## August 2021



Green Scenery Sierra Leone



Village Area Land Committees & Village Saving and Loan Associations

Assessment 2021

Port-Loko District

Faidugu, Kalangba, Koya, Mabain, Matatie, Rokupr Wosie, Rosint

## Introduction

Within the framework of implementing the Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forests in the Context of National Food Security (VGGT) in Sierra Leone, the Food and Agriculture Organization's (FAO) carried out from 2017 to 2020 the two projects "Protecting women's customary land rights in Sierra Leone" and "Creating Peaceful Societies through women's improved access to management of natural resources, land tenure rights and economic empowerment in Sierra Leone". This project aimed at ensuring that rural women are better able to negotiate their rights of access, use and ownership of land by strengthening their capacity to understand their land rights and to selfadvocate for the protection of their customary land rights and the elimination of discriminatory barriers through improved reforms in land rights administration. The project activities revolved around raising awareness of women land-owners, to their rights to access, own control, and inherit land, providing livelihood support in the form of agricultural inputs as well as the establishment of Village Saving and Loan Associations (VSLA), demarcating and mapping the boundaries of land-owning families through the use of digital software, SOLA and finally establishing Village Area Land Committee (VALC) to supervise the use of community lands, mediating land disputes, and adopting bye-laws to govern the use of lands and natural resources. Green Scenery supported the implementation of the project in the communities of

In August 2021, Green Scenery assessed the VALC in the communities of Faidugu, Kalangba, Koya, Mabain, Matatie, Rokupr Wosie, Rosint, Port-Loko district and of the VSLA in the communities of Kalangba, Matatie, Rosint, and Rokupr Wosie, in order to "assess the stand of those institutions created by the FAO project (Promoting women's customary land rights in Sierra Leone 2018-2019) and understand to which extent those bodies function and which success they achieved.

## Village Area Land Committees

From the 25 VALCs members in each of the seven communities, around 8 Interviews were conducted for a total of 60 individual interviews, Twenty-five with women and thirty-five with men. Additionally, in each community, 2 people (only 1 in Koya) were asked their views on the committees.

All VALC are composed of total of 25 members, divided into 13 women and 12 men. All but one of the committees have been meeting on a regular basis.

Faidugu	Monthly	
Kalangba	Monthly	
Коуа	Monthly	
Mabain	Irregularly	
Matatie	Monthly	
Rokupr Wosie	Every two weeks	
Rosint	Monthly	

Regularity of VALC meetings

#### Tasks and responsibilities

While VALC member's understanding of what are their tasks and responsibilities as a committee was diverse, the issue of conflict resolution was strongly internalized in most communities. Many members in Kalangba and Mabain explained how the resolution of conflicts had been successfully transferred from the village chiefs to the committee. The secretary of Mabain stated that people who would refer a land dispute to the chief would in fact be fined by the committee. This is due to the fact, that the chief cannot refuse a request for conflict resolution and would thus not be allowed to forward it to the committee. In order to avoid that, the committee has introduced fines for wrongly referring land disputes to him. Nonetheless, it seems that the main task of conflict resolution has not been adopted by all committees yet. On the contrary, the village chief of Rosint clarified that he continues to assume the role of resolving conflicts.

The representatives of Rosint, Koya, Mabain, and Koya understood their tasks as generally discussing any issues related to land within their communities, emphasizing in occasions on their duties to give advice to land owners.

Unfortunately, on the issue of women's land rights, only the chairman of Koya' VALC said that the committee's task is to "give advice to land owners on the use of land and make sure women have access to land" and the secretary of Rosint's VALC that they "advise the land-owning families to integrate women". None of the other interviewees mentioned the protection of women's rights to land as a task or responsibility.



Across all communities, some members mentioned the improvement/development of the committee itself as their main task, explaining they need to gather knowledge, exchange information or hold further meetings to perform.

Finally, especially in the communities of Faidugu and Matatie, respondents mentioned many tasks which are not related to lands and where not meant to be transferred to the VALCs, such as distributing food to community members in need, discuss the development of the

community, or were not clear on their tasks. We understand, that many members of the committee have at the same time other leading positions in their respective communities, and thus may have used the committee meetings to address other issues unrelated to lands. Nonetheless, most of the members in those committees did not mention discussing issues regarding land nor being responsible for conflict resolution.

Non-committee members in most communities, surprisingly also in Matatie, understand the task of the committees as resolving conflict, while others did only know that they were meeting, but not the reason for those meetings.



#### Decision-making

Most committees take decisions in consultation or in open meetings with the whole community, while others take them in the interest of the community. Faidugu, Matatie, Rosint, and Rokupr Wosie stand here out for having fewer clear answers or even a committee making unilateral decisions in the case of Faidugu.



#### **Conflict Resolution**

While most interviewees did not report any land conflicts some issues were mentioned which were addressed by the committees.

The secretary of Mabain land committee explained two different issues. In one occasion, the plantation of a land-owner had been partly destroyed by a sheep which he called after failing

to stop the animal. After complaints from the sheep owner, a delegation from the committee managed to bring the conflict parties together and find a peaceful solution. In another occasion, the secretary himself had fallen a crop tree not belonging to him. Here again, a delegation of the committee met with both parties before in this case deciding to fine the secretary for failing to ask for approval.

Members of the Mabain VALC explained that all conflicts now need to be solved by the committee and shall not be referred to the chiefs or the local court. Failure to comply would be fined as issues should be resolved within the community. While the identification of the VALC with the task of conflict resolution is welcomed, there may be a risk of undermining access to justice as community members may neither refer their issues to the committee if they don't trust their members, nor to the local court for fear of reprisal/fines by the committee.

In Rosint, small disagreements were mentioned between husbands and wives in regard to access to palm trees and gardens, which were addressed by the committees in all cases in favour of allocating a few trees or gardening areas to the requesting women. In those cases, representatives of the committee would meet with the respective husbands and advocate for the women to receive a share of the plantations.

In Rokupr Wosie, the committee addressed an issue of delayed rent payments. Likewise in this case, the committee addressed both conflict parties before searching for a peaceful solution benefitting both.

A boundary dispute between Koya and its neighbours seem to exist. This is as a result of the neighbour community's absence during boundary harmonization at the time of mapping the Koya boundaries. The committee apparently failed to address the dispute due to the fact that they are inward (village) looking and also because the other villages lack VALCs since mapping was not done in them.

When asked on the importance of the committees, non-committee members agreed that they were indeed important and on their own mentioned that they settle conflicts within the community. All of them felt comfortable in referring their disputes to them. While this is a welcomed outcome, it is more concerning that in case they would not agree with the outcome of a decision, they would have no idea who address in order to seek justice. Only one respondent mentioned the local Civil Society Organization UPHR who implemented the project.

#### **Bye-laws**

While all committees were aware of bye-laws created through the project, none of them seem to have adopted new by-laws neither for the management of natural resources nor for the protection of women's rights to land. Only respondent Rokupr Wosie said that the bye-laws had been violated, in which cases the perpetrators were fined.

## Improving the committees

Committee members were asked how the committees could be supported to improve their work and in most occasions mentioned financial and agricultural support in the form of seeds and farming materials for their community. The communities of Koya and Faidugu who did not





## Transparency

The assessment included interviews with 7 community members who are not part of the committees. All those individuals clarified that the communities are working in the interest of their community and that their decisions are transparent.

## VALCs Conclusion

Most committees seem to have strongly internalized their task as land conflict mediators. Committees do not ask for fees and include more people, especially women in addressing the conflicts, making it a more transparent and fair process. Nonetheless, it is concerning that they prevent people through fines from bringing their complaints to other instances, including local courts. Moreover, community members did not know where to seek justice in case they would want to appeal a decision made by the committees.

Decisions within the committees are, as is often the tradition, taken in consensus, sometimes even including the community as a whole.

Given the fact that most of the communities observed do not have extensive community owned lands, the tasks of the VALC remain limited in this area.

The committees do not seem to have adopted new By-laws for the management of the natural resources or the sustainable use of lands.

While most committees are functioning, they need capacity trainings in conflict resolution and women land rights in order to better complete their tasks.

## Village Saving and Loan Associations

A Village Saving and Loan Association is a self-managed group of 15-25 individual members from within a community who meet regularly to save their money in a safe space, access small loans and obtain emergency insurance.

Four VSLA groups were initially created in the communities of Kalangba, Matatie, Rokupr Wosie, and Rosint. Two additional groups were subsequently independently created in the communities of Kalangba and Rosint, which were also looked at within the scope of this assessment. For this assessment, 52 individual interviews, 13 in each community were conducted. The fact that other women of the communities copied and created other VSLAs shows that the initiative really captured the interest of the women in the communities.

Community	Name of VSLA	# Participants	Length of existence
Kalangba	Sabenty	24	8 Months
Kalangba	Tamareneh	30	1 year
Matatie	Sobeh	15	1 year
Rokupr Wosie	Tamareneh	15	1 year, 4 months
Rosint	Sobeh	15	1 year
Rosint	Tahopaneh	20	1 year

All groups are meeting on a weekly basis and are currently active as their last meeting did occur recently. Their monthly contribution varies between 12,000 and 18,000 and since their creation they have saved amounts of between 5,000,000 and 7,500,000. Most interesting is the Tamareneh group of Kalangba which invested its savings into valuables; drums of palm oil and bags of rice. According to the group, the two drums of palm oil and the three bags of rice bought shall be sold at a later time in order to generate a profit for the group. This shows on the one hand, the trust and character of unity, with a sense of common vision that exists within the group and on the other hand, the new economic opportunities created.

Name of VSLA	Monthly contribution	Total Savings
Sabenty (Kalangba)	12,000	5,000,000
Tamareneh (Kalangba)	12,000	4,500,000 (400L palm oil; 3 bags rice)
Sobeh (Matatie)	12,000	6,900,000
Tamareneh (Rokupr Wosie)	18,000	7,500,000
Sobeh (Rosint)	20,000	6,000,000
Tahopaneh (Rosint)	20,000	6,000,000

#### Loans

The maximum loan granted varies between 100,000 and 300,000 and loans are being made in most cases every month, but in two groups only every two and three months respectively. All groups kept the suggested interest rate of 10% per month for loans repayment.

Name of VSLA	Maximum loan granted	Frequency of loans	Interest rate
Sabenty (Kalangba)	200,000	Monthly	10% monthly
Tamareneh (Kalangba)	100,000	Every 3 Months	10% monthly
Sobeh (Matatie)	200,000	Monthly	10% monthly
Tamareneh (Rokupr Wosie)	300,000	Monthly	10% monthly
Sobeh (Rosint)	300,000	Monthly	10% monthly
Tahopaneh (Rosint)	300,000	Every 2 Months	10% monthly

All interviewees clarified that since the creation of the VSLAs, none of them borrowed monies from any other sources besides the groups. Many of them would previously have had to take loans from local borrowers at high interest rates.

None of the VSLAs has given loan to people outside of the groups. Most interviewees in fact seemed to strictly dismiss the idea of giving a loan to somebody else. While this shows the lack of trust existing in those communities when it comes to lending money and thus the necessity for the VSLAs, it also may represent a failed opportunity of the loan associations to increase their potential earnings, by giving loans to strangers. The question would however remain on which coercive power the group would dispose of in case the loans would not be repaid.



The loans requested have been in most occasions used to cover higher or unexpected costs, instead of invested in further revenue generation. While paying school fees is an investment into the future, buying food or medication are rather short-term solutions. Therefore, we can see that the VSLAs rather act as an insurance in difficult economic situations. Nonetheless, some members have been able to invest their loans in farming inputs and petty trading.

#### Sharing savings

Only the communities of Rokupr Wosie and Matatie have so far shared their savings after around one year. Benefits vary greatly between 100,000 to over 700,000 for each member.



The community of Kalangba is considering sharing savings due to financial pressure in the lean agricultural season and school reopening. They however expressed fear of the VSLA not continuing after they have gone into share even though they would increase their savings to be able to make more consequent investments as a group.

### Conclusion VSLAs

One year after their creation, the VSLA remain very active, meeting on a weekly basis. Loans are granted on a regular basis and most women took advantage of them. Loans are being paid back within one and three months. None of the VSLA had any contention so far as members seem to have always paid back their loans on time.

The loans and the savings have so far not reached amounts high enough to allow bigger investments which could ensure higher revenue generation. Most of the loans taken by the women were used for food consumption, medical treatment or school fees, indicating that the VSLAs rather fulfil the function of an insurance in emergency situations. The group of Kalangba (Tamareneh) has however decided not to share their savings in order to accumulate more capital and eventually invest in larger scale agriculture, and many women in Rosint used their loans to improve their petty trading business.

Most interviewees affirm that because they did not need to fall back on local borrowers, their financial problems remained within the community and only known by their friends. This fact further created unity within the members and the community as a whole. The group of Rosint even gifted some of their savings to members of the community who were struggling to provide food to their family, further creating cohesion in the community.

## **Village Area Land Committees**

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# **Village Saving and Loan Associations**

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