MINISTRY OF AGRICULTURE AND FOOD SECURITY
RURAL FINANCE AND COMMUNITY IMPROVEMENT PROGRMAMME (RFCIP 2)

INSIDE DE FARM

MONTHLY NEWSLETTER

JUNE, 2025 EDITION

IFAD URGES SIERRA LEONE'S RURAL FINANCE PROGRAMME TO FOCUS ON THE FUTURE



"ANY BANK WITHOUT A WOMAN IS AN EMPTY BANK" SAYS APEX BANK COORDINATOR FOR COMMUNITY BANKS

MAFS SPOTLIGHTS FUTURE LEADERS IN FOOD SECURITY

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FROM THE EDITOR'S DESK





Exactly Sixteen year ago, with support from the then Ministry of Agriculture, Forestry and Food Security (MAFFS) and funding from the International Fund for Agricultural Development, we published the Very First edition of a 12 pages yellow covered Newsletter for the then IFAD twin-funded projects - the Rehabilitation and Community-based Poverty Reduction Project (RCPRP) and the Rural Finance and Community Improvement Programme (RFCIP Phase 1) with the code-name "Inside De Farm".

IFAD URGES SIERRA LEONE'S RURAL FINANCE PROGRAMME TO FOCUS ON THE FUTURE



The Country Director of the International Fund for Agricultural Development (IFAD) for Sierra Leone, Madam Pascaline Barankeba, has called on the team implementing the Rural Finance and Community Improvement Programme Phase II (RFCIP2) to focus more deliberately on the programme's long-term future.

Speaking in Bo at the opening of a ten-day IFAD implementation support mission, Madam Barankeba emphasized the importance of sustainability, noting that while individual projects may come to an end, the broader programme is designed to endure.

"It is time for the programme to focus on the future. It is no longer a baby. It is high time you started thinking about where you are heading next," she said.

She also commended the best-performing Rural Financial Institutions (RFIs) for their progress and urged the team to facilitate discussions on the challenges facing underperforming or distressed RFIs, in order to identify root causes and develop solutions.

In response, the Programme Coordinator of RFCIP2, Mr. Mohamed Tejan-Kella, expressed appreciation to IFAD and the Ministry of Agriculture and Food Security (MAFS) for their continued support. He reaffirmed that improving access to rural finance remains a central strategy in the fight against poverty among rural communities in Sierra Leone as well as to enhance national food security.

"We want this project to continue being one of the best in the West and Central Africa, we therefore urge the RFIs to take full ownership of their responsibilities to make this happen," Mr. Tejan-Kella affirmed.

"The MAFS is changing the dynamics by actively engaging the private sector to realize its vision to 'Feed Salone.' This is clearly demonstrated through the establishment of the Agribusiness Directorate, he stated".



IFAD URGES SIERRA LEONE'S RURAL FINANCE PROGRAMME TO FOCUS ON THE FUTURE



The IFAD RFCIP2 Implementation Support Mission aimed to assess progress made since the last mission, particularly in implementing key agreements and recommendations from the previous RFCIP2 supervision mission.

The mission also sought to provide any necessary capacity support to the National Programme Coordination Unit (NPCU).

Upon arrival in Freetown, the mission team on 3 June 2025 paid courtesy calls to the Ministry of Agriculture and Food Security (MAFS), the Ministry of Finance (MoF), and the Bank of Sierra Leone (BSL), before proceeding to Bo, where the RFCIP2 NPCU is based.

In Bo, the mission engaged with representatives of the RFIs — Financial Services Associations (FSAs) and Community Banks (CBs) — including holding in-depth discussions with the most distressed RFIs to gain a clearer understanding of the challenges they face.

The mission concluded with high-level wrap-up sessions on Thursday, 12 June 2025, at the Ministry of Agriculture and Food Security, Bank of Sierra Leone and the Ministry of Finance respectively.

During these sessions, the mission team presented its key findings and recommendations to MAFS, BSL and MoF officials for their consideration and future actions.

Commenting on the mission, Mr. Nelson Salia-Konneh, Managing Director of the Apex Bank Sierra Leone Limited, described the June 2025 Support Mission as one of the most effective IFAD missions he has witnessed.

"Although there have been several IFAD missions in Sierra Leone, this one has been particularly remarkable," he noted.



IFAD URGES SIERRA LEONE'S RURAL FINANCE PROGRAMME TO FOCUS ON THE FUTURE

Addressing the Minister of Agriculture and Food Security on the outcome of its recent mission, the IFAD Country Director for Sierra Leone Madam Pascaline Barankeba, reported notable progress across the Rural Finance and Community Improvement Programme (RFCIP2) when compared to the last supervision mission.

She expressed satisfaction with the renewed commitment and energy demonstrated by staff of the Rural Financial Institutions (RFIs), particularly their determination to rebound and strengthen operations. However, she emphasized the urgent need for the Apex Bank to intensify loan recovery efforts, noting that improved capacity building is essential for sustained success.



In his response, the Minister of Agriculture and Food Security, Hon. Dr. Henry Musa Kpaka, welcomed the findings, describing the outcomes as "very good feedback all around." He assured the IFAD team that the Ministry will take the mission's observations seriously. "As a support mission, we value the insights provided and will act on them," he affirmed.

At the Bank of Sierra Leone, Madam Barankeba informed the Governor that this was the first time IFAD had held an exclusive wrap-up session with the Central Bank. She highlighted that this engagement reflects IFAD's recognition of the Bank's critical role in the successful execution of the rural finance programme.

While at the Ministry of Finance, the Minister of Finance, Sheku Ahmed Fantamadi Bangura commended the Implementing team of the RFCIP II for the progress made, urging them of telling their stories for others to emulate. He described the RFIs as the fundamental anchor for financial inclusion in the country. "The government should own these entities and see it as a conduit to reach not only the agricultural sector but other Small and Medium Enterprises (SMEs)", he suggested.

The RFCIP2 has already established 76 functional Rural Finance Institutions (including 17 Community Banks and 59 Financial Services Associations) across Sierra Leone, impacting over 256,000 households with access to finance in hard to reach rural communities.



MAFS HOSTS FIRST-EVER NATIONAL YOUTH INSTITUTE SYMPOSIUM, SPOTTING LIGHTS ON FUTURE LEADERS IN FOOD SECURITY

The Ministry of Agriculture and Food Security, with support from the FSRP - SL and in partnership with the World Food Prize Foundation, the Ministry of Basic and Senior Secondary Education (MBSSE), Njala University, SLARI, and other key stakeholders, has successfully concluded the first-ever Sierra Leone National Youth Institute Symposium.



Held at the New Brookfields Hotel in Freetown, the National Youth Institute Symposium brought together students and stakeholders from across the country, highlighting a shared commitment to tackling global food security challenges. Twenty outstanding high school students showcased bold, well-researched ideas aimed at strengthening food systems and addressing hunger.

Minister of Agriculture and Food Security, Dr. Henry Musa Kpaka, praised the students for their dedication to research and innovation. "We will keep doing this every year to create new pathways for young leaders in agriculture, science, and policy. With passion like this, the future of our food systems and President Bio's FeedSalone initiative is in strong hands," he stated. The Minister further encouraged the students to see the Ministry as their "second classroom," assuring them that his technical team stands ready to support and build their capacity.





MAFS HOSTS FIRST-EVER NATIONAL YOUTH INSTITUTE SYMPOSIUM, SPOTTING LIGHTS ON FUTURE LEADERS IN FOOD SECURITY

In a remarkable milestone, two students emerged as winners and will proudly represent Sierra Leone at the World Food Prize Foundation's global event scheduled to take place in Africa in 2026.

This pioneering initiative underscores the government's commitment to investing in youth as agents of change in the quest for resilient and sustainable food systems.

Ministry of Communication, Technology and Innovation Ministry of Gender and Children's Affairs-SL Ministry of Basic and Senior Secondary Education SL Ministry Of Youth Affairs Ministry of Foreign Affairs and International Cooperation - Sierra Leone World Food Prize Foundation Ministry of Health World Food Forum Sierra Leone Chapter World Bank World Bank Africa World Food Programme Food and Agriculture Organization of the United Nations (FAO)





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- Start-Up Loans for Youth and Women Entrepreneurs
- Group Lending Schemes (Village Business Circles)
- Asset-Based Financing (Leasing and Hire Purchase)
- Savings-Linked Credit for Women and Youth
- Shariah-Compliant MSME Finance (Islamic Products)

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IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR



In a bid to support the Government of Sierra Leone "Feed Salone" initiative, the International Fund for Agricultural Development (IFAD) has signed a US$105 million Livestock and Livelihood Development Project (LLDP) financing agreement for Sierra Leone.

The agreement was signed by IFAD's Regional Director for West and Central Africa, Mr. Bernard Hein, and the Minister of Finance, Mr. Ahmed Fantamadi Bangura, climaxing the Director's three-day working visit to Sierra Leone.

During his stay, he did not only represent the IFAD President at the Climate Resilience and Energy Transition Dialogue (CRET 2024), organized by Presidential Initiative on Climate Change, Renewal Energy and Food Security (PI-CREF) held under the theme "From Commitment to Action" he also led the delegation and paid Courtesy call on His Excellency President Julius Maada Bio at State House.



Speaking at the signing ceremony held at the Ministry of Finance, Mr. Hein wasted no time in confessing that he is impressed by the President of Sierra Leone's leadership, vision and strong commitment to feed his people. "Today's occasion marks the strengthening of our engagement to advance food security, reduce poverty, and build resilience in Sierra Leone's rural communities" he said. Adding that he is pleased to see the strategic alignment with the country's Medium-Term National Development Plan for 2024-2030 as well as the "Feed Salone" flagship programme.

Addressing the challenges facing the livestock sector, which the LLDP aims to address, he pointed out Sierra Leone's heavy reliance on imports for its livestock products - 60% of poultry, 50% of eggs, and 90% of pork consumed are imported.

He lamented on how limited access to inputs, veterinary services, credit, and markets, had forced many livestock farmers to leave the sector

IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR



The IFAD's Regional Director for West and Central Africa commended the Ministry of Finance, Agriculture, the technical teams and the FAO investment center for their contributions in developing the project. He further noted that, the Islamic Development Bank (IsDB) and OPEC Fund for International Development (OFID) are co-financers of the programme. He registered his appreciation to the government of Sierra Leone for its cooperation and committed partnership. "We will communicate by end of December the country's allocation under IFAD 13. This will be the opportunity to top-up or identify another investment for taking our cooperation to new levels" he reiterated. He encouraged all stakeholders to seize the opportunity by working together, ensure progress, promote sustainable agriculture and improve the well-being of the people of Siarra Leone.

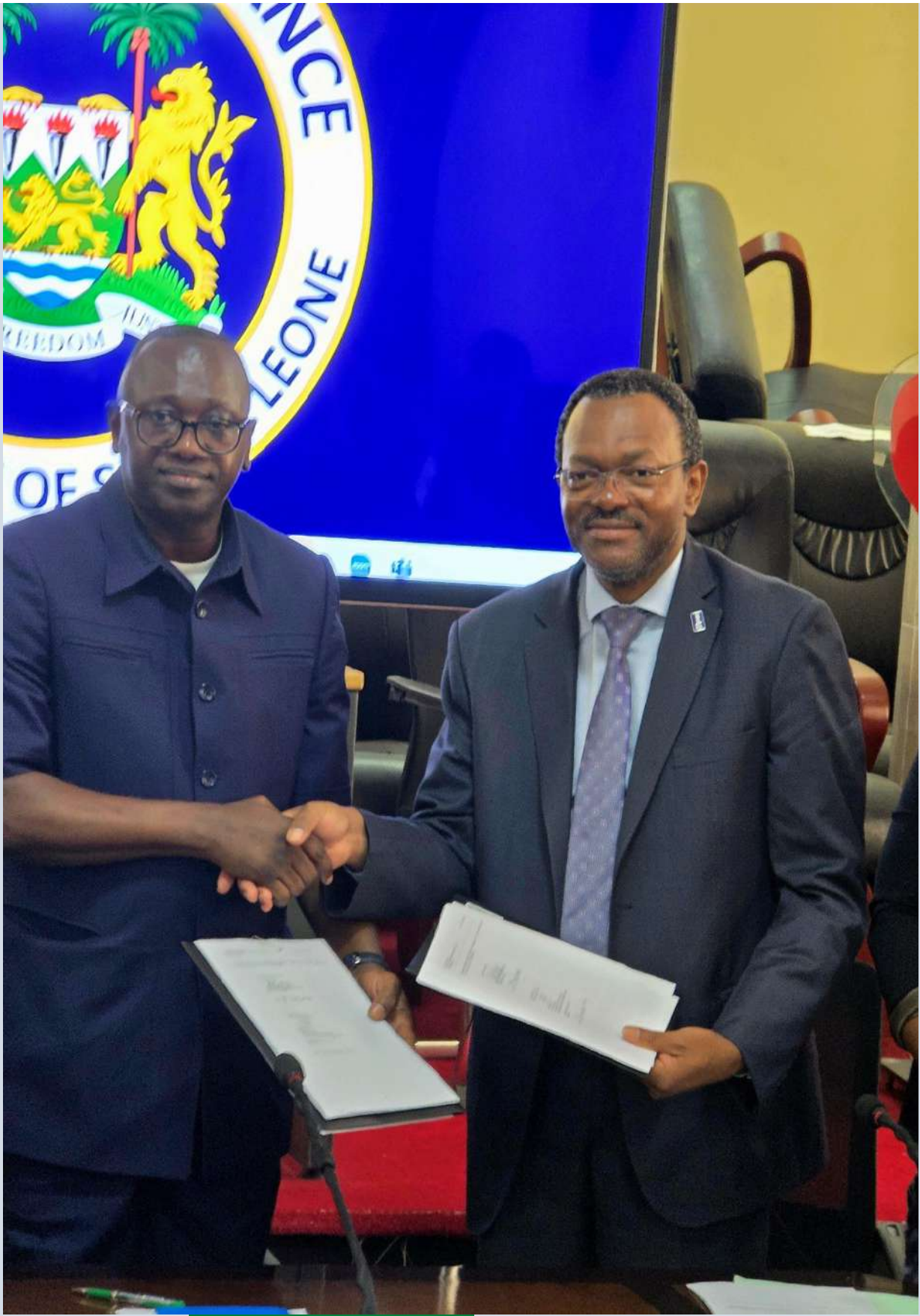
describing the industry one which has not yet benefited from any significant public investment. "The LLPD is here to make the sector attractive again. With good policies, a strong institutional environment, better data, it will create income and employment opportunities for the people of Sierra Leone. It will reach over 62,000 households, and benefiting 373,000 individuals with a gender transformative and youth sensitive approach" he said.



IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR

The Minister of Finance, Mr. Ahmed Fantamadi Bangura expressed gratitude to IFAD, IsDB and OFID, for their commitment to adding value to the President of Sierra Leone's vision of feeding its citizens. "The impact will ensure that we reach our 500,000-target workforce and our government will not waste time in delivering on its partner commitment".

Dr Theresa Dick, Deputy Minister of Agriculture and Food Security represented the Minister of Agriculture and Food Security at the signing ceremony. She revealed that the Government has committed US$9.16 million through tax and duty exemptions to the project and US$5.67 million of beneficiary contribution.



IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR



Madam Ana Sofia Ferreira Goinhas, the United Nations Resident Coordinator congratulated the Government and People of Sierra Leone for such a milestone, noting that it demonstrates their collective determination to bring sustainable progress to the people of Sierra Leone.

"Today's signing, coming in barely two months to the commencement of the implementation of our new Cooperation Framework beginning in January 2025- 2030, speaks to Pillar One of the Document – Food systems, natural resource management, and climate change, which seeks to ensure that the most vulnerable populations are food and nutrition secure," she said.

IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR



Earlier at State House, the IFAD West and Central Africa Division Regional Director, on behalf of the delegation expressed appreciation to President Bio for his warm welcome and his dedication to renewable energy and climate action. He commended the president's vision for boosting the nation's agricultural capacity for food security. He highlighted how global efforts have decreased hunger in developed countries, yet challenges persist in Africa.

He stated, "When we see governments like yours committing to food security and energy, we are proud to partner with you, and all partners will support your vision to realize these goals."

The delegation included the IFAD's Regional Director of West and Central Africa Division, Country Director for Sierra Leone and Liberia, the Vice President of the Global Energy Alliance for Peace and People (GEAPP), the Deputy CEO of Sustainable Energy for All, the head of the Danish Energy Agency, the head of the African division of the International Atomic Energy Agency, among others.

Responding to the delegation, His Excellency, Dr. Julious Maada Bio, thanked the visiting leaders for their initial commitments made at the Vienna conference and for their willingness to turn their promises into actionable support for Sierra Leone.

The President reiterated his commitment to enhancing food system through his flagship "Feed Salone" program, acknowledging that sustainable energy is crucial for achieving food security in the face of climate change. He emphasized the complexities surrounding the intersections of energy, climate change, and agriculture, but expressed confidence, having heard from experts at the launch of the Energy Transition Plan and Green Growth, "we have to get it right by increasing productivity." He declared, "I want to feed my country, reduce the cost of importation, and use our youthful population to engage in climate-smart farming."

Mr. Banard Hein was accompanied by the IFAD Country Director for Sierra Leone and Liberia, Madam Pascaline Barankeba who is overseeing two major IFAD financed projects in Siera Leon, the Rural Finance and Community Improvement Programme (RFCIP) and the Agricultural Value Chain Development Programme (AVDP).

IFAD REGIONAL DIRECTOR'S VISIT TO SIERRA LEONE STRENGTHENS SUPPORT FOR THE COUNTRY'S AGRICULTURAL SECTOR



Madam Pascaline Barankeba was also a key Discussants on Value Addition, Industrialization and Agribusiness Supply Chain Development at the CRET 2024. During their panel discussion she highlighted that the RFCIP has been in existence since 2008 transforming the lives of over 265,000 households in hard-to-reach rural communities through access to finance with 76 Rural Finance Institutions (17 Community Banks and 59 Financial Services Associations) across Sierra Leone. While the AVDP on the other hand is transforming the agricultural value chain sector highlighting the impact it has created on vegetable farmers in Lungi.

Since 1976 IFAD has contributed to over 10 projects totaling US$483.13 million impacting over 547,500 households in Sierra Leone. The three-day working visit (3rd -6th November 2024) by one of its most seasoned Regional Directors underscores IFAD's ongoing commitments to strengthening and supporting the country's agricultural sector. Hence the signing of a US$105 million financing agreement with the government aligns with the theme of CRET 2024: "From Commitment to Action."

"ANY BANK WITHOUT A WOMAN IS AN EMPTY BANK," SAYS APEX BANK COORDINATOR FOR COMMUNITY BANKS

The Coordinator of Community Banks (CBs) at Apex Bank Sierra Leone Limited, Md. Hannah Jusu-Lavalie, has stated that "any bank without a woman is an empty bank." She made this remark while addressing staff and shareholders of Community Banks at the opening session of a Training of Trainers program held at the John International Academy Hall in Bo City.



The training was organized by the Rural Finance and Community Improvement Programme Phase Two (RFCIP II) under the Ministry of Agriculture and Food Security (MAFS), with funding from the Government of Sierra Leone and the International Fund for Agricultural Development (IFAD).

Md. Jusu-Lavalie emphasized the Apex Bank's commitment to gender equity and mainstreaming in expanding financial access to the rural poor. She highlighted that in the just completed recruitment drive, in line with the Apex Bank's commitment on gender mainstreaming, over 70% of newly hired staff were qualified women. Additionally, she noted that the bank enforces a policy requiring that at least one-third of board members in Rural Financial Institutions (RFIs) be women.



"ANY BANK WITHOUT A WOMAN IS AN EMPTY BANK," SAYS APEX BANK COORDINATOR FOR COMMUNITY BANKS



Speaking on the significance of the training, RFCIP II Gender Officer, Patrick Komba, stressed that gender equity ensures equal access to financial services for both men and women, addressing structural barriers that limit women's participation in rural finance. He further explained that the Gender Action Learning System (GALS), concepts such as Gender Justice and Gender-Inclusive Planning help enhance economic resilience and income-generating opportunities for marginalized groups while strengthening frameworks that support inclusive rural finance.

Representing the National Programme Coordination Unit (NPCU), George Nyambe Williams conveyed greetings from National Programme Coordinator, Mr. Mohamed Tejan-Kella, who was unable to attend due to another engagement focused on securing additional funding for the RFIs. Williams reaffirmed the project's dedication to gender equity and mainstreaming, reflecting on RFCIP II's achievements, including its recognition as the winner of IFAD's Gender Award for the West and Central Africa region.

The Acting District Agriculture Officer, who is the M&E Officer for MAFS Bo District, commended RFCIP II for organizing the training, noting that it is one of several initiatives by the ministry aimed at strengthening women empowerment through access to finance by the rural poor.

He urged participants to take the training seriously, as they will be responsible for cascading their knowledge to their respective communities through peer sharing.

The training utilizes the Gender Action Learning System (GALS)—a participatory methodology that promotes gender equality, economic empowerment, and social inclusion. Through drawing techniques, GALS helps individuals and communities analyze their situations, set personal and collective goals, and take action to improve their livelihoods and relationships.

Participants in this training include staff and board members from RFCIP II Financial Services Associations (FSAs) and Community Banks (CBs) across the Southern regions of Sierra Leone, and some staff of the Apex Bank.

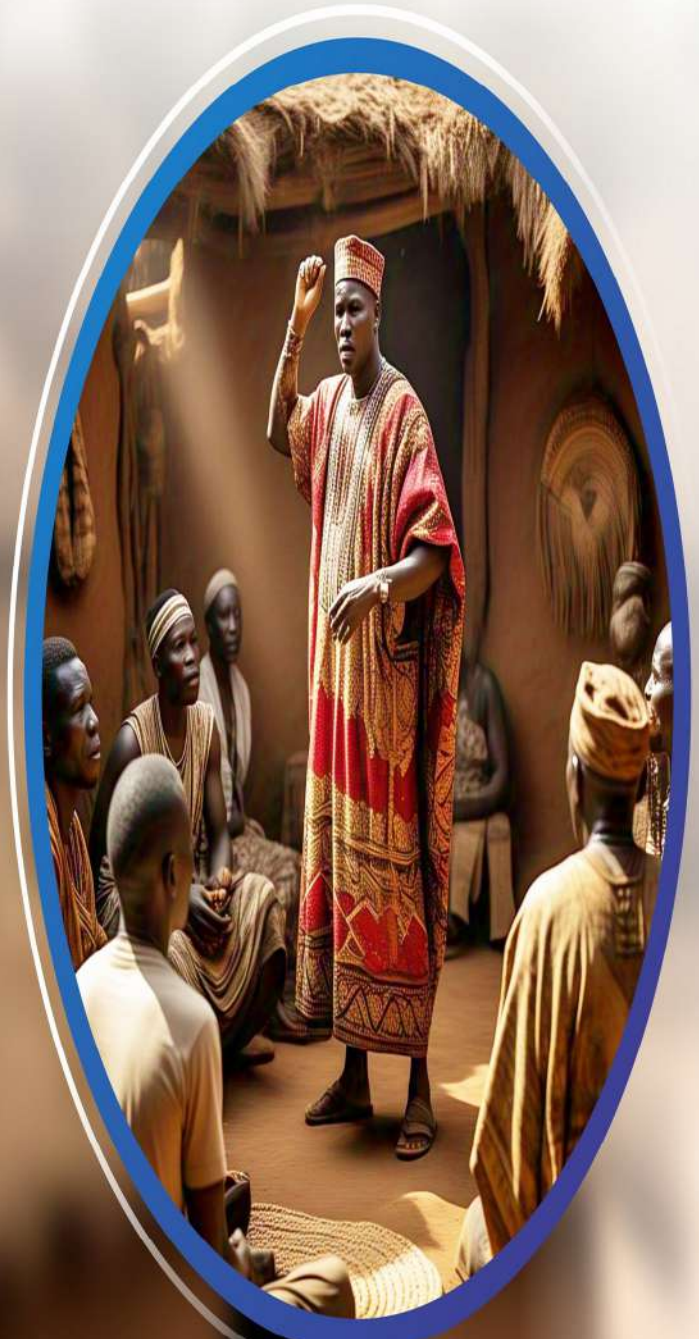


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- Deep penetration into last-mile rural communities, often serving areas where no other financial services exist.
- Strong focus on underserved and marginalized groups.
- Undisputed Market Leaders in Rural and Agric Value Chain Finance.
- Our RFIs are community -owned and governed.
- The largest Rural Financial Network with over 80 business offices across the country.
- Undisputed financial backbone for local economic resilience

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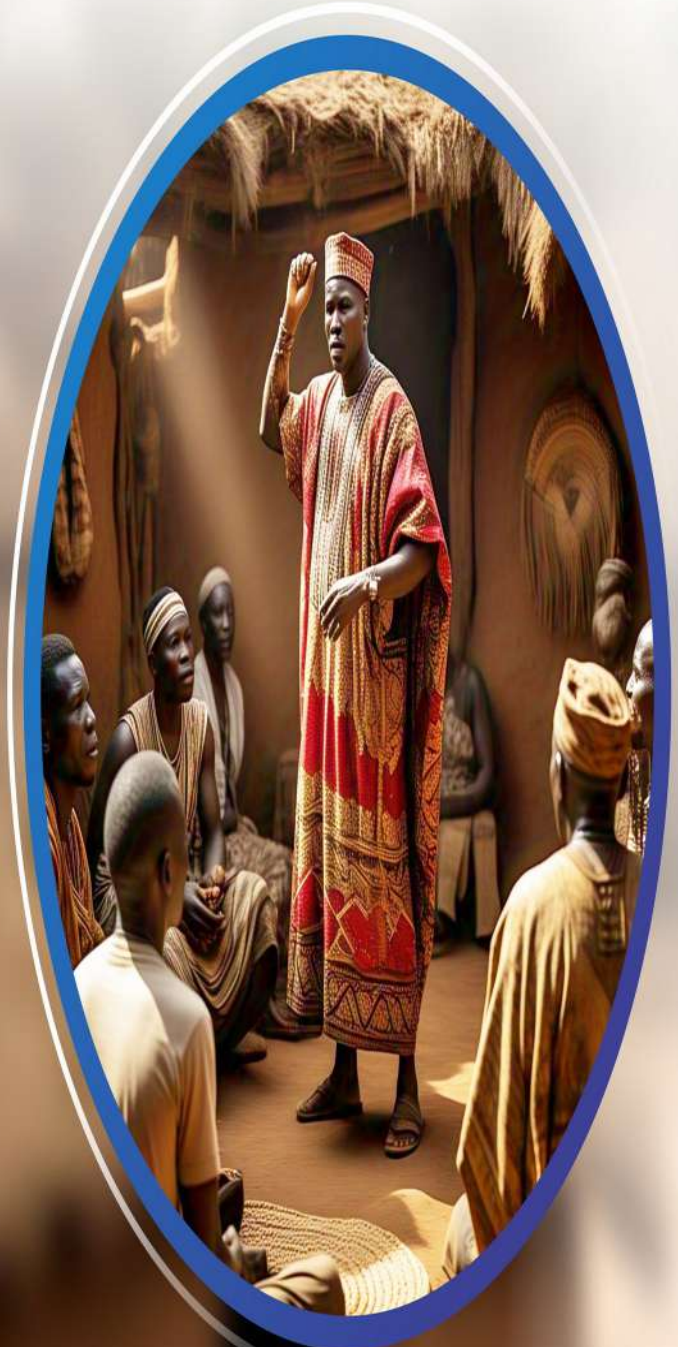
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THE REGIONAL RICE VALUE CHAIN PROJECT AND APEX BANK (SL) LTD. ENGAGE FARMERS ON ISLAMIC MICROFINANCE FACILITIES



In a landmark initiative aimed at enhancing financial inclusion and boosting agricultural productivity, the Apex Bank (SL) Ltd., in collaboration with the Regional Rice Value Chain Project (RRVCP), has embarked on a comprehensive training and capacity-building workshop on Islamic Microfinance facilities.

This important initiative brings together key stakeholders from the agricultural and financial sectors to strengthen the knowledge and capabilities of local farmers and agribusiness participants.

It focuses on equipping farmers with essential financial literacy, agronomic techniques, and business management skills to drive productivity and ensure sustainability across the rice value chain.

According to the RRVCP design, livelihood development support complements rural infrastructure investments by enabling communities to access finance tailored to their specific value chains. Through microfinance and targeted capacity building, the project aims to help rural [illegible] households generate sustainable income and improve their livelihoods.

A core component of this initiative is the introduction of Islamic microfinance facilities — a Shariah-compliant financial mechanism designed to provide affordable access to funding. These facilities will enable farmers and agribusinesses to scale up operations without incurring interest, aligning with the ethical finance principles supported by the Islamic Development Bank (IsDB).



THE REGIONAL RICE VALUE CHAIN PROJECT AND APEX BANK (SL) LTD. ENGAGE FARMERS ON ISLAMIC MICROFINANCE FACILITIES

the project aims to help rural individuals and households generate sustainable income and improve their livelihoods.

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The training sessions are jointly moderated by Inclusive Resource Management (IRM), the RRVCP, and Apex Bank, combining diverse expertise to ensure the program's success. This partnership highlights a robust multi-stakeholder approach to addressing agricultural challenges and promoting inclusive economic growth in Sierra Leone.

Beneficiaries of this initiative include farming communities in Torma Bum, Mambolo, and Samu. The training and financial support provided are expected to directly enhance agricultural output and strengthen rural livelihoods in these regions.

To ensure that the Islamic Development Bank's financing line is extended in a Shariah-compliant manner, the capacity-building efforts also target Financial Services Associations (FSAs) and Community Banks (CBs). Their involvement will aid in developing simple Islamic microfinance products tailored to the needs of the communities they serve.

By integrating training, capacity development, and financial empowerment, this collaborative effort stands to significantly improve the resilience and economic well-being of farmers across the region. It also reflects the shared commitment of Apex Bank, the RRVCP, and the IsDB in fostering agricultural transformation and sustainable development in Sierra Leone.



RFCIP EMPOWERING RURAL WOMEN: INSPIRING STORIES OF FINANCIAL INCLUSION TRANSFORMING LIVES IN REMOTE COMMUNITIES



Access to finance is a key driver of entrepreneurship, especially for women in remote rural communities where opportunities are limited. Through a network of 17 Community Banks and 59 Financial Services Associations, the Rural Finance Initiative—funded by the International Fund for Agricultural Development (IFAD) and the Government of Sierra Leone (GoSL)—is empowering women entrepreneurs across the country. Here are inspiring stories of rural women whose lives have been transformed through access to finance.

BREAKING BARRIERS: HOW FINANCIAL INCLUSION AND GENDER TRAINING TRANSFORMED JESTINA WAITAY'S LIFE

For over five years, 25-year-old housewife Jestina Waitay, endured a marriage where she felt sidelined and disrespected. Her husband, Sahr Waitay, a key shareholder of the Sowa Financial Services Association (FSA), made all financial decisions without consulting her. Their marriage was on the brink of collapse—until the Gender Action Learning System (GALS) training changed everything.



BREAKING BARRIERS: HOW FINANCIAL INCLUSION AND GENDER TRAINING TRANSFORMED JESTINA WAITAY'S LIFE



Organized by the Rural Finance and Community Programme (RFCIP), the GALS training in Kenema aimed at promoting gender equality, strengthening relationships between rural financial institutions (RFIs) and clients, and improving intrahousehold decision-making. Sahr attended the training, and for the first time, he understood the importance of involving his wife in financial and household decisions. Before leaving for the training, tension filled their home.

However, upon his return, Jestina welcomed him with open arms—a moment of reconciliation that had been absent for years.

That night, they had a deep conversation about their future, leading Sahr to agree, for the first time, to give Jestina full control over a loan of SLE 6,000 from Sowa FSA to start her own business. With the funds, Jestina launched a mobile money business and stocked goods in preparation for the upcoming fasting period. The transformation in their relationship has been remarkable—Sahr now provides money for household needs on time, no longer stays out late, and supports Jestina's ambitions.



BREAKING BARRIERS: HOW FINANCIAL INCLUSION AND GENDER TRAINING TRANSFORMED JESTINA WAITAY'S LIFE



"My husband no longer hide things from me —we are now a happy team working together," Jestina shares.

Her story is a testament to how financial inclusion and gender equality can empower rural women and strengthen families.

Empowered by her husband's newfound respect and trust, Jestina also formed a women's savings group with over 30 members.

The group provides small loans to its members, creating additional financial opportunities for women in her community.

BUILDING A BETTER FUTURE : THE TITIE KPEVANDI'S STORY



Titie Kpevandi is a 19-year-old youth who is transforming her life through determination and business acumen. Resettled in Koindu Town with her mother after returning from Guinea, Titie was determined to build a better future. Faced with financial hardship, she took the initiative to seek support from the Koindu Community Bank.

BUILDING A BETTER FUTURE : THE TITIE KPEVANDI'S STORY





With a recommendation from her schoolteacher, she secured her first loan of Le 3,000 (USD 120) to start selling rubber products. Initially hawking her wares around the community, Titie's unwavering dedication allowed her business to grow steadily. Over time, she moved from street vending to securing a shop in Koindu's central market, making her a key supplier of rubber products in the town. As her business flourished, she expanded her operations, traveling to Kenema District to purchase goods wholesale, increasing her profit margins.

With continued financial support, Titie has successfully taken and repaid five loans, strengthening her relationship with the bank. Today, she not only sustains her education and cares for her ailing mother but has also built a house for them in Koindu. Her ultimate goal is to establish a large rubber store in Kenema, further expanding her enterprise.

"I am focused on building a better future. I have endured hardship with my mother, and I am determined to change my story while inspiring other young girls in my community"

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- ✓ Enhance financial inclusion in rural and underserved communities.
- ✓ Expand access to finance for Agribusiness and MSMEs.
- ✓ Strengthen Agricultural value chains.

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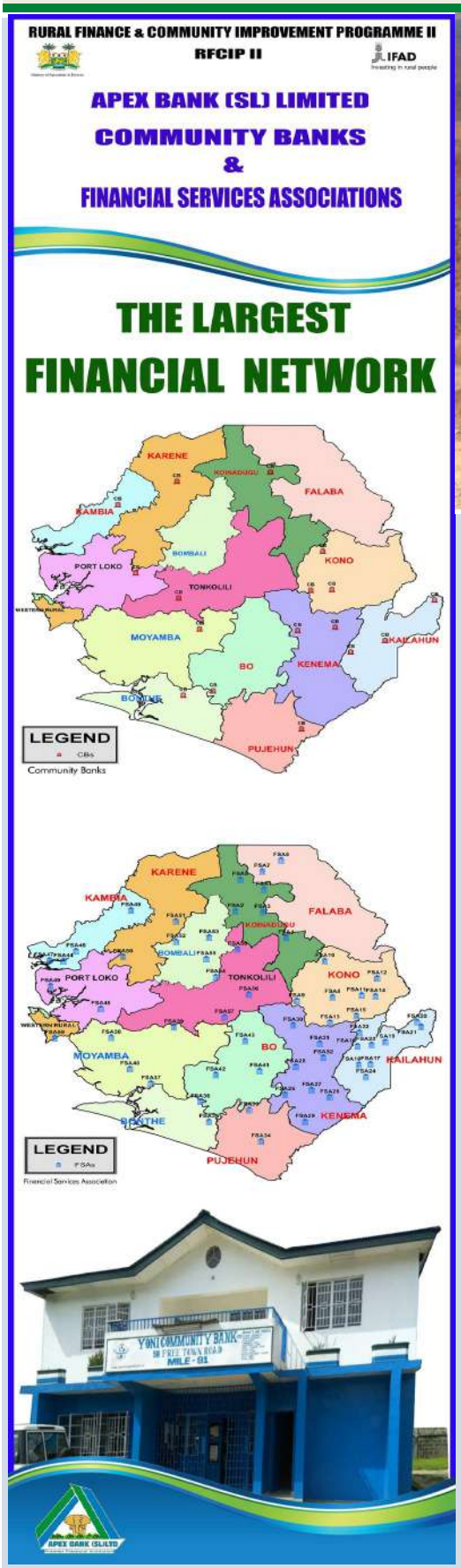
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- ✓ Strengthen Agricultural value chains.

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BUILDING DREAMS: THE ESTHER GBUNDEMA'S STORY





For 40-year-old widow and petty trader Esther Gbundema, owning a home seemed like an impossible dream—until she was introduced to the Osusu scheme by the Nimikoro Community Bank. Initially hesitant to approach a financial institution for a loan, Esther was encouraged to join the scheme, which offers women a secure way to save and access credit. After diligently contributing to Osusu for six months, the bank recognized her commitment and offered her a loan of SLL 5,000.

It was a lifechanging moment—her fears of being turned away by a bank were replaced with newfound confidence in her financial future.

Determined to build a home for herself and her children, Esther used 70% of the loan to purchase roofing materials and invested the rest into her petty trade.
This strategic move ensured she could maintain her daily savings and repay the loan on time.



BUILDING DREAMS: THE ESTHER GBUNDEMA'S STORY



The Osusu scheme, piloted by Nimikoro Community Bank in 2020, addresses a major challenge faced by rural women—losing their contributions when informal savings groups collapse. Through the bank, women can securely save daily, withdraw funds at any time, and access loans to expand their businesses or improve their lives. With financial empowerment on her side, Esther is determined to complete her house, provide for her children, and continue using Osusu to access more opportunities.

"Nimikoro Community Bank is now my husband. It has given me the chance to start fulfilling my longheld dream. Before now, I had nowhere to turn for such financial support. But with commitment and honesty, the sky is my limit."

says Esther proudly.



SIERRA LEONE GETS ITS FIRST FARMERS RADIO TO BOOST FOOD SECURITY





The Rural Finance and Community Improvement Programme Phase Two (RFCIP II) is a major rural finance initiative providing financial access to the rural poor through 76 Rural Financial Institutions ***nationwide.*** The progra

SIERRA LEONE GETS ITS FIRST FARMERS RADIO TO BOOST FOOD SECURITY



MINISTRY OF AGRICULTURE AND FSRP HAND OVER 4 GREENHOUSES AND 300 BAGS OF SCHOOL-FARMED RICE TO BO SCHOOL

In a significant step toward strengthening school feeding and promoting agricultural education, the Ministry of Agriculture and Food Security (MAFS), through the World Bank funded Food Systems Resilience Program (FSRP), handed over four greenhouses and over 300 bags of locally produced rice to Bo Government Secondary School. The event took place this morning at the Bo School compound in Bo City





MINISTRY OF AGRICULTURE AND FSRP HAND OVER 4 GREENHOUSES AND 300 BAGS OF SCHOOL-FARMED RICE TO BO SCHOOL





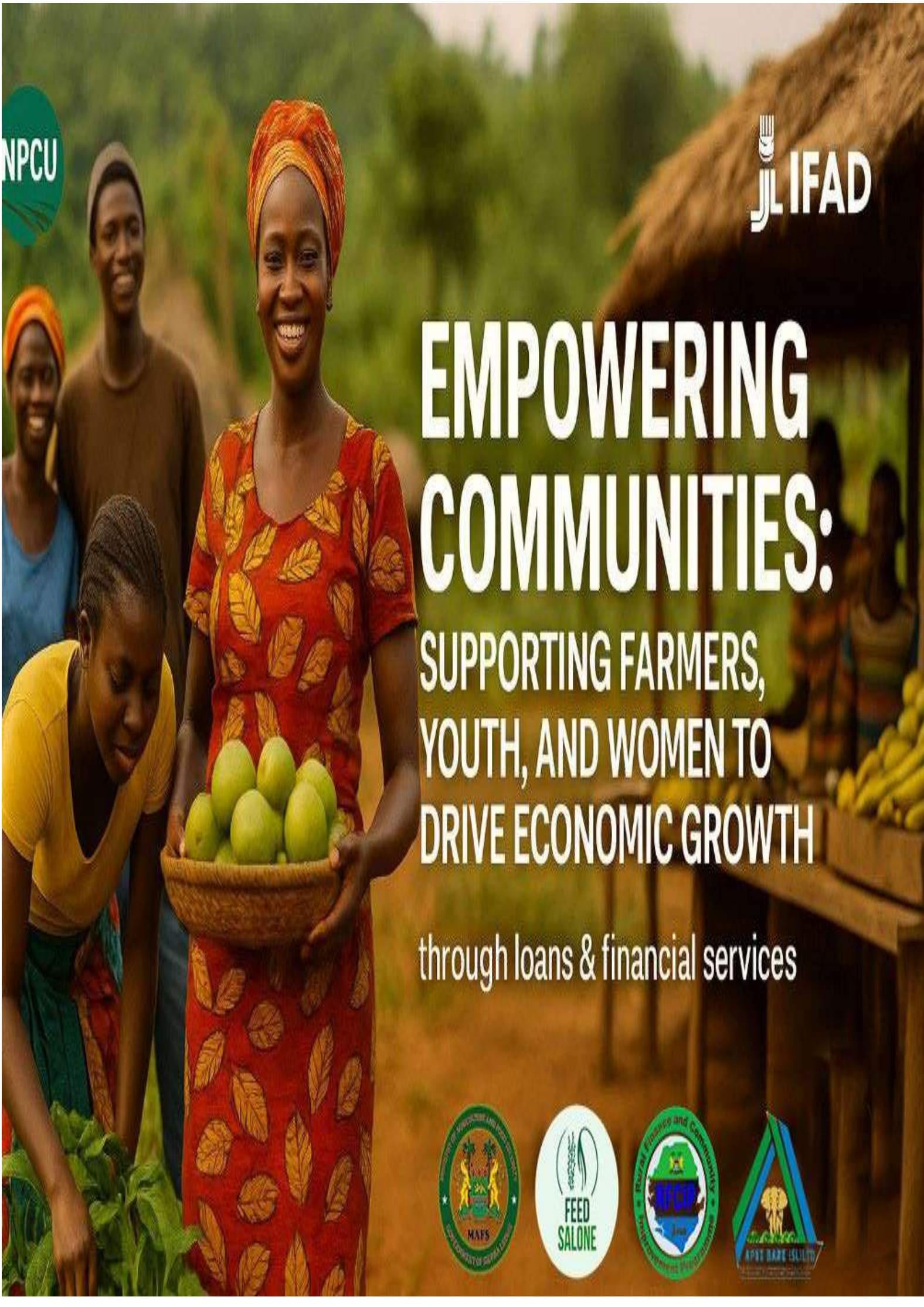


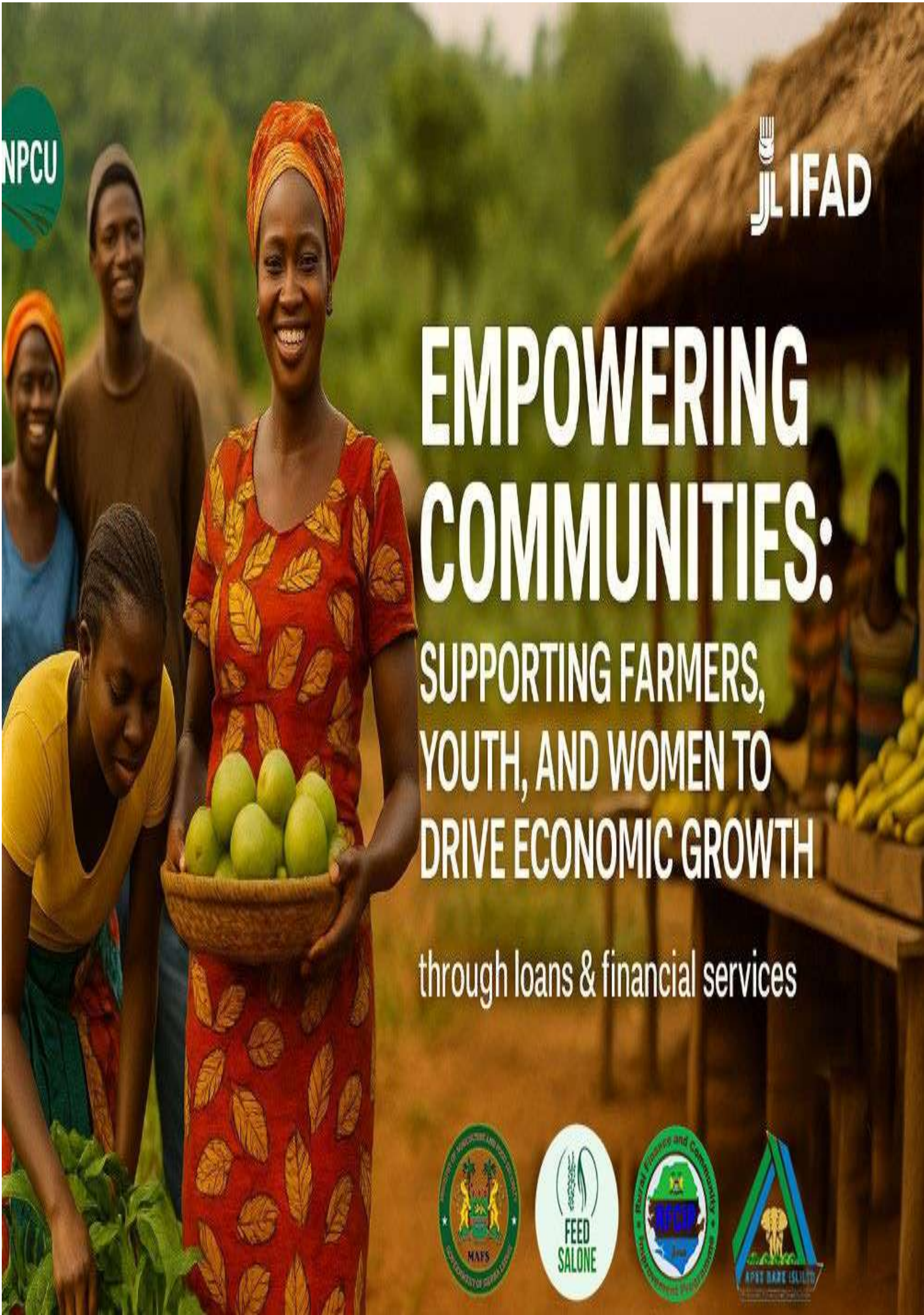


DEFENCE AND AGRICULTURE MINISTRIES FORGE PARTNERSHIP TO ENHANCE FOOD SECURITY






NPCU
IFAD
EMPOWERING COMMUNITIES:
SUPPORTING FARMERS, YOUTH, AND WOMEN TO DRIVE ECONOMIC GROWTH
through loans & financial services
MAFS
FEED SALONE
RFCSP


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MINISTRY OF AGRICULTURE AND FOOD SECURITY (MAFS)

NATIONAL PROGRAMME COORDINATION UNIT (NPCU)

HEAD OFFICE
72 Bo-Kenema Highway
Bo City
Southern Province
Sierra Leone

CONTACTS
Tel: +232 76 615 976
+232 76 506 666
+232 78 319 419



EDITORIAL TEAM

DIRECTOR OF PUBLICATION
Mohamed Tejan-Kella

EDITOR IN CHIEF
George Nyambe Williams

EDITOR
Emmanuel S. Gbakie

CONTRIBUTORS
MAFS IEC Unit
Kai Edward Kelly

PHOTOGRAPHS
Kai Edward Kelly
MAFS IEC Unit

