

THE VSLA IS A TOOL FOR YOUNG WOMEN

The year 2019 would prove to be not only be a daunting year for Muediatu M Manyeh but also a year where she would be free. As a Sierra Leonean teenager and the third child out of six for her parents who live on earnings from petty trading and small-scale farming, life couldn't have gotten any more challenging than when she had to stop schooling due to lack of finances to pay her tuition in the third year of enrollment in the local polytechnic in Kenema—a district capital in Sierra Leone.

With less than a \$1 been earned daily as a family, Muediatu knew that although she was unable to continue her dream of been a university graduate and an accountant, she had to find a way to support her parents in providing for the family. She decided to learn the skill of hairdressing as she realised that most young girls in the neighbourhood were willing to pay for such a service. As a hairdresser, Muediatu contributed significantly to the upkeep of her family but that was only able to sustain them to keep them out of hunger as her parents misfortunes in petty trading and farming continued.

Muediatu had always heard of the More Than A Woman (MTAW) project since it's inception in Kenema as a friend of hers, worked for the organisation implementing the project but had never paid it any seriousness. However, driven to not see her siblings suffer her fate, she approached this friend who worked for the MTAW project. Muediatu and a group of other young women in the Kenema district were trained on the Village Savings and

Loans Association (VSLA) concept and were imparted with skills to ensure the participation of young women in the governance process by SEND Sierra Leone—the local organisation implementing the MTAW project funded by Irish Aid.

"Due to my family's shortage of funds, I had to drop out of college for a year. It was a trying time for me, but then I learned about the Village Savings and Loan Association program, and the rest is history." expressed Muediatu M Manyeh.

The training provided Muediatu with a fresh breath of hope, as she now believed that the VSLA could take her back to university and improve the fortunes of her family. She immediately rallied other young women in her community and set up VSLA training sessions with SEND Sierra Leone to impart the same knowledge she had learned earlier from her training session. Muediatu formed a VSLA with 25 other young women who were dedicated to letting the world know how they had been able to improve their lives despite their circumstances so they decided to name their group— "WABITOR"—a word in a local dialect which means "Come and See".

Muediatu continued with hairdressing which earned her enough income to provide for her family but now she was also saving a part of that income into the VSLA box—a savings box for the group. With her savings, Muediatu realised she now had the ability to go back to school and so she requested for a loan of \$150 to pay her university tuition which was authorised by her colleague VSLA members. In university

and back to studying to be an accountant, Muediatu continued her hairdressing business which allowed her to make weekly savings and loan repayment contributions to her VSLA. Like Muediatu, other young women in the Wabitor VSLA began to access loans through their collective savings to invest into their education and business activities which made the group quite popular in the community. Muediatu thus formed another VSLA with other young women who were committed to following the example of her first group and be empowered. This was how Muediatu formed Wabitor 1 and Wabitor 2.

In university, Muediatu once again committed to improving herself through the capacity building and entrepreneurial training she had from the MTAW project, learnt how to bake pastries as she saw the demand for pastries among students. After successfully making full payments from her hairdressing business on the initial loan to pay for her tuition, Muediatu accessed a second loan which was used to invest into the purchase of start-up baking tools and condiments. She quickly made a name for herself on the university campus, as her pastries were patronised abundantly. The pastry and hairdressing businesses in university allowed Muediatu to increase her weekly savings contributions in the VSLA and the financial support she provided to her family. She has also invested into a charcoal trading business for her mother who is unable to farm during the raining season due to health conditions.

She submitted her final dissertation in May 2021 and awaits her final results to become a university graduate.

*"I am confident that I will graduate soon and make my parents proud. I'll continue to help and encourage other young women with my story and how the "More Than a Woman" project has improved my life, using the skills I've obtained such as hairdressing, pastry, arts and crafts, and my degree. I am thankful to SEND Sierra Leone and Irish Aid for allowing me to become self-sufficient."
Muediatu said with a smile.*



Fig 1. Muediatu mixing icing for a cake she made to thank Irish Aid