



USAID
FROM THE AMERICAN PEOPLE



Fatu and Saah



A Journey of Work Readiness by Two Liberian Youth

USAID'S CORE EDUCATION SKILLS
FOR LIBERIAN YOUTH PROJECT

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Introduction

The following story has been developed through the support of USAID's Core Education Skills for Liberian Youth (CESLY) program. The USAID/CESLY project seeks to improve educational opportunities and outcomes for Liberian youth and young adults. USAID/CESLY increases access to education among Liberian youth through alternative basic education, enhances the overall quality of teaching, and collaborates with government and community organizations toward long-term sustainability of education for youth in Liberia. The project helps Liberian young people develop the skills and attitudes necessary to progress in the conventional academic system, transition into skills training or livelihoods, maintain healthy lifestyles and participate in their communities.

Liberia currently has a need to develop work readiness skills among the vast number of youth who are not engaged in productive livelihoods. The Alternative Basic Education Curriculum covers themes around topics of relevance within work readiness and workforce development. In order to make these themes come off the page and into real life, the following story has been developed.

This story is intended to be used in conjunction with the Alternative Basic Education Work Readiness Facilitator's Manual. The chapters of the story are developed around the specific issues covered in the work

readiness learning modules. The story can be used to support in-class activities or reading outside the classroom. In addition, it can also be used to generate project ideas and service learning activities around the theme of work readiness.

Those who use this story in the classroom may also choose to use it to practice the basic components of reading (such as phonemic awareness, decoding and word recognition, vocabulary, oral reading fluency, and reading comprehension).

The story can also be used to stimulate critical thinking, produce generative themes, and raise issues that make students want to turn the page. After reading a story, a facilitator may want to discuss with learners, “Why did the chapter end this way? What happened next? What led to this outcome? Could things have turned out another way? What would you have done?” Critical thinking around the themes in the story can be developed either in oral discussion or in written follow up.

Equally important to the creation of a culture of reading is a culture of writing. Writing cannot be separated from the act of reading. Indeed, writing is what helps new readers practice and internalize new skills. In order to promote a culture of writing, learners may be encouraged to write new conclusions or following chapters to the story contained in this publication. Facilitators can also develop questions that learners respond to in writing. This story

should inspire teachers and educators to work with students and encourage student to create their own original stories.

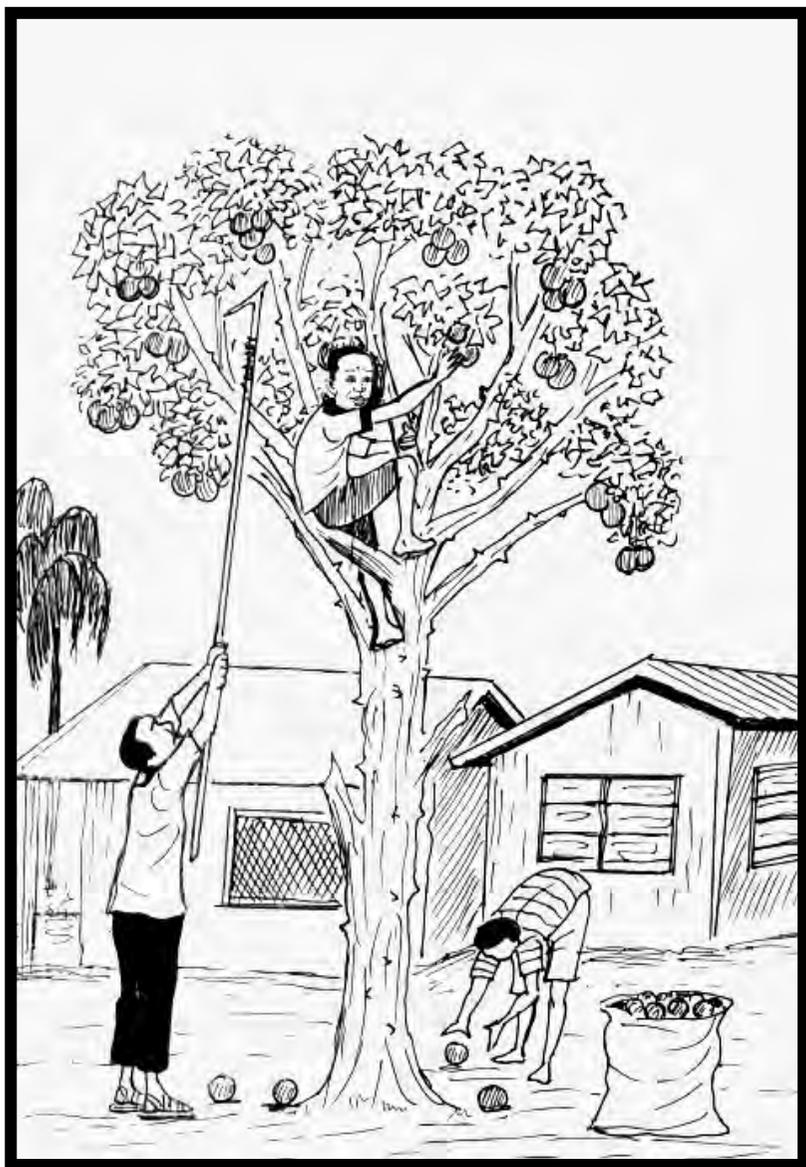
The author of the following story is Prince Abiodun Lufadeju. Prince is a Nigerian who has migrated to Liberia, and has dedicated his life to helping youth find the pathway from school to work.

The illustrations were completed by Saye Dahn, a Liberian illustrator.

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Chapter 1

Saah, the Orange Man

In Kakata, there was a boy named Saah. Saah was 19 years of age. His parents died some years ago. He lived with his uncle, Mr. Daniel, a driver.

Most young boys and girls in Saah's community loved to spend time with Daniel because he was a very friendly man. Daniel told them stories about how Liberia was a long time ago.

One of the young girls who came to Saah's house was Fatu. Fatu was 17 years old. Her father was a school teacher.

Saah had dropped out of school and was not employed. When he woke up in the morning, he would help his uncle to clean up the house. After breakfast, he would go down the street, sit with his friends and play, or watch a video.

Saah loved oranges. He loved to climb the orange trees to pick oranges.

Even when the orange tree is so tall and his friends were afraid to climb, Saah would climb it and pick oranges.

After some time, his friends started calling him “Saah, the Orange Man.”

One Saturday afternoon, Saah and his friend Alvin had just come back home with some oranges they had just picked. They had collected twenty oranges. Saah took ten of the oranges and gave the remaining ten to his friend, Alvin. As they were eating the oranges, his uncle came back home from work. He looked disturbed. He had bad news. He had been sacked from his job. Saah was very sad.

Life became difficult for Mr. Daniel. He could not pay his house rent, neither could he buy food to feed himself and Saah.

One morning, his landlord came to him, became angry because he could not pay his house rent. He told him to pack his things and get out of the house. Mr. Daniel begged the landlord but he refused. He threw Mr. Daniel’s belongings out of the house.

Later in the day, Mr. Daniel called Saah and told him to think of what to do about his life because he could not continue taking care of him. Saah sat on a small stone under the tree where his uncle’s belongings were packed. He thought to himself, “What should I do?”

The following day, there was no food for Saah. He had no money. He was very hungry.

“What will happen to me now?” he thought to himself. “No food, no money, no where to stay. Will I go and steal? If I steal and get caught I will get beaten and jailed. I don’t want to be beaten and taken to jail.”

He thought of selling oranges, but remembered that there were no more oranges.

Alvin, his friend, had travelled to Gbarnga. Then he remembered Fatu. “I will go to Fatu’s house and ask for something to eat!” He said.

So he went to Fatu’s house. He told Fatu his story. Fatu felt sorry for him, went to the kitchen and brought food for him. She told her father, Mr. Kaba, about what had happened to Saah.

Pointing to Saah, Mr. Kaba said, “I am not sorry for you, in fact I blame you.” Saah was surprised!

“How old are you?” Mr. Kaba asked him.

“I am 19 years old,” replied Saah.

“And I was told that you are not in school, is that true?”

“That is true,” Saah answered.

“You are not a small boy. You should find something to do that earns you money to enable you to take care of your life. If not, you will find life difficult.”

Mr. Kaba became quiet for a short time then he continued, "Yesterday, I was telling my daughter, Fatu about work. As a young man, you need to know about work. Sit down, and I will tell you what I told her yesterday." Saah sat down near Fatu's father.

"Young man," Mr. Kaba continued, "most of the things that we do every day is work. Cooking, cleaning, taking care of people, planting on the farm, carpentry, masonry, any of them. When you do any of these things so that people pay you money for it, then it is called employment." Fatu sat nearby and nodded her head as her father spoke.

"It is important that you find employment to earn an income." Mr Kaba said.

"But where can one get the employment," Saah asked.

"Employment is everywhere," answered Mr. Kaba. "It is anywhere that you can do any type of service or effort to get money. You can work from inside the house you live in, your street, the market, on the farm, in your community. You can find employment at any place where there are people."

Mr. Kaba had a little cat. The cat jumped on his lap. With his hand he played with the cat for some time, then he said, "Young man, I will send you to Mr. Ben, my friend in

Gbarnga, to go and work for him. He has a small chicken farm. I know he is looking for someone to help him. Helping on a chicken farm is work. When you do that work and you are paid some money, or you work for yourself, that is called employment.”

Mr. Ben worked for one of the rubber companies in Liberia in Gbarnga. He had two young people, a boy a girl who helped him to do house work. He wanted another young man to come and live with him to help out on the farm.

Saah was happy and he thanked Mr. Kaba for recommending him to work for Mr. Ben.

“Go and bring your belongings, and I will get someone to take you to Mr. Ben’s place in Gbarnga tomorrow morning.”

Saah went and brought his luggage which he packed in a small bag. That night, he slept at Mr. Kaba’s house.

The following morning, an elderly man came. He had come to take Saah to Gbarnga. Before his departure, Mr. Kaba called Saah and said,

“Saah, as you go to work for Mr. Ben, try to be hardworking, honest and humble. When you are hardworking and have a good character, you will find a job, earn an income and support yourself. People will respect you and you will have a better future.”

So along with the elderly man, Saah happily went to Gbarnga to work for Mr. Ben.



Chapter 2

Saah and the Chickens

Saah arrived in Gbarnga in the evening. Mr. Ben had just come back from work and was waiting to receive Saah because Mr. Kaba had sent a message to him that Saah would be coming to him in Gbarnga.

Mr. Ben introduced Saah to the other two people that lived with him. The boy was called Tamba and the girl was Garmai. They were both happy to see Saah. Tamba took Saah's bag to the room that was prepared for him. To make Saah feel welcome, Mr. Ben gave Saah a good meal. The food was "fufu and soup."

When Saah finished eating, Mr. Ben called him.

"Saah, I am very happy that you have come to work for me. My friend told me that you are a very good young man. I want you to continue like that."

"I promise sir," replied Saah.

"Tell me," Mr. Ben asked, "what work skills do you have?"

"Work skills? My father died four years ago, but before he died, I helped him to wash his clothes, helped on

his cassava farm and also fed the chickens on his small poultry farm” Saah replied.

“Good, good, good!” Said Mr. Ben, “I will give you the job of taking care of my small chicken farm. However, I will like you to know that Mr. Ben does not like laziness and dishonesty. I will give you my instructions and you must follow them. You are expected to use your initiative; it will help you do things better, alright?”

“Yes sir,” responded Saah.

As Saah turned round about to join the others Mr. Ben called him back. “Come here listen to me good, that boy that I introduced to you, Tamba is a very lazy boy. If you try to be like him, I will send you back,”

Mr. Ben had a small chicken farm where his chickens produced eggs that he sold to earn more money. Saah was taken to the poultry and he started work the next day.

Every morning, Saah gathered the eggs, counted how many they were, and gave them to Tamba who sold them to the customers.

At the end of each day, Tamba counted and wrote down how many eggs Saah gave him, and how much money he sold them for. He would count the money and give it to Mr. Ben. After Mr. Ben has seen that the money was correct, he would take the money to the bank the next day. Garmai

had the job of keeping records of the feeds the chickens eat and how much is spent to buy the feed.

Three weeks later, Mr Ben travelled to Monrovia for a meeting and he planned to come back on the same day.

In the evening Mr. Ben did not return from Monrovia. Saah and the others knew that Mr. Ben was not coming back as he did not like to travel at night.

Saah thought about how to feed the chickens the following day. He went to the store to check if there was feed for the chickens.

Saah observed that the chicken feed would only last for a day and he thought to himself and said, "What would happen to the chickens if Mr. Ben does not come back tomorrow?"

He called Tamba and said, "We don't have enough to feed the chickens after tomorrow. What should we do?"

"Oh!" Shouted Tamba, "Mr. Ben gave me some money to buy some feed! Oh, I forgot!"

"Where is the money?" Saah asked him, "So we can quickly go and buy some, we must get something that the birds will eat after tomorrow."

"Bring the money and let's hurry to the store to buy feed for the chickens," Saah said.

Tamba was looking around the house. “What are you looking for?” Saah asked him.

“The money,” he replied.

“What money?” Saah asked again.

“The money for the chicken feed, I can’t find it,” answered Tamba. Saah joined Tamba to look for the money, they could not find it. Tamba had kept the money under a tree in the yard. He planned to use it to buy some things for himself.

Saah held his head in his hands. “Oh my God, we are in trouble. If these chickens are not fed, they will begin to die. If they begin to die, there will be no eggs. If there are no eggs, there will be nothing to sell. And if we don’t sell, there will be no money. If there is no money, we will not have food and without food, we will die like the chickens.”

“Tamba, what shall we do? These chickens must not die!” Saah exclaimed.

“I don’t know” replied Tamba. “In fact I am thinking of running away from the house because I am afraid of what Mr. Ben will do when he comes.”

“No, running away is not the right thing to do. Let us think of what we can do. Mr. Ben believes that we are good boys and that is why he trusts us and left the poultry with us,” Saah said.

As Saah was saying this, Tamba had already gone inside the house to collect his belongings and was about to leave the house.

“Where are you going?” Saah asked him.

“I say, I wan leave dis place befo our bossman can cam!” Tamba said.

“No you cannot go!” Saah held him and the bag. Tamba was struggling to go. The strap of the bag broke and the bag was in Saah’s hand as Tamba fell down.

Saah quickly ran inside the house and locked the bag in his room.

Then he came out to meet Tamba who was still looking at the wound on his knee.

Saah said, “Now look, I think I have an idea of what we will do. We will share the remaining eggs and go out to sell. That is better than running away.

From what we sell, we will take some money and buy enough feed so that the chickens can eat until Mr. Ben returns.”

Saah counted all the eggs and saw that they had twelve crates of eggs. He divided this into parts. He carried four crates, gave Tamba four crates, and called Garmai, “You wait at home with the remaining four trays of eggs to sell to

anyone who may come asking for eggs.” So Saah and Tamba went out to sell.

At about 2:00 pm, Saah remembered that it was time to feed the chickens.

By this time, he had sold only one tray out of his four trays. The money he collected for the one tray was 600 Liberian dollars. With the money in his hand, he returned home.

Garmai also sold one tray of eggs and had the money with her. When they added the money, it amounted to \$1,200.00 Liberian dollars. “We should buy one bag of chicken feed with this money,” Saah said.

They took out 900 Liberian dollars and gave it to Garmai to buy feed for the chickens.

As Garmai left to buy the feed, Saah ran to the store, brought out the small bag of feed remaining, and went to feed the chickens. As he was doing this, he sang to the chickens: *“Don’t worry, about a thing, every little thing’s gonna be alright...”*

But Mr. Ben had arrived and was standing behind Saah.

One of the chickens flew over his hand and as he tried to catch it, he saw Mr. Ben standing right there. Saah was surprised!

“That’s okay,” said Mr. Ben. “Continue what you were doing.” Then Garmai arrived with the bag of feed.

“From where did you get this?” Mr. Ben asked her.

“I just went to buy it,’ replied Garmai.

Saah told Mr. Ben what had happened. Mr. Ben was so happy with Saah and Garmai, he shook their hands and said, “Saah and Garmai, you have shown that you are good leaders, and you Saah, now I am making you the head of my workers.”

“Thank you so much sir,” Saah and Garmai said.

The door to the farm yard opened and Tamba came in. He was looking ashamed and afraid. He had not sold anything. Instead, he had put the four trays of eggs on a roadside table and joined people to watch the Arsenal versus Barcelona football match.

Mr. Ben was angry with Tamba, he said, “You went out with four trays of eggs and did not sell any. You have shown again that you are an unserious young man.” Tamba just stood there looking down with his hands at his back. Mr. Ben turned to Saah again and said, “Saah you have really done well, I will try to help you become a successful young man.”



Chapter 3

Youth Day in Gbarnga

Saah was in the poultry feeding the chickens when Mr. Ben came with his friend, Mr. Toe. They were talking about how to start a small fish pond. After a short time, Mr. Toe left.

Then Mr. Ben paused and asked Saah if he would like to be an electrician like Mr. Toe.

“Yes,” responded Saah. Mr. Ben burst into laughter, and Saah was wondering what could have caused the laughter.

“Yesterday, you told me you would like to be a plumber like me,” said Mr. Ben.

“Yes,” replied Saah, “but I also like to be an electrician like Mr. Toe.”

“My boy, you cannot be all things. You must choose something you like to do. You must plan and prepare yourself for a career that will earn you an income.”

Mr. Ben held Saah’s hand and they both walked towards a shady tree in the farm. As they sat down under the tree, Mr. Ben said, “A lady from Monrovia will be coming

to talk to young people in Gbarnga next week at the Gbarnga Youth Day Celebration. I want you to go there, listen to her and see what you can learn from there.” Saah responded “Thank you.”

Mr.Kaba, Fatu’s father, had a sister in Gbarnga. This aunt loved Fatu so much and liked to take care of her since her mother had died. Her father who lived in Kakata had just got transferred to Cape Mount, so Fatu had to come and live with her Aunt Hawa in Gbarnga.

Saah went to visit Fatu. He told her about the Youth Day program in Gbarnga and invited her to come along. Fatu thought it was a good idea. She always liked to go to places where she could learn good and useful things. Then she remembered Alvin.

“How about Alvin? Can you invite him too?” she asked Saah.

“Yes I will tell him, only that my mind was more on you,” Saah said. They both smiled. After a while, Saah got up to leave.

On Thursday, at 2:00 pm, Saah, Alvin and Fatu were already seated in the school hall before the speaker came. After a while, the speaker arrived and introduced herself.

“Thank you, thank you,” said the speaker. “I am very pleased to be here. I thank the county superintendent, the elders of this community, and the youth leaders.”

“You students,” the speaker continued, “and other young people from various communities in Gbarnga, I thank you all for coming to this Youth Day. I will talk to you today about three ways you can get employment and how to find employment for yourself in your community.”

Saah brought out his sheet of paper and pencil, and he started taking notes.

The speaker continued, “There are jobs for which you can be paid some money for every hour you work. You can be paid daily, weekly or monthly. You could be a street vendor, a banker, or an office worker. You could work for the government, for a company or an NGO. This is what they call wage employment.”

“I don’t like that one,” said Fatu. “Wait to hear about the others before you say which one you like or don’t like,” Saah responded.

The speaker continued, “There is also another kind of work called self employment. In this case, you look for something you can do by yourself which can earn you money.

For example, you could plait hair for people, wash clothes for people, bake short bread to sell, buy goods to sell, raise chickens, and collect eggs from the chickens.”

“I can plait hair, I like that one.” said Fatu again. Alvin told her, “This is why Saah said you should wait for us to hear all before you say which one you like.”

The speaker continued, “Another option is where you go to learn how to do a type of work from a master. You could go to a mechanic workshop, carpenter workshop, hairdressing salon, construction company or many other type of work places. This is called an apprenticeship. When you are an apprentice, you get trained in a skill. But you don’t have to be an apprentice to learn a skill. You can also get skills training from a training center.”

“I would like to tell you that it is not good for a young man or woman to sit down at home after finishing school and do nothing. Every young man or woman must use one of these ways of getting employment I talked about to find something for himself or herself to do that can earn money.”

The speaker looked at her watch. “Before I sit down,” said the speaker, “there is one warning I would like to give you all. Don’t choose to learn a type of work or start a business just because your father said you should do it or because you see your friends doing it. Whatever you choose to do, make sure it is something you love and know that you would love to do well.”

The youth and the visitors applauded the speaker loudly.

On the way back home, Saah and his friends discussed what each one of them would like to do to earn money.

Alvin likes to work at a shop. “I like to talk to people and make them to buy what I sell. If I can get a shop where I will be the one showing people what to buy, that is what I would like,” he said.

“That is what the speaker called wage employment, a type of employment where you work for an employer and get paid for the time that you have worked,” said Saah.

“I don’t like that kind,” said Fatu. “I want to do something for myself, something that I will be the owner of my business. I want to be like my Aunty Hawa. She has her own salon in Totota where she plaits hair for women, and she earns a lot of money.”

“But she will not be wearing a coat suit to work, she will be going around in her lappa dress,” said Saah. “Me,” he continued, “I like to wear a coat suit. I want to work like my bossman’s friend, Mr. Dan, the journalist. I would like it if someone gives me a job in an office where I get money every month,” he added.

“But will someone just give you a job where you just sit and earn money? Don’t you need a skill? How about that one where you go and learn something from a master,” Fatu asked. “The one they called apprenticeship.”

“I am already learning how to raise chickens and produce eggs, and my boss makes so much money from this. But I just like the city, I like to be in an office, I like to ride in cars,” Saah said.

Fatu looked at him sideways. “Yes, but you don’t earn money by just sitting, riding around town in a fancy car.”

“Well, which one is best?” asked Alvin.

They started arguing among themselves. They could not agree as to which type of employment was the best. As they were arguing, they reached the junction near Mr. Ben’s house.

Mr. Ben was standing in front of his house. He had seen them from a distance and was wondering what could cause them to argue.

As they reached him, he asked them about what happened at the Youth Day celebration. Saah told him all the kinds of work they had learned about. He looked up at Mr. Ben and asked, “Which one is the best way to get employment and make money?”

Mr. Ben answered, “You can work through any one of the three ways. And you can earn money, if you find work that you like to do and you learn how to do it very well. Also if you learn to save from the money you are making,

then you can become rich.” The three youth stood gazing at him with wide eyes.

Mr. Ben pondered and then said, “I need to make you understand something. You may wish to be rich, but the important thing is for you to get something to do that can earn you enough money to take care of yourself, support your family and have enough to help others. That is more important than being rich.” The youth were relieved that Mr. Ben has solved their argument and that nobody had to be the winner or the loser. They thanked him and went home.



Chapter 4

Saah Travels to Monrovia

When Fatu got home, she met her aunt, Aunty Hawa. Aunty Hawa had a small hair dressing salon in Totota, and her small business was doing well. She had just come back from her shop in Totota. Fatu told her aunt about what happened at Youth Day.

Aunty Hawa kept quiet. Fatu thought, “Why is aunty not talking to me?”

Aunty Hawa’s mind was spinning with thoughts about Fatu’s future. One of Aunty Hawa’s children who lived in America had just had a baby. Aunty Hawa had been invited to come to America and help with the baby. She was worried about what Fatu would do while she would be away in America. She had hoped that Fatu would grow up to be a good girl who would have her own business and make good money before getting married. But she thought to herself, “What will happen if I leave her alone like this?”

“Fatu,” Aunty Hawa said, “I will soon be going to America to help my daughter take care of her new baby girl. I am worried about you.”

“Why?” Fatu asked.

“You know how much I shouted at you every day when I didn’t want you to stay out too late at night. You know how I have warned you to be careful so that you don’t get pregnant now,” Aunty Hawa said.

“Yes aunty,” Fatu responded.

Aunty Hawa continued, “You also remember that I have always told you that I want you to have a job or start your own small business before you get married so that you have money to spend on your family. I don’t want you to have to always wait for your man before you do anything.”

“Aunty, but you know I have always been a good girl. I will try not to stay out late, and not to get pregnant now,” Fatu said.

Suddenly Hawa’s eyes lit up. “You know what? I am going to get you into job training before I travel!”

“Job training?” asked Fatu. “What is that?”

“Job training is one of the ways that you can learn about the kind of work that you want to do. If you learn a skill, you can easily get a job or start your own small business,” Aunty Hawa explained.

“Oh, yes, I remember. The lady who spoke to us at the youth day talked about it. Aunty tell me more,” she drew her chair nearer to Aunty Hawa.

“There are some places where they teach people how to bake cakes, repair cars, sew clothes, paint houses, even how to cook well. Such places are called job training centers,” Aunty Hawa said.

“Henhen, Aunty, I like the cooking, I would make money and my husband would like my food, so I would be a good wife.”

“Is that what would make you a good wife? I think you can be a good wife based on who you are and your character. Not what kind of food you will put in your husband’s stomach. In any case, it is your choice what you choose to learn. Tomorrow, I will take you to the Women Training Center.”

“That’s great, Aunty,” exclaimed Fatu.

The following morning, Aunty Hawa took Fatu to the Women Training Center. The women training center was very near the community church. It was built by some church people who wanted to help young women and men to learn what to do so that they could make money to help their families.

The manager of the center welcomed Aunty Hawa and Fatu and took them round the center. After touring the center, she stopped and said, “My sister, the good thing about this place is that it will teach you any craft you

choose, and with this you can get money when you work for people.”

The center had many areas where people learned different types of occupations and each of these areas have different types of machines. In one room, learners surrounded the teacher. He was teaching them how to measure and cut cloth for sewing. In another room, people were learning hairdressing. Fatu noticed a group of boys and girls wearing heavy coats and boots.

“Who are they?” she asked the center manager.

“They are learning to repair cars. Their work coat protects their body from oil and the boot to protect their legs against heavy machine parts that could fall on them.” She continued, “You know it is very important to learn how to protect oneself at the work place.”

“But do you teach people how to cook here?” Fatu asked. Because I would like to have a shop where I sell different types of food.”

“No, we don’t have that kind of training,” responded the center manager, but if you want to sell food, you can learn cooking from your Aunty. But we can teach you how to take good care of your customers, so that they will always like to come to buy food from you.”

Fatu was happy and looked at Aunty Hawa.

“How long will it take to learn that?” Aunty Hawa asked.

“Just eight weeks,” responded the center manager. That is our shortest training. For training in other skills, you may need to spend 12 months or 18 months here.”

“I think this is good, when can she start?” Aunty Hawa asked.

“She can start next week, but she has to pay 100 Liberian dollars to register her name and start the job training.”

Aunty Hawa opened her bag and brought out an old wadded up 100 Liberian dollars to pay for the form. She looked at Fatu and said, “You know, this 100 Liberian dollars took a long time for me to earn. But I know if I invest in you, you will earn more than this and you will help me and other people around you. So don’t forget. If I help you, I give you the responsibility to help someone else when you are in that position.”

With the help of Aunty Hawa, Fatu filled out her job training form, gave it to the center manager, and the two women left with smiles on their faces.

On their way back home, Aunty Hawa gave Fatu a lecture on how to focus on the training.

She said, “You can already cook well. If you learn how to take good care of your customers, then you can start your own business. You could call it ‘Fatu Food Center’.

“Ohh, I like that name! Hehe, thank you Aunty. I will make you proud of me. Before you come back from America, I would have finished my training. When you come, I will be the director of my own ‘Fatu Food Center’.”

The following Monday, Aunty Hawa cried as she left for America. Fatu was scared to start the first day of training alone, but she knew Aunty Hawa was sending warm thoughts to her. So she gathered up the courage and showed up at the Women Training Center by herself. She was ready to start job training.

The first day at the women center was fascinating! After class, Fatu decided to find Saah to tell him what it was like. They sat at a recreation center having a drink. There were also other young boys and girls there playing the game, Ludo.

It was Simon who first saw Saah. “This person looked like my old school friend,” he said. Then he walked over to Saah and said, “Are you Saah Kornel?”

“Yes,” Saah replied.

“I am Simon Othello. You were my very good friend at school!” Immediately, Saah remembered him, and they embraced each other and greeted.

Simon was a childhood friend of Saah. They attended the same primary school in Cape Mount many years ago. Simon lived in Monrovia and had just come to Gbarna on a visit to his uncle.

Simon took Saah's arm and began to walk around with him. Simon told Saah about life in Monrovia. He told Saah that in the city of Monrovia, every young man like Saah had a job in a big office, and that if Saah would agree to come to Monrovia he would help him to get a good job where he would be paid big money every month.

Saah listened to his words. He remembered how other people had also said the same things. But when they came back from Monrovia, their faces did not look the same. He wondered if it was really that easy to land a job in an office and make big money every month. Could anything in life be that easy?

While Saah was thinking about all of this, Simon stopped and asked, "Saah, why don't you come to Monrovia?" Saah woke up from his thoughts. He stared at Simon.

Then he turned and looked at Fatu. He pulled Simon to one side and whispered,

"I am very happy at what you have just told me but there is a problem," Saah said.

"Wa kana problem?" Simon asked.

“The problem is how to tell my boss Mr. Ben. But also, the real problem is . . . I . . . Well, . . . I don’t want to be too far from this girl,” he said, pointing at Fatu.

“You don’t need to tell Mr. Ben,” said Simon. “You just pack your things and tomorrow we go to Monrovia. And about this girl, forget it. You will get better girls in Monrovia.”

“No!” responded Saah. “I can’t do that! Mr. Ben has been very good to me.” He kept quiet about what Simon had said about girls in Monrovia.

When Saah got back to Fatu, she asked him, “What is this thing about you going to Monrovia?”

“Don’t worry,” Saah said. But he left it at that. He was not sure what to tell her, because he was not sure what to do.

When night fell, Saah waited for Mr. Ben at the gate of the yard. He saw Mr. Ben coming from a long distance. He watched him walking, the way he greeted the neighbors as he went along. He really loved Mr. Ben. Mr. Ben had told him so many things. He had never said a harsh word to him. How could he leave like this?

He gathered up his courage. When Mr. Ben came into the yard, Saah stopped him. Looking down and never catching Mr. Ben’s eyes, Saah whispered, “I would like to travel to Monrovia for few days to see my brother.” He

knew he was lying. And he felt ashamed. Mr. Ben looked at him. He seemed to understand what Saah was really trying to say. He agreed that he could go but he warned him, “The big city is not like the country. You have to be careful who you spend time with. Be careful of bad friends who try and tell you everything is easy. Anything worth achieving in life takes hard work.”

The following day, Simon and Saah traveled together to Monrovia. Saah was afraid to tell Fatu. So he left without telling her.

Saah was happy to be in Monrovia. He stayed with Simon in Sinkor. He liked the big, big shops along the streets. In many of the shops, he saw many foreign people buying things for their families.

He particularly liked to see them put items into their shopping baskets. He thought to himself, “Oh, such a good thing to be in the city where every young man can have a job in the office, get money every month, and have beautiful girls.” But then he heard Mr.’s Ben voice in his head. Would it really be that easy? Would anything come to him without his hard work?

After two days in Monrovia, Saah realized that Simon was a jobless young man who survived by help from his friends, whenever they could spare some money.

The second week, Saah and his friend Simon were walking along Camp Johnson Street. Saah turned and asked his friend Simon, "What about those jobs that you promised?"

Simon told him, "I just said that so that you would decide to come to Monrovia so that we could both live together as friends."

Saah was so sad. He did not know what to do. He remembered Mr. Ben, the chickens, Garmai, Tamba, Alvin and Fatu. He missed them. And there was nothing for him to do here, with all the youth he saw out of work and sitting around. But he had used the only money he had to make the trip down to Monrovia.

"You are the one who brought me here with your lies. Tell me, what will I do now?" he asked Simon.

"This is city life, you have to struggle," replied Simon.

"Struggle? How?" Saah asked.

"My man, don't give me hardtime! Go anywhere you wan go, anytime you find job da ayy."

Saah left Simon walking and he sat on the floor in front of a shop. He put his head in his hands. The tears began to well up. And then they flowed. He thought of Mr. Ben and how he had lied to him. He thought of Fatu and

how he didn't say goodbye. And the tears came more and more.

Clement, the money changing man, sat on the corner of the street. He always sat on the street, changing money for whoever passed and he also sold recharge cards. Now here was a country boy sitting in front of his station crying! He felt bad for the boy. The boy looked like he had just come to Monrovia. He decided to ask him why he was crying. Saah told him the whole story, from beginning to end.

"My man sorry o, Clement said, "Wakana lie the man tell you so. Weh the job? Weh the job in the city? Many people lef school sef. Dey ken get work. Now the man tell you every young man in Monrovia get office job, da na true. Da man wikay o."

A customer stopped by and asked for a one dollar Lonestar recharge card. Clement stopped talking to Saah to attend to the customer, gave the man the card, collected the money and and gave him a pat on the back. Then he came back to Saah.

"Look, as you see me so," he continued, "I graduated from college four years ago. After I tried to look for work for three years, I could not find anything. It was then I started my money changing business.

This is my own business. I control my money. I can travel for more business when I like. I don't get salary like people in the office, but my customers pay me each time I sell."

"But the people who work in the offices enjoy," Saah said.

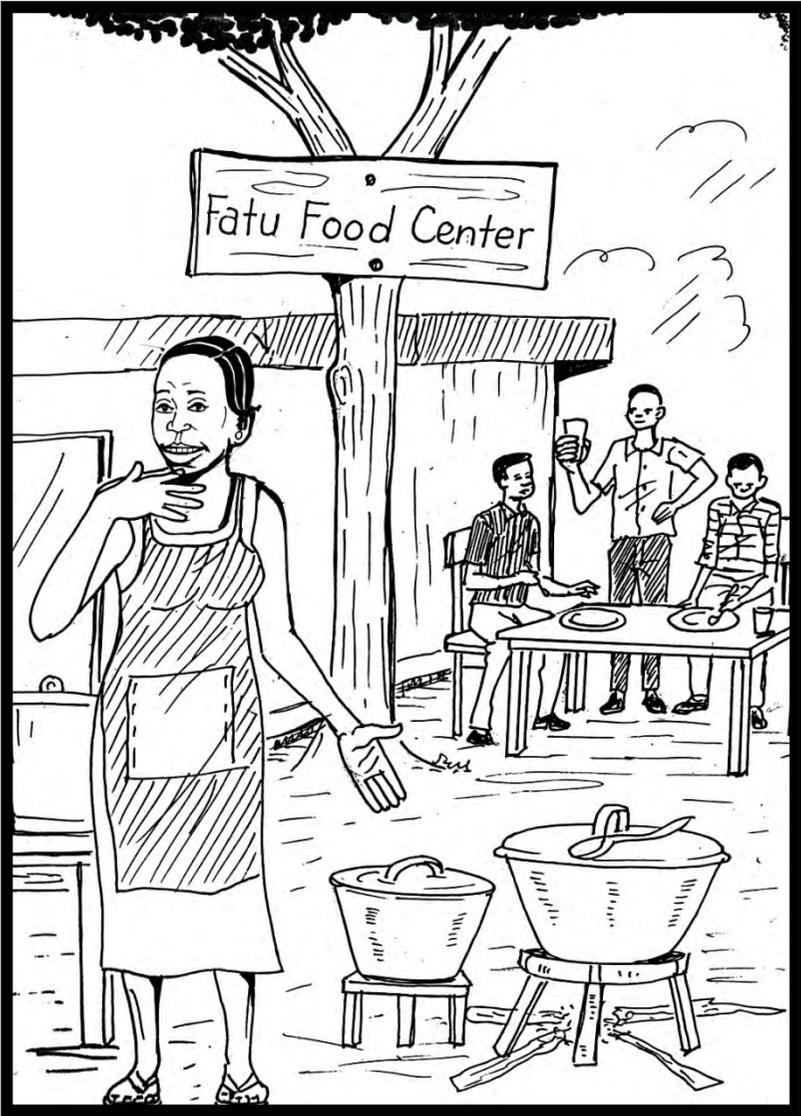
"Not all of them," Clement said. "If you are a top man or woman you can enjoy, but for small, small office jobs, the money can be regular, but it is small, and you can only do the work that you are told to do. It is because the money is regular that I told my wife to do office job. But for me, I think I can earn better if I have my own business."

"But even to get small jobs is difficult," Saah said.

"Not everybody will get job in the office, my man. If you try and you can't find it, learn to do something for yourself. You can learn to be plumber or painter, or you could even learn how to repair machines. You can buy and sell, start a small business for yourself or even produce food like chicken and eggs. I tell you. I even see men doing hairdressing business. You can decide what you want to do. You got to find your interest. Don't let anybody tell you what you should do, whether you are a man or a woman," Clement said.

Saah wanted to ask for 50 Liberian dollars so he could eat the next day. But he knew that Clement worked

hard for his money. He thought to himself, "If I am going to eat, I better find a way to feed myself with my own hand."



Chapter 5

Welcome to Fatu Food Center

Fatu was happy about going to class at the Women Training Center. In the eight weeks she spent there, she learned many things about how to take care of customers. She knew she had learned how to cook very well from Aunty Hawa. Her mind was now set on starting her own food-selling business.

After Fatu finished her training, one month passed. Then another month passed. Aunty Hawa had still not come from America. Fatu sat waiting for Aunty Hawa to come back.

One Sunday afternoon, Fatu got a telephone call from Aunty Hawa. She told Fatu to move to Totota so as to spend more time to see how her workers were doing at her salon in Totota. Fatu had been going to see the workers at the salon only twice a week. Three days after, Fatu packed her things and moved to Totota.

Now in Totota, every day, Fatu sat thinking to herself, “Each day I don’t do something with my food selling business, I am losing money. I know that if I start, many people would like my food. I can take care of my customers well, very well.”

That afternoon, Fatu had an idea. She could go and see Madam Sophia, her aunt's friend at her shop. Maybe Madam Sofia could show her how to be a "big business woman" like her.

Madam Sophia had a big store in Totota. She sold all sorts of items in her store.

At the shop, Fatu greeted Madam Sophia.

"How are you Fatu? And how is my friend?" Madam Sophia asked.

"She's fine ma," answered Fatu. Then Fatu said, "Ma, I am thinking of starting my own small business, and I want to ask you something. How can I become a big business woman like you?"

Madam Sophia smiled. "Ok. I will show you. But you have to listen well. First, you must know the meaning of the word, business. A business is an activity that people do to provide goods and services. They get paid for providing those services or goods. The person who carries out these activities is called, a businessman or a business woman. Another name for someone who does business is entrepreneur."

"What are goods and services?" Fatu asked with a puzzled look.

“Goods are things you can see. They could be food, clothes, soap, cars, or anything material that you can touch. Services are the types of help or assistance that people do for others. But you cannot hold a service in your hand. A service could include repairing cell phones, hairdressing, teaching, washing clothes, hauling water, selling goods, or any other kind of help that you give to other people.”

“Ok,” Fatu said. “I think I understand. But what must I do if I want to be successful providing goods or services to other people?” She asked.

“There are many things you need to know,” Madam Sophia said. “First and most important, you need to know what you want to do. You must be bold to stand by what you choose to do. After you decide on what, you need to think about where. You need to find places where people are looking for what you like to do and want to pay for it. Then there is the how. You must always be thinking of how to make your customers happy so that they will always buy from you.”

Fatu looked at Madam Sophia, listening to every word she said.

“And saving is most important,” continued Madam Sophia. “You must learn how to save money for what you want to do, to make your business strong. Many business people fail because they did not learn to save money and

they did not use their money well.” After Madam Sophia finished, Fatu thanked her and left.

After Fatu left the shop, she went to a carpenter that lived near her house. She asked him to prepare a small board for her. When she got the board, she bought a piece of chalk and wrote “Fatu Food Center” on the board. She asked her friends to make sure she had spelled everything correctly. She then put the small board inside her house.

The following week, Martin came to visit Fatu. Martin sold newspapers near Fatu’s place. Fatu had just finished cooking her lunch and was about to eat.

“Martin, how are you? Let’s eat o.” Fatu invited him to join her to eat.

“Thank you, da dey food scent sef make me pass here so!” They both laughed.

The food was dry rice and fish. Martin pulled up a chair close to Fatu, picked a spoon and joined her to eat. As Martin took the first spoon, he said, “Fatu, this food is *‘fatu-licious!’* In fact, if I had plenty money, I would pay your dowry today and marry you.”

“Oh!” Fatu burst into laughter. Then she started coughing, “Please, Martin. Just enjoy the food and don’t kill me with this funny husband and wife business.”

“I am serious,” said Martin. “Even now I can pay deposit of the dowry with the 15 US dollars I have in my pocket.”

“All your newspaper money for today? I beg you. Just finish eating and go. This man and woman business is not my problem now,” Fatu said.

After they finished eating, Martin thanked Fatu and said, “Fatu, I want to tell you something.”

“What again? I beg you. Go with your man and woman business.”

“No, what I want to say is not man and woman business. You see, you cook very well. Why don’t you start selling food? Look all around here. Look at the motor park. Many people come to your Aunty’s salon. Many of us sell small, small things here. Travelers who stop here want a good place to eat.”

He smiled. “The only problem is that I know that if you continue to cook and sell this type of *‘fatu-licious’* food then, small time, one money man from Monrovia will come and carry you away from me!”

Fatu burst into laughter again when she heard her own name become part of an imaginary word to describe her food.

After Martin left, Fatu sat down in the sitting room and thought about what Martin said. Thoughts swirled around in her head. "Profit does not come from just hearing a good advice, but in doing something about it."

She thought of the things she would need to start a business. Auntie Hawa had not come back. She decided, "If there is no one else to help me, let me start with what I have. Tomorrow, I will start cooking with the small things I have in this house." That evening Fatu washed all the cooking pots, plates and spoons she had in the house, and got the food warmer ready.

The following morning, Fatu woke up very early before the sun rose. She had only four cups of rice in the house. She cooked those four cups and then made a sauce. She used the only money she had, 100 Liberian dollars, to buy some fish. She fried that fish. By 8 a.m. the food was ready. She had packed and made the food ready for sale.

"Food is done but now I look like a mess! I must clean up myself before I go to sell," she said.

She spent some time in the bathroom, dressed up and looked at herself in front of the mirror. She thought to herself, "A person that sells food must always be clean and neat."

She packed everything and was about to go out. Then she remembered the apron! "I need the apron to put

on top of my dress like we were taught at the Women Training Center.” She also remembered the signboard. She brought it out and proudly looked at what it said, “Fatu Food Center.” She was ready to go!

Next to Auntie Hawa’s salon, there was a small area that no one was using. Fatu borrowed a table from her friend’s uncle. Then she placed the food on the table and nailed the board to the tree that provided shade for the salon.

Martin was surprised to see her. He knew how good her food was, so he went around telling people a new food center had opened and that the food was very *‘fatu-licious.’* At 9 am the first customer came to buy food from Fatu. Other people then came after. All her customers liked her food. When they liked it, they told others. Not long after, she finished selling all that she had brought that day.

Fatu was very happy when the food was sold. She thought about what she had learned at the Women Training Center about keeping track of expenses. She used a small amount of her profit and bought a copy book and a pen. Then she sat down and wrote down how much money she made. Below, on each line, she wrote down each item she would need for the next day. After she had thought of all her supplies, she wrote down next to each item how much it would cost. She added up all the items and found that the money that was needed was less than what she had earned today. She was happy! She had enough to invest for

tomorrow. With a smile on her face, she went to the market to prepare for the next day.

And that is how Fatu began her food selling business. Each day after selling, she wrote down how much she earned and then how much she needed for the next day's food and supplies. Before she touched any of the profit, she would remove the amount she needed for the next day. Her business started to do well. And she was pleased.



Chapter 6

Saah Looks For Job

For six months, Saah remained jobless in Monrovia. He had no money. He could not find a job. His “friend,” Simon, abandoned him. His clothes became old and torn and he was beginning to fall sick. Some days when he woke up, he had no food and nothing to do. So he began to beg to find food.

One day in Sinkor, he was hungry so he decided to beg for money. Most people walked by him. But one man looked at him with pity and gave him 50 Liberian dollars. He knew the man had worked for his money. He thanked the man, and apologized that he had to stoop to this level to beg.

Saah had wanted to call Fatu, but he had never had enough money. Now that he had 50 Liberian dollars, he went to a business center to call Fatu.

He told Fatu that he was sorry that he did not tell her when he was leaving for Monrovia and had not called her since.

Fatu was not happy with him. She was quiet on the telephone. She asked about his job. Saah was ashamed to tell her his condition. He simply responded, "I'm fine."

After the call, Saah was very sad, with little energy to lift his head. He said in his mind, "I thought I would have a job in Monrovia, and plenty money to chase the beautiful girls here."

His hunger made him even weaker. He used the remaining money to buy cold water and ground nuts. Then he said to himself, "I know I will not die in this suffering. No matter how long it takes, I must make it and be able to take care of myself."

Just as he finished these thoughts, Clement, the money changing man, passed by.

"How are you today, my man?" Clement asked him.

"I am not okay o," replied Saah.

Saah looked across the road and saw Simon. "Look, look! That is the boy that invited me to Monrovia."

"Simon? I know him very well," said Clement. He used to live near my sister's house. Many times people helped him to get job in offices. But after four months, they would sack him.

"Why?" asked Saah.

“Because he would not do the things that his boss told him to do. You see, my brother, when you get a job, the company or person who gave you the job had something in mind that they wanted you to be doing at the work place for you to satisfy them.”

Clement continued, “My wife just got a raise at her working place two weeks ago. She and others were to pack books into cartons so that the store can sell them for customers the following day. Before the closing time, others had left the office without completing that packing. My wife stayed at the office and finished all her work before she left.

The following day, when the customers came to carry the books, it was only the ones my wife packed that were ready to be delivered. The other books were still left scattered on the floor.

Her boss was angry, and he begged the customer. But the customer only bought the packed books and left the rest. After that customer left, the boss sacked the other two workers and gave my wife a raise!”

“My man,” Saah said, “me pa, I wan be a good boy. I was a good boy at Mr. Ben’s farm in Gbarnga. What I just want is a job. I promise to do it very well.”

Clement told him of a place in Freeport where a shop wanted an office boy. He advised Saah to go there and see if

he would get a job. The following morning, he went out to go and look for the place and tried to get the job. The distance was far, but he got up early in the morning and walked all the way on foot.

At Freeport, Saah looked for the shop that Clement described for him: “The One Stop Shop.” The first person he asked told him to go straight, and then cross the road, that he would find the shop on the right beside a church. Saah was happy. He tried to walk faster.

When he got to the church, he saw many people in front of the shop. He thought to himself, “Ha! da na here. This cannot be the place.” He asked one of the people waiting outside. “Please, is this the provision store where an office boy is needed?”

“Yes,” said the man.

“But why are there so many people around like this? How many people will get a job here?”

The man replied, “The shop owner wants only one person. But you know, we all have to try and see if we will be lucky. In this city, for 1 job, about 100 people will be trying to get it. Not only that, the employer will want to choose the best person from all these people.” Saah was shocked.

The man continued, “I have been trying to get a job for the past two years and this is the last time I will try. If I

don't get this one, then I am planning to go back to Grand Gedeh and start a small poultry farm. I will raise chickens and sell their eggs."

"Raising chickens and selling eggs?" asked Saah. His thoughts took him back to his Gbarnga days.

"Oh yes," replied the man. He continued, "You don't know that chicken and egg business is good business? You don't know that this, our country Liberia, pays plenty money to other countries to give us the eggs that we eat. My man, if I don't get this job, next time you hear of me, I will be in Grand Gedeh raising chickens. Enough of this suffering in the city."

Saah was quiet. Tears came to his eyes and began to overflow. The stranger asked what brought the tears. Saah told him about Mr. Ben's poultry farm, how he was the one feeding the birds, and how much money Mr. Ben was making from selling eggs each day.

"What brought you here? Why did you leave that place when things were going so well?" Saah told him how Simon invited him to Monrovia and then abandoned him.

"If I was you, I would have stayed with that Mr. Ben, and from there go to look for job as manager in a big poultry farm or start my own small poultry farm," the man said.

As both of them were talking, the number of people waiting for the job interview became smaller and smaller. Fifteen minutes later, Saah was called in for his interview. The shop owner said he did not bring a job application letter, he did not comb his hair, and he was not well-dressed. Saah was not given a job.

Saah did not know what to do. For days, he kept thinking. “If I stay in Monrovia will I be able to get a job? Will I find money to take care of myself? If not, I live the life of a beggar.”

He thought of going back to Gbarnga. But how would he explain to Mr. Ben, Alvin, Fatu and others that he had just wasted eight months of his life? He felt a sense of shame. Plus how would he get the money to go there?

His thoughts swirled in circles for three days. On the third day, he came to a decision. It would be better to go back to Gbarnga. Maybe Mr. Ben would accept him back and show him the right way to go. But what if Mr. Ben had replaced him and hired someone else? Saah decided to take the risk.

He borrowed money from a friend. He promised to repay it. And he left for Gbarnga.

He arrived on a Friday evening. “Should I go back to Mr. Ben? Will he accept me? Is it too late at night?”, he

thought to himself. He decided to sleep at the parking station that night.

The following morning, he went to Mr. Ben's house. It was Garmai who first spotted him.

"Welcome back to Gbarnga!" Garmai shouted as she ran to meet Saah. "How was the city, your friend Simon, and your office job?"

"Garmai, it is a sad story. Simon disappointed me," Saah responded. Mr. Ben was standing by the door to the house. Saah greeted him.

"You are welcome. And hope all went well. But eight months in Monrovia . . . and you never called? Never visited us?" Mr. Ben said.

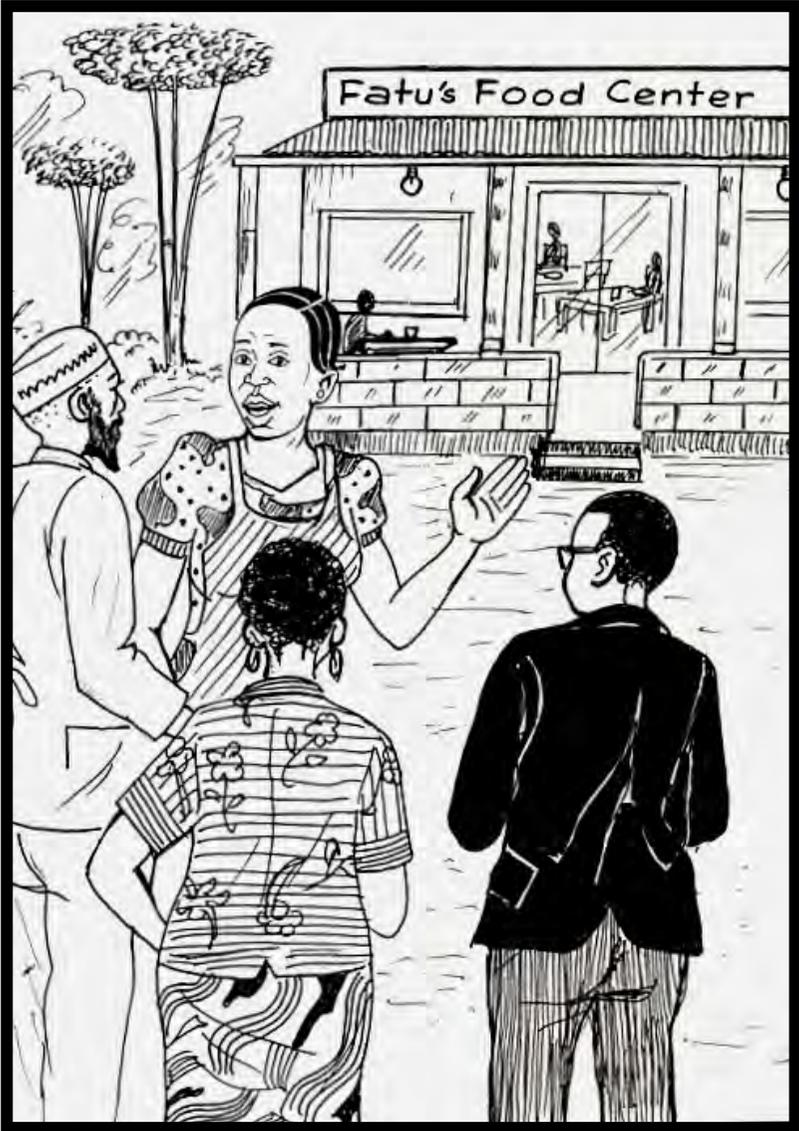
Saah saw disappointment in Mr. Ben's eyes. He was ashamed to tell him his story. But he decided it was better to tell the truth than to spread another lie.

"What an experience for you. I hope you learned your lesson so you are wiser in the future."

Saah looked down and nodded his head. He was thinking Mr. Ben must have already found someone else to take care of the chickens.

"Anyhow, get in and settle down, your room is still there," Mr. Ben said.

Saah looked up in surprise and let out a laugh. Then he hugged Mr. Ben and went to his old room.



Chapter 7

Fatu's Business Gets Better

Fatu had been selling food at her shop for six months. The place where she sold her food was getting too small to fit all the customers. The demand for her food was becoming more than she could cook alone.

When she started her business, she sold four cups of rice that day. Now she was selling half a bag per day. She was earning good money. The only money she had when she started was the 100 Liberian dollars which she used to buy the fish she had fried.

With many people coming to eat at her food center, she decided to employ one young girl to help her. She also decided to get a bigger place that would be more beautiful. She asked Auntie Hawa on the phone if it would be alright to put up a small shop next to her salon. Auntie Hawa had heard that many of the customers who came to the food shop ended up coming to her salon. So she was happy if Fatu's investment would bring more customers to both of them.

Fatu called a carpenter and a bricklayer. She showed them the small piece of land that was next to her food

center around her Aunt's Salon. She asked them to tell her how much it would cost to build the bigger food center. Four days later, the carpenter and the bricklayer told her that she would need about 1500 US dollars.

From the time that Fatu started the food center, she had been saving money with the susu club. Every day she saved 700 Liberian dollars, and she had never gone to take out any part of the money.

Then three months after she started, she opened an account with the Self Help Credit Club. She saved 1000 Liberian dollars with the credit club each day.

To build her bigger food center, she went to her susu club and the credit club to see how much she had. She collected her susu money and added it to the money she saved with the credit club. Fatu had saved plenty money. It had taken a long time. Each day, she had saved before she spent any money or before she bought more supplies. And now it had paid off.

And so she started building her new food center.

It took several months. And Fatu had to watch the builders so that no one stole the materials. She would cook and sell on the side while the workers were constructing.

When the place was ready, Fatu was proud. She invited her teacher at the Women Training Center, the president of the susu club and the manager of one bank to

come and visit her shop. Some staff of the bank had been asking Fatu to come and open an account with their bank. They also told her to invite the manager when her bigger food center is ready.

On the day that her special guests came, Fatu had cleaned up her shop as usual. The fan was blowing and her assistant was dressed in her uniform which carried the name, "Fatu Food Center."

Fatu served them rice and potato greens. All three liked the food and enjoyed themselves.

When they were about to leave, the bank manager said, "Madam, I am very happy at the way you have been running your business, some of my officers who came here before told me that you are a serious business woman."

"They told me that you save money every day, before you spend any on yourself or buy more supplies. They also told me that you write down exactly how you spend your money. I can see you are reliable. If you need money for your business again, come to our bank to apply for a loan. If you meet the standards and conditions, the officers might consider you and grant you a loan." The man gave Fatu his business card and they left.

All along, Martin was sitting at the entrance of the food center watching Fatu and her visitors. As soon as the visitors left, Martin came to meet Fatu. "You remember I

told you that your *'fatu-licious'* food will soon bring money people who will carry you away from me.”

Fatu laughed. “So you are still on this dowry business, huh? You stay long inside.” She joined her assistant to serve the customers.

Martin followed her, “Look Fatu, I was at the church yesterday to pray that God would give me big money to marry you.” Fatu was busy doing her job, so after a while Martin just left.

As Martin walked away from Fatu’s shop, one young lady that fried “kala” (local donut) near Fatu’s place called to Martin.

“My brother, this lady is getting rich-o. Can a person do this small, small business we do here and get good money to live better life like this?” the lady asked.

Martin laughed and answered her, “hhuh, *chei-chei!*” Look at you, do you think rich people just started one day and they became rich? Look.” He pointed to Fatu’s place. “That lady started her food business with only 100 Liberian dollars, selling 4 cups of rice. As she was selling, she would write down any money she made and any money she spent. She was saving small money every day in a susu club. She never spent more than she made. After some months, her money had become plenty. She now sells half a bag per day.”

“But I saw two big men that just left her place now. She must be loving to one of them,” the “kala” seller said.

“Hey, Chei-cheeeeei! Fa-fa-fa foul!, It’s not true. That lady is not loving to anybody. Even myself dat can play wit her, she can’t even look in my face sef. She just looking to her business.”

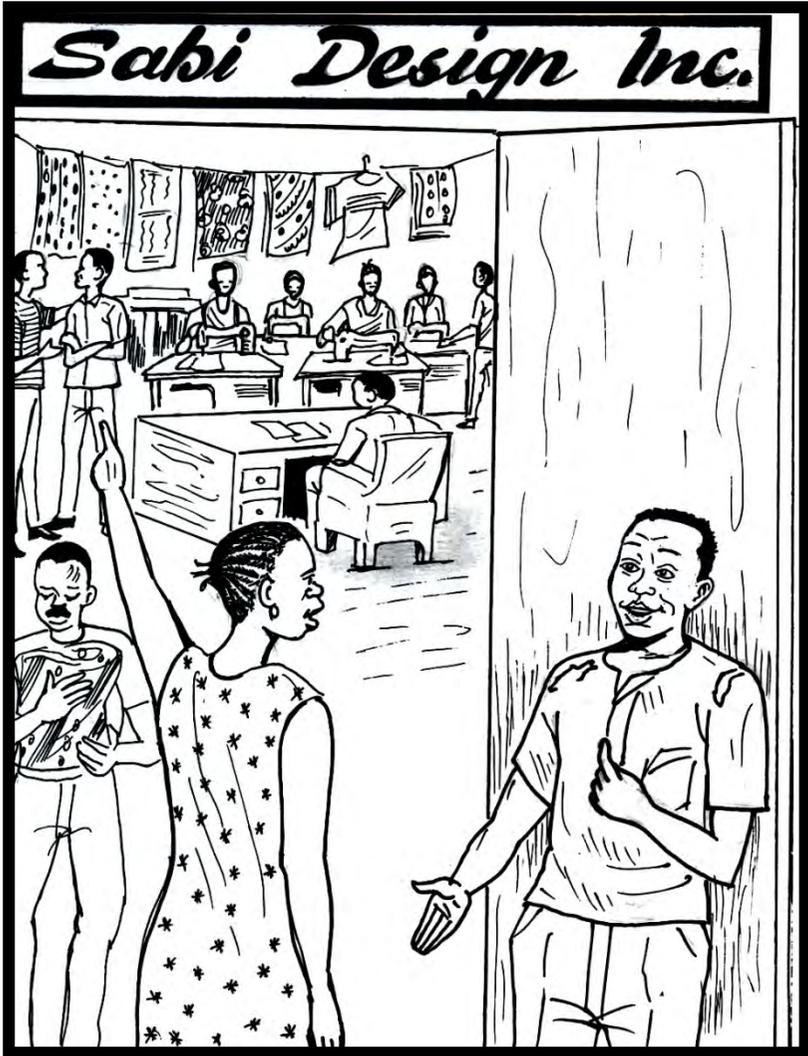
“Henhen, I don’t believe that,” she said.

“You don’t believe that? So you don’t think that there are some women who are very serious with their lives and can make it without loving to men? I am sorry for you.”

Pointing to Fatu’s shop again, Martin said, “Look, the lady knows how to use money well, and so she is having plenty money. I am learning from her, and trying her ways in my newspaper business. From this my small business I too will become rich soon.”

The lady kept quiet and breathed heavily. Martin pointed to her “kala” and said, “My sister, even with this, your small small business, the important thing is for you to know how to use money well. One day you can be rich too.”

Martin picked up two of the “kala” she had just fried and ran. “Da wa you take ma kala for?” she called after him.



Chapter 8

Saah Visits Alvin at Work

A few days after coming back from Monrovia, Saah wanted to find his old friend, Alvin. He was told Alvin now worked at a dressmaking shop as a shop assistant.

Saah learned that while he was in Monrovia doing nothing, Alvin had started learning tailoring from an elderly man who was a well-known tailor. This man himself learned to be a tailor through three years of job training at the Booker T. Washington Institute in Kakata.

Saah got to Alvin's workplace at about 11 o'clock in the morning. Alvin was well dressed and very busy with customers. Saah told another young girl working at the place to call Alvin. Alvin looked up and saw Alvin. He just waved and continued attending to the customers. Saah felt a little hurt. But he decided to wait and watch Alvin until the time they could talk.

The shop where Alvin worked had three sections, one for sewing men's clothes, another for women's clothes, and a third section for sewing materials. Alvin worked in the third section.

One lady wanted to buy 24 buttons. She also had a tailoring shop.

“How much is one button?” she asked Alvin.

Alvin told her that one button was 5 Liberian dollars. The woman asked for 24 pieces. Alvin brought out a calculator and pressed the numbers “5 X 24.”

After looking at the screen, “You are to pay 120 Liberian dollars,” Alvin told the woman.

The woman collected the 24 buttons and gave Alvin 100 Liberian dollars. Alvin told her that the money she paid was not correct. The woman shouted at Alvin.

“But you told me to pay 100 Liberian dollars,” the woman said.

“No,” Alvin said, “I told you that the money you should pay is 120 Liberian dollars.”

“You are a liar,” the woman shouted again.

Alvin knew that the woman was wrong, but he said to the woman, “The customer is always right. I am sorry. Maybe the shop manager can help us.” The lady finally pulled out 20 Liberian dollars and placed it on the table and left.

As all this was happening, Alvin moved his hand to tell Saah to be patient. When break time came, Alvin wrote

down all the things he had sold, counted all the money, gave everything to the manager, and came to meet Saah.

He held Saah, “Ah ha, what happened to you, Saah? You just forgot me when you got to Monrovia,” Alvin said.

“It’s not like that,” Saah said. “Things were not good for me in Monrovia.” Alvin took Saah to a nearby shop and bought him food. While they were eating, Saah told Alvin his whole story.

Alvin was surprised that Saah had not done anything with himself in the last eight months.

“Alvin, but I could see that you are okay” Saah said.

“I thank God,” said Alvin. “You remember that lady that came to talk at the Youth Day? You remember she said that you can go to some places and learn something that you can be doing to get you a job or start your own small business.”

“Yes, that was the one she called “prentices,” Saah said.

“Prentices? No, not ‘prentices’. The lady called it apprenticeship.” Alvin said.

“Oh yeah, “apprenticeship,” Saah corrected himself.

“Uh-haaa. That was what I did. I asked myself, ‘What do I like to do for work?’ I realized that I wanted to learn something about fashion and how to sew clothes.”

“Is it a school?” asked Saah.

“No, not a school. This is a workplace owned by a person who knows about a type of work and who has been doing it well for many years in his or her shop. This person is called a master.”

“My master is a very good tailor in Gbarnga. He himself learned how to sew through job training. It is this man that I went to meet so that I could be in his working place to see how the work is done and learn how to do it well. After some time, I will go and look for a job with what I have learned. I could even start my own small business.”

As an apprentice, Alvin had learned all about how to cut clothes and sew. He had also learned how to buy and sell sewing materials.

“How long did you spend learning from your master?” Saah asked him.

“In an apprenticeship, you can learn very fast because your master shows you things about the work every day. I was with my master for six months,” said Alvin.

Saah was surprised. He said, “So you really know this work now?”

“Yes, very well! Before I finished the training, my master tested me. He got a job from the community high school to sew school uniforms for 25 students. He called me and told me to do the whole job. I bought all the materials, sewed them all, took them to the school, collected the money, and gave it to the boss,” Alvin told him.

“Uhh-heen!” exclaimed Saah.

“Yes o, don’t you know that many young people who try to learn work do not do well? They just learn a little and run away to collect money and spoil people’s work?” Alvin said.

“It is true,” said Saah.

“So when you work for my master, he tests you to make sure that you know the work well,” Alvin said.

“But how did you get this job?” Saah asked him.

“I woke up one day and decided to visit all tailor shops in this community. I told them what I could do and asked them to give me a job. I wrote my application letter, put down my name, talked about how I could do the job well, and gave it to the shop owners. A few days later this boss called me to talk to me.”

“You mean interview you?”

“Yeah-o!”

“Oh, no, that is the one I don’t like. Saah said. In Monrovia, when I went for one interview, for only one job, about 30 people were there for the interview.”

“Yes,” Alvin explained to him, “that is how it is with looking for job. But if you know how to do the job, you can get a job, or you can use what you know to employ yourself.”

“So how did you get this job?” asked Saah.

“The man called four of us who asked him to give us the job. He gave us materials to cut and sew. I was the only one who could do it well. The others spoiled the clothes. He told them to go, and he told me to start work the following day as a sales assistant.”

When break time was over, Alvin had to go back to work. Saah told him that he would think about what to do. He then remembered Fatu.

“Where is Fatu?” Saah asked.

“Oh, Fatu now has a food selling business in Totota. And her business is doing well.”

“I would like to see her,” said Saah.

“She is not happy with you. You did not tell her you were traveling, and when you got to Monrovia, you forgot about her,” Alvin said.

“It’s true. I know she is not happy with me. And I feel bad about what I did. But I want to see her and beg her,” Saah said.

Alvin described to Saah where to find Fatu. Then he ran towards his workplace so he would not be late.

Saah came to Totota to look for Fatu. From the parking station, he asked people where to find Fatu. People could easily tell him where to find Fatu. Fatu Food Center had become very popular.

One of the drivers at the park took Saah to Fatu Food Center. He told Saah that Fatu was a very hard working lady. Not only was her food very good, people liked her because of the way she treated customers. She always welcomed her customers with smile, always tried to satisfy them, and was also very clean.

When they got to Fatu’s place, many customers were there. Fatu and her assistant were trying to serve food to them. The place was clean and a fire extinguisher was placed behind the door. The driver told Saah that Fatu was always busy.

When Fatu saw Saah her face was shocked. At first she couldn’t find any words. Then she said, “How are you? Who told you I am here?”

Her assistant called her. "I am coming." She dished a plate of food for Saah. "Please eat. When I finish serving my customers, I will be with you."

Saah looked at the things happening in Fatu's shop. He was very impressed at how Fatu smiled at her customers even when they shouted at her. When the crowd went down and business got slow, Fatu came to Saah and sat down.

Fatu asked Saah about Monrovia and his girlfriends. Hearing those words was like salt in a wound. Saah told her about his sad experience and begged her to forgive him for not saying goodbye.

Fatu was quiet for a long time. She looked at him. "Some people would forget you when you forget them. But, I forgive you. That is alright. My brother, you see, it does not matter what mistake you make. What is important is how and when you correct it. I think now, now is when you should begin to correct it. But it might not be easy to get a job, if there is nothing in particular that you learn how to do.

Like Alvin, you can go for an apprenticeship to learn about a type of work that you think you might love to do. Or like me, you can think of something you already know how to do, learn how to do it better, then start a business. But remember, whatever you choose must be something you would love to do well."

“Thank you Fatu,” Saah said, then he added, “But if I learn a type of work now and I want to start the business, where will I get the money?”

Fatu replied, “The money is not the first thing to think about. The first thing is for you to know what type of work you want to learn or what type of business you want to start. And when the time comes that you will need money, I can loan you some money or take you to my susu club.”

Fatu told Saah all about how she had joined the susu club a few days after she started selling at her food center. Then she told him how a few months later, she started saving with a credit club. “Look at that fridge at that corner. I bought it from the money my credit club gave me.”

“So they gave you the money?” asked Saah.

“No! They *loaned* me the money. It’s different. I have to pay a certain amount back each month. And if I don’t pay back on time, nobody will ever loan me money again.”

Saah was very grateful for the advice that Fatu gave. As he was about to leave, he said, “Fatu, I will do something about what you have told me.” Fatu waved at him and Saah left with chin high and his spirits lifted.



Chapter 9

Saah Learns to Be a D.J.

Traveling all the way from Totota back to Gbarnga, Saah thought about Fatu and what she told him. His mind also went to Alvin.

That night as he lay on his bed, he kept on thinking. He remembered that Fatu told him whatever you choose must be something that you would love to do well. Then he asked himself, “But what job should I learn? Raising chickens to produce eggs? No, not chickens and eggs. Chickens and eggs would keep me on the farm. Life on the farm is not bad. Liberia needs farmers. I remember that man in Monrovia who recently decided to go back to the farm, raising chickens. Let me try something and if I don’t like it, I can always go and start a farm. For now, I want something that can make me to go from place to place, and make me to meet new people and make friends at the same time I make good money.”

He lay thinking night after night. Then one night, something came to his mind. He got up and sat up on the bed holding his head in his hands. “I love music! I like to sell cassettes and record music for people. I can learn to be a D.J. and play music for people at parties!”

The time was 11:30 at night. He got up from the bed and started singing *“Fall in love, fall in love, fall in love, omo, you don make me fall in love...”* He followed singing with whistling and went back to bed and he slept soundly for the first time in days.

The following morning, Saah decided to go around Gbarnnga to find a place where he could learn how to sell music and video materials and be a D.J.

He found two places. The first shop owner was not interested. Looking at Saah, he believed he was another rascal just coming to waste his time. The second place he went was owned by D.J. Collins whom he had met some time ago when Collins had come to play music at a house next to Mr. Ben’s place. D.J. Collins was standing beside his car, while two other boys were packing some equipment into a waiting van.

“Good morning, D.J. Collins,” Saah said. He looked at Saah, and nodded his head in response as he was trying to answer a call on his telephone. When he finished answering the call, he turned to Saah and said, “Yes, what can I do for you?”

Saah introduced himself and asked if D.J. Collins would allow him to come to his place to learn how to be a D.J.

“Young man, as you can see, I have two boys with me already. And besides, I don’t want any lazy person who is not serious around me. I can only allow you to come around me if I am sure that you will do things according to my instructions. All who work with me have to prove themselves,” said D.J. Collins.

“I am a good boy,” Saah replied. “I live with Mr. Ben. I was the one feeding all his chickens before I traveled to Monrovia.”

“Mr. Ben? Mr. Ben is my friend. I came to play at one house near his place some months ago,” he said.

“I saw you at that time,” said Saah. He continued, “When you finished at the party and your car could not start, I was the one who called other boys, and we all pushed the car to start,” Saah said.

By now the other boys had finished parking the equipments into the waiting van. “Hmmm. Well I don’t need anybody else right now. And I don’t have money to pay for another worker,” D.J. Collins said. “But we are actually going to play somewhere now. You can join us if you just want to watch us today.”

“Ah, thank you, I am ready.” So Saah joined D.J. Collins in his car. As D.J. Collins was driving on, he began talking to Saah. “Young man, many young people who are unemployed don’t know that something good that they can

do for themselves is to learn how to do a particular handwork. A person who has learned how to do a particular type of job will find people who want him to do the work for them. Those people are willing to pay him or her money.”

They got to a police checkpoint and he stopped. After the check he continued, “See, with my D.J. work, I bought this my car. Every week I have two or three places to go and play. Every day, people come to my shop to buy cassettes. What you need to do is to be serious to learn the work well.”

“I promise to be serious so I too can get a car like this soon,” Saah said. D.J Collins looked at him, then he said,

“Look young man, being a D.J. is not all fun and games. You have to play even when you are tired. Sometimes you are on your way to play, and the vehicle breaks down. You still have to do all you can so that you don’t disappoint your customers. Sometimes you have to be around people that you don’t really like to be around, sometimes they get drunk and get out of hand. And when people are hurting for money, the first thing they stop spending on is cassettes. So it is a risky business.”

They got to a place where there is green forest on both sides of the road. D.J Collins called Saah’s attention; “Young man see, see this green land, it is money. Farming is a good option. Liberia needs farmers. I plan to go back to

farming one of these days. Young people don't think farming is good. But it has plenty rewards. There are even training schools where you can learn special techniques. For now, I will continue my D.J. work until I am ready to go back to farming.”

They got to where they were going. It was a birthday party. Saah got out of D.J. Collins car, joined the other boys to set up for the party. He watched what they did and helped set up cords and speakers. He was helpful and courteous, not only to D.J. Collins but to all the guests at the birthday party.

After the party, as they were driving back, Collins said, “You are alright. I will take you on.”

So Saah became an apprentice in D.J. work at Mr. Collins' place for eight months. Saah was hard-working and put his mind and his attention on learning the work. That made Mr. Collins appreciate him. On some weekends, when Mr. Collins had two parties on the same day, he would ask Saah to go to one while he went to the other.

On one such occasion, Saah was playing music at a graduation party. He tried to add something new to the business. He used 'Kpelle' language to rap along with the music. The guests were so impressed that some of them got up to spray Saah with money.

One of the guests at the party was Mr. Zakky. He was the president of a susu club in Gbarnga. He liked the way Saah put the music one after the other, and the “Kpelle” language style. He sent a young boy to call Saah. When Saah came over to him, he shook his hand and said, “I like the way you are doing your work. This is my number, call me. I may let some other people know about you and let you play at their ceremonies too.” Saah was very happy. He thanked Mr. Zakky, and went back to his music box.

After the party, D.J. Collins was happy to hear about the way Saah did well at that party. He said, “I am so happy that you have shown that you have learned something good from me. I think you are ready to be on your own now. Anytime you think you want to start your own small music business, let me know. I will release you.”

Saah stayed with D.J. Collins for another two months. Then one afternoon he approached D.J. Collins. “Sir, I am ready to go on my own now.”

D.J. Collins said, “That’s fine. Now you can set out on your own. But remember we both do DJ work, so I want you to start your business in an area far from where I am. Then we won’t compete and our businesses will both thrive.” Saah took his advice seriously. With a “yes sir,” he thanked D.J. Collins and went on his way.



Chapter 10

Fatu Gives a Loan to Saah

Saah decided he should call his business, “Saah Music and Video Services.” He did not have money to start his business big. He had to start small. Some people who knew him when he was learning from D.J. Collins started calling and inviting him to play music at their occasions.

He had to rent equipment, sometimes on credit, and take it to the site of the event. After receiving money, he would pay the rent for the equipment and keep the remaining money as his profit. Fatu had advised him that, from every money that came to his hand, he should save. So every time he received a payment, he put a little money aside. With that profit, he was able to rent a small kiosk where he sold tapes during the week.

On one occasion, Saah was playing music for a customer at a party. One of the people at the party was a pastor. The pastor went to Saah and told him, “My church will be having a crusade for ten days. Could you bring your equipment there for us to use for the ten days?”

“Ten days?” Saah quickly added up how much money that would bring if he was paid 30 US dollars per

day for the use of the equipment. “Could you pay 30 US dollars per day?”

“Yes, I can,” he replied.

“When will you have the crusade?” Saah asked.

“Oh, still a long time off, about 3 months from now,” the pastor said.

The pastor told Saah to come see him the following week. When they met, he signed a paper to tell Saah that the church would pay Saah 300 US dollars for the 10 days, if he agreed to bring his equipment for the church to use for the crusade.

This was a big contract. Saah started to think about how to buy his own equipment. The equipment cost 850 US dollars. He did not have enough money.

He counted his savings. He had saved 150 US dollars. He needed 700 US dollars more. He thought of what to do. He wanted to go to a bank. But he didn't think they would accept him, because he was not a customer to any bank and didn't have any assets to use as collateral. And he had also never taken a loan before. He remembered that Fatu had promised to help her when the time comes, so he decided to pay a visit to Fatu.

Fatu had continued saving money with her susu club and the credit club in Totota. The credit club gave her

money to help her business and because she had always paid back the loan in good time. The club was always ready to help her.

On a Saturday evening, Fatu and Saah met in Gbarnga. Fatu had come to see Aunty Hawa who had just come back from America. Saah told Fatu about the church crusade business and the money he needed to buy his own equipment instead of hiring. Fatu was happy for him.

“My broda, me pa I happy for you o. Even da place where I can sell food in Totota, people can talk good bout you and how you make them happy at parties. They even said you use “Kpelle” language to do that thing they call “rap.”

“That is true,” Saah said, “but to make the business better now, I need to raise some money for a loan.”

“Hmm,” Fatu said, “Have you been saving some money since you started your business?”

“Oh, yes” Saah told her.

“And where do you save the money?” Fatu asked.

“I put the money in a paper bag and hide it under my bed, in my room,” Saah replied.

“No, no, no! Very wrong to do that. It is not too safe to save money at home. Apart from thieves stealing it, anything can happen. One man just lost all his money in

Totota last week. He saved all his money in his house, fire caught the house and he lost all that he had worked for," said Fatu.

"Uhh-henn!" Saah was surprised.

"Yes oh. It is safer to keep your money in the bank or in a susu club. But how much have you saved?" Fatu asked.

"I have saved 150 US dollars," Saah answered.

"How much loan do you need now and to buy what?" asked Fatu.

"700 US Dollars," answered Saah.

"And what things do you want to buy with this money?" Fatu asked him.

Saah was angry that Fatu was asking him all these questions. He said, "Wa kana tin is dis? Looka ayy ! Because you wan help me with money, da wa you asking me question like small boy so?"

Fatu answered him, "Dis one da na small boy biznis o. This is business matter. You must know the correct things that would help your business before you take loan. This is what I am asking you and you say I am talking to you like small boy. Sorry o, big man."

Saah tried to cool himself down. Then he said, "You want to know the things I want to buy? Okay, I need--."

Fatu cut in, “You have to write down the things you need, and how much each one would cost so that the money you are asking for would be enough for what you want to do.”

Saah looked in his pocket for a pen. He asked Fatu for paper, and he wrote down the things he wanted to buy and how much each one would cost. When Saah finished writing, Fatu helped him add up each item. The total came to \$900 US dollars.

Fatu took the paper from him, “This is 900 US dollars. You said you have saved 150 US dollars. The balance is 750 US dollars. But you said the loan you need was 700 US dollars. What about the balance 50 US dollars?”

“I did not think of the transportation from Monrovia and the stabilizer,” said Saah.

“You see why I said that it is better to think of all the things you would need, and write them down with their costs? So the loan you need now is 750 US dollars,” Fatu said.

“Yes,” replied Saah. Fatu kept quiet for a while, thinking of something. Then Saah said, “What are you thinking about again? Please loan me this money now. You know I like you. In fact, I love you.”

Fatu looked at Saah, and said, “No, no, no. Please don’t bring any loving matter into this thing. I told you this is business. I am not giving you any loan because of any

love. I am giving it to you because I see that you are hard working and you too have started saving money. And if you loan from me I will expect you to pay back with interest.”

“Okay, so when are you going to give me the money?” Saah asked.

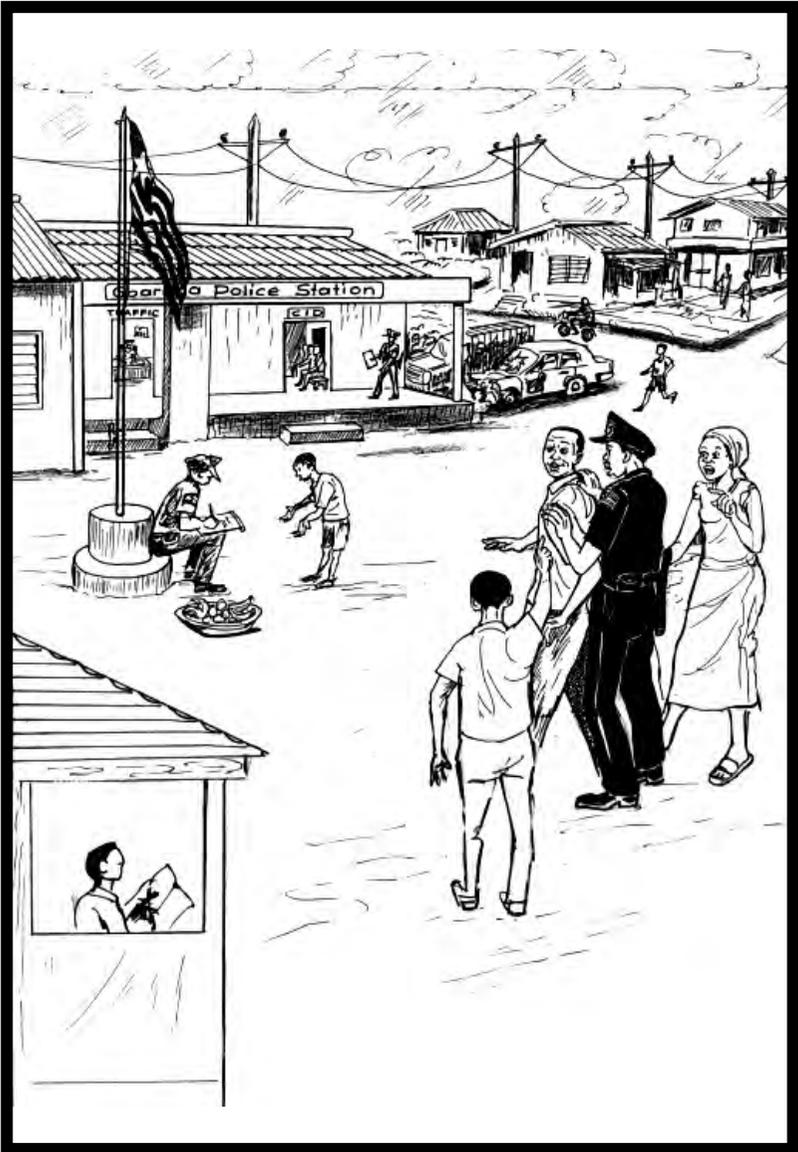
“Pushy, pushy! When you are asking for a loan, you can’t be pushy. Be humble. Be respectful. I will think it over. If I decide to give you the money, then I will come back to Gbarnga next Saturday.” Fatu said.

“Thank you so much.” Saah hugged Fatu, and they departed.

All week long Saah wondered what Fatu would decide.

The following Saturday, Saah heard that Fatu would be coming to her Aunty’s house. He went there to wait for her. When she arrived she told him her decision. She decided to give him 750 US dollars. But she decided to have a procedure. She made a document to show exactly how much money she was loaning, how much Saah should pay back each month, and how much interest he should pay on the loan.

They signed the document and Saah walked out of the house, with a bright smile on his face. Fatu watched him walking down the road and wondered if he would really come through and pay his loan.



Chapter 11

Saah Gets in Trouble

With the 750 USD in his pocket, Saah was very happy. He called his friend Kermo and told him that he wanted to buy his own set of musical equipments.

Kermo told him that he knew a shop in Monrovia where Saah could get high quality equipment at a very good price. The following Thursday, Saah and Kermo made the trip to Monrovia.

On the way, Kermo told Saah that he would help him to beg the owner of the shop to reduce the price of the equipment for him since the shop owner was his friend.

When they got to Monrovia, Kermo took Saah to a shop on Benson Street. After Saah saw all the items he wanted to buy, the total came to 900 US dollars.

Kermo told Alex his friend who owned the shop that he should allow them to pay 600 US dollars now, and come back in 2 months to pay the balance. Alex thought about it and then said, "Saah is a stranger to me. I don't know if he is reliable. Buy what you can with the 600 you have. You can come and buy the rest later when you have the money. I can't give you credit until I am sure you are trustworthy."

Kermo worked on his friend. “My man, you don’t know Saah. But you know me and trust me. I am your man. Give the whole equipment to Saah. He will come back to pay the balance and if not you can come after me.”

After hesitating, the shopkeeper finally agreed. Saah checked all the equipment. He paid 600 US dollars and collected the receipt. He signed on the receipt that he would pay the balance 300 US dollars in eight weeks time. They packed the equipment and travelled back to Gbarnga.

The following day was Friday. Saah was in his shop busy trying to put the equipment together and test them again.

At 4 o’clock, Kermo came to meet Saah at his shop.

“My man, we must enjoy this weekend o. Now Gbarnga will know that Saah has arrived,” Kermo said. Kermo called two ladies on his phone. He told them to come and meet him at Saah’s shop.

Shaking Saah’s hand, he said “My man, I am getting the babes that will rock with us tonight.”

When the girls came, Kermo introduced them to Saah, “Meet my friend Saah. He is the king of all the D.J.s in Gbarnga. He just bought this equipment, so we are celebrating tonight.”

With the two girls, Saah and Kermo went to an entertainment center. They ordered goat pepper soup and Stout beer.

As they were enjoying themselves, Saah's phone rang. He looked at his phone. It was Fatu. He gave the phone to Kermo with a sign to say that he was not around.

At that time, one of the girls was rubbing her hands on Saah's head while they were dancing. Saah checked the time. It was 11 o'clock in the night. The girls were drunk. Saah asked for the bill; the bill came to 65 US dollars with all the alcohol that the group drank. Saah paid and they left the place.

The church program would come up in few days. The pastor sent a messenger to take part of the money to Saah. Saah took his equipment to the church for the ten day crusade.

He did very well and the pastor gave him the balance of his money after the crusade.

Within four weeks after he bought the equipment, Saah had been invited to play at many places. He started making plenty money. Saah was not saving money like he used to.

But Kermo and the two ladies kept following him wherever he went. When he played, part of his money would disappear when the four got drunk.

One Saturday evening, Fatu called him to ask him for the money she had loaned him. Saah told her that he was not yet making money. He would pay her in another four weeks time.

One day, Saah was in his shop busy recording some music. Kermo came to him with two young ladies. He addressed him, "Saah the King of all D.Js, you are now a big boy o, you need some better dresses, perfume, and shoes. These ladies sell items. I told them to bring some to show you."

The girls selected three pairs of expensive shoes, six shirts and three bottles of perfume for Saah. Saah tried on some of the shirts.

"They all look good on you," Kermo said. "Take them all even if you have to pay later. You need to look good, my man." Saah's phone rang again. It was Fatu.

"Hello Fatu" Saah said.

"Saah, dis thin' you doin' a na lik ay oh. You promised to pay me the money in four weeks. The time has passed, it is now six weeks and each time you tell me you still don't have money. Please, I want my money this week o."

"Fatu, I beg you, en I promise I will pay? I beg, just give me a little more time," Saah said.

The girls had finished packing the items and they calculated the cost. It came to 300 US dollars. Saah collected the clothing. He paid 150 US dollars and told the girls to come back in two weeks time.

As Saah was looking at the items, he turned to Kermo and said, "Do you know that I didn't want to buy these things?"

"Why?" Kermo asked.

"Don't you remember that I have to pay 300 US dollars to Alex your friend in Monrovia to balance the money for the equipment? I have to pay Fatu back too?" Saah said.

"I know but just give them time. You know you are now a very popular D.J. Money will come. In fact even me, I will make money for you, plenty money," Kermo said.

"How?" Saah asked.

"I have one business idea. If you can give me \$400 US dollars, I will use it for the business. In three weeks, I will raise 1000 US dollars." Kermo said.

"Sure? Are you really sure?" Saah asked.

"I'm very sure. It is you that is wasting time. Let me have the money today, in three weeks' time, I will bring you 1000 US dollars cash. That is 600 cool US dollars on top." Kermo boasted.

“I will try and get the money, if you are sure you can do this. You know I have so much money to pay back now. Plus, I also need to pay this month’s rent for my shop now. The landlord called me yesterday.”

The following morning Saah went to meet one customer who had just invited him to play at her birthday ceremony.

He told the lady to pay all the money with the promise that he would come on the day to play for her.

The lady gave him 50 US dollars. Saah added this to some of the money he had with him to make up 400 US dollars. Kermo came to him in the evening, and Saah gave him 400 US dollars.

Two weeks later, Alex at the equipment shop in Monrovia called Saah to remind him that it was already time for him to pay the balance.

He warned Saah that if he did not pay within one week, he would report him to the police. Saah begged him to give a little more time.

That evening, the ladies who sold the clothes to him came to ask for the balance. Saah told them to wait until Kermo would come back with the big money.

“Which Kermo?” one of the girls asked.

“The same Kermo who is my friend,” Saah responded.

“You sleepin’? You better wake up, my friend. Kermo fini leavin’ Liberia four days ago. He has travelled to America,” the other lady said.

Saah did not believe them. “You are joking,” he said. He brought out his phone and called Kermo’s number, it was switched off. He then called Kermo’s neighbor. He confirmed it was true. Kermo had gone to America four days ago.

Saah told the ladies what Kermo had done to him. He told them to come back the following week. Saah was depressed. He started thinking about Alex who said he must pay the balance of the equipment in one week. He didn’t know what to do.

Three days later, Saah was getting ready to play at the birthday ceremony. On that day, he had packed up the equipment and was about to go. The party was to start at 2 o’clock in the afternoon. Saah had planned to be at the party early, as he never liked to get late to occasions.

At 12 noon that day, Alex arrived at Saah’s shop in Gbarnga. He came with two policemen. Alex asked him to pay his money or the police would arrest him. Saah tried to beg Alex. Alex did not give in. He wanted his money.

The police told Saah that they would take him to the station. Saah called Mr. Ben, but the phone was off. Then he called Alvin. The policemen were already trying to get a taxi that would take them to the station. Saah's phone rang. It was the lady who wanted him to come and play at her birthday.

"What is happening now? We have been expecting you. If you know you will not come please return my money so I can get another person," the lady said.

"Please I will come. Just give me ten minutes," Saah pleaded.

"Wa kana ten minutes?" Alex asked. "Look, you are not going anywhere until you pay me my money."

Then Alvin came. Saah told him what happened and asked Alvin to try and loan him about 300 US dollars to pay Alex.

"300 US dollars? I don't have that amount, but let me try and see what I can do," Alvin said. Then he turned back to Saah, "Why don't you call Fatu?"

"Oh, I can't call her. There is a little problem there." Saah said.

"What problem?" Alvin asked.

“Oooo, Alvin please get this money for me. I will tell you about that later,” Saah said. Alvin left to look for money.

About twenty minutes later, the lady who was having her birthday came to Saah’s shop with two policemen. Alex had stopped a car. The car took them all to the police station, with the lady and the other policemen following behind.

Saah called Alvin to meet him at the police station. When Alvin got to the police station, he was able to get 70 US dollars. Saah collected it and gave the lady 50 US dollars, the money he had collected from her to play at her birthday.

After a long time at the police station, some policemen were sent to bring Saah’s musical equipment to the police station. The equipment had to remain at the station until Saah paid Alex’s balance money of 300 US dollars.

After the equipment was brought to the station, Saah went back to his shop. He sat alone in the middle of his shop with head in his hands. “Kermo, God will punish you for what you did to me. I really made bad mistakes. I am owing so many people. Mr. Ben warned about bad friends, Fatu warned me to be careful how I spent money. What will I do now? Fatu, Fatu, Fatu..... I have to think of what to do.” He put his feet on a small stool in his shop and slept.



Chapter 12

Saah Applies for a Bank Loan

Saah's business was in big trouble. For one week now, Saah's equipment was still sitting at the police station. Fatu had not heard about Saah's problem. There was a naming ceremony in one of the communities in Gbarnga. Fatu was a friend of the woman that just had a baby. So she had come for the ceremony. Saah and Alvin were on their way to the place to greet the family. From a distance, Saah saw Fatu.

"Look," Saah called Alvin's attention. "There is Fatu."

"That's good," Alvin said.

"What is good? I am going back, she will embarrass me. I owe her money, and I don't even know if she heard about my problem with Alex and the police."

"To tell you the truth," Alvin said, "You did not do well. Fatu has been very nice to you, but each time you have been bad to her. After you got the loan from her, what did you do? You forgot about her. She would call you; you would not pick up her calls. You started spending money on other girls."

As Alvin was talking, Fatu came out of the house where the naming ceremony was going on.

When Saah saw her from this distance, he said, "Alvin, look at Fatu, look at Fatu. Let's go. I don't want her to see me." They started to leave, but Fatu saw them. Then Alvin's phone rang.

"Alvin, how are you?" the voice said. Saah was wondering who called Alvin.

"Hello Fatu," Alvin said. When Saah heard it was Fatu, he asked Alvin to say that he was not around.

"Where are you?" she asked.

"Hum, hem, I am on my way to Kakata." Alvin answered.

"Which Kakata? You don't need to lie to me. I just saw you and Saah now at the naming ceremony. Why are you lying to me? I know Saah has been avoiding me because of my money," Fatu said.

"Okay, Fatu I will call you later," Alvin said.

Saah was angry with Alvin. "You see now. I told you we should leave," he said.

"But for how long will you be running from Fatu? She is the only one I know that can still help you. You have asked so many people to give money, but you didn't get

anything. You should find a way to get to Fatu and beg her," Alvin said.

"Alvin, that is tough," Saah said. "I have many things to beg her for. Each time she helped me, I forgot about her. I have not paid back the money she loaned me, and I still need her help to get money to pay Alex and collect my equipment from the police station. I am really ashamed. Alvin, help me beg Fatu."

"Dis tin here e no shame biznis o . I cannot help you beg her alone," Alvin said.

"Uh-hen! Who should we ask to join us to beg her?" Saah asked.

Alvin kept quiet for a while. Then he announced, "I will call Fatu's friend, Esther."

"Look, call anybody you want to call, just let us find a way to beg her," Saah told him.

Alvin went to Esther and talked things over with her.

Esther knew that Fatu liked Saah. When she heard the story, she responded, "No problem!" She called another friend of hers. With Alvin and Saah together, they all went back to the house where the naming ceremony was going on.

It was Esther who went in to call Fatu. Fatu was angry when she saw Saah, but she kept silent. Esther,

Esther's friend and Alvin all begged Fatu. Fatu still did not say anything. She did not want to disgrace Saah in the presence of her friends. Esther gave a sign to Saah to say something.

"Fatu, I am very sorry for everything. Please forgive me. I will pay your money, but everything is just bad now," Saah said. Esther and Alvin looked at each other. Everyone waited for Fatu to say something.

Fatu finally said, "I will come back to Gbarnga next week. Let us meet then. We will talk." They all thanked Fatu.

"Esther, come and sit with me now," Fatu invited Esther. Esther got close to Fatu. She asked her, "How about Saah? I know that you like him, but you just pretend when you see him," Esther said smiling at Fatu.

Fatu just smiled.

The following Saturday, Fatu came to Gbarnga as she had promised. She called Saah to meet her at Esther's house. Saah came there with Alvin. Fatu wanted to talk to Saah alone, so she asked Saah to meet her outside.

"Now what is the problem?" she asked him. Saah first begged her again and told her about everything and that his equipment was at the police station. Fatu was surprised about what had happened. "Look, I know that you are very good at the business you are doing, but your

problem is that you don't know how to manage money well. Anybody can make money but not everybody knows how to keep it."

"I have learned my lesson," Saah said.

"How can I tell? You sure don't act like you have learned your lesson! Now what do you want to do?" Fatu asked.

"I need to get some money to pay all my debts and collect my equipment from the police station," Saah said.

"And where do you plan to get the money?" Fatu asked.

Saah kept quiet for a while then he said, "I don't know, I have tried many other places, I could not get anything. Fatu please help me. I have learned my lesson."

"Look, I cannot lend you any money. I too need money now. The excess I had I loaned to you. I want to buy a lot of land to build my own small house," Fatu said. Saah looked at her with surprise.

"There is only one thing I can think of," Fatu continued. "I can tell my bank to loan you some money, but you would have to find someone who would be a guarantor for you."

"What is a guarantor?" asked Saah.

“It means that if you don’t pay, that person takes the responsibility to pay,” she responded. Saah looked doubtful that anyone would trust him enough to think he would pay them back after all he had done.” He realized his only option was to try.

Fatu took Saah to her bank. Saah was told to go and prepare a business plan. He did not know how to do this. Fatu advised him to go for training in work readiness at the alternative basic education class. Saah enrolled in the class and he learned how to make a business plan. But that was not all. He started learning the ways to start a business and how to use money well.

After the training, he went back to the bank. He wanted the bank to lend him 1500 US dollars.

He needed 700 US dollars to pay back Fatu, 300 US dollars to pay Alex to collect his equipment.

He needed to pay 180 US dollars for his shop rent and the remaining to hold as money he would need to move around for his business and take care of himself.

The bank asked him to get someone to serve as a guarantor for him. He went to beg Mr. Ben. Mr. Ben followed him to the bank. The bank trusted Mr. Ben, they had seen him repay his loans and he had enough assets. Based on Mr. Ben as a guarantor, bank agreed to give Saah a

loan but he has to open an account with the bank, and operate the account for at least 3 months.

Saah had no money with which to open an account. He went back to explain this problem to Mr. Ben. Mr. Ben was angry with him. He said, "Look, I have done what I can do. I have talked to the bank, they will give you the loan but you go and open the account"

Saah in a very sober mood replied, "My problem now is that I don't have the money to use to open the account, even the 300 Liberian dollars I need for the passport photograph I don't have." Mr. Ben dismissed him saying, "Go and do what you can do to open the account. Then come back to me"

Saah left Mr. Ben and decided to wash cars to get some money. He did this for one week, put all the money together. He went to open the account. With the account opened, Mr. Ben pleaded with the bank to remove the 3 months condition of running the account, so that Saah could have the loan immediately. The bank agreed and gave Saah the loan.

When he got the loan, the first thing he did was to get a copy book. He first wrote down all the debts he owed. Then he made a chart to show what he planned to buy, how to record his expenses, and how to calculate how much money remained.

The following day he went to the police station to pay the 300 US dollars that he owed Alex.

That same day he collected his equipment from the police station. He then went to Fatu and paid her 700 US dollars he owed her. He then paid the rent of his shop.

He closed early from work that day and just went home straight. Before he slept he knelt down and prayed, "God, now that I got out of that trouble, guide me so I don't get into trouble again. Help me to always use my money well. Help me to stay away from bad influences. Thank you, my God." Then he laid down and slept.



Chapter 13

Fatu and Saah Win an Award

Saah decided to be more careful with the way he did business. He did not forget about the bad things he did that got him into trouble.

Saah wrote down every amount of money that came into his hand, no matter how small. He also wrote down exactly how he used the money.

Saah wrote something on the wall in his shop, *“A person who is rich today can be poor tomorrow if he or she does not know how to use money well.”*

The next Tuesday afternoon, Saah was in his shop with one of his friends who heard that Saah got a loan from the bank. He came to ask Saah to lend him some money.

Saah remembered Kermo. He kept quiet for a while and said, “My man, dis small money I got from deh bank, e for my biznis o. It is not even enough. I am still trying to ask other people to help me so that I can have enough to solve my own problem. I am very sorry. I don’t have money to lend you.” Saah’s friend looked him as if he were thinking Saah was very mean. Then he just got up and left.

Saah felt bad. But he knew he had promised the bank that he would pay back 100 US dollars every month. Fatu was always reminding him about saving money and his promise to the bank.

But, it was hard to get business. After he abandoned the lady at the birthday party, he had gotten a bad name. People said he was not reliable. But he took even the small jobs he got. He tried to do them well, so that people would learn to respect him again. And no matter how hard, he kept his promise. Even when he had to reduce the food he ate, he paid back \$100 every month and his bank was happy with him.

One day, Saah heard about a business opportunity. A big meeting of all teachers in Totota area was going to take place for 5 days. They told Fatu to prepare the food for all the teachers that would come.

They would need the loud speakers, the type that Saah had. Fatu told the teachers that she knew someone who had a good set of loud speakers and that the person would also play good music for them.

She bargained with the teacher's group and asked them to pay \$50 US dollars for each day and they agreed.

Five days would be \$250 US dollars. After Fatu told Saah about the arrangement, he said, "Hey you are a good business partner. Maybe we should do things together. We

go to an event and you provide the food and I provide the music.” Fatu just looked at him and smiled.

One day, Mr. Ben came to check on Saah at his shop. He saw many people at the shop. Some were buying cassettes, while others were asking him to record special music for them. Mr. Ben was happy with Saah and told him to keep on as he was doing.

After 15 months, Saah’s business was back on track. He had paid back the money that the bank lent him. He continued to save a small amount of money each month and deposit it in the bank.

The following Christmas, the bank wanted to have a “Good Customers Award” party. The party was to thank the customers of the bank that had done well in the past year and been loyal to the bank. Many customers were invited, including Saah and Fatu.

Saah went to the party with Mr. Ben and Alvin. Fatu came there with Aunty Hawa and Esther.

When Alvin saw Fatu, he told Saah that they should go and sit with Fatu and her people. When Fatu saw Saah, she was very happy, and she told Aunty Hawa about Saah. Saah too introduced Fatu to Mr. Ben.

There was much of eating and drinking at the party. The workers of the bank were all dressed in the bank’s t-shirt uniform and caps.

After about one hour of entertainment, one of the workers of the bank came to talk to the people.

He told them that the bank was always willing to help its customers. When the customers did very well with saving money and paying back loans that the bank gave them, the bank wanted an occasion like this to say thank you to the customers. Everybody clapped.

Then the manager of the bank started calling the names of the people who would receive the Good Customers Award. Both Fatu and Saah's name were called!

The manager explained that she would announce each person's name and then call them up and tell why the bank was giving them the award.

When Fatu's name was called, Saah stood up, shouted and clapped loudly. The manager said, "Ladies and gentlemen, this woman is the lady in Totota who sells food at her shop called Fatu Food Center. She is very good at her business. Her customers say that her food is *"fatu-licious."*

Everyone clapped for Fatu. Then the manager continued, "Today we are giving her this award because she knows how to use money well and use a small amount of money to generate more money." Again, the audience clapped.

“Not only that,” the manager continued, she brings people to do business with our bank, and tells other people about the ways to use money well.”

One of the workers of the bank came to the manager and pointed to some gifts that were packed somewhere in the hall.

Then the manager said, “Fatu, our bank is very happy with the way you have been doing your business. We present this award to you as well as this small gift.” Along with the award was a small box in red and silver wrapping paper.

Everybody stood up to clap for Fatu. The photographers quickly came forward to take her photograph as she was collecting her gift. Fatu was very happy. Saah ran towards her and took a photograph with her.

After Fatu, two additional people were called. Then Saah’s name came!

When Saah was called, Mr. Ben was the first to stand up and clap for him. Fatu also stood up! Then Alvin and everybody in the hall stood up. The crowd roared, “Saah, the D.J., Saah the D.J.”

Saah went forward, and the manager began to talk.

“All our dear visitors, we are giving this man this award today because he showed that a man can fall and still rise again.” There was another shout of “Saah the D.J.”

“This man also is very good with his business. He made mistakes with money and his business ran into problems. He came to our bank, and we gave him some money as loan to help his business. He used this money very well to improve his business and he paid back the money we loaned him on time.”

That same worker of the bank came to the manager again to point to some other gifts. Then the manager said again, “Saah, our bank is very happy with the way you have been doing your business. This award is for you and this small gift.”

Fatu jumped up and ran to Saah. The photographer followed her to take their photograph. The music was playing loud and there were shouts of “Saah the D.J.” Mr. Ben and Alvin went to join them for another photo.

Alvin told Saah and Fatu to stand beside each other for a photograph with just the two of them. As they were doing this one of the ladies serving drinks at the party came to Esther and asked her pointing to Saah, “Is that her husband?”

Esther replied her, “No, but I think they like each other.”

“It will be good if they marry o, they look like husband and wife,” the lady said again.

Fatu called Esther and Alvin to join them for another photograph.

After another hour, the party ended and everyone left to go home.

On their way back, Aunty Hawa asked Fatu, “You seem to like Saah. Are you thinking of marrying him?”

“It is true that I like him, Aunty, but I don’t know what will happen in the future. We are not talking about that,” Fatu responded firmly. But out of the corner of her eye, Aunty Hawa saw a small smile on Fatu’s face.