



Coastal Sustainable Landscapes Project (CSLP)

VSLA: Empowering women, securing homes

Experiences have shown CSLP that when you empower a woman and give her a chance to start a business she can create ripples of change that secures her home and lift up men and communities. Since 2015, the CSLP has helped empower women in the six coastal districts of the Western Region of Ghana through Village Savings and Loans Associations (VSLAs). One of such women is Mariam Karbah Musah, a 32 year mother of 4 who lives in Kamgbunli.



Mariam Karbah Musah outside her home in Kamgbunli. Photo Credit: CSLP

“I have money now, my children are well fed, I have started a retail business and I can help my husband take care of our home, thanks to the VSLA,” said entrepreneur Mariam Karbah Musah. “I was a stay-at-home mum with no money, no skills and had to watch my husband struggle to take care of me and the children. This made me feel inadequate,” said Mariam Karbah Musah.

In 2015, the CSLP started mobilising people in the Western Region to form groups and start a savings and loans association as a means to provide financial inclusion services and also help diversify livelihoods. The initiative, funded by USAID and implemented by the USFS managed CSLP, promotes livelihood diversification in the Western Region. The establishment of VSLAs has been monumental in achieving this.

“When CSLP came and started mobilising people, I was very hesitant to join because two years before they came, I had saved with a microfinance company who absconded with all my money. I was very devastated, I wasn’t working then, this was money I had saved from housekeeping money my husband gave me. But education is good, I attended their gatherings where we were taught that the group will keep the money and set rules to manage it,” she continued.

The VSLA in Kambgunli was formed in early 2017 and this brought the much needed sunshine to the life of Mariam Karbah Musah .



Mariam Karbah Musah at the Kambgunli VSLA meeting. Photo Credit: CSLP

According to Mariam, her fortunes changed when she borrowed her first loan of GH¢ 300 (\$ 68). With this money, she bought aluminium cooking utensils and started selling to boost her family’s income. Since then, her business has grown.

“Now I am able to take care of my children and help my husband to cater for their educational needs. I also provide money for housekeeping in the morning. This has enabled my husband to save money to buy building materials for the house we intend to build and he will start soon. I am now the woman I have always dreamed of becoming, a good mother and a supportive wife,” says Mariam Karbah Musah.

Recognizing the potential of the VSLA, Mariam took another loan of GH¢ 150 (\$ 34). With this money, she bought farm inputs to work on her cocoa farm which is doing very well. It will be harvested in 3 months. Mariam is looking forward to a good yield and has high hopes of bringing prosperity and greater opportunities to her family.

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