

VSLA update brief: Improving women's participation in fisheries governance



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1. Introduction: Why the VSLA approach

This brief updates EJJ's report *Levelling The Playing Field: Assessing the impact of Village Savings and Loans Associations (VSLAs) in Liberia's coastal communities*, which was published in 2024.¹ The report assessed the impact of VSLAs on increasing women's participation in small-scale fisheries (SSF) decision-making processes and evaluated the effectiveness of VSLAs as a tool for empowering members of fishing communities. The findings aimed to provide lessons learned and recommendations for establishing efficient VSLAs in fishing communities.

Women play an integral role in Liberia's SSF.² They lead the post-harvest activities and add value to the catch by processing, marketing, and preserving it.³ They are also the leading distributors of fish⁴ and hold significant traditional ecological knowledge on processing and preserving fish, which is invaluable for fisheries management.⁵ However, while the involvement of women in the SSF sector is critical for their survival and livelihood, their contributions are largely unaccounted for.⁶ Women often receive limited attention in terms of training or activities aimed at building and strengthening

their leadership skills, meaning they are often under-represented in fisheries management organisations.⁷

In Liberia, these challenges are exacerbated by poorly organised and limited women fishmongers' associations and structures.⁸ Women in fishing communities are not coordinated into organised institutions to spearhead their activities, lead development and advocacy or create a strong and united front among fishmongers.⁹



A VSLA beneficiary and a fish processor preparing fish for smoking, Grand Cess, Grand Kru County



A fish processor and a VSLA member campaigning to become President of the CMA, Buchanan, Grand Bassa County.



VSLA meeting, Marshall, Margibi County.

Women are also challenged with limited access to finance to invest in and expand their existing fish processing enterprises.¹⁰ They often struggle to fund their businesses and support their families¹¹ and are not seen as key stakeholders in the SSF because they do not participate directly in fishing, and the majority of women are not owners of important fishing assets, such as canoes.¹² Women sometimes engage in alternative livelihood practices, such as the sale of agricultural products and textiles, to augment money raised from their fish processing businesses.¹³ However, income from these sources is usually insufficient to meet the needs of their families or provide enough support for their fish processing businesses.¹⁴ These issues are compounded by the declining state of fisheries resources in Liberia and seasonal fluctuations in their income patterns, which can make it difficult for women to provide for their families.¹⁵

Obtaining finance can be challenging for women because of limited access to formal credit and banking facilities, which usually have extensive eligibility criteria.¹⁶ The majority of Liberia's fishing communities are located in rural areas with poor road networks and low population densities, which serve as disincentives for banks and credit facilities to expand their services into these areas.¹⁷

High interest rates often discourage women from applying for loans.¹⁸ Women are also hampered by a lack of knowledge of financial management and the limited culture of saving within communities,

which affects the ability of women to repay loans, resulting in the loss of homes and businesses.¹⁹ Such experiences make women unwilling to take the risk and apply for formal credit facilities.

To address the problems of limited financial access and to give women the financial security required to participate more widely in fisheries decision-making processes, the European Union-funded Communities for Fisheries project, implemented by the Environmental Justice Foundation (EJF), introduced Village Savings and Loans Associations (VSLAs) to women fishmongers and processors in four coastal counties in Liberia. A VSLA is a local, self-managed, sustainable and secure community financial scheme that has been adopted in 77 countries with over 20 million active members.²⁰ VSLAs generate profits for their members, are not subsidised and do not rely on external funds to operate.

In general, VSLA loaning and repayment schemes have been found to be more affordable, simple, transparent, and flexible than microfinance and credit schemes.²¹ They have been proven to be a sustainable intervention, with 89% of VSLAs continuing to operate for more than five years after the members first receive training.²² VSLAs also provide a platform for their members to meet regularly, thus enhancing community collaboration, trust, co-learning and social cohesion.²³

2. Status of implementation of VSLAs under the Communities for Fisheries project



VSLA members in a meeting, Grand Cess, Grand Kru County

During the period 2021-2025, the European Union-funded Communities for Fisheries project established 43 VSLAs in Liberia with 1,311 members. Five VSLAs have since been discontinued, leaving 38 active VSLAs in operation. The VSLAs are present in 30 communities across Grand Bassa, Grand Kru, Grand Cape Mount and Margibi Counties and comprise 1,161 active members, of whom 1,124 are women and 37 are men. The groups have saved a total of US\$905,653.12 (LRD 181,130,624.00)²⁴ from 2021 to June 2025 (**Table 1**), which has been used to pay school fees and purchase canoes and outboard engines, among other purposes. The amount saved represents contributions from 42 VSLAs, excluding one group from Grand Bassa County, which did not record any savings at all.

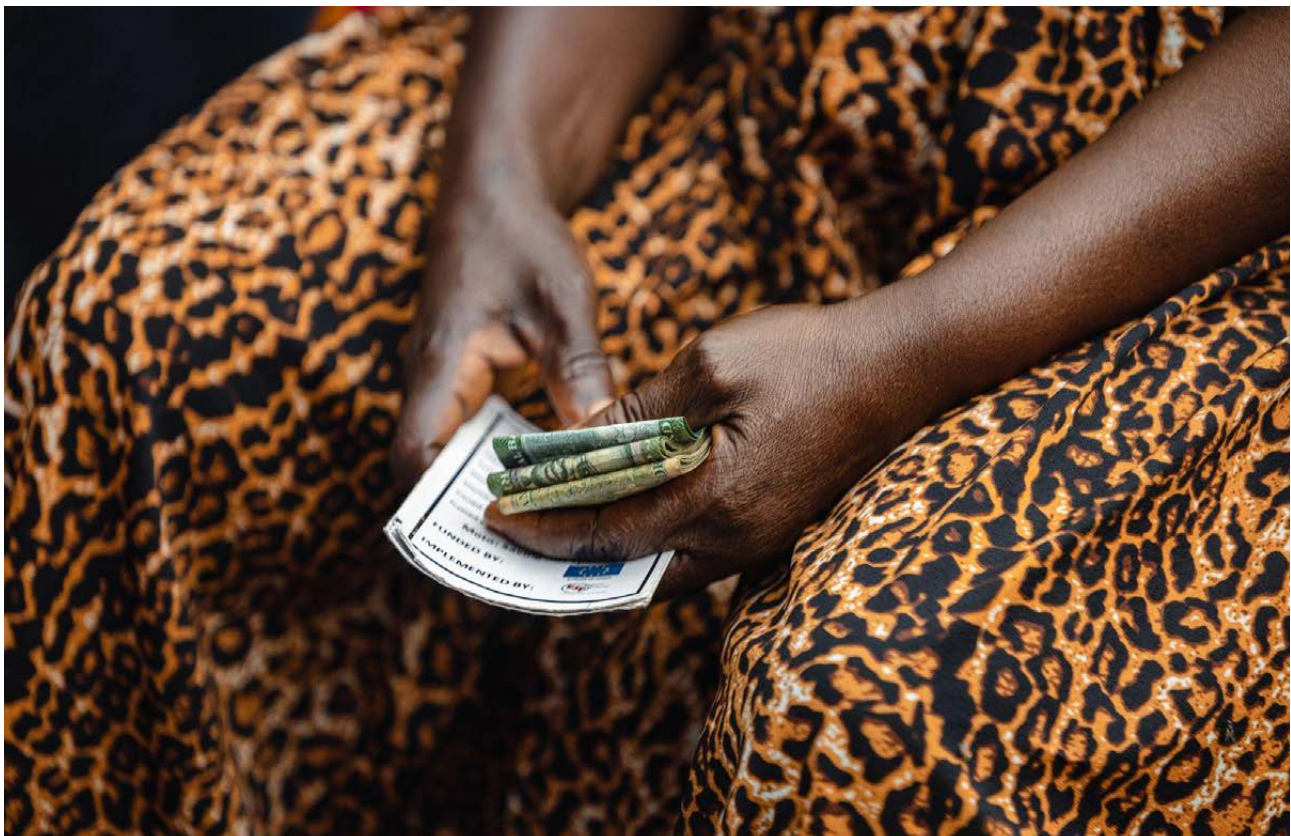
Table 1: VSLA savings per county

County	Number of VSLAs established	Number of active VSLAs	Total members of VSLAs established	Total active VSLA members	Amount saved/year (US\$)				
					2021	2022	2023	2024	2025*
Grand Kru	13	13	420	420	0	29,676.00	21,669.46	66,369.00	9,634,420.00
Grand Bassa	12	11	383	353	0	4,856.38	17,526.00	530,092.00	41,764.75
Grand Cape Mount	10	10	280	280	0	16,181.88	14,880.23	22,225.64	38,877.60
Margibi	8	4	228	108	0	15,313.20	10,796.61	14,454.75	12,797.55

*2025 savings are as of the end of June.

The Communities for Fisheries project introduced the VSLA approach to the communities through widespread awareness-raising and education. Following these initial activities, women interested in the concept volunteered to initiate VSLAs in their communities. The volunteers received training in leadership, basic communication skills, and share-out procedures - how to distribute the money saved and loaned - to strengthen their ability to manage and sustain the associations. After the training, the project worked with each group to develop their bylaws and to host elections for their associations' leaders. The project then provided start-up materials (metal cash boxes, ledgers, ballpoint pens, passbooks, etc.) for each group. It monitored the groups' activities in the communities every week.

Each group has approximately 12 leaders to spearhead and manage its affairs, along with a membership of 30 to 32 people. The groups meet once a week to deposit their shares, pay their social funds, and conduct their discussions. The activities of the VSLAs run in "cycles" that last a year. After the VSLAs have saved for four weeks within their cycle, they can begin lending money to their members. The loan disbursements end two months before the group shares their savings and interest. The women can access loans ranging from as low as US\$50 to as high as US\$1,500 (**Table 2**). At the end of the one-year saving cycle, the groups distribute their savings and interest based on the shares each member acquired during the cycle.



A VSLA member holds her passbook and savings money during a meeting in Buchanan, Grand Bassa County.



Fish processors in Grand Cess waiting for fishers to return from sea to buy fish.

Table 2: Maximum and minimum amount of loans disbursed across the VSLA groups

County	Highest and lowest loans disbursed (US\$)							
	2022		2023		2024		2025**	
	Min	Max	Min	Max	Min	Max	Min	Max
Grand Kru	30.00	150.00	25.00	300.00	55.00	400.00	125.00	400.00
Grand Bassa	25.00	175.00	25.00	250.00	100.00	1,500.00	100.00	1,250.00
Grand Cape Mount	25.00	100.00	125.00	500.00	50.00	500.00	50.00	500.00
Margibi	25.00	150.00	50.00	500.00	125.00	1,000.00	200.00	1,250.00

**2025 loan figures are as of the end of June.

The value per share for each of the groups is LRD 200 (US\$1.00 approx.).²⁵ The maximum number of shares that can be bought/saved by a member is 20, which equates to LRD 4,000 (US\$20.00 approx.).²⁶ At the end of each year, members receive a payment equivalent to the number of shares held, and the interest raised from disbursed loans is distributed in proportion to the amount each member has saved through their shares.

In Grand Cape Mount, Margibi, Grand Bassa and Grand Kru counties, women use the VSLAs as a tool for social cohesion, meeting to discuss the challenges facing their fisheries and propose solutions to address them. The VSLAs, in addition to providing a platform for regular meetings, have offered financial support by functioning as a community bank, enabling women to secure loans, invest in their fishing businesses, and enhance their household income.

With this financial empowerment, the women can engage confidently in community-level governance through the Collaborative Management Associations (CMAs). Women are now represented in over 50% of CMA executive positions, and the women in Marshall have registered their group with the Business Registry to position themselves for support and provide financial assistance to their members in need.

Also under the project, Community Mobilisers in the various counties engaged in weekly meetings organised by the women, offering support when necessary and educating them about the project and their vital role in fisheries management through participation in the CMAs. The project's Technical Officer for gender and community participation also visited the groups to provide additional support and to conduct share-out training for the groups.



EJF staff assisting VSLA members during their meeting.

3. Update to 2024 report findings: experiences from the field

(a) Establishment of the first male-dominated VSLA

At the request of fishers who wanted to establish a VSLA, the first male-dominated group was piloted in Grand Cess, Grand Kru County. The group, which was established in 2024, includes 25 men and five women. The women were part of an existing group that completed two cycles and were asked to mentor the fishers by transferring to their group. From August 2024 to June 2025, this group saved approximately US\$286.25.

According to discussions with the group's members, it was primarily the lack of financial institutions and credit facilities in Grand Kru that motivated them to create the VSLA. The men had observed the women's VSLAs since 2021, noting the absence of conflicts at the end of the cycle, and how everyone receives their rightful benefits. The men reported using loans obtained

from the VSLA to pay for their children's tuition, purchase additional fishing equipment, undertake construction work, pay licence fees to the National Fisheries and Aquaculture Authority (NaFAA), start other businesses, and respond to emergencies when they arise.

(b) Replication of the VSLA concept and self-organisation

As mentioned above, a total of 43 VSLAs were established under the Communities for Fisheries project, of which 38 were still active at the end of the project in July 2025. In addition to the VSLAs established under the project, several communities have taken steps to self-organise and replicate the concept in neighbouring areas..

In Tailor Kru Town, Grand Cape Mount County, for example, the community successfully raised funds to purchase VSLA materials and started saving in December 2024. EJF provided training for this group and continues to support them through mentorship. Two additional VSLAs were also established by community members in Plumkor and Sand Town,

Grand Bassa County. These groups were formed after women from those communities saw the benefits experienced in neighbouring communities, particularly the increased purchasing power of VSLA members at shared fishing landing sites.

The chairwoman of the women's group in Plumkor Community expressed her admiration for the progress made by VSLA members in neighbouring Dorr community, noting that some have even travelled to other rural fishing communities in Grand Bassa to buy fish. Inspired by these developments, she rallied her fellow community women to establish their own VSLA. In Robertsport, the Dependable Women of Kru Town group used the social funds from their second cycle to establish another group in the community. The new group repaid the loan after their first cycle and is in their second cycle. EJJF also provided initial training for these new groups.

(c) Increased participation in decision-making processes

EJJF's 2024 VSLA impact assessment showed that VSLAs have increased women's participation in fisheries governance and decision-making. Before joining VSLAs, women reported that they lacked confidence in their leadership abilities and did not have the support and sense of community that the VSLAs provide. However, since becoming part of the VSLAs, they have become more confident through the training and mentorship they have received from EJJF. As a result, they have gained the self-belief to run for leadership positions.

Women now comprise half of the Executive Committee members in five of the seven CMAs, and two-thirds of committee members in the remaining two CMAs (Margibi and Grand Cess). Recent interviews with some VSLA members revealed that their fellow women have inspired them, and that they intend to contest for leadership roles in the CMAs in the upcoming elections.

(d) The role of VSLAs in providing resilience to environmental shocks

VSLAs play an important role in supporting members to respond to external and unforeseen shocks. An example is provided by the Dependable

Women of Kru Town VSLA in Robertsport, whose members have had to cope with the severe impacts of coastal erosion. In recent years, VSLA members have lost their homes and temporary residences²⁷ to the sea, while the community also lost its cold storage facility, which had helped them preserve their fish before selling it to the market. Nine VSLA members were directly affected by the erosion, and eleven were indirectly affected. The affected VSLA members had to evacuate their homes and relocate due to the erosion. They also reported losing their smoking ovens.

Emergency response to disasters is lacking in these communities, as women reported not receiving any support from the government after the disaster. The VSLA then served as a crucial support system during the crisis, as members explained that they took loans from the VSLA to facilitate their relocation and adapt to their new homes. Two women from the VSLA also took out a loan to reconstruct the structures destroyed by erosion, while another woman used her savings from the previous year to mould bricks to rebuild her new home. Those indirectly affected fear losing their homes and livelihoods if nothing is done to protect their coastline. Most of the women affected by coastal erosion are single parents and widows who are struggling to make ends meet.

(e) Access to larger loans

A key aspect of the VSLA is the availability of pool funds within the group for members to access as loans for various reasons, primarily to expand their businesses or meet household needs. While VSLA members save, on average, about US\$260 a year, the pooled characteristic of VSLA funds enables them to access comparatively larger loans. In Grand Bassa and Margibi counties, for example, women can now access loans of up to US\$1,250 (with the increase in savings since EJJF's 2024 report) by participating in the system. This is equivalent to around 86% of the US\$1458 peak monthly earnings reported for Kru women who sell fresh cassava fish or around 58% of the US\$2,154 peak monthly earnings reported for Fanti women who smoke Bonny (*Sardinella* spp.) in Margibi County.²⁸

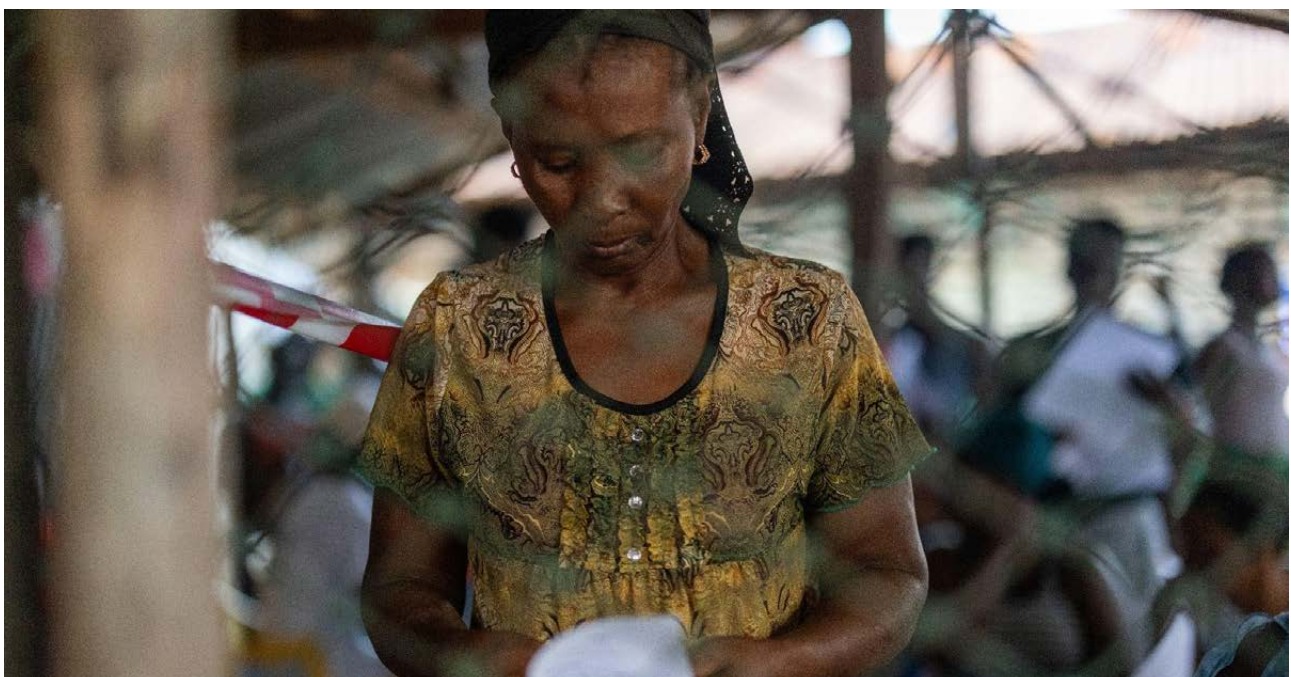


Grand Bassa CMA Secretary General making a presentation at an International Women's Day conference, Monrovia, Montserrado County.

(f) Challenges

The VSLA activities have shown a high success rate; however, both members and mentors have reported challenges that hinder the progress of some VSLAs. In addition to the challenges outlined in EJJ's 2024 report, the project has identified the abuse of leadership positions and failure to meet regularly as significant challenges that resulted in the discontinuation of five VSLAs.

Three VSLAs, two from Zarkpah Town and Snafu Dock in Margibi County, and one from Barconnie, in Grand Bassa County, discontinued their savings in 2024. The group from Zarkpah Town completed a cycle but did not restart due to a leadership crisis and distrust. The group from Snafu Dock saved for about eight weeks and loaned 90% of their savings to the VSLA Chairlady, who has not repaid the loan to date. An additional two VSLAs in Kpakpacom and Government Farms were declared inactive by EJJ in 2025 because they stopped meeting regularly.



A fish processor casting her vote during the CMA election, Buchanan, Grand Bassa County.



VSLA meeting, Buchanan, Margibi County.

4. Lessons learned

Below are additional lessons learned through the implementation of VSLAs under the Communities for Fisheries project from 2024–2025:

VSLA leadership issues: VSLA members should be encouraged to elect leaders who demonstrate the qualities of integrity and honesty, to avoid abuse of their leadership position. They should also avoid appointing members who hold significant power in the community, politically exposed persons or those likely to be open to political influence, e.g. those with high-level connections who might use their influence to intimidate the group or abscond with the group's savings. EJF's observations indicate that some leaders misuse the authority they have gained in their leadership roles. For example:

- In Snafu Dock and Barconnie, the leadership decided to disburse loans to the Chairladies without the approval of the rest of the group members. The loans disbursed exceeded the amount allowed by the VSLA laws. In Snafu Dock, the loan was never paid in full because the Chairlady who borrowed the money had connections with the Community Chairman

and the Magisterial court. In Barconnie, EJF had to interfere before the loan was paid. This undermined mutual trust and ultimately led to the disintegration of both groups.

- In Zarkpah town, the leader was the oldest in the group and played a key role in the community. Members were afraid to speak out when she violated the rules, setting a bad precedent that other members subsequently emulated. Members also complained that she would intimidate and bully the few who stood up to her. Her actions discouraged members from restarting the cycle after the first cycle ended, leading to the discontinuation of the VSLA.

VSLAs exceeding recommended membership: Community members are inspired by progress and prefer the process to be “tested” before engaging. Therefore, most of the VSLAs experienced an overshoot, with group members exceeding 35 and spiking as high as 65 after their first cycle, when other women saw that the first cycle had been successful. The drawback is that exceeding the recommended membership number of 35 persons results in longer meetings, making the VSLAs harder to manage.

Interaction with parallel donor projects:

This refers to initiatives operating within the Communities for Fisheries target areas or neighbouring communities. These projects interact with some beneficiaries and, in certain cases, provide support services, such as grants and revolving loans.

However, handing out grants to members of VSLAs without clear, fair and transparent processes or communication channels for grievances and disputes can be contentious. EJF observed that it undermines the sustainability of the VSLA activity, as members who feel “cheated” or “left out” become delinquent in attending meetings, blaming the VSLA leaders for selecting only a few individuals to receive grants, even though VSLA leaders are often unaware of how grants are disbursed.

Beyond the VSLAs, the grant disbursement process has also impacted other activities. Disenchanted women become reluctant to engage in the CMA process (elections, meetings, beach cleanups) because they feel excluded from the grant process led by other organisations. The project experienced this roadblock while creating awareness for Margibi County CMA's second election. Women who attended the awareness meeting were primarily interested in hearing updates about the grant disbursements, rather than the upcoming CMA elections. Many women left the meeting after learning that the meeting was about CMA elections and was hosted by EJF. This necessitated additional awareness sessions by the project team to help the women distinguish between the Communities for Fisheries project and its activities, and the benefits of the CMA, from other projects leading the grant activity.



A VSLA group in Grand Cess, Grand Kru County.

Conclusion

This brief is an addendum to EJJ's report, *Levelling The Playing Field: Assessing the impact of Village Savings and Loans Associations (VSLAs) in Liberia's coastal communities*, released in 2024. The VSLA approach was adopted by the Communities for Fisheries project in 2021 to provide a platform for women to meet regularly to discuss and address issues affecting them in the fisheries sector. The VSLAs also offer financial support by functioning as a community bank, enabling women to secure loans, invest in their fishing businesses, and enhance their household income. In addition, the VSLAs have provided an important platform through which to engage women on participatory fisheries governance and how they can become more involved, including in leadership positions within the CMAs.

A major success of the project has been the replication of VSLAs in communities which have begun to self-organise into their own groups based on positive experiences in neighbouring areas. However, there have also been a number of challenges, including abuse of leadership positions and high demand, leading to groups exceeding their maximum membership numbers and resulting in lengthy meeting times.

In addition to the recommendations provided in EJJ's 2024 report, the project further recommends the following to the Liberia National Fisheries and Aquaculture Authority and its partners to address the emerging challenges identified in this update brief:

- Avoid awarding grants to members of VSLAs without clear, fair and transparent processes and communication channels for grievances and disputes. This undermines the sustainability of the activity, as members who feel "cheated" or "left out" become delinquent in attending meetings, blaming the VSLA leaders for selecting only a few individuals to receive loans, even though VSLA leaders are often unaware of how loans are disbursed.
- VSLA leaders should aim to limit membership to a maximum of 35 people, as specified in their by-laws. If the number of members exceeds this limit, they can consider splitting the group into two. The first group can then provide mentorship to the second group.
- When establishing a VSLA in communities without Community Mobilisers/mentors, encourage members of existing VSLAs in the community (if there are any) to join and mentor the new VSLA. This promotes peer-to-peer learning.
- VSLA members should be encouraged to elect leaders that demonstrate the qualities of integrity and honesty, to avoid abuse of their leadership position. They should also avoid appointing politically exposed persons or those likely to be open to political influence, e.g. those with high-level connections, who might use their influence to intimidate the group or abscond with the group's savings.



Fish processor and VSLA member who contested for CMA president, Buchanan, Grand Bassa County.

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- 25 European Commission (n.d) 'Exchange rate (InforEuro)', https://commission.europa.eu/funding-tenders/procedures-guidelines-tenders/information-contractors-and-beneficiaries/exchange-rate-inforeuro_en
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