

Visit to Bo Nov - Dec 2003 by Maria Franchi
Final report on Women's Groups

Aims of my visit -

- To assist the Kayoma Women's group to develop and identify means of implementing its goals and to assist in any other way
- To liaise with the Warwick OWL support group and help it identify constructive means of support
- To identify that Kayoma have satisfactory security of funds and that they have received funds already raised for the benefit of Kayoma by Warwick OWL

Structure of Kayoma Group

Teresa originally formed the group with the idea that it would have members from other groups around and therefore provide an overarching structure. The group as you know has officers and a constitution, with annual elections. Its membership consists of a mixture of professional educated women (predominantly teachers but also business women and farmers) and traumatised women with young children, widows and other less privileged women. They meet fortnightly either at the Holy Rosary School or the pre school at St Francis church, depending on their activities. When they meet they either have working meetings where they make soap, do gara dyeing or tending vegetables, or discussions and organisational meetings.

The group shares skills and works together to try to raise funds to provide for the members, the group and to provide each of them with skills to make a living. They do not own or rent any land but have use of some land in the centre of town on which they can grow rice in the rainy season and vegetables in the dry season. Last year they were given the use of some land at MIA. Teresa originally intended for the group to act as an umbrella organisation but this has not happened yet. As a result of my visit I think that the 8 groups represented within the membership of Kayoma will be registered with the Link.

I have discussed with Teresa and Catherine the possible way forward for the women's groups, bearing in mind that it is not possible certainly at the moment to link each of them with groups in Leamington, or for the support

group to support all of them. It seems that Teresa would like the group to develop as a resource and co-ordinating group for the others - providing training and access to training, micro credit and support where possible as well as convening network meetings.

Again, I am concerned that there is no organisational link between the leadership of the Kayoma group and that of the executive of the Link - Kayoma is a registered group on the same par as any other within the Link. For it to develop along the lines discussed I think that the relationship needs to be clarified and developed in some way.

Teresa favours the following:

Kayoma to retain autonomy but to elect a representative to sit on Link Committee

Kayoma to manage own bank account but to report financial position and activities through the Link Committee

Kayoma to convene network meetings, training, support for the other women's groups registered with the Link and to act as a channel of communication

Support Group and Kayoma to institute a fund, contributed to regularly, to save money to fund future visits by Kayoma women to Leamington.

Kayoma to take responsibility for overseeing the administration of any micro credit for women within the groups (although this might be through MIA).

Comparison with other groups visited

The other groups visited are all represented within the membership of Kayoma and have ranged from one which was founded in '95 to new groups springing up. One was workplace based.

Most of the groups mirror the structure and activities of the Kayoma group - learning and practising skills to enable them to produce goods to sell, with mixed membership of educated and underprivileged women. Many of the groups who do not have skills within the group have male supporters who act as trainers. Weaving in particular has traditionally been a male skill which the women are now learning for the first time. One group told me they are

planning to teach carpentry skills.

Many of the groups are funded by the educated women to provide for the less well off ones. Many have applied for funding from NGO's but have been disappointed. They told me that the cost of writing a proposal is about 150,000 Leones - more than a month's wages for a teacher and almost twice the average wage! They feel extremely disappointed that they have made this huge investment in good faith and been let down.

Position of women in Bo

Bo, unlike the surrounding countryside is a metropolitan place with people from all the different tribes present in Sierra Leone, good schools and a hospital. For this reason it is not as traditional a place as it might be. However it is still traditional here for women to be dependent on men (culturally) though they may be the breadwinners. Women, however educated and financially independent are still expected to maintain the home. This might mean cooking for 15 people everyday, using wood fires and three stones and one pot. It is extremely labour intensive and time consuming. All the other women and girls in the home help, depending on their position in relation to the wife and husband. Poorer relations are often taken in and are given the greater burden of chores. Whatever the relative economic power of women, men are still the decision makers in all things, whilst women tend to be informed of decisions rather than consulted.

Those women who are educated take their community responsibilities seriously and this is the basis of the formation of these women's groups. It is usual for an educated woman, earning a wage, to also be involved in various groups as well as looking after the family and growing food. The wage of a teacher is insufficient to live on and this is exacerbated by the size of the families (the better off you potentially are the more dependants you are likely to have). Every woman I have met has had more than one source of income generation. Therefore although the groups are mixed in terms of education and privilege, all members are equally hoping to gain long term financial benefit from what they learn. .

Training

During my stay I ran four workshops for the women's groups covering planning, budgeting, and assertiveness. This was a privilege and thoroughly enjoyable and educational experience. As a result of the training the women realised that they enjoy learning about each other, their lives - triumphs and tribulations, they re-evaluated their priorities and changed their planning processes. I was unable to run the training for trainers due to time constraints although Theresa and Catherine as experienced teachers should be able to replicate the sessions I ran. I organised for training to be delivered to the groups after I leave in business planning and leadership skills through ActionAid.

Financial Situation

The Kayoma group now has two bank accounts - one for savings (balance - 100,000 Le) and one foreign account (balance - £132 or \$400). They will be paying subscriptions and other income into the savings account and the foreign account is intended for the receipt of any monies from Leamington. They will be setting aside funds towards sending a women's delegation over for international women's day in March and would like the Support Group to do the same. They intend to re-write the proposals they had sent to Leamington in the light of my training and have decided that they will embark on one activity at a time beginning with garri production.

Micro credit

NaCSA - the government department responsible for social action runs a micro finance department. I met the Director who gave me the facts about their system which has been piloted. I was extremely impressed by their methodology and results. They are already running a scheme through one of our registered groups (see previous report) and the Director told me to approach them to provide administration for our own funds or training and consultancy. I met with Mr Bosco Musa and Theresa to discuss the administration of a scheme and we agreed possible terms. I have attached the agreement which has now been signed by all parties. The scheme will remain autonomous and is a 6 month pilot, intended to lead to a self administered scheme at the end of that period. The loans will be available to groups only for developmental

activities

Theresa and I both feel that the scheme will enable and support the groups in such a way as to provide for their sustainability and growth although it is a small start.

General

The political situation for women in Bo is still one of extreme disempowerment. The lack of men after the war, the necessity for women to take on all the responsibilities within the family because of this and the high profile of the Human rights agenda pushed by international aid are the main sources of pressure for change. There is a wide spread campaign for equal representation called '50/50' although this seems to be not very widely understood in a political sense and seems to be causing a backlash amongst men. The women I talked to felt that it was too much too soon and that they should take smaller steps focussing on practical problems. It seems that, like here, the push for equality is taking the form of women taking on traditionally male roles and responsibilities on top of their own, rather than in men's roles and responsibilities changing.

Polygamy still exists, as does initiation ceremonies which include circumcision (although I didn't get a chance to discuss this with any of the women), women's education and rights are secondary, as are those of children, and they are the workers in society. Domestic violence is widespread and this is only now being characterised as such, rather than a normal situation.

All community groups are suffering from lack of funds and support, from isolation and lack of expertise - it costs about 150,000 Le just to put in a bid for funds to any external or internal organisation, and there is no way of getting information about any potential funders. At the same time people are enthusiastic and committed to working towards development - of themselves, their community and their country - and this is embedded in the peace process. The situation is exacerbated for women as they find it difficult to be taken seriously by those in positions to help them. At the same time they seem, to have tremendous energy to put towards their development, not just for themselves but to move society away from what was a barbaric civil war and towards peace.

The extended family system which underpins all aspects of society is seen by the women as standing in the way of their, and the country's,

development but is the only form of support available. Where women are members of groups they supplement this System by supporting each other through 'taxes'. When any member of the group faces particular hardship, bereavement or has cause for celebration, they each put some money into a kitty for them. This means that they are constantly supporting each other financially, even though they themselves have so little. This builds extremely strong bonds between the women.

Recommendations

- Support group and Kayoma to institute a fund, contributed to regularly to save money to fund future visits by Kayoma women to Leamington.
- Kayoma to take responsibility for overseeing the administration of any micro credit for women within the groups (although this might be through MIA) with capital provided by the support group.
- That a of the women's group is included in any delegation from Bo in the coming year.

Summary

I have privileged and humbled during my stay in Bo and in getting to know the women there. The Kayoma group's membership is extremely committed and energetic towards development of themselves and in making a difference in their community.

The position of women and the level of poverty in society generally means that education is not a marker of wealth and that all women are disempowered in all areas of life.

Change is happening, driven primarily by the Human Rights and Development Agenda, and women are at the forefront community development.

The 8 women's groups already connected to the Link, and others who will join, are primarily involved in skills training and income generating activities, and their membership reflects the mix of class, education and income of wider society.

The position of women in the Link is much more equal than in other spheres and organisations, but the women still feel that they are marginalised to some extent and need moral support to assert themselves.

Administration of Microcredit Scheme

One World Link Women's Groups and Manjama Institute of Agriculture

It has been agreed that a micro credit scheme will be set up to benefit the women's groups registered with One World Link Bo and that the scheme will be administered by Mr. John Bosco Musa of MIA.

The details of the scheme are as follows:

That only women's groups registered with One World Link and the Department of Social Welfare will qualify for the Scheme.

That registration for the scheme will be made in writing with payment to One World Link (registration and monthly payment of 1,000 Le per group member) by 20th January 2004

That applications for Loans within the scheme will be made by 24^h January 2004 and must meet the following criteria:

- Be paid to the Chair and Treasurer of the Group to fund income-generating activities for the group and be financially viable;
- That the activity provides capacity building and contributes to the development of the group;
- That the activity will contribute to further development of the individuals within the group for example through skills training, confidence building etc.
- That the Chair, treasurer, secretary and financial secretary of the group attend training in regard to the Loan.

Approval of the loan will depend on the agreement (shown by signature) of support from the Chairs of all groups registered in the scheme and that of Mr. Bosco Musa

That any loan paid will be the responsibility of all the women's groups and that the chairs will be jointly and severally liable for the repayments of the loans

That default on any loan or failure to pay the monthly subscription to the scheme will result in the suspension of the scheme to all registered women's groups until such time the situation is rectified

All loans will be paid to a maximum of 500,000 Le for a maximum period of 6 months with monthly repayments to include 10% interest.

Signed on behalf of One World Link:

Signed on behalf of Kayoma women's group:

Signed by Mr. Bosco Musa:

Administration -

One World Link will provide initial capital of 4.000,000 Le paid to Mr. Bosco Musa for distribution.

All repayments and registration and subscriptions in regard to the scheme will be paid to Kayoma Women's Group Foreign Account after deduction of 5% administration fee, payable to Mr. Bosco Musa

All repayments will be collected by Mr. Bosco Musa or his agent and recorded appropriately.

Kayoma Women's Group will set aside all monies in relation to the scheme for further loans to be made after the pilot period of six months.

One World Link, Kayoma Women's Group and Mr. Bosco Musa will review and evaluate the scheme after six months.

Mr. Bosco Musa will produce and collect the registration and loan application forms, provide information and advice and training for the women's groups taking part in the scheme.

Training will be provided at a rate of 30.000 Le per participant payable to Mr. Musa.

The scheme will be set up as follows:

10th January - meeting convened by Kayoma for all Potential members of the scheme to discuss the details and give out registration and loan application forms. Mr Bosco Musa to be in attendance for advice and questions regarding the scheme

15th January - possible meeting of Chairs of registered groups to discuss detail
- deadline for capital to be paid to Mr. Bosco Musa

20th January - deadline for registration with the Microcredit scheme

24th January - training day for Chairs, Treasurers, financial secretaries and secretaries of participating groups

30th January - deadline for loans to be approved

1st February 2004 - loans paid out.

29th February 2004 - first monthly repayments collected.

July 2004 - scheme reviewed, evaluated and reported.