



**ENTERPRISE DEVELOPMENT  
SERVICES LTD**

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Sierra Leone

# Promoting Linkages for Livelihood Security and Economic Development (LINKS)

## Final Evaluation

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## ACRONYMS

Acronym/Abbreviation	Meaning
ARC	American Refugee Committee
AWP	Annual Work Plan
CARE	CARE Sierra Leone
CORAD	Consortium for Rehabilitation and Development
CRS	Catholic Relief Services
DRP	Developmental Relief Program
FAO	United Nations Food and Agriculture Organization
FFS	Farmer Field Schools
GoSL	Government of Sierra Leone
IPTT	Indicator Performance Tracking Table
IR	Intermediate Result
LINKS	Promoting Linkages for Livelihood Security and Economic Development
M&E	Monitoring and Evaluation
MAFFS	Ministry of Agriculture, Forestry and food Security
MCT	Making Cents Training
MED	Micro Enterprise Development
MFI	Micro Finance Institution
MOYS	Ministry of Youth and Sports
NGO	Non Governmental Organization
NMJD	Network Movement for Justice and Development
PPM&E	Participatory Planning, Monitoring and Evaluation
SBE	Small Business Enterprise
SFCG	Search for Common Ground
STS	Small Transport System
SUG	Start Up Grant
US	United States
USAID	United States Agency for International Development
VCA	Value Chain Analysis
VS&L	Voluntary Savings and Literacy Group
WVSL	World Vision Sierra Leone

## **EXECUTIVE SUMMARY**

The Consortium for Rehabilitation and Development (CORAD), has been working on a series of USAID-funded programs since 2003 to restore agriculture-based livelihoods, improve food security and build community resiliency in several districts of Sierra Leone. CORAD is in its third year of implementing the three-year “Promoting Linkages for Livelihood Security and Economic Development” (LINKS) Program, which was designed to expand economic activities in rural communities and re-establish agricultural input and output market linkages between these communities and the mezzo and national markets. The programme was designed to achieve seven Intermediate Results (IRs) as follows:

- IR 1: The capacities of 12,500 farmers to seek-out, experiment with and adapt new ideas related to market-led agricultural production, storage and processing are increased.
- IR 2: 5,000 micro enterprises established or significantly expanded through basic business management training complemented by capital grants (new enterprises) or access to credit (existing enterprises).
- IR 3: Access to viable economic activities in agriculture or micro enterprise is facilitated for 1,250 socially marginalized youth in 420 communities.
- IR 4: A strategy to re-establish flows of priority agricultural inputs and marketable produce related primarily to the production of rice, cassava, vegetables, oil palm, coffee and cocoa to communities developed and implemented.
- IR 5: Branches of Finance Salone established in Kono and Kailahun capable of providing services to at least 4,500 clients.
- IR 6: Capacity established in each district and at the national level to make economic information widely available through radio and print.
- IR 7: Access to viable economic activities in agriculture or micro enterprise is facilitated for socially marginalized youth in district and chiefdom headquarters.

Enterprise Development Services (EDS) conducted a Final Evaluation of the LINKS Programme employing quantitative and qualitative methods to:

1. generate selected information that can be compared against baseline figures to determine the impact of the LINKS project
2. generate additional information to ascertain additional impacts that the LINKS project has had on communities served.
3. determine if CORAD’s business practices were well-received by the Community, and if they were conducive to promoting community ownership
4. ascertain what (if any) gaps exist in LINKS communities that should be addressed through other programming

### **Findings and Key Recommendations**

#### **Farmers Field Schools – Agricultural Training and Technology Transfer - IR 1:**

The findings and key recommendations on IR 1 have been reported upon separately by EDS. Please refer to “CORAD Farmer Field Schools in Sierra Leone” (Spencer et al, 2008, available from the CORAD M&E Unit upon request) for more information.

**The Micro-Enterprise Development - IR 2:**

The Micro-Enterprise Development component (MED) of LINKS falls under Intermediate Result 2 of the LINKS program. Program targets of over 50% of youths and 50% women were achieved. The vast majority of the trainees considered the business management training very useful for running their businesses. It is however noteworthy that the importance of operating bank accounts (11%) and conducting business negotiations with banks (1%) featured very low among the benefits identified by trainees. The MED training made little impact on the trainees' use of banks and apart from commercial banks and microfinance institutions; they generally lacked knowledge of the functions of financial institutions. Business training, especially to small informal business operators should introduce not only formal business practices but also the institutions that administer formal business activities. Considering the importance of using banks in good business practices, EDS believes that use of banking facilities should have been emphasized much more in MED training in future programs. Furthermore, the training had little effect in improving the beneficiaries' business practices in the area of bookkeeping. EDS would advise that the courses should be sequenced to first provide the trainees with the necessary literacy and numeracy skills before the training in record keeping (currently under LINKS, the two are either happening simultaneously or with business management course preceding literacy courses). The record keeping for illiterates should also be offered in all operational areas, but should not preclude the training for literates following literacy and numeracy training. Basic knowledge in marketing was successfully taught and the beneficiaries demonstrated a reasonable degree of appreciation of basic marketing principles.

The trainees have improved their businesses and the majority believe that they are now better at business negotiations, managing business finances, managing personal finances, sourcing goods and estimating profitability. Project beneficiaries regard credit as the most important means for financing the future growth and expansion of their businesses. Thus, although the LINKS Program exceeded its target of disbursing 6,000 micro credit loans there is still an unmet demand for financial services in the programme's operational areas. For beneficiaries starting new businesses, with Start Up Grants (SUGs), the situation is more encouraging. However SUGs were applied to several other uses along with purchase of good for trading. The lesson learned here is that where a beneficiary does not have access to savings or financing for family expenditures, business resources would be used to meet these expenditures when they arise. Thus for the future growth of these new enterprises, sustainable sources of financing, for both business and family expenses are equally essential.

**Microfinance with Finance Salone – IR 5:**

Finance Salone Limited (FSL), a leading microfinance institution established two branches, one in the Kono District and the other in Kailahun District, in 2005, under contract with the LINKS programme to implement the microfinance component of the programme. The objectives were to expand micro enterprises through access to capital and expansion of input and output markets at community and national levels.

The targets of this component were largely met. One of the key program indicators set a target for "number of loans disbursed" of 6,000 over the three year project period. At the end of this period, 9,029 loans were actually disbursed to 2,377 clients. The number of loan disbursements thus exceeded the target. However, the LINKS proposal document additionally

specified that the number of client served would be 4,500; the final figure of 2,377 thus fell was short of the target.

The terms of the loans offered by FSL were competitive and in line with prevailing market interest rate, loan periods and repayment frequencies. However, although the branch offices were conveniently located in the District headquarter towns for the clients whose business were also mainly in those towns, this arrangement excluded financial services to more remote communities in the two Districts.

The loan portfolio quality was good in Kono but bad in Kailahun. The project envisaged a maximum portfolio-at-risk (PAR) of 4%. This was achieved by FSL in Kono, but not by the Kailahun branch, meaning that although the project succeeded in meetings the target as a whole, questions remain about the function of the Kailahun branch. The failure of Kailahun to meet performance target is attributable to the fact that its manager serves only on a part-time basis.

The microfinance loans given by the two branches are overwhelmingly for trading. Although the programme aimed at financing agricultural inputs and outputs markets development, these objectives were not pursued by the management of the branches, and therefore not achieved to any extent. In fact, FSL, like most other MFIs in the country, does not, as yet, market agricultural loan products.<sup>1</sup>

Finance Salone Limited is one of the leading MFIs in Sierra Leone. The MFI is very well managed and operating profitably in the two branches assessed. If the management decides to continue operating the branches established under the LINKS contract and provides the Kailahun branch with a full-time manager, the microfinance project initiated by LINKS could be sustained and expanded in the two selected districts.

### **Village Savings and Literacy Training (VS&L) – IR 3 & 7**

Selection and training of facilitators for VS&L groups was successful. The targeted number of facilitators was slightly exceeded in Koinadugu. The use of trainers recruited from the local communities was a good way of building capacity in the communities and of ensuring community ownership and sustainability of the project. However, at issue for the sustainability of the training is remuneration for the facilitators from the trainees after stipends given by the program cease. In-kind payments by trainees seem to work better than cash payment arrangements.

The formation of VS&L groups was also successful. In Koinadugu, the project target of 1,025 men and women was exceeded. However the selection of members for the allocation of Start-Up Grants caused problems. The reason for the apparent discontent lay in the project design, which provided for participants for MED trainings to be selected in small numbers at a time from the VS&L groups. The trained members become eligible for SUGs, while the other members waiting to be selected for training remain ineligible.

The savings and loans aspect of VS&L was also very popular and highly appreciated by participants. In Koinadugu three groups had accumulated savings of over Le 15,000,000 in their savings boxes as they had not adhered to the prescribed period of operation. EDS is of

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<sup>1</sup> CORAD did pilot agricultural lending; however, due to changes in the approved pilot design, the pilot only began in the 4<sup>th</sup> quarter of 2007, and was not included in the Final Evaluation due to insufficient time.

the view that it was unsafe for groups to keep amounts as large as these in their savings boxes. VS&L groups are lending funds to non-group members as a community service because new groups were not being formed (in CARE operational areas). EDS is of the view that the demand for new groups is a reflection of positive impact of the scheme in the communities and that it should have been part of CORAD exit strategy to encourage facilitators to support group formation outside of the CORAD VS&L schemes. Mature groups are seeking ways to make the savings scheme work for them in achieving bigger objectives beyond the basic concept, which is better suited to beginning groups. CARE as the developers of the methodology should reflect on how this delicate issue could be dealt with to serve the needs of both categories.

Participants regard the literacy aspect of VS&L as the most significant change brought about by the VS&L program followed by Making Cents Training.

### **Engagement of Youths and Women - IR 3 & 7**

Virtually all of LINKS interventions have increased the access of women and youth to viable economic activities. Program targets of over 50% of youths and 50% of women were over achieved. LINKS has been very successful in gainfully moving youths out of mining activities in Kono. The most relevant interventions for youth engagement have been: a) Start Up Grants, b) Microfinance initiatives supported by training in business management, and c) functional literacy. The majority of all-youth groups reported that they view the most significant change/benefit experienced by youth participating in LINKS as the improvement in their agricultural practices as a result of FFS training.

### **Input and Output Marketing – IR 4 & 6**

A Market Information System (MIS) was jointly developed by CRS and Search for Common Ground (SFCG) starting in 2005. The information enables farmers to make decisions that increase the profitability of their farming enterprises.

Overall, LINKS input and output marketing activities have had limited impact when assessed against the needs of the overall target group of producers in the three Districts. EDS is also of the view that increased accessibility of agricultural inputs is one of the two least developed (and thus, least successful) elements of the LINKS program, the other being output marketing.

### **Program Planning and Targeting**

Planning and targeting activities were participatory and efficient. They enabled the CORAD partners to implement programs for the intended target populations that were relevant to the needs of the beneficiaries.

Although LINKS interventions were selected at the design phase, the project has integrated participatory mechanisms throughout its implementation of interventions. Participatory dialogues with all segments of the community populations, including chiefs and traditional leaders, have encouraged participation in activities by men, women and youth.

### **Gaps to be Addressed in Future Programmes**

Any successor or replacement program in the LINKS program area should take steps to fill the following gaps:

- There is need for expanded access to agricultural investment credit and other financial services for small business operators and farmers.
- There is a huge unmet need for adult literacy and numeracy programs which should be followed by MED training
- Input and output marketing programs need to be developed and implemented



## **I. INTRODUCTION**

### **A. LINKS**

The Consortium for Rehabilitation and Development (CORAD), which has been working together since mid-2003, is currently implementing two programs supported by a USAID Cash Grant and a Title II Grant to restore agricultural-based livelihoods, improve food security and build community resiliency.

Building on the successes and lessons learned from a previous Title II program,<sup>2</sup> CORAD is in its third year of implementing the three-year USAID funded “Promoting Linkages for Livelihood Security and Economic Development” (LINKS) Program. The overall goal of LINKS is to expand economic activities in rural communities and to re-establish agricultural input and output marketing linkages between these communities and the mezzo and national level market players.

### **B. Program Objectives**

The LINKS program expects to achieve seven Intermediate Results (IRs) as follows:

1. The capacities of 12,500 farmers to seek-out experiment with and adapt new ideas related to market-led agricultural production, storage and processing increased.
2. 5,000 micro enterprises established or significantly expanded through basic business management training complemented by capital grants (new enterprises) or access to credit (existing enterprises).
3. Access to viable economic activities in agriculture or micro enterprise is facilitated for 1,250 socially marginalized youth in 420 communities.
4. A strategy to reestablish flows of priority agricultural inputs and marketable produce related primarily to the production of rice, cassava, vegetables, oil palm, coffee and cocoa to communities developed and implemented.
5. Branches of Finance Salone established in Kono and Kailahun capable of providing services to at least 4,500 clients.
6. Capacity established in each district and at the national level to make economic information widely available through radio and print.
7. Access to viable economic activities in agriculture or micro enterprise is facilitated for socially marginalized youth in district and chiefdom headquarters.

### **C. Evaluation Objectives:**

The primary objective of the final evaluation conducted by Enterprise Development Services (EDS)<sup>3</sup> is to provide information to CORAD, USAID, and other stakeholders to encourage learning regarding the planning, implementation, and evaluation of similar economic development and agricultural productivity projects. Specifically the evaluation aimed to:

5. Generate selected information that can be compared against baseline figures to determine the impact of the LINKS project

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<sup>2</sup> Developmental Relief Program, 2004-2007.

<sup>3</sup> A consulting and research firm that is based in Freetown, Sierra Leone. EDS team members have conducted similar research in various countries throughout Africa (please refer to the CVs of the two core team members provided in Annex V).

6. Generate additional information to ascertain additional impacts that the LINKS project has had on communities served.
7. Determine if CORAD's business practices were well-received by the Community, and if they were conducive to promoting community ownership
8. Ascertain what (if any) gaps still exist in LINKS communities that should be addressed through other programming

## **D. Evaluation Methodology**

The methodology employed both quantitative and qualitative methods to generate data that shed light on the achievements of the seven expected results of the program.

**For IR 1**, the evaluation TORs indicated that “a quantitative household survey using modified versions of the questionnaires used in the baseline survey conducted in the program formulation phase, will be the main instrument for data collection.” The questionnaire elicited information for assessment of the following indicators:

- Average farm size planted to selected crops
- Average production per household of rice, cassava, commercial vegetables, oil palm, coffee and cocoa
- Average volume of selected crops marketed by target households (not communities)
- Average Household Income
- Percent of program participants reporting ability to access agricultural inputs (and source)
- Percent of HH with access to agro-processing equipment
- Volume of gari, hulled rice, and palm oil produced
- Income from processed agricultural products (gari, hulled rice, palm oil)

The farm households in IR 1 are those in the Farmers Field Schools evaluated by EDS under a separate contract from WVSL using a household questionnaire. A statistical sample of 600 farmers (95% Confidence level, 4% margin of error), out of the 15,900 estimated total population of participants in the CORAD FFS was used in this study. A similar number of respondents were selected who were not members of the FFS. These were divided equally between farmers located in villages that had FFS (so called “Near” non-participants) and those located around 10 – 20 km away who were not members of FFS (so called “Far” non-participants).

The main questionnaire was administered by enumerators who were staff of the CORAD partner organizations. To eliminate the possibility of bias, staffs were assigned to work outside the areas of their employing agency and EDS deployed its own Associates as Supervisors to guide the enumerators and provide another level of independence in the process of data collection. The results of the assessment have been reported separately.<sup>4</sup>

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<sup>4</sup> See Spencer et. al., (2008) which reports on the following variables:

- Average farm size planted to selected crops – page 20, Table 3
- Average production per household of rice, cassava, commercial vegetables, oil palm, coffee and cocoa – page 21, Table 4
- Average volume of selected crops marketed by target households (not communities) – page 23, Figure 28
- Average Household Income – page 23, Figure 29

**For IR 2** a statistical sample of 400 business enterprises was selected (95% confidence level and 4% margin of error) and interviewed using a business enterprise questionnaire (Annex 1) to determine the extent to which beneficiaries are able to interpret and render operational the principles and practices CORAD tried to put across in the Making Cents training by assessment of the following:

- their ability to manage their businesses through better marketing strategies, improved record keeping, and better communication skills;
- the extent to which their competencies have improved as demonstrated by their self-confidence and success in transacting business with third parties;
- the manner in which they manage their finances including the importance of operating bank accounts, managing their cash requirements, their understanding of the concept of profit and loss, and their ability to manage their income and expenditures have improved;
- their networking skills in finding information, support and solutions to problems,
- the extent to which they are able to do long and short term planning
- their perception of the benefits of microfinance loans on their household welfare and livelihoods.
- their perception of the extent to which microfinance could meet their future financing needs for growing their businesses.

The questionnaire was administered by enumerators who were staff of the CORAD partner organizations. However, contrary to the advice of EDS, the CORAD insisted that the enumerators they supplied should administer the questionnaires in their respective operational areas, citing as a reason insufficient funding provided for the evaluation.<sup>5</sup>

**For IR 5** the branches of Finance Salone in the project area were visited and assessed by the principal authors using a checklist to determine the following:

- How customer friendly are Finance Salone's procedures for granting loans.
- Operational guidelines in place to assist clients access financial services
- How effective is screening method for the selection of potential clients.
- How easily accessible are the branches to their clients.
- Determine how onerous/reasonable their charges are, including interest rates.

**For IR 3, 4, & 7**, individual and focus group interviews were conducted by the principal authors with key informants and stakeholders such as District Council Chairs, Paramount Chiefs, and District Directors of the Ministry of Agriculture, Forestry and Food Security. They were selected by EDS with the assistance of LINKS project staff.

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- Percent of program participants reporting ability to access agricultural inputs – page 16, Figure 17; page 17, Figure 19
  - Percent of households with access to agro-processing equipment – page 15, Figure 15
  - Volume of gari, hulled rice, and palm oil produced – page 21, Table 4
  - Income from processed agricultural products (gari, hulled rice, palm oil) – p 24, Figure 31

<sup>5</sup> This is contrary to Evaluation Best Practice and normal EDS modus operandi. Consequently EDS cannot vouch for the impartiality or objectivity of the data collected in this manner, even though its supervisors guided the enumerators. According to WVSL (the technical lead on M&E for CORAD), this was communicated to USAID in advance and approved by the Cognizant Technical Officer for the grant.

The Key Informant and Focus Group interviews generated data on the following, among others:

- Project planning, including targeting criteria
- Youth engagement and involvement
- Women's participation in project activities
- Gender sensitivity/awareness of project teams
- Most Significant Change (according to project beneficiaries)
- Qualitative feedback on inputs from LINKS-sponsored Small Transport Solutions (i.e. imported tricycles)
- Qualitative feedback on literacy groups/trainings

## **II. IR 2: MICRO ENTERPRISE DEVELOPMENT (MED)**

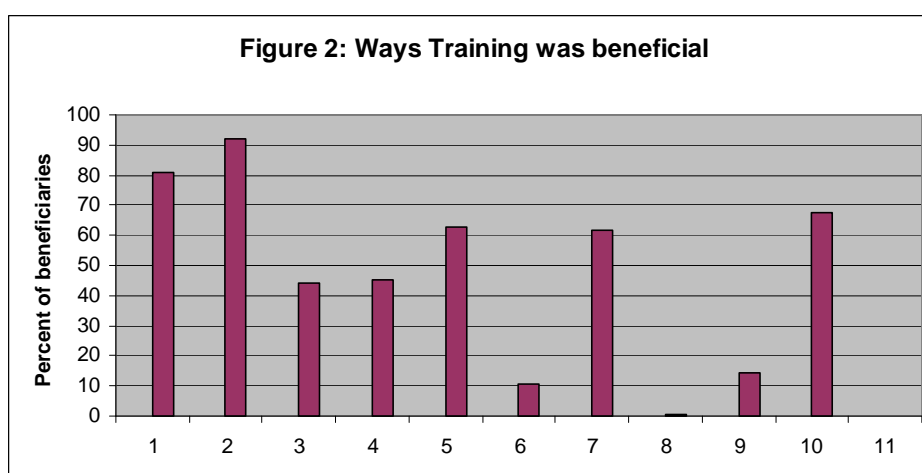
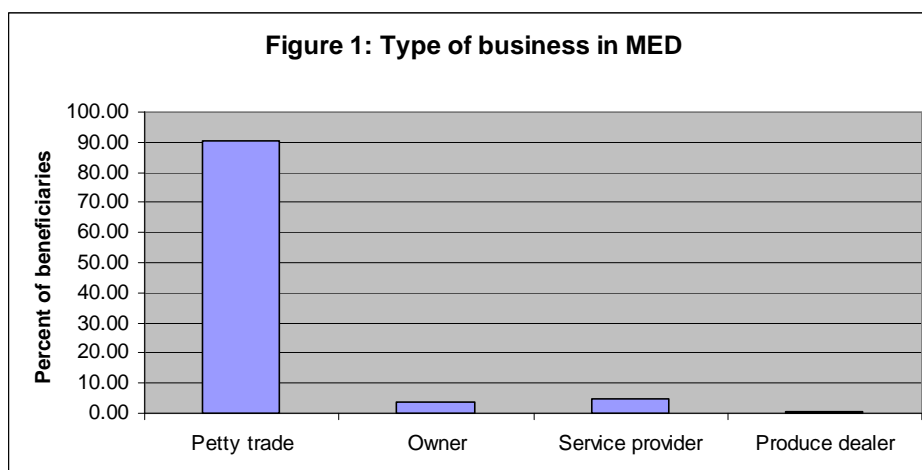
### **A. Objective**

The Micro-Enterprise Development component (MED) of LINKS falls under Intermediate Result 2 of the LINKS program as formulated in the LINKS Program Technical Proposal. One of the objectives of this component was to provide entrepreneurial training to poor, self-employed illiterate and semi-literate business people in LINKS operational areas in Kono, Kailahun and Koinadugu Districts (specifically, employing the “Making Cents” Business Simulation training tool). The training was designed to develop the entrepreneurial mindsets and skill sets of the trainees and improve their business management capabilities. The aim was that over 50% of the trainees would be youths and at least 50% would be women.

As indicated earlier, EDS was contracted, among other things, to evaluate the extent to which the beneficiaries of the training had adopted the principles and practices taught in the Making Cents training.

### **B. Main findings**

**The vast majority of the trainees considered the training very useful for running their businesses which were mainly petty trading.** As shown in Figure 1 over 90% of MED beneficiaries are petty traders. Figure 2 shows the various ways and degrees to which trainees considered the training beneficial. Between 67% and 92% believed the training has taught them how to run their businesses better (81%), plan well (92%), and provide good customers care (67%). A good number, about 62%, appreciated the training for advice on managing money and the importance it attached to savings. **It is however noteworthy that the importance of operating bank accounts (11%) and conducting business negotiations with banks (1%) featured very low among the benefits identified.** Considering the need to encourage savings mobilization in the economy and the use of banking facilities by entrepreneurs, even in the informal sector, more emphasis needs to be put on these two aspects of business practices/skills for entrepreneurs at all levels.



**Figure 2 Key:**

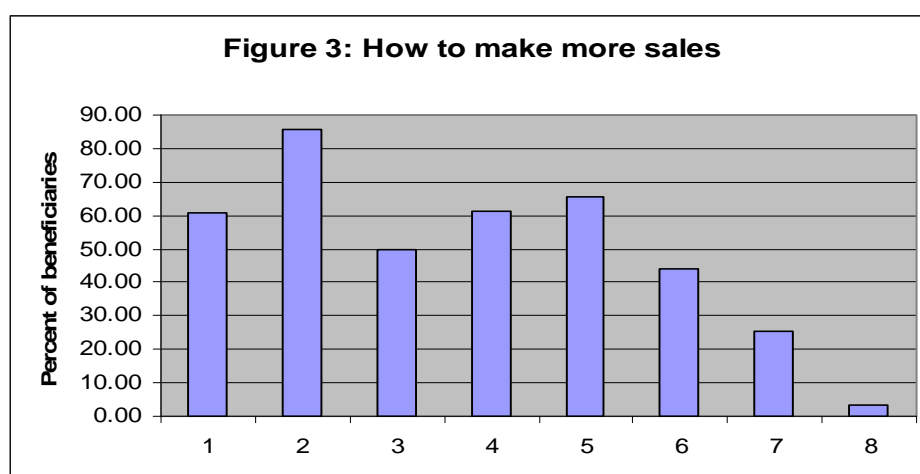
1. Taught me how to plan my business
2. Taught me how to do my business well
3. Taught me to keep business records
4. Taught me how to market my products
5. Taught me how to manage my business money
6. Taught me how to use a bank account
7. Taught me the importance of saving
8. Taught me how to discuss my business with my bank manager
9. Taught me how to discuss business with my suppliers
10. Taught me how to deal with customers
11. Others

Admittedly, most small and informal business operators find the procedures for opening and operating bank accounts challenging and even intimidating. EDS believes that for those reasons and given the importance of using banks in good business practices, use of banking facilities should have been emphasized much more in training so that a greater number than 10% of beneficiaries would have recognized the need for such services.

**Furthermore, the training had little effect in improving the beneficiaries' business practices in the area of bookkeeping.** Trainees generally did not keep any business records, including invoice books, receipt books, cash books, stock books, income statements and balance sheets before the CORAD Making Cents training. Less than 2.5% of the beneficiaries

kept any records before the training and after the training only about 5% kept these records. Although this is a high percentage increase (100% over the pre-training figure), which in absolute numbers actually represents a very small number of people adopting this vital business practice. This finding is not surprising because the vast majority of trainees was illiterate and did not receive literacy and numeracy training before taking the Making Cents training. Although the LINKS program also offered literacy and numeracy training, the courses were not sequenced to first provide the trainees with the necessary literacy and numeracy skills that would have helped them to better understand the training in record keeping and subsequently be able to adopt them in their business operations.

Trainees had **a reasonable degree of appreciation of basic principles of marketing**. Figure 3 shows that between 50% and 85% of the trainees interviewed could recall basic elements of marketing strategy including market research (60%), customer demand and preferences (86%), and product packaging (50%).



**Figure 3 Key:**

- 1: Study market you want to enter for the product(s) you want to sell.
- 2: Sell products people need and want; 3: Package product to attract customer
- 4: Prepare product the way customers like them (taste, smell, colour, appearance)
- 5: Sell products in sizes customers want and can afford
- 6: Check prices in the market and compare with your pricing
- 7: Check to know how many other people are selling the same product and if there is room for your product;
- 8: Others

**However, consistent with the low ranking discussed earlier, the training made little impact on the trainees' use of banks.** Only an insignificant 3% increase in bank use was achieved among the beneficiaries after the training (2.3% had bank accounts before receiving the training and 5.3% after)<sup>6</sup>. Also, the beneficiaries manifested a generally poor knowledge and awareness of business related institutions and their functions. Apart from commercial banks and microfinance institutions, they generally lacked knowledge of the functions of financial institutions. (Table 1)

<sup>6</sup> As in the case of record keeping the high percentage increase masks the miniscule number of trainees who opened bank accounts – only 3 in a 100.

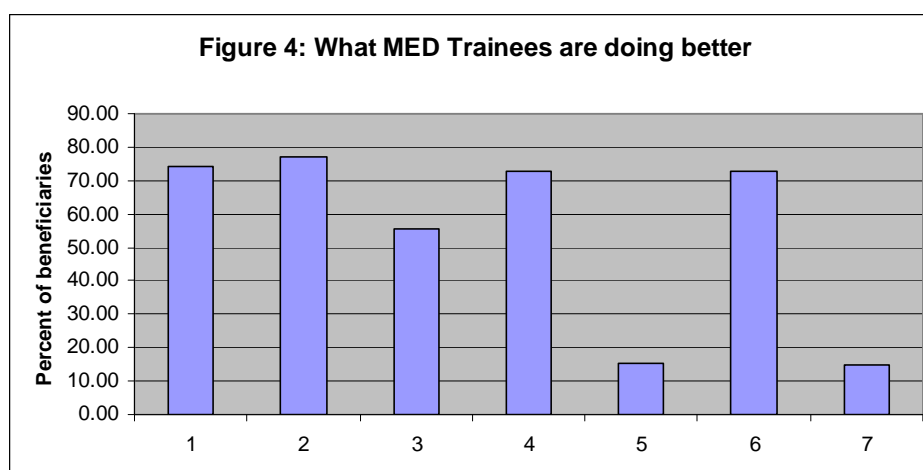
**Table 1: Percentage of MED trainees who gave correct answers about the functions of key financial institutions.**

Institution	Definition of functions	Correct answers (%)
1. Commercial Banks	Provide financial services	79.29
2. Bank of Sierra Leone	Regulate financial sector and national currency	48.74
3. Insurance companies	Protection against loss of assets	18.43
4. NRA (National Revenue Authority)	Administer taxation	25.51
5. NASSIT (National Social Security and Insurance Trust)	Provide pensions and retirement benefits	17.93
6. Accountants	Keep financial records	38.64
7. Microfinance Institutions	Provide financial services to those not served by banks	80.81

In most cases beneficiaries responded incorrectly when asked if they knew what the functions of most of the institutions were. This may be a reflection of the general lack of awareness of these institutions and their functions by the general population. EDS is of the view that business training, especially to small informal business operators should introduce not only formal business practices but also the institutions that administer formal business activities.

**The trainees have improved their businesses.** Ninety-one percent (91%) of the beneficiaries indicated that they were better able to establish and maintain business contacts after attending the training. And the training had a significant impact in the beneficiaries' confidence in their business management abilities. As shown in Figure 4, the majority of beneficiaries believed that they were now better at: business negotiations, managing business finances, managing personal finances, sourcing goods and estimating profitability.

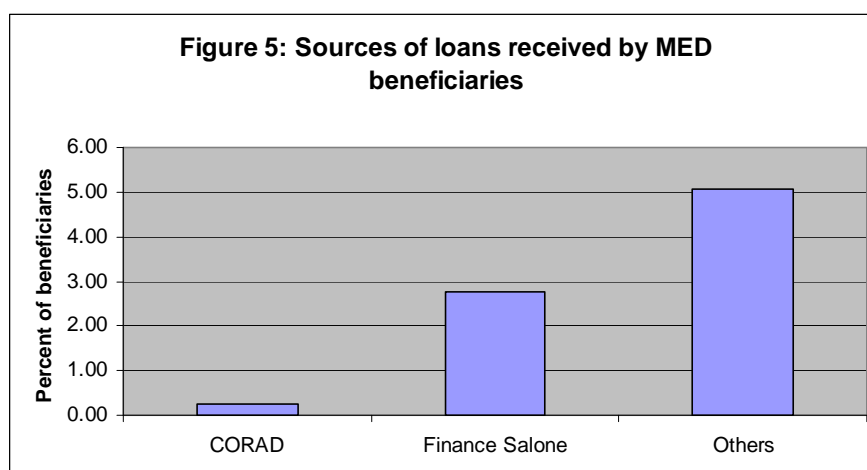
Furthermore, the vast majority (94%) of beneficiaries of the Making Cents training reported increases in profits after obtaining training with only 3% reporting reduced profits or losses and 3% reporting no change.



**Figure 4 Key:**

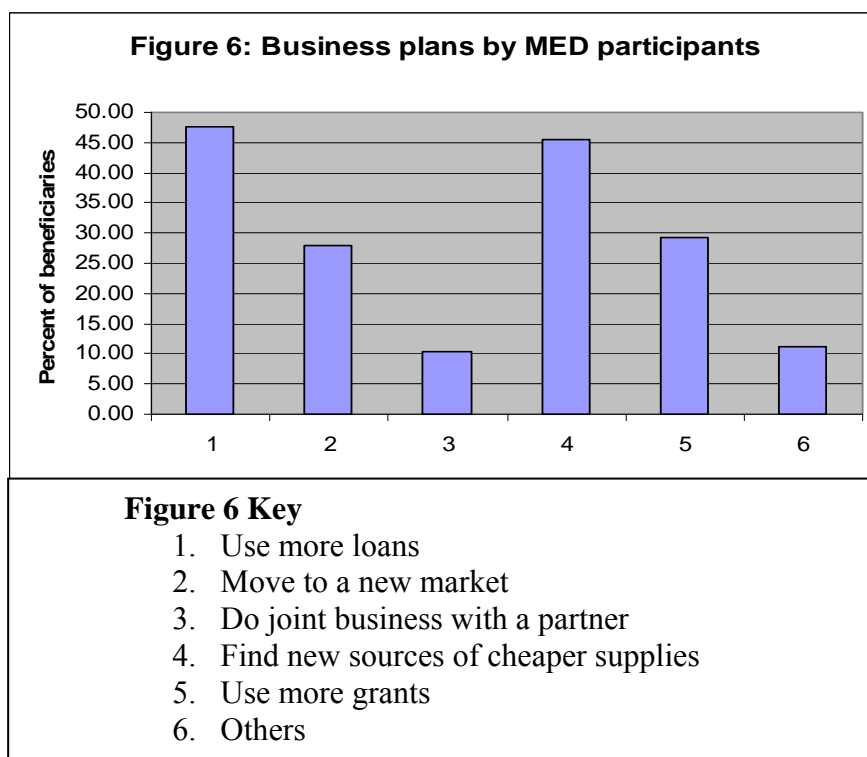
1. I am better at business negotiations
2. I manage business finances better
3. I can now manage my personal finances better
4. I now know how to find goods
5. I now know where to get information to help me in running my business
6. I now know whether I am making a profit or a loss in my business
7. I follow business news on radio

**There is a credit gap which still needs to be addressed.** Beneficiaries reported that they have to rely mainly on other sources apart from Finance Salone for loan capital to finance the businesses they were trained to expand. In fact 86% of participants have not received loans to help with the capitalization of their businesses. Of the 14% who obtained loans Figure 5 shows that only 3% reported getting loans from Finance Salone which established branches in Kono and Kailahun under the LINKS program to provide microfinance loans to businesses.

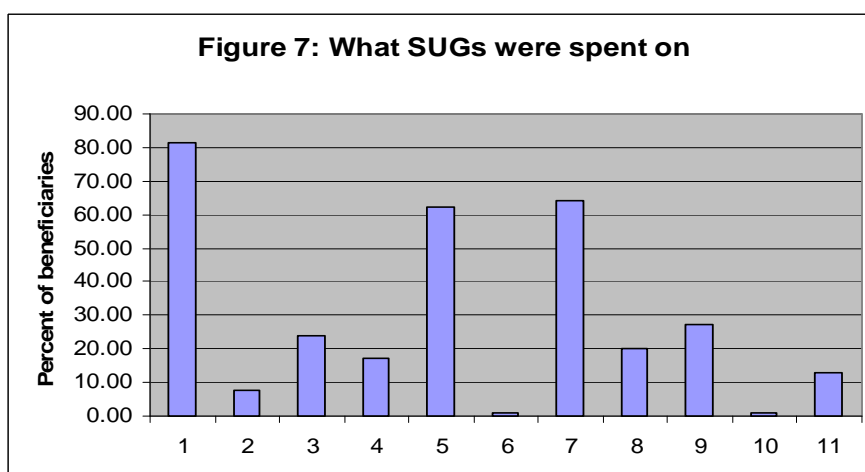


It is noteworthy that as Figure 6 shows, nearly 50% of the project beneficiaries regard credit as the most important means for financing the future growth and expansion of their businesses. Thus, although the LINKS Program has exceeded its target of distributing 6,000 loans by 150.5% (a total of 9,029 loans disbursed), there is still an unmet demand for financial services in the project's operational area.





**For the start of new businesses the situation is more encouraging.** Eighty-five percent of respondents reported having received Start-up Grants (SUG). But due to the fungibility of money, the SUGs have been applied to several uses. As shown in Figure 7 in most cases, part of SUGs have been used to buy goods for trading (81%), for meeting such important family expenditures as school fees (62%), and family medical expenses (64%). Obviously, family expenditures on children's education and health care, which over 60% of beneficiaries spent SUGs on, are not MED activities. But it is inevitable that where a beneficiary does not have access to savings or financing for these family expenditures, business resources would be used to meet them when they arise. However, by far the highest number of beneficiaries (81%) applied the grants to purchasing goods for trading, which is the business activity carried out by almost all of beneficiaries. Therefore, for the future growth of these new enterprises, sustainable sources of financing, for both business and family expenses are essential as the expectation of securing future grants, which about 30% of respondents are planning on, is neither a realistic nor sustainable option.



**Figure 7 Key:**

1. Bought goods for trading;
2. Built/repared my shop
3. Bought raw materials
4. Repaired my family home
5. 5 Paid school fees
6. Bought mobile phone
7. Used for family health care
8. Bought farm tools
9. Bought food processing machine
10. Paid debt
11. Others

### C. Overall Conclusion

The CORAD LINKS business training was an effective intervention that introduced entrepreneurial skills and outlook to small enterprise operators and set young business aspirants up in business in rural communities. The project was a huge success in several respects: small business operators who were running small enterprises “blindly” now understand basic management principles and are employing them. Youth who did not know what the future held were set up in businesses armed with basic knowledge to make them successful. Beneficiaries learned how to manage business and personal funds and were able to estimate business profit and loss and make informed business decisions. Many of the beneficiaries are already reporting increased profitability that they attribute to their new knowledge of how to run their businesses. From the way they participated in the focus groups, EDS noticed that vulnerable members of these rural societies, women and youths, were gaining recognition and confidence beside the men folks. All of these indicate significant impact of the LINKS project on the livelihoods of families whose members participated in the MED component. However it is worth noting that higher levels of literacy and numeracy are essential for the benefits of these trainings to be fully realized. More literacy training is therefore to be emphasized to complement future programmes of this type. Finally, with a view to encouraging their entry into the formal economy, introducing these new entrepreneurs to topics dealing with the structure and operations of the corporate and financial sectors would be very beneficial to them and the general economy as it would encourage them to formalize and move into the formal business sector.

## III. IR 5: MICRO FINANCE AND FINANCE SALONE

### A. Introduction:

Finance Salone Limited established two branches, one in the Kono District and the other in Kailahun District in 2005, under an agreement between CARE as the prime recipient under LINKS and the American Refugee Committee (ARC), who acted as one of the CORAD partners in LINKS. ARC is the founder and principal shareholder of Finance Salone, which it created in 2001. The contract ran from 5 July 2005 and ended on 31 November 2007.

The reasons for establishing branch offices of Finance Salone were:

1. To create an opportunity for micro-enterprises to access capital from a self-sustaining financial institution.
2. To provide a source of capital for entrepreneurs undertaking activities that will increase flow of inputs and outputs between communities and regional and national markets.

## **B. Major Findings:**

Based on an assessment of microfinance institutions in Sierra Leone, using the performance indicators developed by the Microfinance Investment and Technical Assistance Facility (MITAF), Finance Salone is one of the four leading microfinance Institutions in Sierra Leone in terms of number of active clients and portfolio quality,<sup>7</sup> the others being Hope Micro, Association for Rural Development (ARD) and Salone Microfinance Trust (SMT). Pro Credit also recently entered the market as a microfinance bank.

Finance Salone was formed in 2001 by the American Refugee Committee, ARC, as a for-profit microfinance institution. ARC established the institution on a very firm footing, by hiring experienced expatriate managers and instituting high entry standards and training programmes for its staff. With that level of management the microfinance institution made very rapid growth, establishing branch offices in Freetown, Port Loko (now transferred to Lungi), Kambia, Bo, Kenema, Daru and a sub branch in Segbwema. The institution has achieved rapid growth in its client numbers while maintaining a good portfolio quality. It is the only microfinance institution that started off as an NGO that has been incorporated as a limited liability company. The company has continued to benefit from the close oversight of ARC who is now the majority shareholder in the company, and has applied for license under the Other Financial Services Act to operate as a non-deposit taking financial institution.

### **Finance Salone is a good microfinance institution employing industry best practices.**

EDS found that the managers and field staff in the operational areas targeted by the LINKS program, Kono and Kailahun, were sufficiently trained in the principles and practices of microfinance to successfully implement the LINKS microfinance project. They were sufficiently familiar with and effectively employing techniques in, the areas of sensitization, training, and group formation procedures for recruiting clients at the branches that were created under the LINKS program. Focus group interviews revealed that Finance Salone's Loans Officers assisted clients to obtain access to financial services. The company was also effective in client recruitment and retention. The group methodology, employed in the 'Mega' and 'Club 5'<sup>8</sup> products were tried and tested methods of safely lending to small borrowers who lack collateral and operate under conditions of limited assets and capital, which are characteristic of microfinance clients in Sierra Leone. Focus group discussions also revealed a high level of client satisfaction. Although some clients complained about perceived arbitrariness in qualifying clients for the Club 5 product, which offers larger loan sizes (above Le 1 million), the branch managers were able to dispel the notion of arbitrariness by explaining that the track record of group performance, especially on-time repayment of loan instalments, was the primary criterion for qualification. From the way this explanation

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<sup>7</sup> In these rankings, shown in Annex 3, Finance Salone currently ranks second in client numbers and fourth in portfolio quality.

<sup>8</sup> The Mega is the basic group product with loan sizes ranging from Le 300,000 to Le800,000. Club 5 is a group loan product for groups of 5 members getting loans of over Le 1,000,000 each.

was received, EDS was satisfied that the clients had adequate information on these procedures.

**The Management Information System is good.** EDS also found that the management information system in use at the two branch offices supports effective delinquency management and internal controls and produced up-to-date loan tracking and clients' information. The system, based on the Loan Performer 6.17 software supported a high level of operational transparency through the high quality of reports the system generates. This management tool assisted the institution to achieve high rates of loan repayment and minimized internal fraud. These two management outputs enabled the institution to recover the program's investments and safeguard its assets.

**Unfortunately Finance Salone is easily accessible only to clients in urban areas limiting access by farmers in rural locations.** Consistent with good microfinance services, Finance Salone offered easy access to its clients and beneficiaries of the program by its choice of office locations. In both branch offices, client's enterprises were mostly within a radius of two miles and the location of the branch offices only in the District capitals of Koidu and Kailahun town, where almost all the clients were concentrated. Consequently, very little financing has been directed at rural communities to support agricultural inputs and market development for small producers,<sup>9</sup> even though these were established LINKS Program Objectives. Considering the training of Finance Salone staff and outreach numbers obtained elsewhere, it would seem that the branch managers and staffs were not sufficiently motivated to achieve the outreach targets in the LINKS program, which would have required operations in more remote rural communities. This was a challenge Finance Salone could not meet for several reasons, not the least of which is the high logistical and operational costs in servicing small loans in remote locations. A review of Finance Salone's current branch network shows that the institution's operations in the provinces are in urban areas. That no doubt, reflects current institutional policy. However, EDS understands the difficulty in a for-profit microfinance institution extending services to new locations on any criterion other than an identified market opportunity.

**The terms of the loans offered by Finance Salone were competitive** and in line with market rates for similar services from other microfinance institutions. The institution offered three loan products: "Mega Loans," "Club 5 Loans," and "Individual Loans." The "Mega" loan package started from Le 300,000 and went up to Le 800,000 for a period of 4-10 months (at the choice of the clients) and repaid in bi-weekly or monthly instalments at an interest of 2.5% per month on a flat rate. In addition to the interest on the loan, the institution charged administrative and risk management fees of 1% each, of the loan amount. The Club 5 and Individual loans were larger, over Le 1 million, and were available to clients who graduated from their Mega loans with a good track record of on-time repayment. To the credit of the institution, no client had any complaints about the rate of interest, charges, or any other terms of Finance Salone loans.

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<sup>9</sup> It is important to note that CORAD partner CARE received approval in 2007 to provide a sub-grant to Christian's Children's Fund (CCF) to conduct an agricultural lending pilot program in Koinadugu District. Although ideally this would have been running for a longer time prior to the close of the grant, the findings from this pilot will be documented in the LINKS End of Project Report to inform future agricultural lending initiatives.

**The outreach objective of LINKS microfinance has not been achieved.** The program objective of extending financial services to 420 communities<sup>10</sup> was not achieved. Although it is not clear what definition of “community” CORAD used to arrive at this target, by any definition it is an onerous objective. No selection or targeting of communities was evident in Finance Salone’s implementation plan of the microfinance intervention. LINKS operational chiefdoms are 12 in number (7 in Kono and 5 in Kailahun) but the microfinance operation actually occurred in only two towns Koidu and Kailahun, located in three Chiefdoms, two neighbouring Chiefdoms, Gbense and Tankoro, which share Koidu town and one chiefdom in Kailahun, Luawa, where Kailahun town is located. EDS did not find a map or listing of the communities proposed to be served under the program in any project documents reviewed.

**Targets for number of clients served were not met, but those for loan disbursements were exceeded.** The program loan disbursement target was 6,000, which, as noted in IR 2.2, should be geared towards ensuring that the two newly established branches are “capable of providing financial support to at least 4,500 clients.”<sup>11</sup> In assessing its achievement, a distinction should be made between “number of active clients served” and “number of loans disbursed,” for the simple reason that most clients get repeat loans and each loan would count as a disbursement, but with only one client benefiting. In the actual result of Finance Salone’s operations in Kono and Kailahun, under the project, data from the management information system indicate that 9,029 loans were disbursed to 2,377 clients. However, EDS observed conflicting reports of client figures especially for Kailahun, which may have arisen from the management of Finance Salone including client figures from Segbwema and Daru in the Kailahun reports. For the purposes of the LINKS evaluation EDS considered client reports only for the Kailahun operational area for two reasons: a) the Terms of Reference defined the scope of the evaluation and b) the Daru and Segbwema sub-branches had been in operation before the LINKS microfinance project commenced and therefore are not outputs of the program. The LINKS microfinance intervention implemented by Finance Salone thus served 2,377 clients: 195 in the Kailahun District and 2,182 in the Kono District (i.e. just over 50% of the target).

The LINKS program envisaged the disbursement of a loan volume of \$300,000 by the end of the third year of the microfinance project. The management information system reports from the two branches reported a total loan disbursement of Le 5,355,100,000 or \$ 1,815,288. Thus the project exceeded the disbursement target six-fold.

**Loan portfolio quality was good in Kono but bad in Kailahun:** The Kono branch reported a “Portfolio at Risk Greater than 30 days” (PaR) of <1%, which was well below the maximum limit set by the program. However as at 30 November 2007 (the terminal date of the program) Kailahun reported a PaR of 5.1% for loans of Le 1,400,000 and PaR of 52.31% for loans of Le 400,001 – Le 500,000. This latter class of loans with the high PaR, accounted for 49% of the loan portfolio of that branch at the time. The PaR for smaller loans of Le1-400,000 was 5.1%, also higher than the program ceiling of 4%. Thus, although Finance Salone technically met the target of the grant at the macro level (as this target was set for the two branches together, rather than for each branch separately), it is nonetheless important to note that the Kailahun branch had not yet reached the desired portfolio quality.

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<sup>10</sup> See Promoting Linkages for Livelihood Security and Economic Development-LINKS Programme, Technical Proposal APS 675-04-01 p.17 para 1 “...Over the next three year period of the programme the two branches will provide 3,000 loans to entrepreneurs in the 420 selected communities”

<sup>11</sup> This is worded slightly but significantly differently in the LINKS proposal: “Through the LINKS Program, branches of Finance Salone will be established in Koidu and Kailahun towns to service 4,500 clients by the end of the program.” The figure of 4,500 is described later as “approximate” (LINKS proposal, page 21).

**The microfinance loans given by the two branches are overwhelmingly for trading.** The management information systems of the two branches reported that 100% of loans were for trade. However EDS found two clients in Kono that were carrying on other activities with the loans (agriculture) although they represented an insignificant proportion of the total number of clients.

**The Finance Salone operations established under LINKS are sustainable.** The LINKS program has ended, but the two branches established by Finance Salone under the program have continued to operate, providing financial services to their clients. This will have a lasting impact on the beneficiary communities, which are likely to continue because Finance Salone is undergoing corporate growth in association with a local commercial bank<sup>12</sup> and an international microfinance technical and funding partner.<sup>13</sup>

It should be noted that the Terms of Reference for EDS did not include any study of the status, effectiveness, efficiency, or impact of the UNDP grant of \$150,000 received by CORAD. UNDP or USAID (as the funds were integrated into a USAID project) may wish to request additional information to resolve any outstanding questions they may have about profits accruing to Finance Salone from the microfinance operation with the UNDP grant.

### **C. Overall Conclusions**

The microfinance component of the LINKS project was successfully implemented by Finance Salone at two branches established for that purpose in Kono and Kailahun. The funds provided for the project was well managed and the returns were far in excess of projection. The impact of the project is significant although not all objectives were met in that outreach into rural communities was not undertaken; the number of clients served by the grant was far lower than anticipated. These shortcomings notwithstanding, the two branches established will continue to provide financial services to a growing number of clients who are operating small enterprises and earning incomes that are going towards improved livelihoods and family and community development.

## **IV. VILLAGE SAVINGS & LITERACY**

### **A. Introduction:**

Functional literacy activities in LINKS were implemented in Village Savings and Literacy (VS&L) groups. The program started in October 2006 and consisted of four modules developed by ARC, each based around a bound and color printed course book, containing materials appropriate to rural life in Sierra Leone. The foundation course consists of an introduction to literacy and numeracy and is designed to teach the student to identify and write letters and numbers, to add and subtract and to read simple sentences. Course 1, "Cohesive Groups," builds on these skills teaching more complex reading and writing, multiplication, and division, while introducing business concepts such as savings and interest, profit and loss, and group concepts including bylaws, elections, and leadership. Course 2 is in print and Course 3 still under development.

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<sup>12</sup> Union Trust Bank is planning to buy shares in Finance Salone.

<sup>13</sup> Africap is considering funding UTB's microfinance programme.

EDS conducted focus group discussions with members of the VS&L groups in WVSL operational areas in Kono and CARE operational area in Koinadugu District.<sup>14</sup> The group members interviewed were drawn from 4 active groups in Kono and 17 in Koinadugu (Annex 4). Group leaders, facilitators and members from each of the selected groups participated in discussions.

VS&L groups have usually been heavily empowered in the sense that they have usually received FFS and Making Cents training, capital and start-up grants, and even STS, in addition to literacy training.

## B. Major Findings

**Selection and training of facilitators for VS&L groups was successful.** The target of 50 members from local organizations that were to be selected and trained as trainers to train the groups was exceeded in Koinadugu. A total of 57 facilitators were trained and deployed in 45 communities in the CARE operational area.

**Use of trainers recruited from the local communities with limited periods for stipends was a good way of building capacity in the communities and for the sustainability of the training program.** Facilitators (Master Trainers) were given stipends for 6 months only in Kono. After that they were supported by beneficiaries through payments-in-kind (both goods and services) and/or by cash payments. The most successful arrangements have been where payments are made in-kind; average membership survival rates in these groups are above 67% after cessation of LINKS stipends. With cash payments, membership survival rates were about 50% as members found it more difficult to keep up payments to the facilitators.

In Koinadugu, facilitators initially did not receive stipends from CARE as the ARC concept apparently did not contain such provision. Instead, facilitators were supposed to receive “bulk” benefits (e.g. bicycles), which was actually not done. Under CARE, facilitators now receive stipends following the WVSL example in Kono, but unlike WVSL, it is planned that facilitators will receive stipends until the end of the program (i.e. for more than 6 months). Given that the stipends are still ongoing, it is not possible to assess the sustainability of this mechanism.

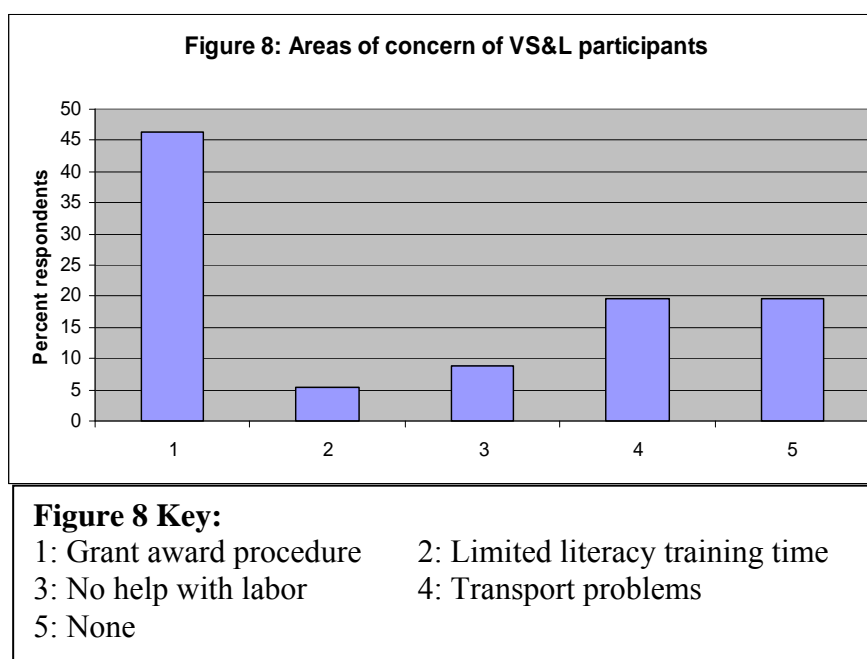
**The formation of VS&L groups was also successful.** In Koinadugu, the project target of 1,025 men and women was exceeded. A total of 1,333 trainees participated in the VS&L trainings in CARE operational area in Koinadugu District.

**Allocation of Start-up Grants caused problems.** Figure 8 shows that allocation of SUG was the most problematic aspect of VS&L, in that some members of the groups received SUGs while others did not. There was disquiet in many groups with the fact that only some members received grants, and a commonly held view that the process of award was not always transparent. Specifically, one in four VS&L participants claimed that criteria for awards and decisions as to who was to receive the grants were made by CORAD staff and not by them.

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<sup>14</sup> CRS did not operate a literacy program in Kailahun, the District with the lowest adult literacy rate in Sierra Leone

The underlying reason for the apparent discontent lay in the project design, which provided for participants for MED trainings to be selected a few at a time from the VS&L groups. Without the training, participants would not qualify for the SUG. This created a situation where in the same group there would be some members who had had the training and been awarded grants and other members who have not had the training and therefore not eligible. In the same group there would also be members who had had the training, but had not yet been awarded grants. This project design problem was further complicated by the fact that the VS&L methodology gave the group members themselves complete control over when and to whom loans were given, thus creating a dichotomy between the SUG and VS&L strategies.



The lesson learned is that people in these situations are sensitive to anything that looks like unequal treatment. If awards are to be made selectively, all effort should be made to have objective and transparent selection criteria that the beneficiaries can see, understand, and accept as fair. If, as was the case in LINKS, different mechanisms for providing MED support overlap (i.e. the VS&L groups and the SUGs), then efforts must be made to clearly distinguish between them to avoid confusion.

**The savings and loan aspect of VS&L was very popular and highly appreciated by participants.** Due to the length of time in which the communities have been practicing the method, they were able to speak with confidence about its operation and its benefits to them and their families. For example, in Koinadugu three groups had accumulated savings as follows:

- Kokefura: Le 15, 655,000
- Tanyaroh: Le 15,750,000
- Lanaya: Le 15,000,000

EDS was informed that the large amounts of cash-in-hand were due to non-availability of banking services in Kabala, but it was evident that there was some preference by groups to keep savings “within sight,” the attractiveness of which is increased by the use of the strong boxes with multiple keys introduced to the groups by LINKS. **However EDS is of the view that it was unsafe for groups to keep amounts as large as these in the savings boxes, and**



**facilitators should have advised distribution of the savings as the methodology directs.** If the individuals in a group wished to save towards some large investment, like buying a vehicle or building a market, as two groups suggested, they should be advised to form a separate syndication rather than compromise the essential elements of the Village Savings and Loans methodology.

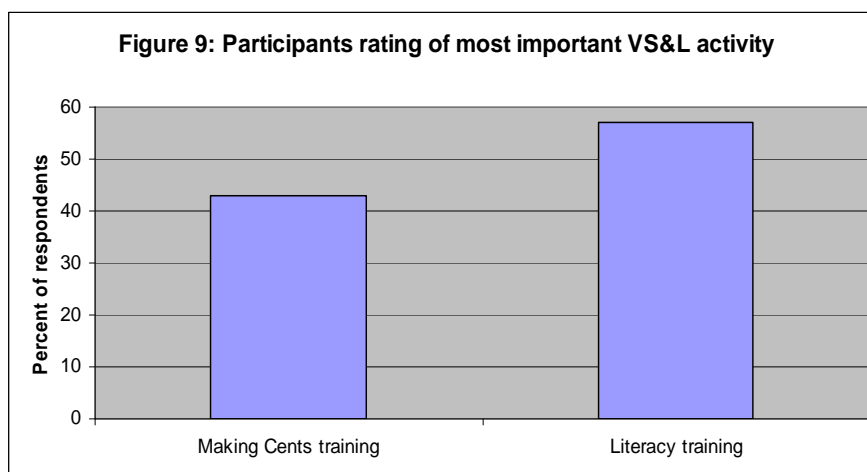
Some groups reported having constitutions/bye-laws, which mandate distribution of savings and profits every three years, whereas the methodology mandates annual distribution of savings and profits. EDS believes that three years was too long for the accumulation of savings and profits when participants need to be investing in growing their businesses. The reasons given for wanting to accumulate savings was often to make a capital investment in an item like a lorry or build a market.

**Lending to non-group members should continue.** The groups interviewed indicated lending group savings to non group members in their communities. This has been a good source of income for the groups and a vital service in the communities. In Koinadugu, the groups claimed they extended these services to their compatriots because CARE was not creating new groups. For example the following groups had the number of non-member debtors indicated, on their books at the time of the interviews:

- Kobere had 25 debtors
- Kankela had 15 debtors
- Soronkade had 15 debtors
- Koyaboy had 17 debtors
- Dundukoh Kankela had 16 debtors

EDS is of the opinion that the demand for new groups is a reflection of positive impact of the scheme in the communities. However it should have been part of CORAD exit strategy to encourage facilitators to support group formation outside of the CORAD VS&L schemes. It is through private initiatives in the creation of groups that the methodology will be widely replicated, benefit more people and communities and become sustainable.

**Participants regard the literacy aspect of VS&L as the most significant change brought about by the VS&L program** (Figure 9). In Kono, participants reported that literacy (including numeracy) had “opened their eyes,” making them better farmers and business people. In Koinadugu, they indicated that literacy is empowering women to participate more in community affairs. It is also breaking cultural barriers and stimulating desire for education in the community, as evidenced by increased willingness to send kids to school. However, women tend to rank other benefits (loan aspect, agricultural teachings in FFS) slightly higher than literacy reflecting the importance to them of economic empowerment where they are disadvantage compared to men.



**Another important concern of participants is transportation for produce and people.**

Transportation for people and goods is a serious handicap for people in Koinadugu, as well as in the other Districts of the LINKS program. As shown in Figure 10 above, transportation is the second most important area of concern for VS&L group members in Koinadugu. This relates to movement within the District, but especially to the transportation of goods to markets outside of the District. Concern about shortage of labor was mostly expressed by women, who claim to be spending a lot of money on hiring labour for farm work and among the solutions to this problem they proffered work oxen.

### C. Overall Conclusion

The Village Savings and Literacy training program of LINKS has been very successful. Although traditional savings and loans groups (such as *osusu*)<sup>15</sup> existed in many communities before the onset of LINKS, the introduction of the literacy training, the use of safe boxes and new *modus operandi* of the sponsored VS&L made them more attractive to members. The feedback from participants was an overwhelming endorsement of the literacy component as the most valued intervention among the LINKS activities.

The savings groups are maturing in their understanding and application of the methodology, to the point of trying to introducing variants of the system. While it is good for mature groups to seek ways of making the method work for them in achieving bigger objectives, there is also an inherent danger in losing the fundamental elements of the basic methodology that makes it work effectively for beginning groups and communities. CARE as the developers of the methodology would no doubt reflect on how this delicate issue could best be dealt with so that it serves the needs of both categories.

## V. IR 3 & 7 ENGAGEMENT OF YOUTHS AND WOMEN

**Virtually all of LINKS interventions have increased access of youth to viable economic activities.** The most relevant interventions for youth engagement have been: a). Start Up

<sup>15</sup> *Osusu* groups are traditional rotating savings associations

Grants, b) Microfinance initiatives, c) Capital Grants supported by training in business management and functional literacy discussed earlier.

**The majority of beneficiaries of the Making Cents training were women and youths doing petty trading.** Sixty-seven percent (67%) of the beneficiaries were women and 58% were youths under 35 years old (Figures 10 and 11). Program targets of over 50% of youths and 50% women were therefore achieved.

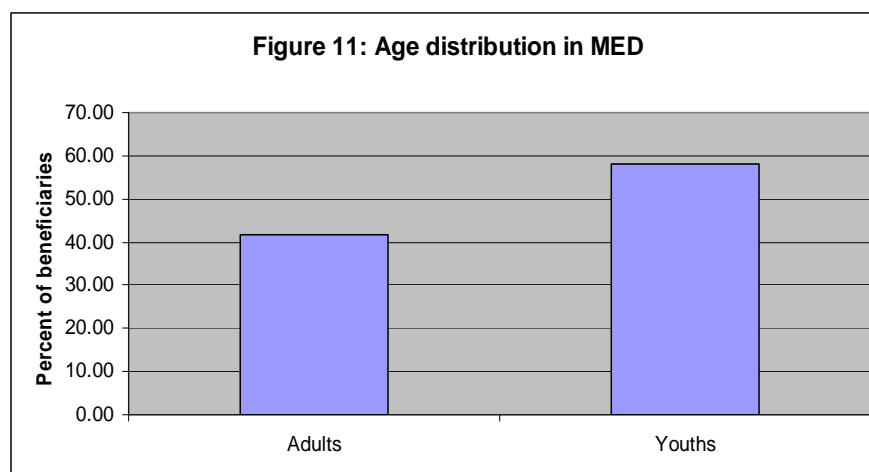
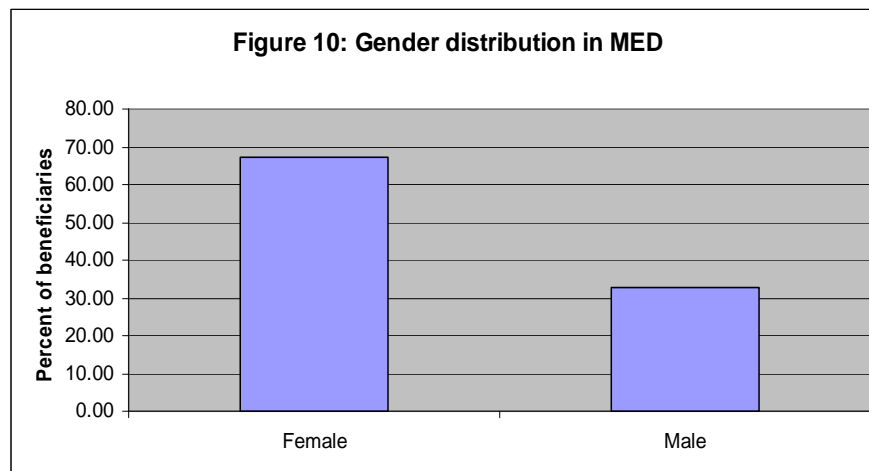


Table 2 shows that while there was no difference in age distribution by District, with 57% - 59% being youth, there were significant differences in gender composition. Kailahun District with 83% of beneficiaries being female had a much higher ratio of female participants than the other two districts.

Table 2: Percentage gender and age distribution of MED beneficiaries by District

	Koinadugu %	Kono %	Kailahun %
Adults	42	43	41
Youth	58	57	59
Female	61	66	83
Male	39	34	17

Table 3 shows the age and gender distribution of microfinance clients of Finance Salone, as at November 30<sup>th</sup> 2007. Kailahun recorded 154 female and 41 male clients all of whom (100%) were youths. Women accounted for 79% of Finance Salone clients in Kailahun. Of the total of 2,182 clients of the Kono branch, 1,430 or 65% were female but only 49% of the clients were youths, just less than the target of 50%.

Table 3: The Age and Gender Profile of Finance Salone Active Clients as at November 30, 2007<sup>16</sup>

Branch	Female			Male			Totals		
	<35	>35	Total	<35	>35	Total	Female	Male	Total
Kailahun	154	0	154	41	0	41	154	41	195
Kono	726	704	1,430	345	407	752	1,430	752	2,182
<b>Program Totals</b>	<b>880</b>	<b>704</b>	<b>1,584</b>	<b>386</b>	<b>407</b>	<b>793</b>	<b>1,584</b>	<b>793</b>	<b>2,377</b>

EDS believes that the lack of achievement of LINKS youth participation target in microfinance is not unexpected for a number of reasons, not least because targeting for any reason other than poverty is not recommended practice in microfinance. Furthermore, it was obvious to EDS on meeting the microfinance clients that many must have misinformed the branch staff about their ages to qualify as youths and obtain loans. This seems to have been the case especially in Kailahun, where in the opinion of the EDS consultant, the average age of the clients interviewed is higher than that of the Kono clients interviewed. And 51% of the Kono clients interviewed applied as adults.

EDS is of the view that the age objective of the program was compromised in Kailahun for the following reasons:

1. Age is not a criterion normally used by Finance Salone in client screening. The branch staffs were therefore not mindful of that parameter in client recruitment.
2. Kailahun did not have a dedicated Branch Manager. The branch shared a manager with the Daru branch and the Segbwema sub-branch. Client recruitment is therefore largely done by the Loans Officer who would not pay as much attention to targeting youths, to meet program objectives, as a manager would have.
3. The Kailahun branch is physically located in the town market and draws its clients mainly from market women, who are mostly adults.

**Difficulties were encountered in Koinadugu with formation of all-youth groups.** All-youths groups are usually multi-purpose groups, with many being FFS as well as MED groups. In Kono, these groups were first given “Making Cents” training before being formed into FFS, VS&L, and Literacy groups.

Initial attempts to link youth groups to the Ministry of Youth and Sports (MOYS) were not very successful in Koinadugu as officials did not perform their assigned tasks. Groups were formed as FFS then received Making Cents training, capital grants or SUGs, literacy, and even STS, so that the youth groups were heavily empowered and then left to manage their

<sup>16</sup> End date of the Finance Salone micro-finance program under LINKS.

own affairs. In the view of EDS, this approach of loading the groups up front with resources and then leaving them on their own was a bit optimistic as many did not have the governance mechanisms or experience to handle such resources in a transparent manner. There were therefore subsequent problems with poor accountability of the leadership of most of the groups, with “elite” (i.e. leaders) claiming most of the benefits. This seems to have been a general problem throughout the LINKS program with groups formed mainly of ex-combatants. This view is buttressed by the fact that in the same District, EDS encountered probably the most clinical youth group found during the evaluation (Dathanday), which included older youths as well as younger school going youths who are being successfully trained and mentored within the group. A critical element of success of the group is mentoring by a group of adults (their parents).

**LINKS has had much success in gainfully moving youths out of mining in Kono.** The WVSL team members consider that the biggest achievement of the LINKS project in Kono is the successful transfer of what they estimate to be about 60% of the youths formerly in mining into agriculture and other MED activities. Focus group discussions by EDS with youth groups confirmed that most males were miners before joining the project although a minority was in trade. Most women were in unorganized trade.

**The majority of all-youth groups reported that the most significant change/benefit experienced by them in the LINKS program is improvement in their agricultural practices as a result of FFS training,** followed by the benefits of the Making Cents training. Youths in Kono reported that the most significant change resulting from Making Cents training was improved business management. They gave the following examples:

- Use of market research to launch new lines of business
- Successful reactivation by one group of a failed NACSA piggery project which collapsed due to mismanagement, using knowledge obtained from the training
- Better funds management including opening of bank accounts

## **VI. IR 4: INPUT AND OUTPUT MARKETING**

### **A. Market Information System**

A Market Information System (MIS) was jointly developed by CRS and Search for Common Ground (SFCG) starting in 2005. CRS established a network of agents who were trained to collect price information from a number of periodic markets in the LINKS Districts of Kono, Kailahun, Koinadugu, and Kenema. The activity was later extended to the towns of Bo, Makeni and Freetown. Prices were collected every two weeks and passed on to CRS for central cleaning and processing. The compiled information was then passed to SFCG, for dissemination through print media and on weekly radio broadcasts.

CRS staff reported to EDS that the information has been found useful by a number of different groups including:

- Some government staff who are monitoring national economic trends
- NGO's looking to understand the dynamics of rural economies in Sierra Leone
- Farmers who use it for three main purposes:

- To decide which crops to grow in a particular season
  - To identify the most profitable markets to which produce might be taken for sale,
  - To provide benchmark prices for negotiation with traders who buy directly from villages.
- Traders for information on supplies of produce and price arbitrage between different locations

However as stated in the RAISE report (Raise 2007) and confirmed in the CORAD FFS Assessment Report (Spencer et al, 2008), most farmers do not have the storage capacity that would allow them to use an MIS to decide when to sell their produce. Neither do they yet have the level of household food security that would allow them to switch between different cash crops on the basis of the information provided. Nevertheless, the information does allow them to make decisions that increase the profitability of their farming enterprises.<sup>17</sup>

## **B. Input Marketing**

LINKS input marketing initiatives include:

- Development of agricultural Input Shops (Fachima Agribusiness Services Company in Koidu Town and the Women's Agro-business Enterprise in Kabala)
- Seed production and distribution in limited areas based on improved varieties supplied by the LINKS program.
- Seed banks in a number of FFS's for the storage and distribution of seeds for members.

In Kono, eight locations have been identified for rural stockists and management committees have been selected. The apex body, Fachima Agribusiness Services Ltd, which is run by a women's group, has already been established. The company has:

- Group farms (rice, sorghum)
- Produce trading activities (buying and selling in bulk to the Sierra Leone Brewery in Freetown)
- Procurement from and sale to daughter associations (rice and vegetable seeds, fertilizers, tools and implements – the fastest moving item fertilizer packaged in 1 kg bags for vegetable production)
- STS that facilitated procurement and distribution of produce (when operational)

The possibilities for rural capital investment is illustrated by the heavy investment in the Fachima provided by its share holders (including Le 7m for Company registration and Le 5m for rent) with WVSL only providing the STS and Capital Grants.

In Koinadugu CARE initially set up specialized input-output marketing groups separate from FFS, but the experiment did not succeed and was replaced by the WVSL initiative of input shops. One such shop has been set up by an existing women's group (Koinadugu Women Vegetable Farmers Cooperative). The Women's Agribusiness Enterprise has received capital

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<sup>17</sup> The Impact of this activity in achieving IR 6 is being independently assessed by the M&E Department of WVSL

grants from WVSL and CARE has provided operating capital. It has a number of activities including:

- Procurement of vegetable seeds from Guinea, Mali and Freetown and sale to farmers (members get seed on 3 months loan, non members pay cash)
- Purchase of fertilizers from a Chinese importer in Freetown and from Guinea and re packaging into to 1 Kg bags for sale
- Group and individual vegetable production farms including a new crop Irish potatoes

In Kailahun CRS has not developed any special intervention in input or output marketing except for the MIS initiative. FFS have been left to make their own arrangements.

### **C. Output Marketing**

Output marketing has been promoted only by WVSL in Kono by the setting up of clusters of FFS (five of which have been established) consisting of 34 Associations. The clustering is designed to enhance bulk sale of produce of FFS members within the communities with export if possible. Clusters are encouraged to open bank accounts (about 4 have already done so), and to have well developed business plans and bye laws. All have group farms for commercial production aimed at the generation of savings for investments either by the groups or by individual associations.

As indicated earlier, CRS did not develop any special interventions in input or output marketing in Kailahun. CARE's initial program was to set up input/output supply groups separate from FFS. Nine were trained in organization methods etc., but the program was not developed any further.

### **D. Small Transport Systems (STS) Initiative**

This activity was led by WVSL and was designed to facilitate marketing of agricultural produce by reducing transportation costs. WVSL tested a number of STS (bicycle trailers, push carts, motor bikes with trailers, and imported tricycles) in the three Districts. All except the Imported Tricycle were found to be too small and inappropriate. WVSL settled for the Imported Tricycle supplied by Googi and 8 were distributed by WVSL to groups in Kono. Three were distributed in Koinadugu and only one was sent to Kailahun.

Focus group discussion with recipient groups revealed that:

- The tricycles make a major contribution to the recipient group business reducing transportation costs significantly
- They suffer frequent break downs due to broken drive belts
- There is a major problem with spare part supplies as they are not available from the supplier Googi in Freetown or any where else in West Africa.

Because of the last two points **the program has not been successful**. However there is obviously a big demand for appropriate STS and any successor program would do well to encourage the private sector to supply such machinery and crucially to establish spare parts supply chains for any models promoted.

As noted in the original proposal, the idea with the STS was to pilot different designs, and then to work with local manufacturers to build their capacity to produce the most viable of the designs locally. Local manufacturing of the selected model was obviously not possible, neither is it likely to be possible with any substitute motorized model chosen. EDS believes that any future program should focus instead on ensuring that a proper spare parts supply chain is set up.

## **E. Overall Conclusion**

**LINKS input and output marketing activities have had limited impact.** While the initiatives discussed above appear to be successful, commercially viable and sustainable the individual operations were of limited impact when assessed against the needs of the overall target group of producers in the three Districts.

The CORAD FFS study (Spencer et al, 2008) confirmed the continued low access farmers in the LINKS program have to agricultural inputs, except for fertilizers used in vegetable production. EDS agrees with the statement in the RAISE report that increased accessibility of agricultural inputs is one of the two least developed elements of the LINKS program. The other is output marketing. From the perspective of the majority of producers in the target areas, access to inputs has not altered significantly over the duration of the program.

LINKS has therefore made little progress in achievement of IR 5: “a strategy to reestablish flows of priority agricultural inputs and marketable produce related primarily to the production of rice, cassava, vegetables, oil palm, coffee and cocoa to communities developed and implemented.”

## **VII. PROGRAM PLANNING AND TARGETING**

### **A. Targeted Beneficiaries**

The criteria for selecting beneficiaries of the LINKS program were decided on during program design and covered a range of direct beneficiaries.<sup>18</sup> These are residents of selected communities in rural, peri-urban and urban settings. Within these communities, the program worked directly with groups of farmers to increase productivity and with other individuals with entrepreneurial skills to enable them to expand or begin significant income-generating activities or micro-enterprises.

In addition to farmers and micro-entrepreneurs in selected communities, the program focused on a target group identified as critical to ensuring that the fragile peace holds. These are young men and women<sup>19</sup> who are presently marginalized or are at risk of being socially marginalized. They include members of extremely vulnerable households who have suffered severe loss of assets during the war and who have received little support from resettlement and/or reintegration programs. The targeted beneficiaries also included individuals who are socially marginalized because of ethnicity, parentage, marital status or health status. War-affected youths who had not reintegrated effectively into communities were also a key target

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<sup>18</sup> RAISE report, 2007

<sup>19</sup> The National Youth Policy defines youth as young men and women between the ages of 15 and 35.



group for the program. Particular attention was given to targeting socially marginalized women.

## B. Geographic Area

The targeted geographic areas for the CORAD Reintegration Program were also selected at program design by USAID<sup>20</sup> and are the 21 chiefdoms in the three Districts of Koinadugu, Kono, and Kailahun (Table 2). All the chiefdoms, except Sulima and Kassunko, are where the CORAD DRP was implemented, since CORAD saw significant opportunity in building on the foundation of DRP in terms of access to communities, farmer group formation, agricultural production enhancement, and infrastructure investments.

Table 4: LINKS Geographic Focus

District	Chiefdoms	Community-Level Facilitation Responsibilities
Koinadugu	Wara Wara Yagala, Sengbe, Follosaba Dembelia, Dembelia Sinkunia	CARE
	Diang, Neini, Mongo, Sulima, Kassunko	CRS
Kono	Sandor, Gbane Kandor, Lei, Soa, Toil, Mafindor, Fiamma	World Vision
Kailahun	Upper Bambara, Peje West, Peje Bongre, Yawei, Njaluahun	CRS

## C. Program Planning and Organization

Annual program activity targets were enumerated each year by CORAD partners based on targets set in the program design document. These were refined during a series of meetings between program staff and stakeholders including government officials especially the MAFFS to arrive at annual work program targets. Annual work programs were usually adjusted on a quarterly basis.

**Of particular importance are the monthly District Coordination Committee meetings with local authorities.** Although attendance was sometimes poor, local officials considered the meetings as an important forum for information sharing and for avoidance of duplication of efforts. This was particularly important for agricultural activities with MAFFS District programs being concentrated in Chiefdoms in which CORAD partners were not present. All district officials and local authorities interviewed by EDS acknowledge that CORAD interventions and resources are their most consistent development resources in chiefdoms where CORAD was active and that coordination of these resources was therefore very important.

Discussions by EDS with local authorities also revealed that relationships with CORAD in the three Districts were cordial and collaborative. Joint programs were successful in all cases except for the collaborative programs with the Ministry of Youths and Sports, where despite efforts by CORAD partners there was minimal success in getting the Ministry to establish a presence in the Districts

Although LINKS interventions were selected in the design phase; **the program integrated participatory mechanisms throughout its implementation of interventions.** Participatory

<sup>20</sup> RAISE report.

dialogues were held with all segments of the community populations, including chiefs and traditional leaders. That encouraged participation in all program activities by men, women and youth. Existing societal structures were identified and where possible transformed, e.g. from Osusu to VS&L groups. The transparent participatory approach helped significantly in smoothing program implementation and in diffusing conflict situations e.g. the disquiet with Finance Salone allocation discussed earlier and attempts of chieftdom authorities to influence targeting for youth engagement in Koinadugu

**The development and strengthening of pre-existing groups as FFS and other program implementation groups is a strong point in favors of LINKS** interventions as it minimized the risks of non cohesive groups being formed solely to access LINKS “goodies”. EDS observed that many times FFS groups pre-dated the LINKS program. Although they often had to be re-constituted (usually by replacement of drop outs, often for involuntary reasons such as illness, deaths and absence from the village when the LINKS activities commenced). This usually meant that the groups had experience of working together, most often as work groups providing subsidized labor to each other, or as osusu groups and sometimes even with the cultivation of group farms for the raising of revenue to finance social activities of group members. Adding the new LINKS activities was therefore easy, and the chances of the groups reinforcing each others attempts to put into practice what they have learnt in the FFS, MED, VS&L interventions after the cessation of LINKS were enhanced.

#### **D. Overall Conclusion**

It is evident to EDS that the planning and targeting activities were participatory and efficient. They enabled the CORAD partners to implement programs for the intended target populations that were relevant to the needs of the beneficiaries.

Although LINKS interventions were selected in the design phase, the project has integrated participatory mechanisms throughout its implementation of interventions. Participatory dialogues with all segments of the community populations, including chiefs and traditional leaders, have encouraged participation in activities by men, women and youth.

## **VIII. GAPS TO BE ADDRESS BY FUTURE PROGRAMMING**

The LINKS program has generally met its objectives although as discussed in the preceding sections achievements in a few areas such as inputs and outputs marketing have not met program targets. As required by the TOR EDS has identified three gaps or unmet needs in the LINKS communities that need to be addressed by future programming by CORAD and/or other development stakeholders including the Sierra Leone Government. EDS is of course aware that in the rural areas of Sierra Leone, one of the poorest countries in the world there are numerous development challenges that need to be addressed. The areas of future programming discussed below are therefore only those related to the areas on LINKS intervention and exclude such wider areas of development programming as public health, safety and good governance, rural employment generation etc.

**There is need for expanded access to agricultural investment credit.** The micro credit and Finance Salone operations were successful in the areas of intervention. However the disquiet caused by the insufficiency of Start up grants etc is an indication of high unmet demand for agricultural investment capital, especially for medium to long term capital. This is an area critical for development of the agricultural sector particularly in the tree crop and commercial vegetable areas of the country which are the geographical focus areas of LINKS.

**There is a huge unmet need for adult literacy programs:** The disadvantage nature of LINKS communities in terms of literacy is illustrated by the fact that the average literacy rate recorded in the LINKS communities during the FFS Assessment was 28% compared to a national average of 39% which is itself very poor by African standards. The huge demand for adult literacy is shown by the enthusiasm for the LINKS literacy programs, particularly for the models linking such training with savings and loans as well as agricultural and business skills development. Adult literacy programs need to be significantly expanded in LINKS communities.

**Input and output marketing programs are needed.** The LINKS input supply and output marketing program did not meet program targets and were not even implemented in one District. A sustainable agricultural market intervention program is needed including a long term Market Information system and greatly expanded Small Transport Systems program.

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## **X. ANNEX 1 - Med Questionnaire**



**ENTERPRISE  
DEVELOPMENT  
SERVICES  
LIMITED**

**LINKS FINAL EVALUATION  
MED - BUSINESS PRACTICES SURVEY**

**EDS MED Number**

|\_|\_|\_|\_|

**1. General information**

1.1 Name of Respondent				1.2 Sex: F = 1; M = 2   _	1.3 Age: >35 = 1, <35 = 2   _
1.4 District: 1 = Kono; 2 = Kailahun; 3 = Koinadugu  _	1.5 Chiefdom:			1.6 Town/Village:	
1.8 Type of business	1 = Petty trading; 2 = Shop owner; 3 = Service provider     _				
1.9 Interview Conducted by (Field Agent Name)			1.10 Date Received by Field Agent:	1.11 Date of Survey:	
Received by (M&E Unit)			Date Received:		

**Section 2 – Perception of CORAD business training**

**2.1** Have you attended the CORAD Making Cents Training?

1 = Yes

2 = No

|\_|

**2.2** How beneficial was the training to your business?

1 = Very beneficial;

2 = somewhat beneficial;

3 = Not beneficial

|\_|

*(If respondent selects 'Not beneficial', skip 2.3 and go to 2.4)*

**2.3** If the CORAD Making Cents training was beneficial, in what ways was it so?

*(Do not prompt respondent. Multiple answers possible. Enter all that apply)*

1. Taught me how to plan my business
2. Taught me how to do my business well
3. Taught me to keep business records
4. Taught me how to market my products
5. Taught me how to manage my business money
6. Taught me how to use a bank account
7. Taught me the importance of saving
8. Taught me how to discuss my business with my bank manager
9. Taught me how to discuss business with my suppliers

10. Taught me how to deal with customers

11. Other (specify)

|\_| || |\_| || |\_| || |\_| || |\_| || |\_| || |\_|

**2.4** If the CORAD Making Cents training was not beneficial, was it because?

*(Do not prompt respondent)*

1. You knew everything they tried to teach you
2. You did not understand what they were trying to teach
3. The arrangements made for one to participate were not good.
4. The time for the training was not convenient
5. The trainer did not encourage one to learn
6. The training was not useful to me
7. Other reason(s) \_\_\_\_\_

|\_|

### Section 3 - Marketing Strategy

**3.1** What did the CORAD Making Cents training teach you about how to make more sales of your product? *(Multiple answers possible. Do not prompt respondent. Enter all selected codes)*

1. Study market you want to enter for the product(s) you want to sell.
2. Sell products people need and want
3. Package products to attract customers
4. Prepare products the way customers like them (Taste, smell, colour, appearance)
5. Sell products in sizes customers want and can afford
6. Check prices in the market and compare with your pricing
7. Check to know how many other people are selling the same product and if there is room for your product.
- 8 Other (specify) \_\_\_\_\_

|\_| || |\_| || |\_| || |\_| || |\_|

### Section 4 - Business Practices

**4.1** Which business records did you keep before the CORAD Making Cents training? *(Multiple answers possible. Do not prompt. Enter all selected codes)*

0. None

1. Invoice book
2. Receipt books
3. Cash book
4. Stock book
5. Income statement
6. Balance sheet

7. Others: Specify \_\_\_\_\_

|\_| || |\_| || |\_| || |\_| || |\_|

**4.2** Which business records do you keep now that is as a result of the CORAD Making Cents training? *(Multiple answers possible. Do not prompt. Enter all selected codes)*

0. None

1. Invoice book
2. Receipt books
3. Cash book
4. Stock book

5. Income statement

6. Balance sheet

7. Other: Specify \_\_\_\_\_ |\_\_||\_\_||\_\_||\_\_||\_\_||\_\_||

4.3 Do you have a bank account for your business? (*Enter selected code*)

1 = Yes;

2 = No (*If respondent answers 'No' skip to 4.6*) |\_\_|4.4 Did you have a bank account for your business before the CORAD training?  
(*Enter selected code*)

1. = Yes;

2. 2 = No |\_\_|

4.5 What type of bank account does your business have? (*Enter selected code*)

1. = Savings; 2. = Current 3 = Both |\_\_|

4.6 Since taking the CORAD Making Cents training do you now have more business contacts? (*Enter selected code*)

1 = Yes

2 = No |\_\_|

4.7 Do you know what the following institutions do?

*(Obtain responses for all items listed and enter selected codes)*

Institution	Definition	1=Correct Answer Given 2=Incorrect answer given
1. Commercial Banks	Provide financial services	__
2. Bank of Sierra Leone	Regulate financial sector and national currency	__
3. Insurance companies	Protection against loss of assets	__
4. NRA (National Revenue Authority)	Administer taxation	__
5. NASSIT (National Social Security and Insurance Trust)	Provide pensions and retirement benefits	__
6. Accountants	Keep financial records	__
7. Microfinance Institutions	Provide financial services to those not served by banks	__

4.8 As a business person, what are you now doing better than you did before you took the CORAD Making Cents training? (*Multiple answers possible. Do not prompt. Enter all selected codes*)

0. Nothing

1. I am better at business negotiations



2. I manage business finances better
3. I can now manage my personal finances better
4. I now know how to find goods
5. I now know where to get information to help me in running my business
6. I now know whether I am making a profit or a loss in my business
7. I follow business news on radio
8. Other (specify) \_\_\_\_\_ | \_ || \_ || \_ || \_ || \_ || \_ || \_ || \_ ||

### Section 5 – Business Performance

5.1 In what year did you start your business? \_\_\_\_\_

5.2 Can you provide an estimate of your profit or loss over the last month  
(respondent to be encouraged to consult business records)

Type of Business	Total monthly purchases	Total monthly sales	Profit (or loss) (Leones)
Petty Trading			
Shop Owner			
Service Provider			

5.3 What has been the change in your profit (or loss) since taking the Making Cents training? (**Enter selected code**)

- 1 = profits increased;  
 2 = profits reduced;  
 3 = no change;  
 4 = Loss

| \_ |

5.4 Did you receive any business loans during the last year?

- 1 = Yes,  
 2 = No (**If respondent answers 'No' skip to 5.9**)

| \_ |

5.5 From what Source(s) did you obtain the loan:

- 1 = CORAD;  
 2 = Finance Salone;  
 3 = Others

| \_ | | \_ |

5.6 If respondent received loans complete the following table:

Status of Loans	Sources of Loans		
	Corad	Finance Salone	Others
Amount received			
Amount repaid			
Amount unpaid that is due			

5.7 For what purpose was the loan taken? (Multiple responses possible, enter selected codes)

1. Bought goods for trading
2. built/repared my shop
3. bought raw materials
4. Repaired the family home
5. Paid school fees
6. Bought mobile phone
7. Used it for family health care
8. Bought farm tools
9. Bought farm inputs
10. Bought a food processing machine
11. Paid debt
12. Others Specify \_\_\_\_\_

5.8 If you have not repaid the loan when due, what is your reason for not repaying it?  
(Do not prompt respondent. Enter selected code)

- 1= Business not profitable  
2= High interest payment  
3= Other, Specify \_\_\_\_\_

### 5.9 Did you receive any Start Up Grants for your business?

1 = Yes; 2= No 1

5.10 On what did you spend the Start Up Grant that you were given? (Prompt respondent. Multiple answers possible. Enter all codes selected)

13. Bought goods for trading
14. built/repaired my shop
15. bought raw materials
16. Repaired the family home
17. Paid school fees
18. Bought mobile phone
19. Used it for family health care
20. Bought farm tools
21. Bought farm inputs
22. Bought a food processing machine
23. Paid debt
24. Others Specify \_\_\_\_\_

## **XI. ANNEX 2: Microfinance Groups Interviewed**

### **KAILAHUN, KAILAHUN DISTRICT**

1. Amuloma
2. Munafa Social Club
3. Mongor Group
4. Magbeyani Group
5. Ndegbonu Development
6. Muloma
7. Amuvole
8. Dry Fish Sellers
9. Mualaylay
10. Gabtima
11. Lelogema
12. Mulor
13. Methodist Primary Kailahun II
14. Methodist Primary Kailahun III
15. Muamuma
16. Magbeyani
17. Self Help
18. Grass Root
19. R C II Group II
20. Amugbomuyouyoma
21. Ngakor
22. Kunava
23. United Weavers
24. Luawa Islamic Secondary School  
Kailahun
25. Cake Sellers
26. Agbomuma

### **KOIDU, KONO DISTRICT**

1. Pay Quick I
2. Pay Quick II
3. Mormaque
4. See to me
5. Faith
6. Development
7. Ndiana
8. Help Group
9. United
10. Amuloma
11. Momoyandema
12. Abearma
13. Senafaguama I
14. Avaa/K-Tech (Kono technical  
Education Centre)

## XII. ANNEX 3: Ranking Of Financial Service Providers In Sierra Leone

**Table 1: Ranking by number of active clients (March 2008)**

MFI	Number of Active Clients	Rank
Hope Micro	21,892	1
Finance Salone	15,813	2
ARD	7,137	3
SMT	4,579	4
Pro Credit	1,998	5
MMCB	1,767	6
SCB	1,721	7
CEDA	1,675	8
YCB	1,597	9
MCB	962	10

Source MITAF

**Table 2: Ranking by Loan portfolio quality (March 2008)**

MFI	PAR > 30 days	Ranking
Pro Credit Bank	0.81%	1
ARD	1.95%	2
CEDA	3.41%	3
Finance Salone	5.21%	4
Salone Microfinance Trust	6.83%	5
Hope Micro	8.77%	6
Yoni Community Bank	11.87%	7
Marampa Masimera Community Bank	24.04%	8
Mattru Community Bank	24.28%	9
Segbwema Community Bank	91.24%	10

Source: MITAF

**Table 3: Objectives and Results Matrix of LINKS Microfinance Program  
with Finance Salone in Kono and Kailahun.**

	Indicators	Objective targets	Achievement	Remark
1	Number of branches of FS to be formed	2	2 Kono Kailahun	Objective achieved.
2	Number of communities served	420 (Selected? Targeted?)	3	No selection or targeting of communities evident. LINKS operational chiefdoms: Kono 7 and Kailahun 5
3	Total number of loans disbursed	6,000	9,029	This included repeat loans to the same individuals/groups
4	Total number of clients	At least 4,500?	2,377	Kailahun 195 Kono 2,182 Just over 50% of target
5	Proportion of youths served	>50%	53%	Kono 49% are recorded as youths Kailahun 100% are recorded as youths. The real situation is the reverse. There were more adults in Kailahun than in Kono.
6	Proportion of women served	75%	67%	Kailahun 79% Kono 66%
7	Total value of loans disbursed	\$300,000 by third year	\$1,815,288	Kono \$1,475,728.81 Kailahun: \$339,559.32
8	Portfolio at risk PaR	< 4%	PaR 5.1% for loans Le 1 – Le 400,00 PaR 52.31% for loans Le 400,001 – Le 500,000	Kono had a better PAR of about 1%. Kailahun was higher
9	Outreach to remote communities	Rural and urban		Finance Salone operations are urban and peri-urban
10	Number of clients in value adding and service sectors, Expanding flows of inputs and outputs	Unspecified but targeted	Insignificant few (Three in Kono)	Kailahun 100% in trade Kono >96% in trade

**Table 4: Findings of Group Interviews of Finance Salone Clients in LINKS Microfinance Program: Clients/Beneficiaries Testimonies and Perceptions**

Item	Questions	Clients' testimonies	Clients' perceptions	Area Specific Issues	Consultant's comment
1	Are the locations of the FS branch offices accessible to clients?	Yes. Current active clients have no difficulties with the location of the branches of Finance Salone in Koidu and Kailahun. They are easily accessible.	Locations of branches are convenient	The two branches established by Finance Salone under the LINKS program are located in the District capitals of the two districts selected for the microfinance intervention; Kono and Kailahun. The branches largely cater for the financing needs of the urban market traders during the project's duration.	The needs of the economically active urban traders were met but outreach was limited as rural needs were not met. Impact on agricultural communities, important from a food security standpoint was limited. Effect on input and output market flows envisaged in program design was not met.
2	How customer friendly were FS procedures for granting loans	Procedures for granting loans were friendly.	Finance Salone helped with the financing of their businesses in a way banks could not. They were more approachable.	Client recruitment procedures were followed uniformly by the two branches.	Finance Salone branch officers are well trained and conduct planned sensitization in recruiting clients. Loans officers took the MFI's services to the clients at their business places.
3	Group formation procedure	Clients were given guidelines for selecting group members and left on their own to form their groups	It was good to work with people they knew and trusted.	Finance Salone is a well managed MFI that trains its staff well in standard practices, which are uniformly applied in all their branches	Finance Salone is a well managed MFI that trains its staff well in standard practices, which are uniformly applied in all their branches
4	Are the charges for	No.	It was better to get the	Clients in Kailahun had	The Consultant knows from previous

Item	Questions	Clients' testimonies	Clients' perceptions	Area Specific Issues	Consultant's comment
	loans too high?		service at the charges asked than not to get the services at all.	no alternative. There are no banks or MFIs in that town. Koidu (Kono) has a commercial bank, Rokel Commercial Bank, but no other MFI	professional experience that microfinance clients are generally not sensitive to the higher interest and non-interest charges imposed by MFIs. These higher rates are justified by the higher transaction costs in administering microfinance loans.
5	Clients perception of benefits of Finance Salone financial services	Finance Salone's financial services were very beneficial. The Finance Salone loans helped in growing their businesses, helped in paying school fees, family health care and in being independent and able to help their husbands in running their families.	Microfinance is helpful to traders and loan sizes should be increased to cater or their growing business needs.	These perceptions and testimonies do not differ much between regions.	It is generally the case that microfinance clients show a lot of appreciation of and loyalty to microfinance institutions that provides them with financial services

**XIII. ANNEX 4: Focus Groups Interviews Of VS&L Groups**

No	Name of group	No. of members	Number of members	
		Total	Female	Male
Koinadugu District				
1	Kokefusa	60	36	24
2	Tanyeroh	60	35	25
3	Lanaya	60	40	20
4	Benkoma	25	12	13
5	Munafan	30	12	18
6	Kokefusa 2	30	12	18
7	Sabunuma	30	16	14
8	Hardifoti	26	12	14
9	Kobere	25	19	6
10	Kankela Bamukoro	25	16	9
11	Soronkade	25	17	8
12	Koyaboy	30	15	15
13	Dundukoh Kankela	30	14	16
14	Koyeina	29	15	14
15	Alahtilon	30	20	10
16	Nyemadema	30	15	15
17	Nyohgondema	25	16	9
18	Taniare	28	18	10
	Total	598	340	258
	Percentages	100	56.8	43.2
Kono District				
19	Fanam – New Yambama	25		
20	Motayoma	15		
21	Kosoneh	20		
22	Koiedondoya	15		



#### **XIV. ANNEX V - Curriculum Vita Of Principal Evaluators**

## ***Enterprise Development Services Ltd (EDS)***\_\_\_\_\_

### **CURRICULUM VITAE**

**Name:** Dunstan Sylvester Christie Spencer

**Nationality:** Sierra Leone

**Profession:** Agricultural Economist

**Personal History:** Sex - Male  
Date of Birth - June 7, 1942  
Place of Birth - Lagos, Nigeria  
Marital Status - Married with 4 adult children

#### **Summary of Expertise:**

A professionally qualified agricultural economist, with graduate level training in animal science, and undergraduate level training in agronomy. Taught agricultural and development economics to undergraduate students in Sierra Leone, and graduate students in the USA. Leader of major farming systems and natural resource management research projects in international research organisations. Team member and leader of a number of agricultural project identification, design, appraisal supervision and evaluation missions. Expert in institutional assessments, environmental assessment, impact evaluations, poverty alleviation, and national policy formulation issues. Considerable experience in working with international and national leaders in research, development, as well as political leaders in Africa.

#### **Qualifications:**

- B. Sc. Agric With Honours, 1966; Wye College, London University, UK.
- MS 1969; University of Illinois, Champaign-Urbana, USA; Major: Agricultural Economics, Minor: Animal Science
- Ph.D. 1973; University of Illinois, Champaign-Urbana, USA; Major: Agricultural Economics

#### **Employment and Work Related Experiences:**

**1966 - 67.** Research Assistant, Njala University College, University of Sierra Leone. Participated in a national study of staple food crop marketing in Sierra Leone.

**1969 - 75.** Assistant Lecturer & Lecturer in Agricultural Economics, Njala University College, University of Sierra Leone, Sierra Leone. Taught courses in Economics,

Agricultural Marketing, Farm Management and Agricultural Finance to undergraduate students. At the same time, designed and conducted a nation-wide research project entitled: "The Economics of Rice Production in Sierra Leone" (1970 - 71), during which about 100 farmers scattered all over Sierra Leone were interviewed using specifically designed farm management questionnaires, as well as an integrated research project into "Rural Employment Problems in Sierra Leone" (1973 - 75), during which I led a multi-disciplinary team comprising 6 professional and about 30 junior staff members. Data was collected from about 500 rural households and about 300 rural urban migrants on agricultural production and marketing, rural consumption, small scale industries, small scale fishing as well as rural/urban migration.

Also, Consultant to Michigan State University, USA - Design of a research project to study the impact of the Ada District Development Project, Ethiopia, April 1973 and September 1974 (Debre Zeit, Ethiopia). Consultant Agricultural Economist to Agra Und Hydrotechnic GMBH - Design of a seed multiplication scheme for the Sierra Leone Government, July - August, 1973.

**1975 - 77.** Senior Lecturer in Agricultural Economics, Njala University College, University of Sierra Leone and Visiting Associate Professor, Department of Agricultural Economics, Michigan State University, USA. During this period, field data collected during the rural employment research project in Sierra Leone were analyzed and published in a series of working papers and journal articles-

**1977 - 79.** Senior Agricultural Economist, West Africa Rice Development Association (WARDA), Monrovia, Liberia. This position involved the identification, design, appraisal and valuation of rice production, marketing and seed multiplication projects in the 15 member countries of WARDA in West Africa. Also participated in a study on rice production and policies in West Africa, jointly conducted by WARDA and Stanford Food Research Institute, USA. Consultant to the World Bank for development of a rice milling strategy for the Anambra/Imo States Rice Project in Nigeria, April - May, 1979.

**1980 - 83.** Director, Development Department, WARDA, Monrovia, Liberia. Head of a Department comprising about 28 professional staff members involved in rice research, project design and supervision in 15 West African countries. As Director of the Department, designed and introduced a "Technology Assessment and Transfer Programme" which was a farming systems research project involving constraints identification, socio-economic analysis, on-farm trials of technological packages as well as development and testing of extension education strategies. The Department was also involved in water management and mechanization studies.

**1983 - 84.** Director, Research and Development Department, WARDA, Monrovia, Liberia. Fusion of two departments of WARDA into one department with about 60 professional staff members. In addition to the activities carried out by the former Development Department, responsibility extended to supervision of research which was conducted in four regional research stations located at Mopti, Mali (floating rice), Rokupr, Sierra Leone (mangrove swamp rice); Richard Toll, Senegal (irrigated rice) and

Bouake, Ivory Coast (upland rice), as well as coordinated rice variety trials in over 50 locations in West Africa.

**1984 - 86.** Principal Economist, International Crops Research Institute for the semi-Arid Tropics (ICRISAT), Sahelian Center, Niamey, Niger. This position involved conduct of village studies of millet based farming systems in Niger, on-farm tests of technological packages, as well as collaboration with biological scientists working on a large experiment station.

**1986 - 93.** Director, Resource and Crop Management Division, International Institute of Tropical Agriculture (IITA), Ibadan, Nigeria. Management of an international research Programme with over 25 internationally recruited senior scientists, 30 locally recruited Research Associates and 150 other staff working on resource management and farming systems research aimed at the development of sustainable and environmentally friendly farming systems for small farmers in sub-Saharan Africa. Major responsibility for research programme priority setting, project preparation and impact assessment, as well as for student and staff training. Also, Consultant to IDRC, Senegal, for evaluation of the University of Abidjan CIRES Ph.D. Programme in agricultural economics, 1988.

**1994.** Independent Consultant, Managing Director of a small consulting firm. Consultant to IFAD, Rome, Italy, on a general project identification mission to Sierra Leone (6 weeks); Consultant to USAID, to write a technical end-of-project report for the 15 year National Cereals Research and Extension Project in Cameroon (8 weeks); Leader of a three-man team engaged by Winrock International to evaluate the African Rural Social Sciences Research Network (3 weeks).

**1995.** Independent Consultant. Leader of a three-man team engaged by the World Bank to evaluate the SPAAR Frameworks for Action research projects in 6 African countries (9 weeks). Consultant engaged by IITA to prepare a report on the prospects for sustainable agricultural growth in the Humid and sub-Humid Tropics of Africa (8 weeks). Leader of a team that prepared "Country Environmental Profiles" for Cameroon, Mali and Sierra Leone for the African Development Bank. Leader of a two man team engaged by the World Bank to conduct a qualitative assessment of extension programs in Africa (9 weeks). Team Leader of a two-month UNDP study of household coping mechanisms in Sierra Leone.

**1996.** Independent Consultant. Team Leader of a five man team of consultants to prepare the Village Infrastructure Project (VIP) for the Ministry of Agriculture and Forestry, Ghana (6 Weeks). Member of World Bank Team to pre-appraise and appraise the Multi-donor Village Infrastructure Project in Ghana (8 weeks). Leader of a World Bank funded study of rice trade and price policies in Sierra Leone (16 weeks). Consultant to UNDP and the Federal Ministry of Agriculture and Natural Resources, Nigeria, for the preparation of a project document for the Nigerian National Agricultural Policy Assessment (4 Weeks)

**1997.** Consultant to Ministry of Food and Agriculture, Ghana for preparation of a draft strategy document for accelerated agricultural growth and development (8 weeks). Consultant to IITA, Ibadan, Nigeria for preparation of a study of the prospects for cassava development in Africa (6 weeks). Consultant to IFAD - Institutions Specialist on a FAO Investment Center mission to re-design the North-Central Agricultural Development Project in Sierra Leone (6 weeks). Consultant to the Ministry of Food and Agriculture, Ghana, to prepare a long-term accelerated agricultural growth strategy for Ghana (4 weeks). Consultant to IFAD/World Bank, Field Team Leader of a 7 person team of international consultants, and a 12 person team of national counterparts, on the re-design and appraisal of the IFAD funded Roots and Tubers Investment Project in Ghana (7 weeks). Consultant to FAO and IITA and Leader of a 2 person team to prepare a paper for the FAO 1997 Africa Regional Conference, on "Agricultural technologies and policies for sustainable management and use of natural resources in sub-Saharan Africa".

**1998.** Consultant to West Africa Rice Development Association (WARDA), Bouake, Côte d'Ivoire, Member of the mid-term review of the RADORT Programme. (3 weeks). Consultant to WARDA, Preparation of research strategy and funding proposal for Regional Task Forces (2 weeks). Consultant to the International Center of Insect Physiology and ecology (ICIPE), Leader of a 6 member mid-term Programme and management review team (5 weeks). Consultant to SPAAR (World Bank) (2 weeks). Preparation of proposal for consolidation of regional agricultural research organizations in Africa. Consultant to World Bank/Ministry of Agriculture and Forestry, Sierra Leone (5 weeks) Preparation of the Rural Sector Reform Programme.

**1999.** Consultant to FAO, Rome, Italy (2 weeks) -desk study on Strategies for Agricultural Development in Sierra Leone. Consultant to FAO/IFAD (5 weeks) - preparation of Implementation Completion Report for the Cassava Multiplication Project, Nigeria. Consultant to CGIAR/TAC (5 weeks) - External Programme Review of International Center for Agricultural Research in Dry Areas (ICARDA), Aleppo, Syria. Consultant to Rockefeller Foundation (3 weeks), Evaluation of the prospects for adoption of inter-specific rice varieties in West Africa. Consultant World Bank (7 weeks) - Technical Assistance to Ministry of Agriculture, Sierra Leone.

**2000:** Consultant to the Rockefeller Foundation (5 weeks) - member of a four-person team evaluating the Zimbabwe DR & SS Agronomy and Soils Research Programme. Consultant to ICRISAT (5 weeks) - member of a two-person team to review the future prospects of agriculture in the Semi-Arid Tropics.

**2001:** Consultant to UNDP - leader of a three-person team to evaluate the UNDP funded CIMMYT/IITA Stress Maize Research Project (3 weeks). Consultant to Rockefeller Foundation (5 weeks) - member 7 person team of independent consultants to review the Rockefeller Foundation Soil Fertility Management Programme. Consultant to FAO (14 weeks) - Team Leader of a 7 person team of independent consultants to conduct an evaluation of the FAO Special Programme for Food Security.

**2002:** Consultant to Meridian Foundation (2 weeks) - preparation of a Needs Assessment for the proposed African Agricultural Technology Foundation. Consultant to Interim Science Council of the CGIAR (8 weeks) - Team Leader, 5 person team that conducted an External Programme and Management Review of the International Service for National Agricultural Research (ISNAR), The Hague, Netherlands.

**2003:** Consultant to Interim Science Council of the CGIAR (8 weeks) - Team member of 4 person team that conducted an External Programme Review of the International Crops Research Institute for the Semi-arid Tropics (ICRISAT), Patancheru, India. Consultant to FAO and the World Bank (14 weeks) - Co-Team Leader of 21 person team that conducted the Sierra Leone Agricultural Sector Review. Consultant to FAO and the World Bank (8 weeks) - Leader of a 3 person team for the design of a Medium Term Agricultural Development Programme for Sierra Leone.

**2004:** Consultant to the World Bank (3 weeks): Leader of a five person international team to prepare a Sustainable Land Management Strategy paper for the ESSD. Consultant to the Rockefeller Foundation (4 weeks): Member of a five person Task Force to study options for possible merger/alliance of International Rice Research Institute and the International Maize and Wheat Research Center (CIMMYT). Consultant to Science Council of the CGIAR (6 weeks) - Team member of six person team that conducted an External Programme Review of the International Food Policy Research Institute (IFPRI), Washington, DC, USA. Consultant to LTS International, UK (14 weeks) - Leader of an eleven person team of independent consultants for the evaluation of the 250 million pounds sterling, 10 year Department for International Development (DFID) Renewable Natural Resources Research Strategy;

**2005:** Consultant to FAO (5 weeks) - Member of two-person team engaged to prepare an Approach Paper and detailed Terms of Reference for an Independent External Evaluation of FAO. Consultant to FAO (13 weeks) - Leader of a six-person team of independent consultants and FAO Evaluation Service Officers for the evaluation of FAO Corporate Strategy D2 (The Conservation, rehabilitation and development of environments at greatest risk). Consultant to Gatsby Charitable Foundation, UK and Rockefeller Foundation, USA (12 weeks) Co-leader of Evaluation of the Adoption of NERICA Varieties in Nigeria

**2006 - 2007:** Consultant to Overseas Development Institute, UK (4 weeks). National Coordinator, Assessment of Farmers Fields Schools in Sierra Leone. Consultant to FAO (8 weeks) - Consultant Evaluator, Africa Technical Work of FAO, Independent External Evaluation of FAO. Consultant to FAO (20 weeks) - Leader, 20 member team of international and local consultants for the Comprehensive Assessment of the Agricultural Sector of Liberia

**2008:**

Senior Partner, Enterprise Development Services Ltd

Consultant to FAO (8 weeks) Team Leader of five person team of independent consultants for the evaluation of the Nigerian National Special Food Security Programme (NSPFS, 2002- 2006). Consultant to World Bank (4 weeks): Rice Sector Study as part of the Diagnostic Trade and Investment Study (DTIS) for Guinea Bissau. Consultant to World Vision Sierra Leone (10 weeks) for Assessment of Farmer field Schools, Mid term review of the Jong and SHADE projects, and Final Evaluation of the LINKS program

### **Other Experiences:**

**1970 – 75:** Member of many ministerial committees in Sierra Leone for planning and analysis proposed and on-going agricultural development projects.

**1981 – 82:** Member of the Steering Committee of the ISNAR sponsored study of development of the social sciences in Africa.

**1985 – 90:** Member of the Steering Committee of the Kellogg International Fellowship Programme in Food Systems Improvement.

### **1995:**

- Member National Food Security Committee, Sierra Leone Government.
- West and Central Africa Regional Coordinator, Associates for International Resources and Development (AIRD), Equity and Growth through Economic Research (EAGER) - Trade Regimes and Growth Project.

**1998 - 2003:** Member and Chair of a 5 person National Policy Advisory Committee, advising the Government and cabinet of Sierra Leone.

**1999 – date:** Chairman, National Agricultural Research Coordinating Council and the successor Sierra Leone Agricultural research Institute

### **Membership of Professional Societies:**

- Agricultural Society of Sierra Leone (Hon. General Secretary, 1971 - 72; 1973 - 75).
- West African Association of Agricultural Economists. (Editor-in-Chief, 1977 - 83).
- American Agricultural Economics Association.
- Intentional Agricultural Economics Association.
- Association for the Advancement of Agricultural Sciences in Africa.
- West African Farming Systems Research Network (Chairman, Steering Committee 1986 -89)

### **Languages:**

	<b>Read</b>	<b>Speak</b>	<b>Write</b>
<b>English</b>	Excellent	Excellent	Excellent
<b>French</b>	Good	Excellent	Fair

**Publications:** Over 60 publications in refereed journals and conference proceedings, including the following:

Spencer, D. S. C. (1976). "African Women in Agricultural Development: A Case Study in Sierra Leone. Overseas Liaison Committee, American Council of Education, OLC Paper No. 9.

Spencer, D.S.C., and Byerlee, D. (1976). "Technical Change, Labor Use and Small Farmer Development: Evidence from Sierra Leone", *American Journal of Agricultural Economics*, Vol. 58, No. 5, December.

Matlon, P. J., and Spencer, D.S.C. (1984) "Increasing Food Production in sub-Saharan Africa: Environmental Problems and inadequate Technological Solutions." *American Journal of Agricultural Economics*, Vol. 66 pp. 671 - 676.

Spencer, D.S.C. (1986). Agricultural Research: Lessons of the Past, Strategies for the Future. In R. J. Berg and J. S. Whitaker (eds), *Strategies for African Development*, University of California Press, pp. 215 - 241.

Spencer D.S.C. (1991). Institutionalizing the Farming Systems Perspective in Multi-Commodity Research Institutes: The Role of Systems-based Working Groups. *Experimental Agriculture*, 27, pp. 1-9.

Polson, R. A. and Spencer, D.S.C. (1991). The Technology Adoption Process in Subsistence Agriculture: The Case of Cassava in South-western Nigeria. *Agricultural Systems*, 36, pp. 65-78.

Spencer, D. S. C. and Kamajou, F. (1995) "Cameroon: Country Environmental Profile" African Development Bank, Abidjan, Cote d'Ivoire.

Spencer, D. S. C. and Dione, J. (1996) "Mali: Country Environmental Profile". African Development Bank, Abidjan, Cote d'Ivoire.

Spencer, D. S. C. (1996). Infrastructure and technology Constraints to Agricultural Development in the Humid and Sub-humid Tropics of Africa. *African Development Review*. 8(2): 68-93. African Development Bank, Abidjan, Cote d'Ivoire.

Spencer, D.S.C. and Polson. R. A. (1997). Agricultural Growth and Sustainability: Conditions for their Compatibility in Humid and sub-Humid Tropics of Africa. In *Sustainability, Growth and Poverty Alleviation: A Policy and Agroecological Perspective*. S. Vosti and T. Reardon (eds), pp. 191-207. Johns Hopkins University Press.



- Spencer, D.S.C., and Kaindaneh, P.M. (1999). Farming Systems and Agricultural Considerations in Technology Assessment and Transfer in Sub-Saharan Africa. pp. 65-95 in Technology Assessment and Transfer Towards Sustainable Development, Food Security and Poverty Alleviation in Sub-Saharan Africa. FAO, Regional Office for Africa, Accra, Ghana.
- Spencer, D. S. C., and Vordzorgbe, S. "Agricultural Technology and Policy for Sustainable Management and Use of Natural Resources in Africa. (1999) International Institute of Tropical Agriculture, and FAO, Rome, Italy. 81pp.
- Chianu, J., Spencer, D. S. C. and Atobatele, J. T. (1999). "Labour use and productivity in new fallow systems as alternatives to slash-and-burn agriculture in the derived savannas of Nigeria." pp. 429-438 in 'Farmers and scientists in a changing environment: Assessing research in West Africa' G. Renard, S. Krieg, P. Lawrence, and M.von Oppen (eds)
- Ehui, S., Benn, S. and Spencer, D. (2000). Promoting Sustainable Development in Less-Favored Areas: Development Strategies for West Africa. In Promoting Sustainable Development in Less-Favored Areas. 2020 Vision Focus 4. John Pender and Peter Hazell (eds). IFPRI, Washington DC., USA.
- Ryan, J. G. and Spencer, D.S.C (2001). Future Challenges and Opportunities for Agricultural R&D in the Semi-Arid Tropics. ICRISAT, Patancheru, Andhra Pradesh, India. 83pp.
- \Spencer, D. S. C. (2001) Will they Survive? Prospects for Small Farmers in Sub-Saharan Africa. Presentation on the Future of Agriculture in Sub-Saharan Africa and south Asia: Whither the small Farm? IFPRI 2020 Vision Conference on Sustainable Food Security For All By 2020, Bonn, Germany, September 4-6, 2001.
- Nweke, F., Spencer, D. S. C. and Lynam, J. (2002). The Cassava Transformation: Africa's Best-Kept Secret. Michigan State University Press, East Lansing, Michigan, USA. 273pp.

**ENTERPRISE DEVELOPMENT SERVICES LTD (EDS)**\_\_\_\_\_**Curriculum Vitae**

- 1. Family Name:** Deen
- First Name:** Sanusi S.
- 2. Nationality:** Sierra Leonean
- 3. Family Status:** Married (with 4 children)
- 4. Occupation:** Agricultural economist, Business and management Consultant
- 5. Address:** Business Address: 5 Sir Samuel Lewis Road, Off Wilkinson Road, Freetown, Sierra Leone  
Residential Address: 9b Off The Loop, Wilberforce, Freetown, Sierra Leone.  
Tel: 232 76 608663, 232 33 342238  
Email: ssdeen@yahoo.com

**6. Education:**

- |                 |  |
|-----------------|--|
| Institution:    | University of Sierra Leone   |
| Date From/To:   | 1964 - 1968  |
| Degree/Diploma: | BSc (Agric. Science)   |
| Institution:    | University of Illinois   |
| Date From/To:   | 1969 - 1971  |
| Degree/Diploma: | MSc (Agric. Economics)   |
| Institution:    | Economic Development Institute (World Bank)  |
| Date From/To:   | 1974 - 1974  |
| Degree/Diploma: | Fellow of the EDI<br>(Projects Appraisal)  |
| Institution     | Microfinance Investment and Technical Assistance Facility  |
| Date From/To:   | 2005-2007  |
|                 | Microfinance courses in:   |
|                 | <ul style="list-style-type: none"> <li>• Delinquency management</li> <li>• Human Resource Management</li> <li>• Microfinance Industry</li> </ul> |

- Framework – Regulation and supervision of MFIs, transformation and transparency.

## 7. Language Skills: Mark from 1 (notions) to 5 (excellent):

Language	<u>Speaking</u>	<u>Reading</u>	<u>Writing</u>
English	5	5	5
French	2	3	3

## 8. Membership of Professional Bodies:

- American Agricultural Economics Association
- The African Association of Agricultural Economists
- The Agricultural Society of Sierra Leone

## 9. Professional Experience:

- Development Banking
- Corporate Management (Housing, Fisheries etc.)
- University teaching
- Organization and administration of Business Association.
- Microfinance administration

## 10. Positions held:

- Chairman: Alliance Housing and Finance Company
- Chairman: Reliance Insurance Trust Corporation (Sierra Leone ) Limited
- Chairman: City Travel Agents Limited
- Executive Director: Sierra Farms Limited
- Member: Sierra Leone Stock Exchange Technical Committee (2005-2007)
- Representative: Senior Experten Service (German Expert Service for transfer of Know-how and technology).
- Agent: Intertrade International Services s.a.r.l

- viii) Agent in Sierra Leone: GRATIS Foundation (A Ghanaian: Appropriate technology development foundation)
- ix) National Chairman: Sierra Leone Indigenous Business Association (1998-2006)
- x) Deputy Chief of Party: Microfinance Investment and Technical Assistance Facility (2005-2007)
- xi) Chairman Humanity First Management Committee (Charity NGO)
- Xi) Honorary Vice Consul: Hellenic Republic of Greece to Freetown  
Sierra Leone

**11. Key Accomplishments:**

- i. Member of Joint Commission on fisheries development between Sierra Leone and the Soviet Union under a bilateral cooperation agreement and co-wrote protocols of sessions of the commission over a period 11 years.
- ii. Organised and co-hosted with POHL Consulting, the Proinvest Promotional Workshop (for accessing CDE-PRIMS facilities) in Freetown, Sierra Leone in July 10 2003.
- iii. Participated in Regional Consultation Meeting of CDE Proinvest (for identifying strategic sectors for EU intervention in ACP countries) in Ghana 11-12 December 2003
- iv. Developed a Successful proposal for a Proinvest grant for an ACP partnership mission to the EU, led the mission and prepared and submitted final technical and financial reports. (2003)
- v. Team leader of Microfinance specialists on monitoring of Microfinance institutions in Sierra Leone in 2005 and 2006 and wrote the team monitoring report.
- vi. Team leader of evaluation of the operation of CARE developed Village Savings and Loans methodology in Koinadugu District Sierra Leone (March 2006). Wrote team report. ( February 2006)
- vii. National Consultant to UNIDO on the Final Evaluation of UNIDO Integrated Programme “Post Conflict SME support Programme for

Industrial Development and Poverty Alleviation (February –April 2008)

- viii. Chairman Reliance Insurance Trust Corporation (Sierra Leone) Limited. Co-founded the company and served as its Chairman for over 6 years.
- ix. Coordinator: Ministry of Agriculture, Forestry and Food Security “National Committee for the promotion of the Private Sector Investment in Agriculture” (2008 On-going).
- x. Trained trainer in Enterprise Development and Investment Programme UNIDO-Bahrain Model.

## **12. Professional Experience:**

### **i) 1962-1964**

Student Medical Laboratory Technician, Pathological Laboratory, Connaught Hospital, Ministry of Health Sierra Leone.

Collected samples and conducted biochemical analysis of blood and other specimen for medical diagnosis and forensic evaluation.

### **ii) 1968- 1971**

Research and Teaching Assistant, Agricultural Economics Department, Njala University College University of Sierra Leone.

Taught Economic Theory to Certificate and Undergraduate students. Did field research on rice production in Sierra Leone and pig and poultry production in the Western Area of Sierra Leone.

### **iii) 1971-1973**

Lecturer in Agricultural Economics, Njala University College, University of Sierra Leone.

Lectured Agricultural Finance, Economic Theory and Agricultural production to undergraduate students. Supervised students research projects. Undertook research in formal and informal credit utilization in traditional farming. Served as consultant to the National Development Bank in the appraisal of Agricultural projects.

### **iv) 1973-1977**

Investment Executive/Senior Investment Executive, National Development Bank Limited.

Did feasibility studies of agricultural projects for financing by the bank. Supervised the performance of agricultural projects that had been financed by the bank. As head of the Agriculture Section of the Operations Department, trained and supervised staff of the section. Represented the bank at the annual meetings of the Investment Centre of the Food and Agriculture Organization (FAO). Served a period of attachment with the National Investment Bank of Ghana studying investment projects in Ghana.

**v) 1977-1994**Company Secretary/Deputy Managing Director, Sierra Fishing Company Limited.

Undertook the study and formation of the company as a project of the National Development Bank, coordinated the formation and joined the young company as head of its administration.

## Responsibilities:

- Supervised the successful implementation of the company's Ten Year Development Plan
- Participated as a delegate in negotiating annual Joint Commission Protocols under a bilateral co-operation agreement with the Soviet Union.
- Negotiated commercial agreements with other organizations and companies, including Continental Seafood Inc. of the USA and Ward Seafood of France.
- Supervised and managed the development of the company's physical infrastructure comprising Coldstorage facilities, a Syncrolift Shiplift System and purpose built fishing fleet of over 20 vessels.
- Directed the human resource development programme of the group of companies, including setting up and chairing the Board of Governors of the Marine Training School
- Supervised the operations of subsidiary companies; Ward Seafood Sarl in France and Maroc-Sierra Holding in Morocco
- **Establish Reliance Insurance Trust Corporation (Sierra Leone) Limited as a subsidiary company.**

**vi) 1995-**Chairman Alliance Housing & Finance Company Limited

I promoted the formation of this company in response to an identified need for a housing development and finance institution in Sierra Leone. I managed the company and chair meetings of its Board of Directors.

**vii) 2005 - 2007**

Deputy Chief of Party, Microfinance Investment and Technical Assistance Facility

I was deputy to the Chief of Party. We are technical service providers to the national project for the development of a microfinance industry in Sierra Leone, funded by UNDP, UNCDF, KfW and Cordaid.

**viii) 2007 –**

Senior Partner, Enterprise Development Services (EDS) Limited

I am Co-founder of this consulting firm which specializes in the provision of technical and professional services to the public and private sectors as well as international development partners for private sector development.

### **13. Publications:**

1. The Economics of Poultry Production in Sierra Leone: A Departmental Research Project. Njala University College. 1968/69
2. Institutional Sources for Financing Agricultural in Sierra Leone. Thesis submitted in partial fulfilment of the requirements for the MSc degree in Agric Economics. University of Illinois. 1970
3. Sources of Financing in Traditional Farming in Sierra Leone: Research paper presented to the West African Association of Agricultural Economists Conference, Ibadan, 1972.
4. Survey of Small Businesses in the Port Loko District: A report prepared for DFID-CRP. 2001
5. Imperatives for the Reorientation of Small and Medium Private Enterprises in Sierra Leone from Basic Trading to Small and Medium Industrial Production for Sustainable National Economic Development: A Paper presented to the National Workshop of SLIBA December 2001
6. The Private Sector as a Vehicle for Economic and Industrial Growth and Job Creation in the Economic Recovery of Sierra Leone. (Occasional paper)