



# CRS LIVELIHOODS PROJECTS

## 1. Integrating Savings and Agricultural Development Phase II (ISAD II)

Funded by Foods Resource Bank (FRB)

Implemented in Koinadugu District, in Diang and Sulima Chiefdoms

Project start date: 2013, end date: 2016

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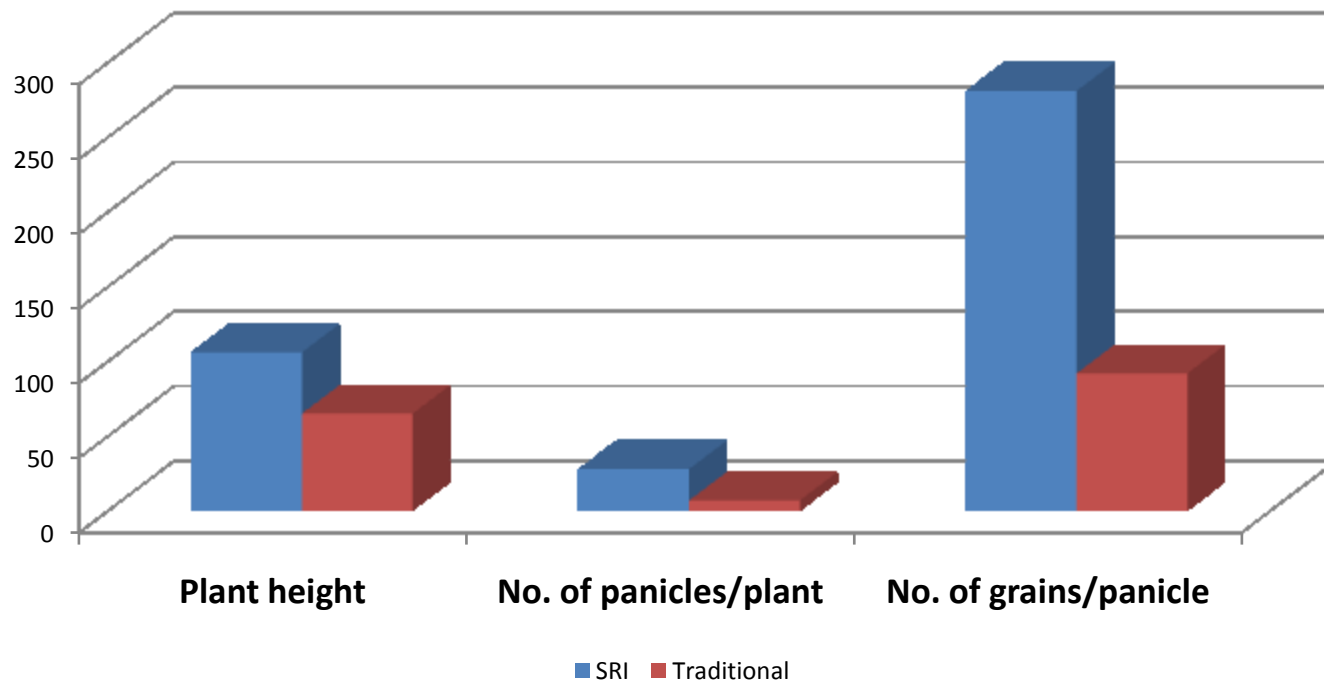
# AIM AND OBJECTIVE

- **Aim: Improve food security and incomes of vulnerable and poor households in the target chiefdoms**
- **PROJECT OBJECTIVE #1: Increasing the productivity and revenue of smallholder rice farmers by enhancing the production, processing and marketing of rice in the target chiefdoms.**
- **PROJECT OBJECTIVE #2: Increasing access to financial resources and financial management skills among smallholder farmers, thereby increasing their financial assets necessary for improved food security.**

# RICE VALUE CHAIN ACTIVITIES

- **200 smallholder farmers supported with the extension of improved rice production methodology; SRI, through the establishment and running of 8 FFS in the target chiefdoms**
- **The training of 8 CRS in the SRI methodology as facilitators to reach out more farmers**

# Enhancement of farmers' efforts to adopt the methodology in Sulima chiefdom



# Challenges of the SRI

- **The low level of adoption of the technology by the participating farmers**
- **Inadequate labor to prepare lands according to the SRI methodology**

# **Enhancement of farmers' efforts to adopt the methodology in Sulima chiefdom**

- **Provision of support for hired labor to develop simple IVS in the communities of the FFS/SILC participants**
- **Provision of Power Tillers and accessories to the project participants**

# **Savings and Internal Lending Communities (SILC)**

- **A total of 16 groups have been formed by the Project.**
- **The total number of participants is 420, of which 64 percent are women. The cumulative value of savings for these groups is US\$15,542**
- **The consolidated average savings per member is US\$24 and the average group savings is US\$594**
- **The consolidated net profit to date is 33 percent. The value of outstanding loans is US\$11,967, with an average loan size of \$40.00**

## Total SILC membership of the Project

Group Status	No. of Groups	Beneficiaries		Total
		Male	Female	
Active	16	144	336	480
Graduated	32	301	559	860
Total	48	445	895	1,340



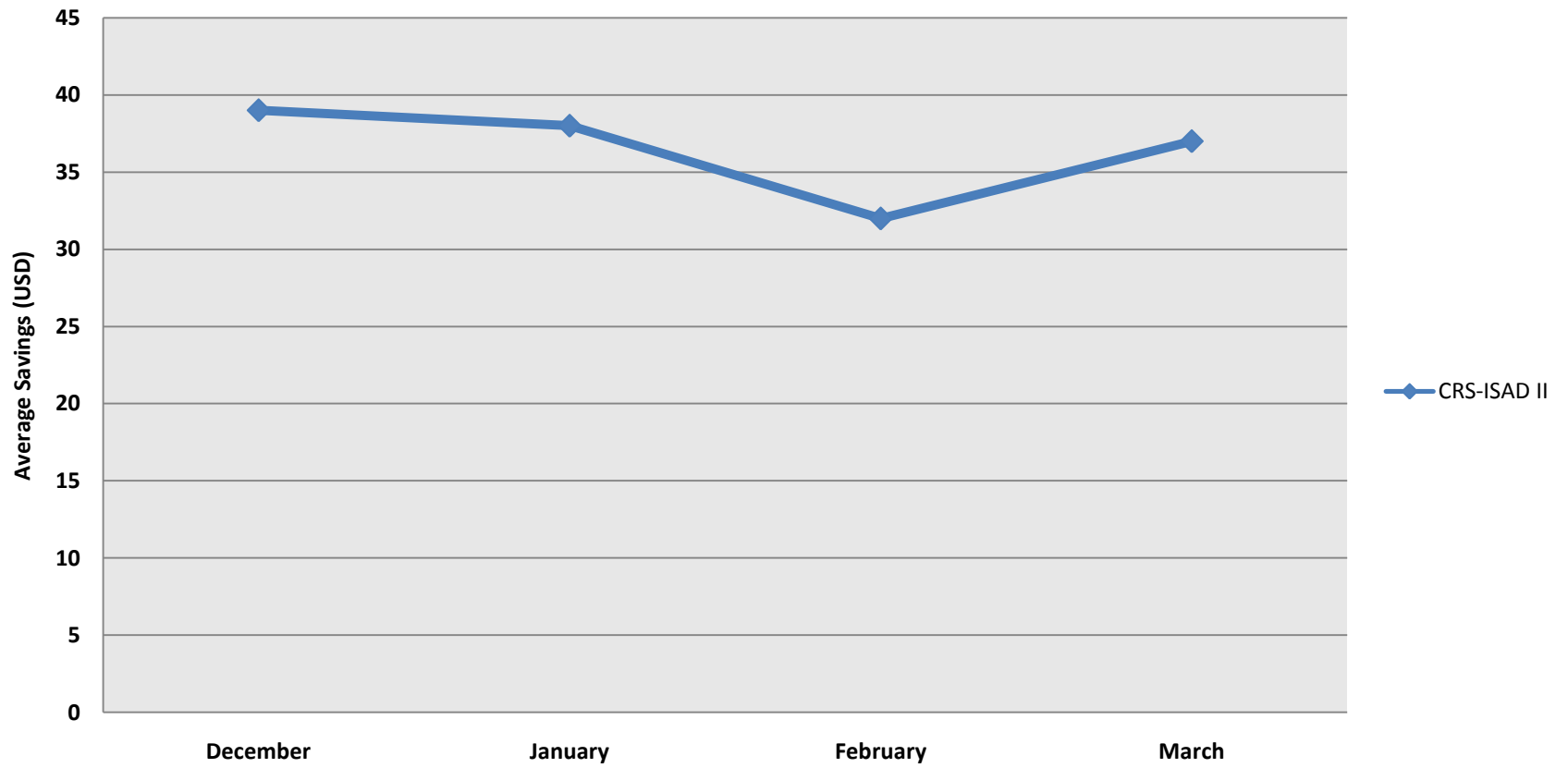
# Average Savings

- **The consolidated average member savings as of March 2015 was US\$37**
- **The average savings as of March, 2015 was US\$39.00. The reason is that most of the aged groups have shared-out their proceeds or graduated in January, 2015 and the formation of new groups by the PSPs of the project.**

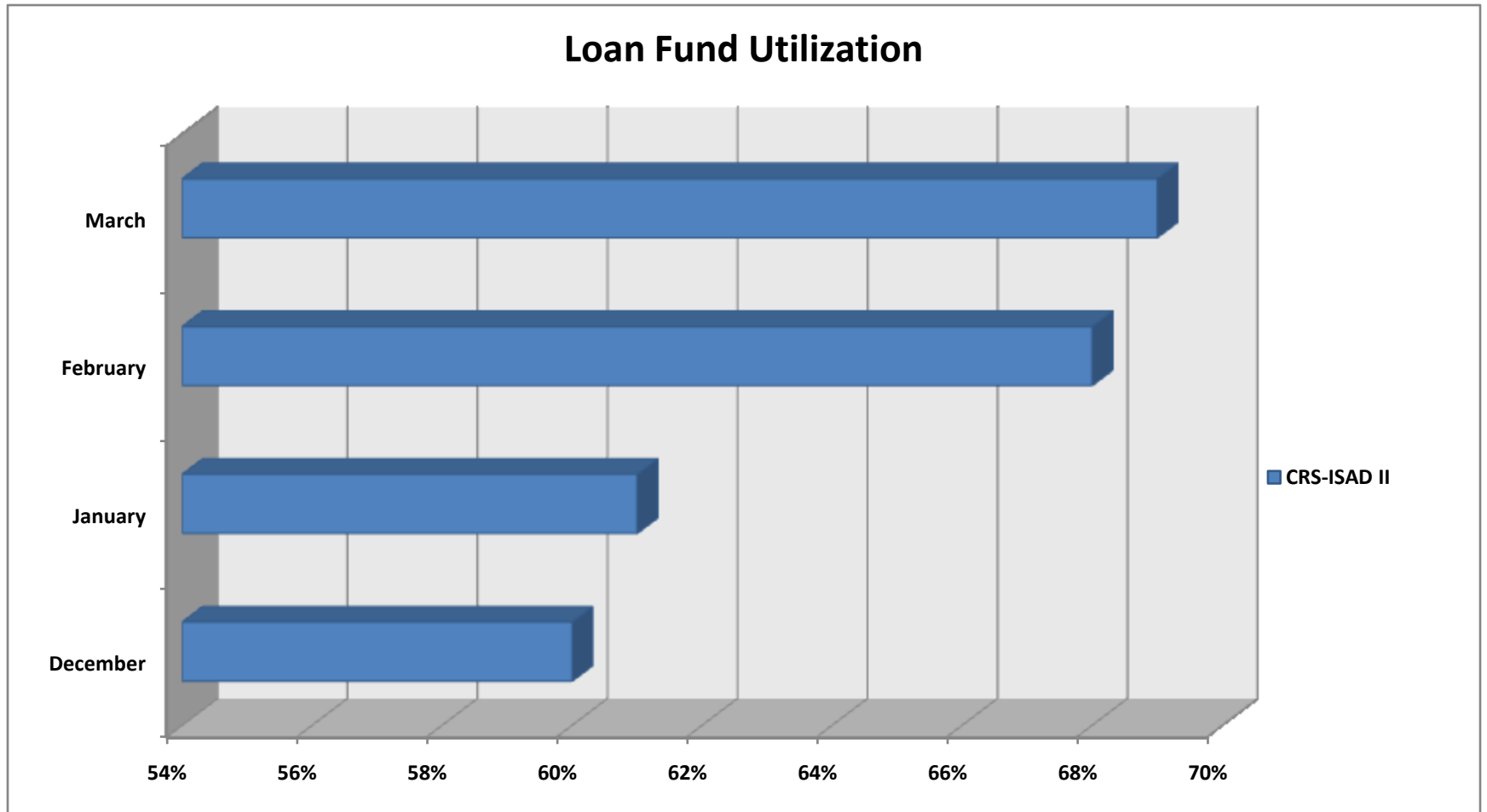
**The trend is indicated in the figure below:**

# AVERAGE SAVINGS OF GROUPS

Average Savings



# LEVEL OF LOAN FUND UTILIZATION



# Purposes of Loan Fund

Purpose/Loan type	Borrower			Value of loan			%
	Male	Female	Total	Male	Female	Total	
Agriculture	72	40	112	4,101	746	4,847	40.50
Petty trading	47	131	178	1,856	3,161	5,017	41.92
H/H Food	7	15	22	95	238	333	2.78
H/H Goods	8	11	19	1,146	597	1,742	14.56
Medical	1	1	2	13	14	27	0.23
<b>Total</b>	<b>135</b>	<b>198</b>	<b>333</b>	<b>7,211</b>	<b>4,756</b>	<b>11,967</b>	<b>100.00</b>

# Cumulative Savings

Project	Cumulative Savings in USD	Total cash Shared in USD	Returns on Savings in USD
ISAD II	1,977.00	2,976.00	999.00

**The participants reported planning to use their share-out for various activities, including but not limited to buying of seed rice for 2015 planting season, food for the household, seeking medical services, and engage in petty trading**

# Photos of share-out processes



**Thank you**