

SMALL BUSINESS DEVELOPMENT FUNDS FOR SELF-RELIANCE

A case study of AFFA and Karma Cola's livelihood and entrepreneurial interventions in Barri Chiefdom, Pujehun District

Barri is a north-eastern chiefdom of Sierra Leone's southernmost Pujehun District. Out of the twelve chiefdoms making Pujehun District, Barri has an estimated population of 36,905, according to the housing and population census records of 2015. Barri and the entire Pujehun District are predominated by the Mende tribe, with agricultural production of root crops, rice, coffee, cocoa and cola nut on subsistent scales common among the people.

In few (Jene, Niahun, Saahun, Kambama and Boma) of its over 80 small villages and big towns, Agro Forestry Farmers' Association (AFFA) has been working there on entrepreneurial, livelihood and cash crop (cola nut) farming activities. Since the end of the Ebola virus, AFFA has had funding support from Karma Cola to sustain livelihood and economic empowerment of people of these five communities. Currently (2018), with funds from the German Development Corporation (BMZ) and Karma Cola, AFFA is partnering with Social Enterprise Development Sierra Leone (SEND-SL) and Welthungerhilfe in a nutrition sensitive project called LANN+ (Linking Agriculture, Natural Resource Management and Nutrition + WASH). In reflection meetings with beneficiaries of these interventions, much has been captured on their involvement with all of these interventions, the impacts realized and their plans for the future.

Entrepreneurial empowerment

Mamie Belay is married indigene of Jene community. Over 40 years of age, Mamie has 8 surviving children out of a total of 14. Only one for the surviving children is a man now, (over 25 years) and the last, a girl, is 10.

In her experience, entrepreneurial support from AFFA has for three years now, very much enhanced community trading opportunity in daily household commodities such as condiments and cigarettes. "After Ebola, life was very difficult here economically", Mamie said. She added that "the entrepreneurial support from AFFA gave business capital of one million Leones (SLL 1,000,000.00/€102) to me to start up petty trade that would eventually boost my household financial capacities".



Left: Madam Mamie Belay, Petty Trader in Jene Barri Chiefdom

Although Mamie did not know how much other recipients before her over the years received, Michael D. Sallu, AFFA's Director said each one of them were given the same amount, training, repayment duration and interest conditions.



Madam Mamie Belay, in front of her goods

With the business capital recipients trained on micro business management skills, each used the capital for 12 months and then passed it on to another pre-selected community beneficiary to invest. While investing the seed money, each recipient pays a monthly interest of thirty thousand Leones (SLL

30,000.00 /€3) into a funds basket for self-led community development initiatives.

“Since I started the business, Mamie said with a smile, I don’t recall any instance of my family seeking loan from any one for welfare. The profit I make from the petty trade sustains my home in many ways.” Mamie Belay sells condiments, fishing net, wheat flour, fries cake and grinds tobacco snuff, consequently catering for every member of the community. She intends continuing her petty trade even after she would have passed the capital to someone else just as other women before her are doing.

Cash crop farming



Right: Sulaiman Feika, cola nut farmer in Jene Barri Chieftdom

Cola nut is one of the cash crops that AFFA has been supporting farmers to invest in. One of the beneficiaries of funding support in this direction is Sulaiman Feika, 39 who inherited cola farm after his late father in Jene community. “I started school in our chieftdom headquarter town, Poturu, completed secondary school in Bo District’s Jimmy Bagbo’s boarding school, but had to return home when my father passed on to take care of our family name and inheritance”, Sulaiman told SEND-SL’s M&E Manager.

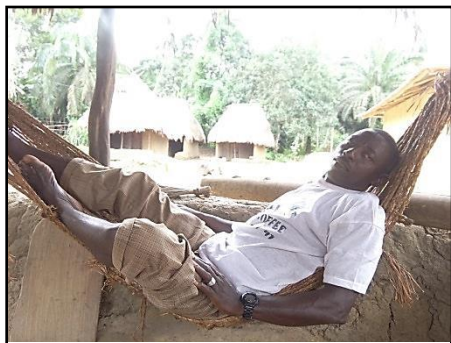
To Sulaiman, cola nut and investment in it is not new; he inherited it already. “But the management is what I hardly ever knew, since I did not grow up on a cola nut farm”, he admitted. So, on his return home, there was over an acre of old cola trees he called his own. Most were almost barren, with semi annuals yields fluctuating between good and bad every year. With AFFA and Karma Cola’s support, Sulaiman, like many other cola nut farmers have, over the last three years, nursed, transplanted and are nurturing new cola nut plantations with hopes of starting harvest and increasing yield in the next two years.

“Cola nut is a very important fruit. We can use it for cultural purposes such as marriages, naming ceremonies, sacrifices and honoring our guests. It is also good business that brings in huge cash returns every year, especially when sells completely shelled and cleaned nuts”, Sulaiman said. He plans to build a strong customer base with some cola nut traders in urban communities who would come to Jene and buy every time he harvests. Sulaiman also plans to have a means of transportation, “at least a motorcycle” he emphasised, to be taking his future harvests to the market.

For cola nut trade, the only problem Sulaiman said they face in Jene is road. The community is motorable but the swampy and track nature of the path from Kambama community which is 4km prevents easy access by cars especially in the rains.



Development of seed banks



Chief Chernor Brima Kamara, relaxing under a locally built seed bank

Seed banks are resource center for agricultural seedlings. They could be also used as family kitchen. Every agricultural season, families who lack or may have lost their seedlings or farms to pests, loan seeds from the seed banks with agreements to return the same variety of seeds with some amount added as interest at harvest time.

In one of Karma Cola funded AFFA's intervention communities, there is an example of a seed bank. It was originally built by AFFA as a Barray (a community meeting center for social and legal gatherings) with two administrative rooms. One of the rooms is being used as a seed bank, since it is more secure. The Town Chief of Niahun, Chernor Brima Kamara, is the community overseer of their seed bank. In Chief Chernor's responses to reflection meeting on AFFA's interventions, he stated that "with a Karma Cola funded seed bank been sustained for three years now, every family in Niahun assuredly has gotten groundnut and rice seedlings over the years, except if any family did not want it".

AFFA's intervention in Niahun went beyond just seed bank to include a working rice mill, business capitals for community women and scholarships for 15 school children (5 secondary and 10 primary school going children).



Chief Chernor, pointing at their modern seed bank

Gender Model Family for household and community empowerment



The Duwai Gender Model Family, Jene, Barri Chiefdom

The current LANN+ project which AFFA is jointly implementing with SEND-SL and Welthungerhilfe uses SEND-SL's Gender Model Family (GMF) approach to select project beneficiaries and through them, raise a nutrition consciousness, WASH, health and microfinance awareness with the hope of spilling over effects to other community members in a three year time frame.

The GMF is a gender inclusiveness tool used by SEND-SL to move its development interventions from solely gender sensitive to gender transformative approaches, by sensitizing and mobilizing husbands to live equitably with their wives, and to ensure that their boys and girls will be given the same opportunities as they grow up.

One of such model families out of 900+ GMFs that the LANN+ project works within four chiefdoms over 61 communities is Mr. and Mrs. Vandi and Aminata Duwai. They are in Jene community, Barri Chiefdom.

Married for over 16 years now, Vandi and Aminata have three children: two very young boys and a girl aged 10. In their own words, their first exposure to a GMF life style has been with AFFA's intervention in this LANN+ project. The ideal behind GMF, Aminata explained to Welthungerhilfe's LANN+ Head of Project, Santigie K. Kanu, "is that husbands and wives unite for their households' development,

supporting each other and working together in the LANN project". "The main thing that has convinced me so far about the motive of 'gender mother'", she referred to the approach, "is that before now, my husband would never share with me the money we make from our farm and garden proceeds. I wouldn't even easily know his where about when he leaves home in the morning, and asking him questions about that would warrant quarrels. But now", smiling, "he is a changed man", she concluded about the changes they have experienced so far since becoming Gender Model Families.

Asked how this is impacting on their children, Vandí was quick to point out that he had always seen household chores and women's business and spending on children's upbringing as his business and there would give only as much as he felt like giving. But currently, "the GMF life style has enhanced peace of mind in my home and easy, adequate support to our children. For instance, things our girl, who is in school with a relative in Bo, (the southern capital) would need, she now immediately gets from her mother even in my absence because I would make sure to leave money with her when I am away".

Vandí and Aminata look forward to the LANN+ project supporting them with domestic animals like goat. They prefer goat because, they said, it breeds and multiplies faster for both nutritious consumption and sales.



The Head of Project with the Duwai Gender Model Family