

# Educating the Community

**CASE STUDY** Yolande Ebah Kouassi, Côte d'Ivoire



Yolande Ebah Kouassi, from the Marahoue region in Côte d'Ivoire, is the President of her Village Savings & Loan Association. She is 41 years old, married with four children, and cares for her three nephews whose father passed away. She runs her own small business by selling 'attieké', a local food that she makes from the cassava she grows.

## VSLA pioneer

Yolande speaks enthusiastically about her savings group, saying: "The relationship between us members is very good. We are very supportive, when someone has a problem, we come together to provide support. Even in happy moments we are together." Yolande's VSLA group started three years ago and has 30 members, its name is *Abôkon* meaning unity. Yolande explains that originally many people, including her husband, did not support the idea of joining a VSLA, but she has now convinced them to join local VSLA groups. Yolande is now a VSLA pioneer and has set up new groups and mobilized and inspired 150 women to join groups in her community.

## Business revival

Yolande talks enthusiastically about how her VSLA helped her to revive her business. She adds: "Since I joined the VSLA, my business activity has stabilized, my finances too, I am able to save and even have new projects." Before joining her VSLA, Yolande only managed to make two bags of *attieké* per month. Even when she was working hard, it was difficult for her to meet basic needs and have some money to save. Her engagement in VSLAs changed that. She has now taken two loans from her VSLA to expand her business. The first was for 200,000 FCFA (338 USD) and the second for 300,000 FCFA (508 USD). As a result, she now manages to produce 20 to 50 bags of *attieké* each month and her income has significantly increased. Yolande explains: "My business was starting to fail, but through my VSLA I learned how to

restart my activities. My VSLA taught me how to save and leverage credit and the entrepreneurship training allows me to have good business management. That is how I was able to revive my business and get out of debt."

## Educating the community

After receiving training through her VSLA on the impact of child labor, Yolande has become a powerful advocate for children's education. She took the lead on educating her community to ensure education, particularly for girls, is prioritized and even when children are engaged in work, they should still attend school and engage in sectors that do not pose safety risks. The community also faced issues with the local school being too far away. Yolande explains that the VSLA groups and the community came together to resolve the issue. She adds: "The school was very far away, and the children were starting to drop out. All the VSLAs came together with other village decision-makers to build the village school." As a result of these efforts, the community is now seeing more children going back to school.

Yolande's own business expansion has helped her to send all her children to school, adding: "I can take care of things when my husband can't. Particularly when it comes to the children's schooling." Her business growth has now enabled her to employ 40 women from her community. Before joining the business, only 10 of the 40 sent their children to school, but now all of them do.



“All the VSLAs came together with other village decision-makers to build the village school.”



## Market inflation and land scarcity

Yolande talks about how the increasing price of goods and services is affecting VSLA members' businesses, including her own. She explains that most people in her community are engaged in agriculture, and in the past two years the cost of products, including agricultural inputs, has increased significantly.

Land scarcity is also a problem, with most farmers in her community renting land. However, landowners are now increasing their rents, further exacerbating challenges. She adds: "Access to land is very complicated and also expensive." On top of this,

farmers also have to hire labor, which is also becoming expensive. The increasing cost of food means that many in her community, including Yolande, are forced to reduce food portions, and eat less diverse foods.

Despite these challenges, Yolande remains hopeful, saying the situation is bringing people together. She adds: "We organize ourselves to work in turns in each member's field to reduce labor costs." VSLA members also donate food each month for other members who are most in need, helping those who can't keep up with increasing food prices.

## The Future

Yolande talks proudly about the solidarity within her VSLA and with the community, from raising awareness on child labor and education, to employing other VSLA members in their farming enterprises.

To address increasing market prices, her VSLA has invested in a tricycle for collectively transporting their goods to avoid expensive transportation costs. They also plan to rent the tricycle out to generate an income and recover the initial cost of the bike. She explains the group's next collective vision: "We want to acquire machines to process some of our products

before selling them, as processed products have a higher market value than raw products."

For her own business, she wants to expand her cassava processing business and employ more people in her community. While expressing a positive outlook for her business future and for her group, Yolande highlights the support her community needs: "Our priority is to find a solution to have access to land for work. For that we need support to ensure availability and accessibility of land." For her own family she wants to build a house, concluding: "Our house has become too small, one bedroom and a living room for nine people is too much."

*Yolande was interviewed in March 2024 as part of CARE's Women Respond initiative - a major data collection exercise, listening to women and girls to help better understand their experiences in crisis and put their voices at the center of crisis response.*



**"My greatest pride is being able to hire other women from my VSLA and that they manage to take care of their children as a result of their employment."**