in addition to clubs, such as Osusu groups. There is no other financial service provider operating in the chiefdom.

Agricultural activities: Include oil palm plantations, extensive rice farming in upland and lowland (IVS) rice production as well as groundnuts, cassava and vegetable cultivation such as pepper. Rearing of small ruminants such as sheep and goats is also being practiced in the chiefdom.

Other Economic Activities: These include cassava processing and selling, shop keeping, petty trading, salt harvesting and selling, transportation- both motor vehicle and motor cycle operations, clothing materials and clothes selling, tailoring, sand harvesting, carpentry and blacksmithing operations among others.

Other partners/institutions in Development: Include FBOs & Agricultural Business Centres (ABC), Bike riders associations, etc

Future Development plans. During the visit of the Consultants to Rotifunk, Bumpheh Chiefdom, Moyamba District, the team was informed that the MAFFS is presently working on a boli rice plantation project in Rotifunk, which covers a land area of over 1,800 acres. The team was further informed that the Wetland International – Marine Company was working on a project, that will provide the preservation of fish breeding points, where the fishes will be retained, up to their maturity. In this connection, the Company was putting modalities in place for the installation of a salt iodizing plant at Rotifunk.

Why Mandu Valunia (FSA)?

The Valunia chiefdom, with an estimated population of 23,000 people is sub-divided into seven (7) sections namely:- Fanjelu, Kendebo, Ngovo, Yalenga, Sei, Dei, and Lunya. Mongere is the chiefdom headquarter town. The chiefdom shares borders with GbongoLenke, Niawa-Lenga, Gbo and Selenga chiefdoms in Bo district and Kamajei and Goroma Mende in Kenema & Moyamba districts respectively. There are 4 secondary schools and over 30 primary schools, 4 Health centers and a Police station in the Chiefdom.

Existing or nearby financial providers: Include Finance Salone, CEDA „Osusu“ and MAPCO

Agricultural activities: Palm Oil Plantations, cassava, groundnuts, vegetable gardens, pepper and potato cultivations including banana and plantain plantations as well as the rearing of small ruminants-goats, sheep and cows are carried out in the Chiefdom.

Other Economic Activities: These include mining in gold and diamond (There are 5 main mining companies operating in the chiefdom, particularly in Baoma section, with over 1,000 employees), petty trading, shop keeping, kiosks, and hawking as well as motor-bike repair shops.

Other partners/institutions in Development: The Rural Private Sector, 2 Agricultural Business Centers (ABCs), Bike riders associations, World Vision and IITA-under MAFFS are all operating in the chiefdom. Bumpheh chiefdom has an estimated population of over 35,000, with close to 10% of it living within its headquarters at the Bumpheh Township. The chiefdom is one of the largest chiefdoms in the Bo district and is a class “A” chiefdom. The chiefdom forms one Parliamentary Constituency, because of its size. It is sub-divided into 10 sections namely; Bumpheh, Foya, Patima, Yengema, Bongo, Serabu, Walihi, Taninahu, Sewama and Sahn. The chiefdom shares borders with the Tikonko, Baima, Lugbu, Kpanda Kemoh Chiefdoms in the Bonthe district; the Jamakwoa & Mano Dasse Chiefdoms in the Moyamba district. The chiefdom has 5 secondary schools and several primary schools, 2 Police posts with each section having a health centre facility of which, 2 are situated at Bumpheh (Government & Donor assisted), a guest house, 3 youth entertainment centers and network coverage (Zain).

Existing or nearby financial providers: There is non-existence of any other financial services providers in the chiefdom.

Agricultural activities: Oil Palm plantations, rice cultivation (both upland & IVs), among other activities such as vegetable gardens, like pepper, yams and , potatoes cultivation are done in the chiefdom in addition to the maintenance of small ruminants.

Other Economic Activities: These are, cassava processing and selling, petty trading, shop keeping, fishing, small diamond & Bauxite minning along the Sewa River and goat rearing.

Other partners/institutions in Development:The Agricultural Business Centre (ABC) and World Vision among others are operating in this area.

Why Masingbi (FSA)?

Masingbi is the headquarter town of the chiefdom and is located on the Makeni – Kono highway, very close to Kono. According to Census (2004) data, the town had a population of 6,119. Recent estimates indicated that there are about 9,000 people now residing in the township. There are numerous towns and villages in the immediate surrounding within a catchment area of 20km, which host approximately 10,000 people.

The highway leading to the town needs major repairs as the bitumen surface lies in partial ruins. Nonetheless the villages along the highway and immediate surroundings are highly accessible so also are villages far away through its network of feeder roads. There are housing facilities to accommodate staff, who may want to reside in the town.

There are numerous primary schools but only one secondary school; two health units, there are other government institutions and an NGO named Concern in the township.

There are two weekly markets “Luma” in Masingbi and another within 12km away in Masikora village. The Yoni Community Bank, located in Mile 91, operates an agency in the town.

Existing or nearby financial providers. The nearest banking facility is a branch of the YCB in mile 91, some MFIs with minimal presence in the town include BRAC

Agricultural activities: Agriculture is the predominant economic activity undertaken in the chiefdom. Farmers cultivate rice, cassava; groundnuts etc. and few individuals are engaged in fish rearing.

Other Economic Activities: Commerce and petty trading activities could be seen along the main roads leading to the town. There are many petty traders and shop owners, while many others display their wares on wooden tables on normal market days.

Other partners/institutions in Development: Include the Agricultural Business Centers (ABCs), Bike riders’ associations and timber owners’ unions.

Pollution and its Effect on the Environment

When something is added to the environment which is very harmful, poisonous or fatal to the animals, people surrounding it and other living things, it is called as pollution. In simple term pollution is a contamination by a chemical or other pollutant that renders part of the environment unfit for intended or desired use. It is triggered by industrial and commercial waste, agriculture practices, day to day human activities and most notably, modes of transportation and many other sources. Pollution has many forms; it may be chemical substances or energy, such as noise, heat or light.

Some most common types of pollution:

Air Pollution

Air pollution comes into picture due to the accumulation of hazardous substances into the atmosphere that endanger human life and other living matter. The most dominant player responsible for pollution is automobiles; apart from that the other causes are Combustion of coal, Acid rain, Manufacturing buildings, Tobacco smoke, Paint fumes, Aerosol sprays, Nuclear weapons and wild fires. As far as effect of air pollution is concerned, respiratory diseases tops the chart of health problems. The second one is heart diseases, it is caused due to increased level of carbon monoxide in the air. In addition to that you can avoid a risk of Asthma, Eye Irritation and a range of bronchial disease due to air pollution. If statistics is to be believed, this year air population segment will count for 80% of premature deaths.

Water Pollution

Water pollution causes are due to the introduction of chemical, biological and all sort of physical matter into large bodies of water that degrade the quality of life that lives in it and consumes it. We can blame fertilizers, pesticides, or petroleum derivatives for water pollution. In addition to that the other contributors towards water pollution are Waste treatment facilities, mining, Pesticides, herbicides and fertilizers, oil spills, refiners, Failing septic systems, factories, Oil and antifreeze leaking from cars, animal waste, Soap from washing your car, house hold chemicals and many more to count.

Noise Pollution

Noise pollution is the excessive noise that may disrupt the activity or balance of human or animal life. The main causes of noise pollution are machines, transportation systems, motor vehicles, aircrafts, and trains. In addition to that the other causes of noise pollution are poor urban planning, the indoor noise caused by machines, building activities, music performances, and in some workplaces also.

Solid Waste

Solid wastes have a lion's share among total pollution. Mainly it is composed of municipal solid waste (MSW), hazardous waste, plastic waste and E-waste. MSW also called as trash or garbage which is mainly composed of everyday items that are discarded by the public. Again MSW is of two types, biodegradable or recyclable and non biodegradable. The non biodegradable is more harmful in nature as it can't be degraded. Hazardous wastes always pose a great threat to an environment. Under RCRA in 40 CFR 261, hazardous wastes are classified into 4 categories viz. ignitability, reactivity, corrosivity and toxicity. Plastic wastes always pose a great threat to the environment. Due to its non degradable nature it always tops the chart in pollution. E-Waste otherwise called as electronic waste, waste electrical and electronic equipment. E-Waste comprises of office electronic equipment, television sets and refrigerators, discarded computers, entertainment device electronics and mobile phones.

Our Photo Gallery



Climate

Change Of-



Cross Section of Programme staff at the AWPB Review Retreat in Bo

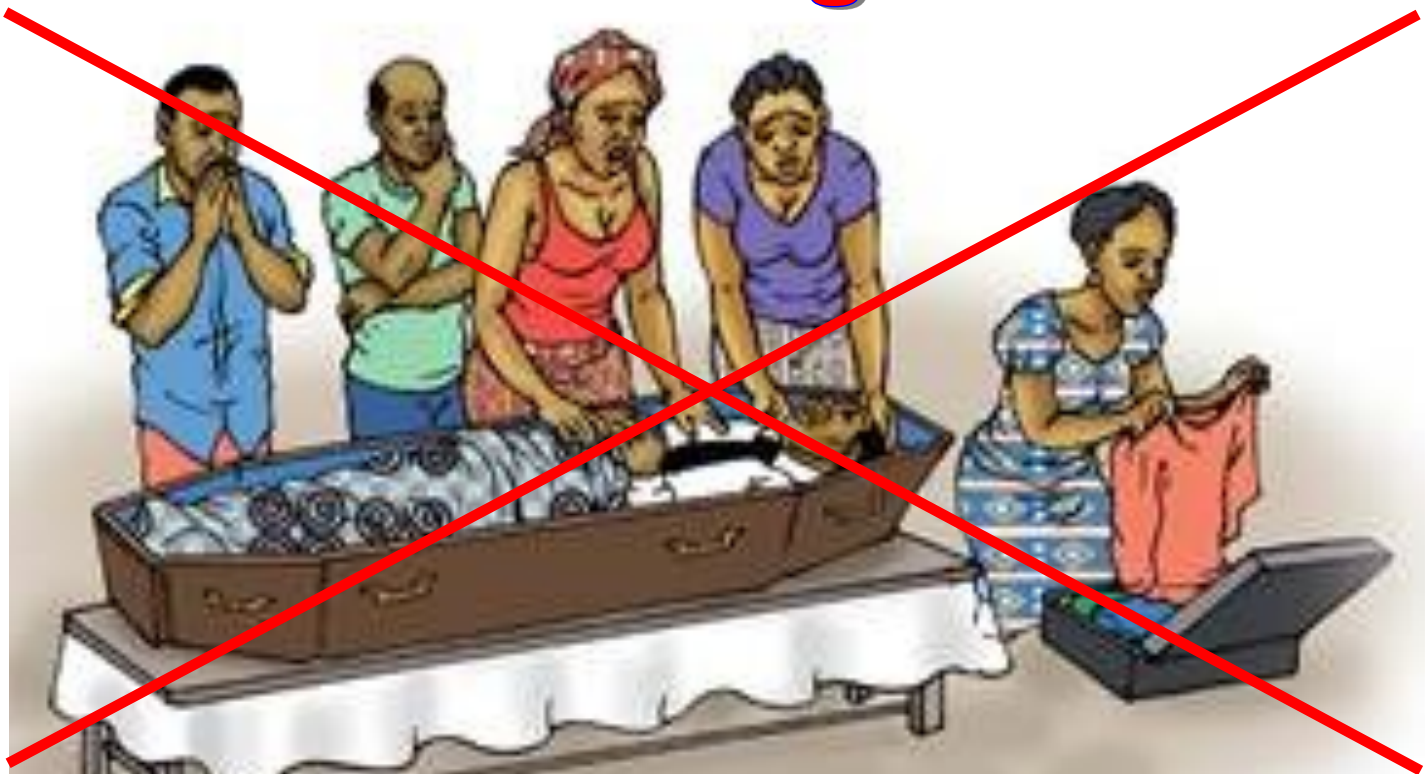


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Editorial Team

Director of Publication
Mohamed Tejan-Kella

Editor in Chief
George N. Williams

Graphic Design
Edward Jaward

Contributors

Alex Betts
Jeremiah Nyamba



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National Programme Coordination Unit



Ministry Of Agriculture, Forestry and Food Security (MAFFS)