

Skills-Training and Microfinance for Kono's Amputees
Kono District, Sierra Leone
Raphael Frankfurter, USA, Princeton University

Final Project Report

I. "I tell you, there was one time this year, when I didn't see food for two days," Komba, later a Community Microfinance Worker (CMW), told me on my first day back in Kono's resettlement camps for amputees and war-wounded. "The only work I could do for a piece of bread was clearing a man's field. The pain in my head, I have never experienced anything like it before." The purpose of this project was to develop a carefully monitored microfinance program for amputees in Kono District, Sierra Leone and employ community members as Community Microfinance Workers (CMWs) and provide skills-training, social work and prostheses to loan-recipients. By increasing access to microfinance to one of the poorest populations in Sierra Leone, the project aimed to promote economic development and address the hunger that Komba, and so many others in the amputee camps, experienced every day.

I began this project by spending one month, supported by funding from Princeton University's Health Grand Challenges initiative, interviewing successful entrepreneurs in camps – learning the effects of successful economic activity on the health of these individuals. But I learned that it was a difficult year for small-scale traders, the most common type of entrepreneur in Kono: the rising dollar had increased the price of commodity goods, making many too expensive for villagers to buy, and the inadequacy of local agriculture and livestock production made hunger an issue even for the more successful amputees.

I also studied the effects of a pilot livestock project that I and another Princeton student implemented last year in three amputee camps. We had worked to provide small herds of goats to the amputees, and instructed them to take care of the goats voluntarily until the herd grew. When I left, it did not seem like the amputees were willing to cooperate on the labor, and tensions emerged among the villagers because of their varying levels of interest in the project. Indeed, in each camp, there were certain individuals who worked more than others, usually those from the poorest families. But when I returned this summer, herds had almost doubled in size, two community-members who we had hired to monitor the project had encouraged the amputees not to kill or sell the goats, the amputees were able to manage the animals even with their disabilities, and the local market for goats was still very good.

With these things in mind, I sat down for a number of long meetings with community members, village elders, the staff of Wellbody Alliance (the community health NGO with which I was affiliated) and the amputee community leaders. Everyone agreed that it was not the best time for traditional cash-based microfinance for the poorest in the communities, given the difficulties traders had faced that year. But aware of the successes of the goat project, we sought to design a microfinance project that would utilize CMWs and provide a prosperous business that would quickly bring in wealth to the camps.

So we came up with this plan: in two new camps, housing around fifteen families each, my funding would provide loans to build large structures and stock them with fifteen breeding goats; in two camps in which we had worked last year, we would provide a similar loan to scale up their herds to fifteen. Two CMWs would be employed and trained by veterinarians, and provide skills-training and advice on effective financial management to the amputees. Nobody would be forced to participate in the project, but for each day that an amputee worked, he would get paid a salary – enough for food for his family, plus a little extra to save. For six months, my grant would forward money for the salaries to the amputees, as part of the initial loan. After that, when the size of the herds is big enough so that two goats are born in each village every month, two would be sold by the CMWs, and the money would go to Wellbody Alliance to recover the cost of the salaries and begin paying back the original loan. By our calculations, within eighteen months the funds from the sale of the goats would completely pay back the original microfinance loan, and the project could be implemented in another amputee camp.

"This is really, the biggest project that has come to us since we were moved here after the war," the chairman of one camp told me. Another amputee stated, as we began constructing the shelters: "By God in power, I will no longer need to beg on the streets!" Under the supervision of the CMWs, the shelters were quickly built and the local veterinarians were contracted to purchase the goats we needed.

The CMWs participated in Wellbody Alliance's community health worker training to provide them with a medical background so they can better serve their communities. And, the CMWs were introduced to the staff of the Handicap International prostheses workshop and instructed to begin bringing amputees in need of prosthesis re-fittings, physiotherapy, and prosthesis-training to the workshop. One additional CMW underwent the trainings but was not immediately hired, in hopes that the project will be scaled up in the next few months and an additional staff-member will be needed.

There were two challenges I encountered towards the end of my stay. As I began to supervise the CMWs bringing amputees to the prostheses workshop, I learned that the workshop is only receiving 25% of its original funding, as Handicap International is yearly scaling back its support. Therefore, it had not received fuel for its generator for two months. After consulting with Wellbody Alliance's directors, we decided that the workshop technicians should take measurements for five amputees at once, and that Wellbody Alliance would provide fuel so the staff could produce prostheses for four days straight. I have been working with Wellbody Alliance to solicit funds to sustain this component of the project.

Second, two herds of goats became infected with a serious illness soon after they were brought to the camps. The government veterinarians worked quickly alongside the CMWs to observe and treat the goats as well as they could given their minimal resources, and saved the majority of each herd. While this was a stressful and frustrating challenge, supporting the district's veterinary office was a way to demonstrate to the community that we are committed to working with local resources to develop this project, and that it is in both our interest and that of the veterinarians to improve their office's capacity to address local livestock diseases.

Every day now, the CMWs visit their assigned camps, talk to the amputees, refer villagers to the Wellbody Alliance clinic, and monitor the goat herd and distribute the salaries. As they understand the amputees in these communities better, they will provide social support and advice on how to use the earned income responsibly, how to open a bank account and save effectively. Both Wellbody Alliance and international donors have expressed interest in this model for community development, and I think that in the next year this project will be implemented in all of Kono's amputee camps.

II.

Given my experiences last year in Kono, I never expected the project to go as smoothly as it did. Language barriers, petty-corruption, misunderstood intentions and the difficulty of motivating a population that has lived for so many years in extreme poverty to participate in such a development project had been incredible challenges. But this year, I became conversational in the local languages, I took the time to embed myself in the communities in which I worked, to understand the amputees' goals, questions, uncertainties and needs. And this is why I feel this experience changed my life: I left Kono aware that when doing community-level development, one is dealing with individuals and complex and ambiguous local societies, cultures, and economies, and it is possible to implement a successful project if one gives enough time and flexibility to design a model with the community.

To me, peace is a certain level of stability in human life—the ability to exist with a network of social support, a steady supply of food and a house, and the expectation that if a day goes by without any income, one will not be forced into hunger, anxiety, anger and isolation. Hunger and destitute poverty are very real phenomena in Kono's amputee camps, and cause a level of stress and suffering that a person can never get used to. This summer, I watched as the salaries from this project enabled the amputees to feed their families, and could sense that some of the desperation and anxiety that the amputees have experienced for so many years had decreased. It is my hope, and my belief, that these livestock enterprises will offer a source of dependable income to the amputee camps, and may lead to the economic development of one of the poorest populations in the world.

"I left Kono aware that when doing community-level development, one is dealing with individuals and complex and ambiguous local societies, cultures, and economies, and it is possible to implement a successful project if one gives enough time and flexibility to design a model with the community."-Raphael Frankfurter

Skills-Training and Microfinance for Kono's Amputees
Kono District, Sierra Leone
Raphael Frankfurter, USA, Princeton University



Accompanying amputees to the Handicap International prostheses workshop



A community member takes care of the goats for the day.



A CMW visits an amputee's house to distribute the day's salary and monitor the goats.