



## Coastal Sustainable Landscapes Project (CSLP)

### VSLAs: Turning family fortunes around

“Last year, my fish smoking business was crumbling so I borrowed GHS 200 (or about \$ 45) to inject into my business. This kept my business alive and enabled me to take care of my sick husband and my five children.”

Zainab Issah Ek, a 35-year-old mother of five children, has lived in Kamgbunli in the Ellembelle District all her life. Her five children are from her previous marriage. When her first husband died, the burden of caring for her children fell squarely on her shoulders. Without any money and family support, life became unbearable for her.



Zainab Issah Ek smoking fish on her kiln. Photo Credit: CSLP

“For six years I struggled to take care of the children. It was hard and I felt the whole world was against me for being a widow”, Zainab shared. In 2016, Zainab became married to an older man in her community with the hope of getting someone to support her and to take care of her children.

Again, luck was not on her side. “Not long after I remarried, my husband became severely sick. He has been sick to date, he cannot do anything,” said Zainab. The burden of taking care of the whole family once again rested on her shoulders. She started smoking fish to sell to supplement her meagre income from farming to get money but life was still hard.

Zainab did not hesitate to join the CSLP-supported Village Savings and Loans Association in Kamgbunli when they came to mobilize members. The association was formed in early 2017. “I had no room for doubts. I



needed a lifeline and was CSLP handing it to me. I attended the sensitization meetings and liked what they told us. They carefully explained how the savings group was going to work and told us we were going to handle our monies ourselves,” Zainab explained.

“I have lived in this community all my life, so I know how transformed members of this group have become, especially the women. We are no longer mere farmers and housewives. We have also empowered women who speak with confidence, we own businesses and we support our families better now. Many people here want to be part of us now,” Zainab said. She added “I don’t have to worry about how to feed my family anymore.”

“Joining the VSLA was the best decision I have made. It has brought my family out of darkness into light. I took my first loan of GHS 300 (about US\$ 68) to buy a sewing machine for my 17-year daughter. She is learning to become a dressmaker,” Zainab said proudly.

With tears welling her beautiful eyes Zainab continued, “I am grateful to CSLP for bringing me out of abject poverty. They have economically empowered me. I have developed a savings habit and do not spend all my money now. I invest some into my fish business and it is growing.” This year, Zainab doubled the amount of fish she buys to smoke from GHS 200 (about US\$ 45) to GHS 400 (about US\$ 90).



Zainab Issah Ek (right) selling smoked fish to her customer (left). Photo Credit: CSLP

Women are agents of change. When equipped with the right opportunities and resources, they can lift their entire families and communities out of poverty. Since 2015, the USAID-funded and US Forest Service-managed CSLP has helped empower women through VSLAs by equipping them with the tools to turn financial independence into better lives; for themselves, their families, and their communities across the six coastal districts in the Western Region of Ghana. The CSLP currently operates 48 functional VSLAs in the 6 coastal districts of Ghana’s Western Region. Membership has surpassed 1,000 with almost 70% of the members being women.

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