

GOD'S GRACE VSLA GROUP

## BREAKING AND SURVIVING THE ODDS

In rural communities like Funkia in the York rural area of the Western Area Rural district in Sierra Leone, women who are mostly fishmongers and petty traders have little formal education. These women who strive to provide for their families and for a decent livelihood fall victim to societal discrimination against women and financial scams as unlicensed and in some cases licensed financial service providers abscond with their savings.

Despite unfortunate experiences, twenty women from Funkia in 2019 came together to form the God's Grace VSLA with the aim of challenging the odds of survival and empowering themselves after receiving VSLA and business training from SEND Sierra Leone. The women who then became beneficiaries of the Women Igniting the Spirit of Entrepreneurship (WISE) project supported by Irish Aid through Trocaire-an Irish International NGO received in addition to the training, a VSLA toolkit which includes stationery items such as ledger books, calculators, passbooks and the metal box used for saving.

To begin their savings cycle, members of the group instituted a weekly minimum savings contribution of Le 10,000 Leones an equivalent of \$1 and the maximum of Le 50,000 an equivalent of \$5 as a way to encourage all members to contribute judiciously in order to be able to access loan facilities. In 2020, as a result of their high level of weekly saving contributions, the group decided to loan each member Le 3,000,000 equivalent of \$300 every 6 weeks to enable each member own household items such as fridges, cooking utensils, stoves, furniture.



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*"The women of God's Grace VSLA had been cheated and lied to on numerous occasions but the WISE project has spiralled our lives into scoring significant gains", Haja Sesay the chairlady of the group recounts.*

To boost their earnings as a group, members of the group collectively invested Le 3,000,000 (\$300) into a palm oil trading business where they purchased 30 gallons of palm oil for sale. As movement restrictions eased and their palm oil trade continued, the group had sold over 200 gallons of palm oil by the end of 2020 locally. In 2021, the group has planned to export and sell over 400 gallons of palm-oil in neighbouring countries like the Gambia in order to earn a higher price of each gallon of palm oil. All income and profits earned from the sale of the palm oil is invested back into the VSLA box to be used for internal loans to members for personal business activities. In 2020, members of the group agreed unanimously a to increase their minimum weekly contribution from 10,000 Leones (\$1) to 20,000 (\$2) in an attempt to increase their savings. This action has resulted in the group been able to mobilise 75 million Leones, an equivalent of \$7500 within two years since their introduction to the WISE project as of 2021.

In addition to the impact of the VSLA in these women's lives, the women are beginning to champion women's issues in their communities, especially in advocating for women to take up leadership positions. Two of the group members-Alberta Solomon and Aminata Johnson intend to contest for Parliamentary positions for Constituency 109 and Councillorship for Ward 386 respectively in the Funkia community in the next general elections.

*"This is what we yearn for. We will fully support them and win the hearts of residents in ensuring they both succeed. This will be a great joy to us. Thanks to the WISE project for showing us the light," expressed Haja Sesay.*

The group is confident that by the end of 2021, they will have raised enough money from loan interest payments and their savings to invest into purchasing a commercial vehicle for transport services and the construction of a commercial cold room to store fish and meat products for the community. These ventures are part of the strategic actions of the group to diversify their income generating sources to earn more income as a group.

*"We mobilised funds and have registered our group with the city council. We now await our certificate, and once we get it, we shall start writing proposals to different organisations and line ministries to bring more development to our lives and the communities," exclaimed Haja Sesay, Chairlady of the group.*

Within the Funkia community, the God's Grace VSLA and its members have started mentoring other women to form solidarity groups which has led to the formation of the "Hope to God" VSLA at Shellah Water community. This VSLA receives mentoring and coaching support from the God's Grace VSLA. The God's Grace VSLA has also mentored the "One Umbrella" VSLA also located in Shellah Water community which is planning to invest its savings into the purchasing of a jet boat engine to reduce the challenges and risks they face when fishing.

*"This project has had a great impact on us!, expressed the chairlady Haja. As women, we have demonstrated great commitments and dedication to this group fostering unity amongst us. We have succeeded in saving about 75,000,000 leones in less than two years, and we no longer resort to micro-credit or bank loans as we use to do before", she noted with excitement.*



*Cross-section of God's Grace VSLA group members*



*Kaday Mansaray- Chairlady for Market women and Member of God's Grace VSLA in Funkia*