

Enterprising and Sustainable Rural Communities in Sierra Leone.



Final Evaluation Report S J Truelove

Comic Relief Project Grant Code: GR002 – 12095

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Abbreviations

MAPCO	Movement for Assistance and Promotion of Rural Communities
APT	APT Enterprise Development
CBO	Community based organisation
DFID	Department for International Development
FGD	Focus Group Discussion
GoSL	Government of Sierra Leone
IGA	Income generating activity
MAPCO	Movement for Assistance and Promotion of Rural Communities
MSWGCA	Ministry of Social Welfare Gender and Children's Affairs
NMJD	National Movement for Justice and Development
PWD	People with disabilities
PLWHA	People living with HIV/AIDS
RL	Revolving Loan
SMART	Specific, measurable, appropriate, realistic and timely
TDDA	Tonkolili District Disabled Association
TOT	Training of Trainers

Executive Summary

This short two year project has demonstrated a good solid proven approach for establishing self-reliant CBOs, which is highly replicable. The whole of this evaluation report should be read with this extremely positive statement in mind. The learning from the project and this evaluation suggests that some minor adaptations in approach would be beneficial to inform future programming.

No one could doubt that MAPCO have achieved a considerable success with its CBO self-reliance model based on strong capacity building and an extremely effective revolving loan scheme. However, there is some evidence that future programming could be improved by some adaptations in approach particularly to increase the benefits amongst the principle intended target groups of the most vulnerable. Though the project has been successful in involving women it has failed to adequately promote inclusion of other vulnerability groups. Undoubtedly the CBOs concerned have had huge success in promoting small town and village trading and processing. Though people in the poorer, more remote rural areas, have benefitted to a lesser extent¹. Primary producers have benefitted less from the revolving loans, as agriculture and livestock have considerably longer maturation periods². As these livelihoods are the mainstay of rural livelihoods and the rural economy, this may be an area where future programming would benefit from careful adjustment.

The CBO run revolving loan has undoubtedly been the most successful aspect of this project so far³ in terms of promoting CBO self reliance. This success is backed by some effective CBO leadership capacity building which has been instrumental in moving CBOs to a position of self reliance and financial autonomy. With CBO loan funds increasing by an average 58%⁴, the administration of the revolving loan appears to have been extremely successful (despite current unfavourable economic and agricultural conditions) in ensuring a remarkably low project default rate of 8.4%⁵, and remarkably effective in establishing what appear to be sustainable businesses⁶, that are reported to have increased household incomes by an average of 75%⁷. Some work is still required to reduce high default rates in Njabakura, Sinava and Lefoteh. CBO leadership and organisational capacities appear remarkably high, and the project has been particularly successful in integrating women throughout and PWD in two semi-urban disability association CBOs in particular. Both these groups have identified huge gains in self respect, dignity, equality and respectful relations⁸ within the home and community.

A sound integrated model⁹ for supporting self reliant CBOs and businesses has been developed with strengths in its step wise approach of; identification of **existing** CBOs; leadership strengthening; vocational and business skills training; support for small infrastructure rehabilitation projects; establishing CBO to market and service provider linkages; and integrating this with CBO managed revolving business start up loans, prior to disengagement.

Some weaknesses do exist in the fields of poverty based site selection, genuine needs assessment and targeting of wider vulnerable groups, but these should be easily modified with good technical advice.

¹ Principally due to 'fears' of taking loans, poor access to markets, poor road conditions and lack of vehicles, and a greater inability to satisfy the extremely short three month payback period.

² and almost all agriculture (except small fast producing home gardening) and small ruminant and other poultry production were ruled out by the CBOs concerned.

³ The pilot appropriate technology projects have only just been established and as such it is too early to tell whether their impact will be equally successful in promoting self reliance.

⁴ See Annex 8 for MAPCO loan fund data.

⁵ See Annex 7 for default rates of CBOs, where three CBOs have unacceptably high default rates above 35% (Njabakura, Sinava and Lefoteh)

⁶ It is still early days with regard to long term impact, to be able to say with full certainty that businesses will be sustainable. But given the particularly poor current conditions, signs appear positive.

⁷ Calculated as part of evaluation (see methodology)

⁸ Anecdotal evidence reported by women, men and PWD is that violence has decreased and social relations improved as a result.

⁹ This does not just mean the paper document but the actual on the ground step by step strategy.

This 2 year projects distinct success has been in determined promotion of the concept of self reliance and reduced donor dependency. The successful model now demonstrated will need to be improved through tighter time bound planning and management towards more rapid disengagement from CBOs:

- Disengagement from all existing CBOs should now be possible within a target of two years¹⁰.
- This should allow a concentrated effort on a smaller number of **new neighbouring**¹¹ CBOs, to move through the model from original CBO identification to disengagement in a four year time frame.

The remaining time of the project should be used by MAPCO to emphasis to its now successfully managed CBOs that henceforth a better balance should be sought between support for enterprise creation by 'the already successful' and the potentially more risky strategy of promoting the involvement of the poorest target groups to reduce their poverty. MAPCO and the CBOs evaluated appear to have a strong bias in favour of supporting the more successful business people¹² and have not concentrated so heavily on the fundamental goal of targeting the most vulnerable, and satisfying their basic needs. This is evidenced by the original selection of already successful and potentially self reliant CBOs¹³ such as MWA, promotion of multiple loans to successful borrowers at the expense of members who are considered more of a risk¹⁴. This said, when strategies for the reverse of this balance, back in favour of the poorest were explored with a number of CBOs, enthusiasm for reconsolidating poverty reduction and equality aims, and potential strategies for this was very high.

Successes in achieving the indicator¹⁵ of increasing the numbers of poor and vulnerable people benefitting from the project have been mixed¹⁶, and difficult to quantify as M&E data¹⁷ has only been disaggregated by gender and disability. Inclusion of women and PWD appears to be a MAPCO driven success¹⁸ and the evaluation has uncovered localised achievements in involving young people and the elderly. Involvement of children, youths and the chronically sick and people living with HIV and AIDs (PLWHA) has not been a general project strength. Strategies to help the most remote communities overcome their additional difficulties in accessing markets have not been promoted or implemented. All staff do not appear to have been equipped with¹⁹ strategies for inclusion of PLWHA, and the identification of further marginal groups such as minority ethnic groups or refugees who do not seem to have been considered.

This comparatively short project has however, achieved outstanding success in more than meeting the indicator (see satisfaction of OVI assessment table overleaf) set of 50% of CBOs self reliant by completion, with only limited exceptions in 3 or 4 CBOs. Indeed, there are some good signs that all twelve CBOs could become or are already self-reliant in the administration of the loan fund, and require only limited on going back stopping or dispute resolution support. Though there is some evidence that the 12 CBOs originally selected²⁰ were those already fairly self-reliant, there still remains a deep seated

¹⁰ Though this will require more investment in the number and training of Community Development Workers.

¹¹ Best achieved in poorest and most remote communities neighbouring successful existing CBOs, where support and advice can be gained from neighbours rather than dependence on MAPCO staff presence.

¹² With them gaining access to multiple loans (x4)

¹³ Though it is recognised that the CBOs did need to be doing some good IGA work, in order to have been selected for the final phase of loan and the linkage support that were to be the final boost for full financial independence and self reliance

¹⁴ Often the poorest, or most remote, or with limited collateral.

¹⁵ Logical framework OVI 4.1 to increase numbers of poor and vulnerable.

¹⁶ It is important to state that much of the reason why many of the individuals who are now considered as 'successful' is due to the long term work of MAPCO with these CBOs. CBO members were originally the poor and vulnerable, but have now become successful.

¹⁷ A significant weakness of the M&E strategy advice has meant that monitoring has not disaggregated data by all target groups such as young, old or chronically sick.

¹⁸ With minor exclusions in certain CBOs and for certain disabilities (deaf, speech difficulties and the 'abandoned ones')

¹⁹ This could have been an area, which is notoriously specialist and difficult to achieve area, where APT or Comic relief could have added value

²⁰ Despite a fairly transparent selection process.

reluctance within MAPCO to entirely exit from such CBOs due to understandable professional commitment, personal connections and sometimes family relations. The evaluation went some way to encouraging 'disengagement with occasional backstopping' as a preferred goal, something which APT may choose to develop further. An approach of concentrating future MAPCO efforts on pursuing a similar CBO leadership capacity building and revolving loan disengagement strategy with existing struggling CBOs and a more tightly managed and time targeted intervention strategy in new, very vulnerable communities should become the vision for APTs future involvement with MAPCO.

The objective of making MAPCO itself more self reliant has so far had limited success²¹. There has been an overconcentration on seeking new and extending existing donor support (potentially switching dependency elsewhere) rather than promoting self sufficiency savings²² or own income generation activities (IGA). Some IGAs have been trialled²³, but no proper costings appear to have been undergone. There has also been limited vision in the areas of more traditional fundraising²⁴ and MAPCO HQ could be a better showcase for the goods and services that it provides²⁵. Further investigation into whether a modification in the emphasis of MAPCO to a potentially more sustainable vision....with a shift in emphasis away from MAPCO as a purely a direct implementer of development (which has very high costs), and more towards a position as an 'information agent' on potential innovations and appropriate technologies, with some pilot demonstration projects (preferably targeted at most remote and most vulnerable groups) for dissemination.

APT have supported considerable improvements in the capacity of MAPCO itself through staff and consultancy inputs particularly in the fields of finance, strategic planning, M&E and market linkage systems. Though improvements in communications and management systems, particularly closely targeted and time bound planning and linking M&E learning into strategic analysis and redirection have been less evident.

The conclusion of this evaluation is that all of the principal objectives have been achieved (see table below on OVIs), but that in some cases this has been evaluated as 'partially achieved' as in hindsight, modifications could have improved impacts and benefits.

Objectively Verifiable Indicator	Degree to which satisfied
<p>OVI 1: 50% of existing partner CBOs (a minimum of 10) self-reliant & financially and administratively autonomous by the end of year 2.</p>	<p>FULLY ACHIEVED:</p> <ul style="list-style-type: none"> • Evaluation evidence suggests that 9 CBOs of the 12 are ready for disengagement, with continued backstopping and dispute resolution support. • 3 CBOs (Iefoteh, Njagabakura and Sinava) have unacceptably high loan default rates. • 9 out of 12 considered 'self-reliant' (well above 50%)

²¹ though some of the existing and planned donor proposals may pay dividends. It is also clear that it would be extremely difficult for MAPCO to avoid donor reliance in many ways. It is very difficult to commercially deliver development services in a self-sustaining way in one of the poorest countries in the world where consumer demand is extremely low.

²² Such as MAPCO identifying strategies to increase income from training at HQ, through improved or alternative payment methods. Such as morning, afternoon and even evening training sessions, improved fee recovery methods or identifying ways that students can help pay for training through production of such things as school uniforms, tools etc.

²³ such as a bakery, weaving, soap making, tailoring and PTU metal production and other services

²⁴ For example through running promotional events that make money whilst demonstrating MAPCO (such as a charity fundraising fashion show demonstrating tailoring, cloth and weaving skills followed by a MAPCO trainee catered meal and dance with tickets and drinks and fashion sales, and orders taken)

²⁵ MAPCO needs to showcase and sell its own goods and those of its CBOs.

	<ul style="list-style-type: none"> Financial and administrative autonomy evidenced in all CBOs visited (50%) as a result of highly successful leadership training and revolving loan administration.
OVI 2: MAPCO's model of CBO capacity-building documented and shared in year 1.	<p>FULLY ACHIEVED:</p> <ul style="list-style-type: none"> Model documented and disseminated through successful event.
OVI 3: strategic plan for replication of CBO support and market-led SME initiative developed in year 1.	<p>ACHIEVED:</p> <ul style="list-style-type: none"> Strategic plan formulated though improved implementation required
OVI 4: Production and dissemination of (market linkage) strategy approved by APT and agreed by Comic Relief.	<p>ACHIEVED:</p> <ul style="list-style-type: none"> Market linkage strategy produced and implemented, though some areas where further work could still be achieved.
OVI 4.1 Increased numbers of poor and vulnerable men and women involved in business and enterprise activities in target CBOs by the end of year 2.	<p>PARTIALLY ACHIEVED:</p> <ul style="list-style-type: none"> Excellent levels of women's involvement in CBOs and very good loan distribution to women. Excellent impacts of capacity building and revolving loans on those people members of the 2 disability associations. Very little achievement in terms of promoting inclusion of PWD into other CBOs Other vulnerability groups not specifically considered adequately by this project, nor their inclusion actively promoted. M&E data not disaggregated beyond gender and PWD.

Substantial benefits have undoubtedly accrued, and a commendable and replicable model for CBO self reliance has been demonstrated. Looking forward towards future programming or donor proposals, however, it is evident that modifications can now be beneficially implemented to better meet poverty goals, in the light of the project learning summarised in this evaluation report. The improvements in financial, M&E and some management systems already achieved, alongside the good working relations and project systems monitoring afforded by the APT partner support give a sound basis and credibility for further donor funding. The implementation of the remaining improvements in management systems identified in this report should be relatively simple, leaving MAPCO as a strong, safe and reliable partner for further effective work in Sierra Leone.

Introduction and Project Background

This report is the product of a 12 day field visit to Sierra Leone to conduct the Final Evaluation of a two year (Jan 2008 to December 2009) largely Comic Relief funded²⁶ project (GR002-12095) entitled “Enterprising and Sustainable Rural Communities in Sierra Leone”. The project was originally designed and submitted to Comic Relief as a four year project, but was substantially reduced in length to two years. It does build upon a previous 3.5 year project entitled “Rebuilding Livelihoods in Sierra Leone” (June 2004 to December 2007), mainly funded by Comic Relief and a recent four year project entitled: “Upgrading Capabilities for Rural Enterprise Development” (September 1999 to August 2003) funded by the DFID Joint Funding Scheme.

The project is implemented through a partnership between the UK based NGO, APT Enterprise Development and MAPCO (Movement for Assistance and Promotion of Rural Communities) based in Bo, Sierra Leone.

Objectives

The objectives of this Final Evaluation as identified in the ToR in Annex 1, can be summarised as being:

- The success of the project in meeting its objectives and outputs including some specific conditions identified by Comic Relief (Annex 2)
- Recommend any changes to improve implementation in the final phase to the end of December 2009;
- Capture the lessons learnt to inform future programming and the development of a new project proposal to Comic Relief.
- Degree to which the project has met with the main Comic relief principles²⁷

In addition to this, the evaluation has assessed as far as possible the degree to which the project has had its intended impact, and whether the approach adopted was appropriate, or could be improved for the future as a result of the learning raised through this evaluation.

Methodology

The principle methodologies of this evaluation have included;

- Participatory evaluation – with donor and partner discussions and involvement of staff in identifying key objectives, messages and questions for the evaluation.
- Objective setting - As the project objectives were not clearly stated, a variety of approaches were triangulated in order to inform the identification of objectives against which to evaluate the project. A review of the objectives as identified in the original 2005-08 project proposal to Comic Relief, by the evaluator was combined with ToR identified objectives and those in the rather restricted²⁸ project logical framework (Annex 3). As the project had objectives as identified in a logical framework²⁹ that mainly related to the specific conditions set by Comic Relief, and not of the whole “Enterprising and Sustainable Rural Communities in Sierra Leone” project. An initial all

²⁶ With some match funding from DFID and other sources.

²⁷ As identified in the Annex to the ToR, and summarised in Table 1 below.

²⁸ There are some understandable programmatic reasons for the introduction of this logical framework (not a tool promoted by CR). It has certainly been a positive focus towards improved planning and targeting the project towards the importance of the commendable donor identified conditions. However, the logical framework does have a number of limitations (around purpose and definitions of activities as objectives, as well as OVIs) and could have more adequately reflected the original project application document rather than focussed on achieving the conditions required by Comic Relief.

²⁹ From project log frame in Annex 3 (not part of the original submission to Comic Relief, but provided as a project planning tool to assist in compliance with donor set conditions).

staff workshop was held to clarify the wider project purpose and objectives, in order that the complete programme could be evaluated against these objectives, and not just satisfaction of the donor conditions.

- Semi structured interviews with key staff and principle stakeholders (identified through a triangulation of a staff stakeholder analysis) at all levels³⁰ as identified by the evaluation Itinerary in Annex 4.
- Rapid participatory workshop with programme staff.
- Semi structured focus group discussions (FGD) and individual interviews³¹ (record of numbers participating and proportion of vulnerable groups recorded in Annex 9) with a 50% sample of 6 CBOs (out of 12) plus 2 of the 3 further communities where the pilot palm oil processing and beekeeping projects were being trialed. All districts of intervention were represented and both remote and urban communities investigated.
- Rapid impact assessment interviews with CBOs involving revolving loan recipients (5-10 persons per CBO). Involving a rapid income change participatory methodology³².
- 45 rapid case studies were collated to draw out pertinent points and document percentage increases in income (summarised in Annex 5 and highly recommended reading as background prior to reading of final report) and heavily inform the evaluative evidence, because of the difficulties in adequately quantifying impact.
- Rapid assessment of key messages understood and behaviour/habit changes as a result of the training and capacity building aspects of the programme³³.
- Extensive use of triangulation wherever possible in order to cross check opinion and evidence from varied and potentially biased sources.
- Concluding workshop to identify lessons learned by staff and the 'way ahead' for future programming, and provide feedback on the evaluation.

Background to Project³⁴

MAPCO (Movement for Assistance and Promotion of Rural Communities) was established in 1986 as a small indigenous women's trading and microcredit association in Malen, Pujehun district in the Southern region. Since then, it has expanded its operations to work with 40 CBOs in the South, East and Northern regions with the support of numerous international organisations including VSO, CUSO, TUP, UNDP, FAO, DFID and others. In 1992, MAPCO began a partnership with APT Enterprise Development UK, much of which has been funded since 2004 by Comic Relief.

³⁰National, regional, local and community level .

³¹ These were conducted in a satisfactorily participatory and gender sensitive manner. With due concern for inclusion and participation of the views of women, disabled, elderly and younger people. Where it was considered that marginal views were not able to be heard, separate interviews or meetings were held with these groups.

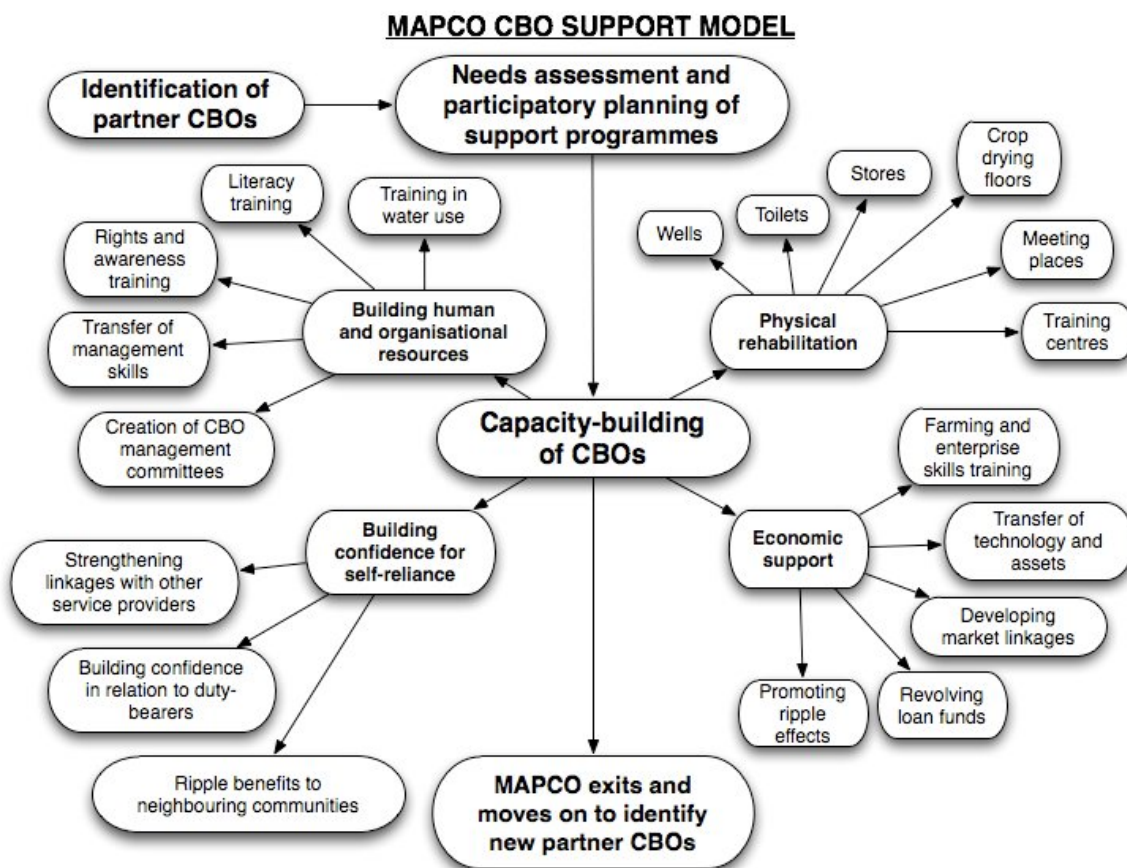
³² The method used was to ask respondents whether 'if their current income was considered as 100%, what was their income level prior to the revolving loan project'. For those respondents unable to understand percentages, 10 stones or beans were used. This also allowed a very basic, crude assessment of impact of numeracy work.

³³ This was not covered in a great deal of detail, due to limited time available and the large size of groups attending which did not lend itself to this type of analysis.

³⁴ A background to the Sierra Leonean context of the project is not provided by this evaluation, as this is captured well in the recent final evaluation of the allied DFID and Comic relief project evaluation, and included in Annex 10 for reasons of brevity.

This “Enterprising and Sustainable Rural Communities in Sierra Leone” project builds upon the previous vocational skills training for enterprise creation, microcredit provision, community organisation leadership and business capacity building work already achieved by MAPCO’s work in partnership with all of these donors. It has culminated in the identification as part of this two year project, of the documentation of a ‘MAPCO CBO support model’ overleaf³⁵:

This two year Comic Relief project is very much intended by the donor as a pilot project to define and test the final step in the process of moving twelve selected CBOs to a position of self reliance and fully functioning independence and towards MAPCO disengagement³⁶. This is principally through a CBO run revolving loan fund and market linkage strategy and a combination of finalising capacity building of CBO leadership and selected community projects³⁷. The main outputs and activities of the project are summarised in Annex 11 as a way of demonstrating the main aspects of the programme.



Project Principle Goals and Clarification of Project Aims and Objectives.

A goal of “Vibrant and self reliant rural economies” and a general purpose of ‘self-reliance amongst CBOs’³⁸ are those most commonly stated in project literature. An all project staff workshop on purpose

³⁵ From J.Dawson “Management Support visit to MAPCO” Nov 2008

³⁶ Or ‘exit’.

³⁷ A palm Kernel crusher and oil extractor in Khanga and two neighbouring village community honey production projects.

³⁸ Paraphrased from project logical framework in Annex 3

and objective clarification identified 'satisfying basic needs'³⁹ through promotion of new skills and enterprise' as a principle purpose.

Problems were identified (and discussed in footnote 3) with the project log frame as a source of clear objectives. One of the "Outputs" is a potential objective⁴⁰ of 'self reliance amongst partner CBOs', with the remaining outputs (2-4) being activities largely aimed at satisfying Comic Relief conditions. There is a need to look further than the project Log frame to look at:

- the CBO aspects of the project,
- the intention of building the capacity of MAPCO by developing a CBO support model that could be replicated elsewhere
- strengthening MAPCO's strategic development
- Developing more market linkage aspects of MAPCOs work.

With this in mind, a review of project literature was combined with an all staff workshop to clarify the project objectives against which the project could be evaluated. The result of this process was the participatory identification of Key Questions for the evaluation as out lined in Table 1 below, and the outline of the semi structured interviews and focus group discussions used with CBOs and other stakeholders(Annex 6);

TABLE 1 - Key Questions for the Evaluation

General;

- ✓ Objectives were valid and approach was appropriate.
- ✓ Impact achieved
- ✓ Have key messages of capacity building and training elements been understood
- ✓ Establish achievements and challenges faced
- ✓ Capture lessons to feed into future approach of programming and donor proposal

From ToR & Logical framework;

- ✓ 50% of CBOs (minimum 10) self-reliant
- ✓ Model documented and shared
- ✓ Strategic plan by year 1 (approved, appropriate and used)
- ✓ Increased numbers of poor and vulnerable involved in business and enterprise

Comic relief conditions are met:

- ✓ Review and support financial management systems
- ✓ Review M&E (document practice and capture lessons)
- ✓ Conduct market analysis
- ✓ Develop exit strategy
- ✓ Complete strategic planning and fundraising strategy

Comic relief principles are met (summarised as):

- ✓ Most vulnerable are targeted (women, girls, PWD, PLWHA, Youth)Basic needs and rights

³⁹ Shelter, food, clothing, education, health and dignity.

⁴⁰ Though not SMART (specific, measurable, targeted, realistic or time bound)

addressed

- ✓ People are involved and participate throughout
- ✓ Worked with relevant stakeholders
- ✓ Local organisations and movements are supported
- ✓ Programme has learnt and improved
- ✓ Good value for money
- ✓ Has partner and CR added value and working relationships been positive.

It should be noted here that it is quite early days to be assessing long term impact of a short 2 year project, and that it has been particularly difficult to separate out the impacts of this specific two year APT/Comic Relief funded project from that of its predecessors and the closely allied DFID/Comic Relief funded programme. This is primarily because many of the successes of this project and its revolving loans have been built upon the preceding training from other projects. An attempt has been made to isolate the impacts of this project so far as is possible. This evaluation has necessarily concentrated on assessing this projects more distinct elements, particularly the revolving loans aspect and market linkage strategy, where it is easier to distinguish separate impact.

Evaluation Findings

Summary of Achievements and Challenges

The evaluative conclusions of an assessment of achievements and challenges are outlined in more detail in a Table of Conclusions at the end of this report.

The following Table lists the achievements, challenges and key messages aimed for, as identified by project staff, alongside a colour coded evaluative indicator of level of achievement (Green for full achievement, Amber for partial achievement and Red for largely failing to achieve)⁴¹. It is hoped that this will provide APT and MAPCO with some of the areas that require concentration upon prior to completion.

STAFF IDENTIFIED		
ACHIEVEMENTS	CHALLENGES	KEY MESSAGES
<p>Improved access to markets</p> <p>Increased number of businesses</p> <p>Increased income</p> <p>Illiteracy reduced by 20%</p> <p>Better links to other NGOs and service providers by MAPCO and CBOs</p> <p>Better rights awareness</p> <p>Increased involvement of Youths, PWD and other vulnerable people in CBOs</p> <p>Increased participation of women in business</p> <p>Improved Financial management systems</p>	<p>Interference of traditional leaders⁴² and subsequent payment delays and high defaulting in 3 CBOs.</p> <p>Poor road network and insufficient vehicles</p> <p>Great demands on MAPCO</p> <p>Donor fatigue</p> <p>High levels of illiteracy</p> <p>Reluctance of PWDs to participate in CBOs</p> <p>High levels of dependency on few breadwinners (Single & female & grandparent headed H/H, orphans etc)</p>	<p>Links to other service providers</p> <p>Importance of good CBO management systems⁴³</p> <p>Be innovative and look for new products and markets</p> <p>Advertise products well</p> <p>Share successful ideas</p> <p>Pay loans promptly</p> <p>Inclusion and equal opportunities for all.</p>
	<p>Challenges Added by Evaluator after Discussions:</p> <p>Poor economic climate⁴⁴</p> <p>Poor agricultural climate⁴⁵</p> <p>Seasonality issues with loans⁴⁶</p>	

⁴¹ The evidence for the colour coded findings comes from community questioning, FGDs and evaluative observation.

⁴² And other elites who access loans as 'benefit captors', and whose defaulting discourages members from repayment.

⁴³ regular meetings, democratic structures, reporting to each other and record keeping

⁴⁴ Devalues loan amount, increase in prices, no disposable income, limited scrap metal

⁴⁵ Very early rain, then dry spell followed by heavy late rains.

⁴⁶ Loans are preferred in the dry season from Nov- April. Difficulties in paying back in 3 months in the rains when opportunities for marketing are reduced and people busy farming.

Capacity Building Impact and Communications

Summary: There was good evidence that the capacity building work with CBO leaders was very successful, and had been passed on to large numbers of leaders and 'sub-unit' or satellite village community leaders.

APT have supported considerable improvements in the capacity of MAPCO itself through staff and consultancy inputs particularly in the fields of finance, strategic planning, M&E and market linkage systems. Though improvements in communications and management systems, particularly closely targeted and time bound planning and linking M&E learning into strategic analysis and redirection have been less evident.

CBO Capacity Building

The Comic relief funded 'CBO Self-Reliance trainings' are summarised in the table below. There was good evidence that the capacity building work with CBO leaders was very successful, and had been passed on to large numbers of leaders⁴⁷ and 'sub-unit' or satellite village community

Type of Training	Target Group
Leadership and Management Skills	CBO executive members
Business Development Skills	CBO members
Functional Adult Literacy	CBO members

leaders. This is supported by the

very high increase in the size of the loan funds (58% increase, see Annex 8 Loan Fund data) donated to the CBOs, which is contributing to the financial autonomy of the CBOs. In three (Lefoteh, Njagabakura and Sinava) of the 12 CBOs, very high default rates are reported to be principally due to the involvement and interference of 'traditional' leaders and other elites who access loans as 'benefit captors', and whose defaulting discourages members from repayment. *It is recommended that MAPCO Continue to act in all default cases, and strengthen the existing good peer and traditional and district leadership pressures already being used. Develop further specific strategies to reduce the acknowledged problems of traditional leaders interfering and gaining benefits. Consider excluding chiefs and district councillors from taking part in the future, on the grounds of lack of vulnerability.*

The business skills and literacy training and capacity building curriculums that were provided were insufficient for evaluative purposes without being able to witness training approaches and delivery methods. Difficulties in evaluating project success in achieving understanding and changing attitudes and behaviour have resulted from: a lack of message and objective clarity in project literature and staff understanding; difficulties in separating the impacts of previous and allied projects; limited literacy of community participants, combined with the very high numbers of people attending the evaluation visits⁴⁸.

Literacy and numeracy amongst CBO leaders was very good, but there were fewer signs that more widespread improvements had occurred, with a few marked exceptions, though it is recognised that adult literacy in particular is difficult to achieve in the short lifetime of this CR project. The evaluation witnessed a number of clear exceptions, where individuals and women in particular had gained strong numeracy and business skills. Understanding of the more social understanding and reported 'rights based approach' allied to this project was very limited to simple catch phrases⁴⁹. A more in-depth understanding was difficult to identify, as were changes in attitude and behaviour. Women and men did report changes in gender relations, reductions in GBV, and increasing girl child education, though this

⁴⁷ A strength of the CBOs is the large numbers of trained leaders, allowing others to take over during absences or sickness.

⁴⁸ Evaluator requested small groups of approximately 20 persons so that assessments of understanding of capacity building areas and key message analysis sessions could be run. Unfortunately all meetings were of such large groups that this was extremely difficult.

⁴⁹ This was not identified in previous evaluations.

interestingly appears to be more attributable to increasing economic gains than the rights based trainings of MAPCO⁵⁰.

In general, however, the project and the capacity building aspects in particular, appear to have suffered somewhat from not having a clear understanding of it's of key messages. *A clearer understanding of this and its principle goals and objectives would have allowed MAPCO to design a clear communication strategy, and focused upon achieving dissemination of key messages through its trainings and CB.*

In summary, a general perception was gained that training methods could be improved and more participatory and a less theoretical and more applied curriculum and supporting image based materials could have been beneficial.

Capacity Building of MAPCO

APT have supported considerable improvements in the capacity of MAPCO itself through staff and consultancy inputs particularly in the fields of finance, strategic planning, M&E and market linkage systems. Though improvements in communications and management systems, particularly closely targeted and time bound planning and linking M&E learning into strategic analysis and redirection have been less evident.

Though MAPCO have succeeded in documenting and disseminating their approach or 'model'⁵¹ in a 'promotional' document and well attended event⁵², they have not followed up on the suggestion of the 'Management Support' consultant to produce; "a manual for use by development professionals in replicating MAPCO's model" complete with practically useful documents, templates, M&E outlines and the like. The event and this more practical manual aimed at dissemination of the model, could have been a more useful approach, and over concentration upon producing the 'model' document has diverted attention away from *other important communication work such as profile raising, fundraising, materials to embed training, community project communications, communications materials and improving information provision on innovative enterprise and the like. A more holistic communications strategy is recommended.*

MAPCO's staff capacity in the fields of finance, market linkages and M&E has been greatly improved, though less advances were observed in terms of improved management and strategic analysis. *It is recommended that:*

- *Improved time bound management planning tools such as Gantt charts be introduced, reported against, and linked into the five year strategic plan.*
- *Improved line management and performance management systems be introduced.*
- *M&E data be processed into results that can continuously⁵³ feed into reporting to management, partners and donors. This should allow strategic analysis of project learning to feed into management decisions to direct changes in approach.*

The development of the strategic plan and exit and disability policies have had some impact on increasing staff awareness in these areas, though it was less clear whether these theoretical documents had lead to significant or sufficient changes in implementation of approach.

⁵⁰ Other agencies such as IRC had high profile GBV messages in evidence.

⁵¹ Though publication and dissemination of this was only achieved recently at the end of September 2009.

⁵² 89 stakeholders were reported as attending the event and the testimonies of the CBO representatives involved appeared to have increased stakeholder understanding of the project more than the 'model' document itself.

⁵³ And not wait until the end of the project when change is less likely.

Community Based Impact

Pilot Appropriate Technology Projects

Kanga and two additional small remote villages⁵⁴ near to Sahn, were selected for the trialling of new production methods as part of this project.

Pilot Enterprise	Communities
Palm kernel crusher and oil extraction machines and multi functional storage facility and community building	Kanga
Honey production (visited)	Niayahun (small village near Sahn)
Honey production	Kpangba (small village near Sahn)

It proved difficult to evaluate the appropriateness and likely impact of the Kanga palm oil project as the machines were only delivered on the day of the evaluation visit and this was an opening ceremony event with press and large crowds of visitors. The evaluator will limit assessment to the following;

- The community building built to house the machines, was very late in construction, reported to be due to logistical difficulties in accessing suitable building materials.
- It was not possible to assess the capacity of the community leaders, though there did not appear to have been sufficient preparation for the likely terms and conditions of use of the machinery. More could perhaps have been done to inform and prepare the community in readiness for the delivery of the equipment.
- MAPCO PTU staff had plans in place to stay and train locals in the use and maintenance of the machines, but considerable follow up will be required to ensure this is successful. It was not possible to identify how individuals had been selected for positions as machine operatives.
- Though it was not possible to accurately assess the reasons for the selection of the project site, there did appear to be evidence that palm oil processing was a felt need in this area⁵⁵.

The palm oil processing machines are likely to have the following estimated impacts:

- Significant impact on reducing the work load of women and girls in particular who are currently hand processing for household consumption. Ripple benefits may be evidenced similar to those witnessed elsewhere in the form of increased education of girls and shifting women's labour efforts towards more productive primary agricultural tasks and trading opportunities.
- Increased household income as palm oil surplus to consumption is marketed (subject to access to market constraints being eliminated).

One of the two honey production projects in Nayaihun was visited briefly and evaluative assessment is limited to;

- Five scattered timber hives had been successfully colonised and one harvest of 5 litres of honey (sold for 25,000 Leones⁵⁶) had been achieved by 10 trained individuals who had passed skills on to 26 others. The second harvest is imminent and expected to be larger than the first.

⁵⁴ These communities were not any of the 12 CBOs selected for the self reliance project work.

⁵⁵ Evidenced by; Large palm oil plantations, previous large scale palm oil factory destroyed during conflict in Kanga, palm kernels evidenced rotting and going to waste, short individual interviews particularly with women who were currently laboriously hand processing.

⁵⁶ Approximately £5.

- Previous consultancy reports indicated a need for MAPCO to thoroughly assess the market for Honey, and there was no evidence that this had been achieved other than informal questioning of existing honey sellers concerning price and demand⁵⁷.
- The donated timber hives were anticipated to cost approximately 50,000 L to produce, and it was discussed with the community representatives whether this relatively high set up cost in relation to the long term start up prior to gaining income, would discourage replication. Villagers said they would like to have 5 more hives, but felt they would be unable to pay for construction materials themselves⁵⁸. *A recommendation for MAPCO to explore more cost efficient appropriate hive technology before future dissemination.*

Anticipated impacts of these newly established honey projects are difficult to establish in the limited time available. The male villagers present were confident of being able to sell and share profits fairly amongst themselves, though it was not possible to assess impacts on women or other target groups. Villagers were worried about stinging incidents and harvesting safely and to a good quality, and appeared reliant upon donation of quality hives rather than their ability to construct new hives themselves for expansion. The village was clearly a target village showing remoteness factors and high levels of poverty, and there was some evidence that the revolving loans had had significant benefits for a small number of families here, where profits had largely been used to improve shelter through zinc roofs.

The objective of these pilot projects was for each CBO (some of these CBOs being in addition to the 12 specially selected CBOs for self reliance promotion) to have a revenue generating activity for its own sustainability. This would be a source of income for the CBO as well as an input to support individual enterprise development for the community members. These were intended to be selected from a wide range of projects many of which MAPCO had implemented elsewhere before, such as: a drying floor (for crops), a honey project, a kernel cracking facility, a bakery oven, a training centre, a grain store, a revolving fund etc.

It was not at all clear why these pilot projects, which were not implemented with a CBO that was selected as one of the 12 CBOs for promotion of 'self reliance', were integrated into this particular two year project. It was unfortunate that it was not possible to better evaluate the strengths of the CBO to implement a quite considerable pilot project of this nature. It will be important to ensure that all the pilot projects are closely monitored and evaluated for impact and potential learning, should this approach be replicated in the future. For now, it is far too early to say whether the approach is sustainable.

Revolving Loans

The impact of the revolving loan has been very considerable and the average 58% (Annex 8) increase in the original fund is a very important factor in establishing CBO self reliance and financial independence. Individual interviews and FGD indicated that loans were mostly invested in expanding **existing** businesses and that slightly less than half were used to set up **new** businesses⁵⁹. Individual respondents indicate an average of **75% increase in household income⁶⁰ as a result of the revolving loan** intervention (and prior trainings). This increase in income was most often spent on education⁶¹ and shelter⁶², with re-investment in clearing plantations or livestock purchase and health costs frequently mentioned.

⁵⁷ Formal market assessment of this kind may well be an area where APT can provide further added value.

⁵⁸ Despite good timber being produced by the village itself.

⁵⁹ It was not possible to support this using project M&E data, nor by asking community leaders to quantify those new or existing businesses.

⁶⁰ Sample size of 21 is too small, and method too crude to be a reliable figure but acts as a useful guide none the less.

⁶¹ Particularly on girls. Indeed 7 people reported taking out loans deliberately to pay school fees of children who had had to drop out, and the remaining funds being invested in quick return petty trade.

⁶² putting zinc roofs on houses

The types of businesses were almost wholly trading and food processing or small artisan businesses. It was evident that the very small amount of the loan (250,000 Leones or approximately £50⁶³) and the extremely short loan period of 3 months had limited the impact that the project was able to have upon the more long term rural livelihoods of farming or livestock. This may prove a significant weakness in the approach in the long term, and particularly in the most remote areas, where access to markets limits the potential for the former approach. All communities stated that they would prefer a larger loan amount, whilst also reporting that the most vulnerable people were “scared” to take out the existing loan size. When asked whether they would prefer a larger loan amount at the expense of fewer loans, they preferred to stick with the smaller amount. It is evident however, that such a small amount, over such a short period, is unlikely to be able to stimulate primary production enterprises. Interestingly, there did seem to be some knock on effects on farming and livestock production, with some individuals investing profits in sheep, goats and fowl⁶⁴ as well as employing others, notably youths, to help them to clear their land, plantations and cash crops which still remain overgrown and unproductive after the war. Existing cash crops are not being fully utilised or processed, and consideration of how an adaptation of the loan project could impact upon this was discussed with communities and staff, and recommendations have been made around introducing some flexibility in loan amount and period to satisfy this.

All of the communities were in agreement that loans are ‘preferred’ in the dry season when roads are open and vehicles more available for them to access markets, making profits easier to generate and repayment easier also⁶⁵. Transportation costs are a very high proportion of business costs, and villagers agreed that a larger loan would allow larger purchases of raw materials (or sale of goods in one trip) thereby reducing the proportionate cost of transport.

Many individuals (particularly in small CBOs and particularly CBO leaders, and more successful individuals) had accessed multiple loans (an average of three times), despite some individuals not yet

Tonkolili Disabled Youth Case Study

Wheelchair bound Musa Koroma (photo in Annex) paid off his loan to buy small stationary and consumable goods and set up his stall on the high road two months ago. He is very happy with how his business is progressing, does not need to take out another loan and is thankful for his new self respect and standing in the community.

Koribundo Case Study

A woman had accessed 10 loans through membership of two CBOs, and was a very successful business woman with several enterprises and a bakery. She was loaning money to others.

having received a loan.

It will be essential for the project to monitor the fair distribution of provision and a method for doing this has been recommended to staff. It will also be necessary to follow this up with advice to CBO leaders about promoting fair distribution and the principle purpose of poverty reduction for the most

vulnerable as opposed to profit or fund maximisation. It was evident that CBOs were not fully aware of the primary purpose.

An assessment as to the sustainability of the new businesses was undergone to identify whether the revolving loans had created a start – stop enterprise environment, whereby a business was not sustainable after only one loan and required further loans to keep them going. There was clear and unexpected evidence that it was seldom the case that businesses entirely failed, but that continued loans were enabling traders to expand more quickly and therefore counter high transport costs through

⁶³ The real value of the loan has been eroded by exchange rate changes and increasing prices.

⁶⁴ The short 3 month loan period precludes small ruminant and duck/poultry production, where profits accrue to slowly to meet repayments.

⁶⁵ The success of the revolving loan is highly dependent for success on good road conditions, vehicle availability at low cost and access to markets as it is so highly encouraged individuals into petty trades (largely buying imported goods in regional markets to sell in villages, or buying foodstuffs such as palm oil, gari and vegetables in villages for sale in regional markets).

bulk purchases or sales, or by switching enterprise or production to meet changes in circumstance or suit seasonal changes in the market. This flexibility is a strength of the RL project.

CBO Enterprise Success rates		
CBO	% Successful	% Unsuccessful
Sahn	71	29
Jao	57	43
MWA	89	11
MADA	79	21
Lefoteh	42	58
Hopanda	72	28
Salina	78	22
SINDAVA	55	45
Bandawor	75	25
Njagbakkahun	61	39
TDDA	82	18
PLDDA	67	33
Project Average	63.9	27.8
Disabled Association average	74.5	25.5

M&E staff were advised to begin collating data on the success rates of CBOs, particular enterprises and to disaggregate this information by vulnerability groups. The Table below indicates the data that the M&E team were able to produce during the evaluation.

It shows that on average revolving loan enterprises have 64% success rates, with disability associations having a 10%+ higher success rate than average.

Evidence was reported (not being monitored for) that the most remote sub-unit communities were finding repayment more difficult, particularly in the rainy season (see Sahn Case Study below) and in some cases this defaulting by a few was leading to withdrawal of loan provision to these communities.

Sahn and its Nine 'Sub-Unit' Villages Case Study.

Sahn is a very small town which has had strong success in business development. It has also stimulated nine surrounding remote and largely vulnerable village communities to set up semi-independent 'sub-unit' CBO leaderships which have had more varied success. The most remote and poorest of the villages have struggled to repay loans, and as a result fewer loans have been distributed in these villages, with some people not yet having received a loan, with preference being given to the more successful businesses elsewhere, some of whom have had up to four loans.

Secondary Impacts and Ripple benefits

Summary; Ripple benefits have been greatest in terms of education, health, youth employment and agricultural rehabilitation.

Income from businesses was most frequently spent on school fees and the knock on benefits on girls in particular should be considerable (confirmed by 5 school teachers and principals). Shelter improvements should also have health and well being consequences and individuals have reported spending income on not just medicines and consultations but on life saving operations (see positive testimony birth attendant case study 32 plus 6 other reported cases). Two CBOs cited that they supported applications for life saving operations with interest free loans.

Re-investment was seldom reported as a benefit unless directly questioned, the most interesting secondary benefit is employment effects (see Teacher fuel wood business Case Study 26 employing ten young men and school boys) and the use of income to begin longer term investment in livestock, fowl and plantation and post conflict land clearing work. In some cases, such as Case study 45 a disabled man was employing 14 youths to clear ground to plant a short term pineapple crop and a long term orange grove (8-10 year investment). Ten other people in his village were doing similar clearing and planting work themselves and through employing mostly young men.

In the smaller CBO communities, it was almost impossible to find complete none beneficiaries, as almost everybody had gained benefits directly or through family members. In larger and more urban communities this was not the case.

In addition it has been evident that benefits have been spread to family members. Though some CBOs have not been increasing the involvement of vulnerable groups such as the chronically sick, PLWHA and disabled, there is considerable anecdotal evidence that these individuals have benefitted through the participation of more able family members⁶⁶. Project staff report that one strategy that has been promoted is that nominees of those unable to work, make use of the loan. This has been evidenced in a small number of occasions (see Case Studies 2, a disabled child giving his loan to his mother and Case Study 6 a polio sufferer making foodstuffs for a friend to sell in the market), though realistically it appears that this has tended to occur informally rather than being promoted by MAPCO or CBOs as an inclusion strategy through selection of nominees. Some non beneficiaries have indirectly benefitted by accessing loans from CBO members (Indirect Case study 17).

There have been some communal benefits in a few communities where the CBOs have started community projects, such as:

- Village health centres and traditional birth attendants
- Water pump repair
- Bridge repair
- Operations for sick people
- Community meeting place
- Village clean ups
- Plantation clearance projects for poor and disabled or for community farms.

The positive ripple benefits created by community projects would benefit from being promoted to other CBOs.

Impacts on Vulnerable Groups

Summary: MAPCO appears to have concentrated only on the inclusion of women and in PWDs in its successful disability association partner CBOs, and has not adequately promoted the inclusion of other vulnerable or more remote communities. *In the future, more could be done to investigate enterprises that fit the abilities and vulnerability context of specific vulnerable groups.*

Much of the findings reported above have indicated strong benefits to all participants. As MAPCO have been successful in integrating women throughout and PWD have particularly been involved in two disability associations (Tonkolili and Port Loko), these individuals have also gained these benefits. The M&E staff were advised to *begin to collate data on the vulnerability profiles of each CBO, so that the project can begin to track its success in terms of increasing the proportion of vulnerable people in CBOs (and accessing loans)*⁶⁷. Unfortunately the project has only collated data for PWD, and therefore it is not possible to demonstrate results for other

BO Disability Profiles			
CBO	PWD Before	PWD After	% Change
Sahn	3	5	n/a
Jao	3	4	n/a
MWA	0	0	No PWD
MADA	1	2	n/a
Lefoteh	0	0	n/a
Hopanda	1	4	n/a
Salina	1	2	n/a
SINAVA	1	1	n/a
Bandawor	1	3	n/a
Njagbakahun	2	2	n/a
None Disabled Association Total	13	23	43.5%
TDDA	414	457	10%
PLDDA	36	80	122%
Project Total	463	560	
Project Average	n/a	n/a	

⁶⁶ Though clearly there are dependency issues, this is the way that CBOs have preferred to deal with the difficulty of benefitting disabled and sick individuals. Recommendations for improvements in approach in this matter have been made.

⁶⁷ It appears that the M&E consultancy did not do enough to encourage staff to collect data and process results that answered the necessary questions required. This is discussed more fully in the dedicated M&E section.

vulnerable groups. The Table below indicates the disability profile data that M&E staff were able to provide to the evaluation. As some of the CBOs have so few disabled members it is not statistically relevant to identify percentage increases in membership of PWD. A project average has also not been produced, as this would infer that the gains in membership in the two disability associations were spread across the project.

It does however show that remarkably few disabled people, only 23 are involved in the 10 remaining CBOs of the project, if the two disability associations are not taken into account. Indeed in one of these cases, arguably the most long standing and successful CBO, no PWD have been members throughout. This represents a considerable project weakness, and demonstrates that to a large extent MAPCO has not adequately promoted inclusion of PWDs and that the project has failed⁶⁸ to meet its objective (OVI 4.1 in Project Log frame) to 'increase the numbers of poor and vulnerable involved'⁶⁹. Though data does not exist for other vulnerable groups, the evaluation concludes that a similar picture emerges, of a failure to *monitor and demonstrate strategies for inclusion of vulnerable groups to MAPCO by APT, and a failure on behalf of MAPCO to promote inclusion of PWD and other vulnerable groups in its partner CBOs*. 8 CBOs have managed to increasing the numbers of PWD by very small amounts, and the evaluation uncovered that on some occasions the CBOs were not advised⁷⁰ by MAPCO that more PWDs or other vulnerable groups should be encouraged to join and gain the benefits of CBO membership and the project.

The project has had a significant impact where PWDs have formed disability associations (In the two semi-urban regional towns of Port Loko and Tonkolili). Though Port Loko has had some leadership difficulties it has managed to increase its membership considerably. Tonkolili has shown the potential of this model to positively impact upon the lives of PWD and their families, particularly in an urban environment where inclusion can be more challenging. Members of the TDDA CBO not only reported increases in income, but in health, well being and respect as well as reduction on aggression and violence towards them. They had strong and convincing arguments for their preference for a separate association, *and it is recommended that this approach be replicated, particularly in urban settings*.

The evaluation has shown that a good number of elderly and youths have benefitted directly from the revolving loan aspect of the project and that other chronically sick, elderly, PLWHA and male youths in particular have gained indirectly and informally from the project. *MAPCO will need to monitor for this in the future*.

Literacy and numeracy benefits were in evidence by a few women, PWD and some Youths who have not been schooled or have dropped out of education early. In general, however the literacy and numeracy impacts appear to indicate that *some adaptations in methods and approach are required*.

⁶⁸ And the APT partner should have been able to identify this weakness earlier.

⁶⁹ OVI4.1 'numbers of poor and vulnerable men and women involved in business and enterprise activities in target CBOs by the end of year 2'

⁷⁰ Nor given practical strategies of how to do so.

Evaluation and anecdotal evidence of the representation of women within the leadership roles of CBOs, is that women are underrepresented. Women are playing leadership roles, however, and meetings suggested that they were vocal opinion formers within the groups. *Further efforts in this area and in female literacy and numeracy, alongside active promotion of equal representation of women in leadership roles, should rectify this apparent weakness.* The M&E staff were advised to begin collating and analysing data about the vulnerability profile of CBOs and the profile of those getting loans. Though the gender disaggregated data collated by the project does appear on examination to have some likely errors, the results analysed by the evaluator below do give an indication of the success of the programme in involving women.

CBO Gender Profiles	% Women	% Loans got by Women
Sahn	57	66
Jao	62	63
MWA	90	90
MADA	40	40
Lefoteh	75	66
Hopanda	59	59
Salina	50	50
SINAVA	61	61
Bandawor	55	55
Njagbakahun	44	44
TDDA	51	53
PLDDA	46	46
Project Average	57.50%	58%

The data demonstrates a significant achievement on behalf of MAPCO, with on average women being better represented within CBOs than men in the project as a whole. PLDDA, Njagbakahun and MADA do have representation rates below 50%, and it is recommended that some efforts be

made to improve representation of women in these CBOs. It is also evident from the data provided on the proportion of women accessing loans, that this is in line with the proportion of women participating in the CBOs and thus loans are being fairly distributed to women. On closer examination there does appear room for further investigation and advice on equal and fair loan distribution by vulnerability groups to be given to all CBOs and Lefoteh CBO in particular (where a shortfall of loans to members by gender of 9%, exists). *The project now needs to collate, monitor and act upon similar statistics for other vulnerable groups in future programming.*

A very narrow and fairly shallow interpretation of ‘vulnerable groups’ was in evidence in the programme. M&E data in particular was disaggregated by gender and disability alone. The impact of the project on target groups could have been improved by;

- *more specific definition and understanding of vulnerability types,*
- *promotion of their involvement within CBOs,*
- *advising on strategies for their specific inclusion⁷¹,*
- *Identification of enterprises to suit their specific asset and constraint scenarios.*

The final staff workshop encouraged staff to define, *separate out specific differences and look in more detail at how the vulnerable can be targeted better and how important it is to identify specific enterprises that fit their particular asset and constraint scenario.* This was a very rapid introduction, but the results are recorded in the table on Vulnerability profiling in Annex 2 for future development.

⁷¹ E.g. Strategies for inclusion of PLWHA

The following table indicates the reported indirect benefits to vulnerable groups as identified;

Target Vulnerable Group	Indirect impacts/benefits	Potential negative impacts
<i>Vulnerable groups identified by project</i>		
Women	<ul style="list-style-type: none"> • Less dependence through economic contribution to household (FHH) • Better relations and reduced GBV • Improved health • Dignity and self respect • Health and nutritional benefits. 	•
PWD	<ul style="list-style-type: none"> • Better h/h & community relations and reduced intimidation and violence • Dignity and self respect • Economic independence • Children with disabilities able to attend school. • Health and nutritional benefits. 	In the 2 CBO disability associations there are fears amongst stakeholders of potential 'ghettoisation' or separating PWD. Tonkolili strongly preferred to be separate.
<i>Vulnerable groups added by evaluator:</i>		
Children	<ul style="list-style-type: none"> • Enabling more children and particularly more girls to attend school. • Able to complete school earlier (as less likely to miss terms due to seasonal drop out) and therefore work and become potentially productive earlier • Health and nutritional benefits. 	•
Youth	<ul style="list-style-type: none"> • Education, literacy & numeracy • Employment and apprenticeships in artisanal trades • Motivation, dignity and self respect. 	•
Elderly	<ul style="list-style-type: none"> • Dignity and self respect • Economic independence • Health and nutritional benefits. 	•
Chronically sick & PLWHA	<ul style="list-style-type: none"> • Health and nutritional benefits only in h/h where CBO members present (reported indirectly, not observed) 	•
Remote communities	<ul style="list-style-type: none"> • Improved health • Dignity and self respect 	•

- Health and nutritional benefits.
- Poorest H/H
- Improved health
 - Dignity and self respect
 - Health and nutritional benefits.

Programmatic and Cross Cutting Findings

Project Implementation, Management Systems and Meeting Donor Conditions

Comic Relief identified five general conditions in the management systems and project implementation field. Progress towards achieving them are outlined below,

Donor Conditions Summary	Positive Progress	Limitations
Review and support financial management systems	Sound accounting and administration procedures manual developed and put into practice.	<i>Small number of minor modifications suggested below.</i>
Review M&E (document practice and capture lessons)	Impressive progress in M&E data collection	Need to move into results collation, analysis and feeding M&E learning into reporting and on to influence management decisions and adaptation of approach.
Conduct market analysis	Considerable efforts made in examining market linkages and encouraging CBO leader and artisans participation in market analysis. Evidence of improvements in product range and quality as a result of market visits by artisans.	Mostly informal market analysis skills in evidence. No further analysis of Honey market ⁷² in evidence. More national and international avenues could be investigated. Failure to look for alternative strategies to avoid transportation issues ⁷³
Develop exit strategy	Exit strategy document produced, backed by commendable CBO self reliance assessment matrix ⁷⁴ .	Exit strategy needed to be worked into a time bound, targeted work plan, and increased practical strategies for implementation.
Develop strategic planning and fundraising strategy	<i>See more detailed table below</i>	

⁷² And evidence that a more costly bee keeping hive disseminated that may not be replicated due to lack of appropriateness.

⁷³ Either by investigating appropriate transportation such as barrows and draught animals, or by exploring enterprises that can be done during the rains that do not require immediate transportation to market due to perishability, e.g handicrafts etc.

⁷⁴ This matrix could now be simplified down to fewer questions.

All the financial and administration system improvements recommended in the conditions and “MAPCO Accounting administration and human resources manual” (APT Kenyan partner consultancy⁷⁵) have been individually checked and followed up on by the evaluation and appear much improved. Furthermore, a variance analysis of expenditure in relation to budget shows some astute and careful planning. The Project Coordinator undertook a project re-budgeting exercise (end 2008) in order to ensure that over expenditures did not occur caused by the fall in the value of the donor pound sterling and increasing prices. As a result of this, expenditure is in line with budget forecasts and variance is at a remarkably low 8.7% considering these unfavourable conditions.

An external audit has been completed and recommendations undertaken, though auditors have been slow to finalise responses to the report. This audit recommends improvements in documenting and justifying rationale for Freetown trips. Problems obtaining three quotes have been identified, but occasionally understandable in country with limited competition, literacy and some sole supplier issues. For procurement for large items such as vehicles, a procurement committee is suggested. A small number of minor improvements are recommended in addition to those identified in the FAD manual:

- *More closely defined step wise rules on disposal of assets.*
- *More regular backups of files and safe storage in case of computer malfunction or theft.*
- *Virus check up grades.*
- *Code of conduct for staff that is implemented and visible to all*
- *Probationary periods, and pre-determined warnings prior to dismissal*
- *Doctors notes required after 48 hours and longer notice periods required for senior staff (1 month)*
- *Setting tasks or tests during recruitment, required skilled checklist, ratings and storage of minutes/notes kept should decisions be questioned.*
- *Simple performance management system developed, particularly for more senior staff, linked to improved work planning⁷⁶.*
- *Develop a volunteering programme*
- *Penalty clauses in contracts and for audits for quality control and timely delivery.*
- *Vehicle log books*

Strong and productive relations have been developed between APT and MAPCO, and MAPCO has been well supported by combination of APT support visits, consultancy technical advice and particularly effectively through support in developing financial systems by an APT African partner organisation. *Consider development of this technical advice dissemination strategy.*

A strategic plan was developed between APT and MAPCO with the facilitation of an outside consultant. The main elements of a 5 year strategic plan are “geared towards increasing the organisation’s resilience and coverage” (J.Dawson)., and progress towards achieving this are indicated in the table below:

⁷⁵ APT instigated a very successful partner to partner capacity building approach which should be considered for replication in other areas.

⁷⁶ Gantt charts, and further excel training for M&E and Market linkage officer as required.

Main Elements of Strategic Plan.	Positive Progress	Limitations
Develop several new projects geared at replicating the CBO support model in different areas of the country and with a stronger focus on especially disadvantaged people, including disabled, youth unemployed and elderly women	Support model printed and disseminated through awareness raising event to approximately 80 stakeholders. Disability policy written	No progress identified towards replication with stronger vulnerability focus. A more pragmatic and applicable Disability strategy with actions for adaptations in approach required to target PWD and their specific needs.
Diversify MAPCO's funding base so as to reduce reliance on the small number of sources it has at present	6 applications to donors made, so far with limited success. 6 new IGA being trialled	IGAs not satisfactorily market researched or professionally costed Other types of fundraising have not been explored.
Develop several new pilot projects exploring areas of activity relatively new to MAPCO: specifically, labour-based rehabilitation of rural roads and the development and dissemination of small-scale agro-processing technology	Some progress in rural roads rehabilitation ⁷⁷ . Original agro-processing activities continuing.	Other new pilot areas not explored.
Seek to have MAPCO accredited as a technical and vocational training centre	Reported as achieved ⁷⁸	Updating of training techniques required. <i>Utilisation of training spaces in afternoons.</i>
Strengthen the PTU so that it becomes both a more effective element of MAPCO's support to rural communities and a generator of greater income for MAPCO	Some progress in generation of income for MAPCO. Some involvement in pilot agro processing projects completed (Khangha)	Further potential in this area, and costing of PTU enterprises.

In addition, a lengthy disability policy document has been produced very recently by MAPCOs own initiative, with an action plan within, which is reported by APT to be a useful document. It is unclear whether this document has been sufficiently applied at this early stage, to improve project implementation and *further practical advice for inclusion of PWDs and other vulnerable groups, but most particularly PLWHA, in the project approach are recommended.*

The objective of the majority of the donor conditions as reflected in the strategic plan is to promote;

- the improved systems and self-reliance and thus responsible exit from the CBOs

⁷⁷ Through German Embassy funding of 16 million leones for work with district councils.

⁷⁸ Though evidence of this was not forthcoming.

- MAPCOs own improved management systems and self-reliance.

MAPCO has achieved considerable success in improving finance, M&E and market linkages systems but less so in general management systems and appears to have been much more successful in promoting CBO self reliance rather than implementing its own. Though a good number of new proposals have been submitted to donors, none has yet proved successful, though there are some good indications of likely success⁷⁹. IG activities tried, have not been done so in earnest and not been fully costed. Other fundraising and awareness and profile raising activities have not been explored.

In addition, APT and MAPCO developed 6 month action plans⁸⁰ and quarterly reporting based on the conditions as outlined in the logical framework. This process should also have included wider project purposes and activities, and has somewhat sidetracked the poverty reduction goals. There are some understandable programmatic reasons for the introduction of this logical framework (not a tool promoted by CR). It has certainly been a positive focus towards improved planning and targeting the project towards the importance of the commendable donor identified conditions. The logical framework does however have a number of faults (around purpose and definitions of activities as objectives, as well as OVI problems) and could have been improved from being an entire project log frame. As it stands it has risked skewing attention mainly towards the conditions rather than the whole project purpose and objectives.

*Management systems may well be improved by future work plans in a Gantt chart form. More clear team delineations and line management reporting lines, in combination with developing a culture of strategic analysis of project learning and regular opportunities⁸¹ to inform management and develop direction and adaptations in approach. In addition to this more formal and informal opportunities for communities themselves to reflect and **feedback** on progress and problems to feed into project learning.*

Stakeholder connectedness

MAPCO appeared to have good working relations with local officials and district councils and other relevant stakeholders regionally and with one INGO in particular. GTZ's Technical Advisor on capacity building was very clear in stating that MAPCO was one of the two most trusted partners with which they deal with nationally. *Further development of useful linkages with national and international stakeholders could continue to be developed, with UNDP initiating new Youth programmes, and with other stakeholders involved in innovation and enterprise. Exploration of how links with the Ministry of Agriculture and its scientific research stations could be fostered to disseminate new and appropriate technologies, as well as to support the capacity building and Institution strengthening of government should be explored. APT could also increase the amount of information available to MAPCO through its networks of innovation and enterprise specialists internationally (Afford, PA, ITDG etc).*

The strength and quality of relations between donor, APT and MAPCO are commented upon where specific points arise throughout the report and within the conclusions⁸². In summary, APT and MAPCO have established a particularly strong, open, respectful and productive relationship between an indigenous NGO, built upon sound respectful support and technical advice from APT and its network of specialist consultants.

Monitoring and Evaluation

Summary: Impressive progress has been started in data collection and this now needs to move from collection to earlier results compilation, analysis and feeding of learning from monitoring into reporting and on into management and practice change on the ground.

⁷⁹ MAPCO had already been successful in gaining funding for a Youth Training Programme funded through the UNDP to train 150 youths that has recently begun, however this was not as a result of the current push for funding emanating from this project. MAPCO has applied to the British Council funded Justice Sector Development Programme for a year long women's rights project, and references have been sought from APT for this, indicating some likelihood of success. A further funding application with APT to the Baring Foundation has recently been rejected largely due to the inability of programme staff to access a travel visa in time to attend a crucial international donor meeting.

⁸⁰ Needed to be more precisely time bound, targeted and responsible individuals identified.

⁸¹ Bi or annual strategic planning meetings

⁸² Conclusions on relations p29 and 33.

Some of the difficulties in implementing M&E that may result from the lack of clarity on project 'SMART' objectives, the weaknesses already identified in the project logframe and OVIs. It is evident that the M&E advice given to MAPCO has not rectified these problems nor been satisfactory in ensuring that staff were able to move from data collation to results analysis. It also seems that advice on vulnerability group monitoring was inadequate. It would have been more practical to have identified the key questions that were necessary to answer in order to state project success, at an earlier stage. *Below is a brief list of the types of vulnerability questions that future programming monitoring should be able to answer.*

- Is the proportion of vulnerable members involved in the CBOs increasing (beyond the increase in numbers of members in general)?
- What is the proportion of vulnerable groups represented in CBO leadership?
- Are loans being distributed in a balanced way and wherever possible to promote inclusion of the target groups? (to all? To women as much as men? To other vulnerable groups? To remote communities?)
- Which enterprise types are most successful or unsuccessful?
- What are enterprise success and failure rates of CBOs, the project, remote villages, and of specific vulnerability groups?

Further training requirements for this of the Programme coordinator, M&E and market linkage staff should be investigated.

Further disaggregation of M&E by a wider range of vulnerable groups should be considered for the most important indicators. A general review of M&E data required, should be undertaken to ensure that only the minimal and relevant data is being collected, that will satisfactorily answer the key questions identified by the project.

In conclusion, excellent capacity building work has begun in identifying a sound M&E strategy and commencing implementation. This now needs to be built upon, so that capacity is strengthened to disaggregate data by vulnerable groups more and to analyse this data at an earlier stage in the project cycle and ensure that good management systems are in place to feed this analysis into adaptations in approach.

Satisfying Donor Principles

Below is a summary of the achievements and challenges of the project towards satisfying Comic Relief principles.

Donor Principles	Achievements and challenges
Most vulnerable are targeted (women, girls, PWD, PLWHA, Youth)	Good achievement of inclusion of women, and PWD, but largely in the case of disability associations. Inclusion strategies for PLWHA, youths and girls not adequately addressed, though some youths have directly and indirectly benefitted through employment. Girls have indirectly benefitted through increased access to education. Strategies for inclusion of PLWHA not evident.
Basic needs and rights addressed	The revolving loan aspect of the programme has been particularly successful in contributing to growth in household income (75%) which has primarily been spent upon basic needs of food, shelter and education. Some rights awareness has been promoted as part of an allied project, but the depth of understanding appears to be limited. Improvements in family relations and reported GBV appear to have emanated more through the improved economic independence of women as a result of the income generated by the revolving loan as opposed to the rights awareness training.

Worked with relevant stakeholders.	MAPCO appeared to have good working relations with local officials and district councils and other relevant stakeholders regionally and with one INGO in particular (GTZ). Other government ministry (MoA), national and international linkages would benefit from strengthening.
Local organisations and movements are supported	MAPCO has worked closely to support local CBOs and disability associations. Youth associations have not been worked with, that are specifically dealing with youth related issues.
People are involved and participate throughout	MAPCO has involved local people in developing strategies for their economic development. This could have been targeted more specifically to the vulnerable, and more effective participatory methods could have been employed in training and elsewhere.
Programme learnt and improved	Project has developed greatly improved finance and good M&E systems, some of which have already contributed to learning and project adaptation (project re-budgeting sept '08). More now needs to be done in the area of identifying learning and strategic analysis by management of improved approaches.
Good value for money	This project represents good value in developing the self reliance of a long term dependent NGO and its long term dependent CBOs. The revolving loan aspect of the project has been the most cost efficient in terms of meeting basic needs, involving vulnerable groups and moving NGOs towards self reliance. Less value has been achieved in 'good practice exchange visits' and motor bikes purchase and vehicle fuel due to the widespread nature of the project sites. The use of external consultants has increased project costs markedly and it may be preferable to consider more cost effective strategies for support and technical advice ⁸³ .
Has partner and CR added value and working relationships been positive.	APT has developed strong working relationships and added considerable value to this process, through direct technical advice and through accessing specialist consultancy services. This has not been very cost efficient strategy apart from the very successful occasion where a Kenyan APT partner was contracted. In general it might have been hoped that this technical advice could have come from long term APT staff, rather than consultants.

It would have been useful if MAPCO had been made aware of the Donor principles at the start of the project, rather than at the evaluation stage, and that these principles had been more clearly integrated into the project plan, reporting and M&E.

Recommendations

This represents a summary of the recommendations only. Smaller more specific recommendations are highlighted in the main body of the report through the use of *italics*.

Recommendations for APT Enterprise Development:

Management Systems, Planning, M&E & Communications:

⁸³ Application for a VSO experienced professional Short term Volunteer (STV) could be explored, for example.

- Develop improved and complete logical frameworks with SMART objectives and indicators.
- Continually ensure support for strategic analysis of the partner through effective establishment of management systems, improved planning, reporting and M&E learning. Ensure that M&E data is analysed earlier in the project cycle to begin to feed into reporting to management strategic analysis, to allow adaptations in approach prior to project completion. Facilitate MAPCO staff opportunity to reflect on the evaluation findings and recommendations and how they would prefer to improve future programming.
- Move from an over reliance upon formulation of policy and strategy documents to developing practical, tightly planned, time bound and targeted strategies for implementation.
- Provision of advice on appropriate and holistic communications strategies to MAPCO including provision of more appropriate technology information.

Targeting and Inclusion:

- Improved advice on inclusion strategies for vulnerable groups, and advice of monitoring on inclusion and success rates.
- Advise on methods of analysing specific enterprises that suit specific target groups needs and constraint scenarios.
- A future proposal should include capacity building for MAPCO staff from a specialist provider in each of the above mentioned areas. This should ensure that staff have the specialist skills for inclusion of such individuals as PLWHA, PWD and Youths of particular importance in this post conflict setting⁸⁴. Further staff training and inclusion in the proposal of specialist needs assessment and specific enterprise identification for these three key groups will be essential for adequate inclusion and targeting.
- Consider advising a short but detailed ‘assessment phase’ at the start of any future project proposal. This assessment phase would improve the amount and quality of the support APT could offer to the partner at a crucial phase. It could improve objective setting and work planning but more importantly would improve site/CBO selection and with the right technical advice would improve both general community needs assessment and suitable enterprise and needs assessment for specific vulnerable groups and individuals.

APT ways of working:

- Try to look for other ways to access specialist technical advice than through consultancies (existing staff training, longer term staff, interns or longer term advice roles). Consider using long term APT staff rather than consultancies, and explore possibilities of experienced Short Term Volunteers to support MAPCO
- Dissemination of final evaluation report to; MAPCO Staff & Board members, Dr Gibbons (UNDP), GTZ, GoSL (MoA, MoSW), DFID UK & SL, Comic Relief.

Recommendations for MAPCO:

In remaining two months concentrate efforts on:

- Supporting weakest 3 or 4 CBOs, and reducing default rates and leadership problems.

⁸⁴ The approach should be to explore ways of integrating these groups into the existing approach and CBOs that MAPCO are working with, as well as to seek out new CBOs or Youth groups that already exist in rural and peri-urban environments, where the already successful approach could be replicated should a further proposal be forthcoming.

Work towards disengagement from all remaining CBOs, remaining only for occasional back stopping support and dispute resolution.

- On promoting ‘fairness’ or improved balance towards the poverty purpose through inclusion of vulnerable and remote people in all CBOs
- Learning through analysing M&E data and developing adapted strategies and approaches for future.

Management Systems, Planning, M&E & Communications:

- Focus on improving management systems through stronger line management, tighter time bound, targeted work plans, and introducing a simple performance management system.
- Early analysis of M&E data to feed into reporting and on to management analysis in order to allow earlier identification of areas for changes in approach and improvement in strategy. This should be done alongside biannual opportunities for all staff to reflect strategically on project learning and ways of improving programming. Opportunities for CBOs to reflect upon progress and ‘feedback’ into this process would also be useful.
- Develop a more holistic communications strategy with elements of:
 - Develop an eye catching logo with a symbol to indicate what MAPCO does, rather than reliance on an acronym that some will not understand⁸⁵.
 - Identify the Key messages of MAPCO and trainings, and implement strategy for dissemination, backed by image based communications materials (posters, leaflets, newsletters, broadcasts etc).
 - Provide more feedback opportunities for communities, which would encourage participation in adaptations in approach.
 - Improved information provision on new technologies and opportunities to communities
 - Communications strategies to increase involvement of specific target groups (particularly the most difficult to access such as PLWHA)
 - Profile raising through image based materials (posters, brochures, newsletters, broadcasts etc)
 - Showcasing MAPCO and CBO products and services
 - fundraising events

Targeting and Inclusion:

- In future proposals include an early ‘assessment phase’ which researches the particular needs of different vulnerable groups and individuals, and the types of enterprises that fit their specific vulnerability context and the specific constraints that they face:
 - Be proactive in investigating successful and innovative businesses already adopted by vulnerable groups⁸⁶
 - Pay particular attention to the specific needs of a post conflict society where there is a high dependency on fewer breadwinners, with large proportions of female and

⁸⁵ Particularly due to high levels of illiteracy, but also to promote knowledge of MAPCO in new areas.

⁸⁶ such as low labour intensive and housebound activities such as handicrafts or poultry/duck/dove rearing for the elderly or chronically sick.

⁸⁷ Wheelbarrows, hand and animal carts etc (APT advice advantageous here)

⁸⁸ More APT advice on this type of market research.

grandparent heads of households and orphans, and higher proportions of disabilities.

- In particular look at alternative transport technologies⁸⁷ and **draught animals, and identification of enterprises suitable for remote villages and rainy season occupation, that are less dependent on transport, or are less perishable, so can be transported when roads are passable.**
- **Develop and implement strategies for inclusion of specific vulnerable groups within CBOs. This could be achieved through a quick, end of project ‘membership drive’ amongst vulnerable groups and sub unit remote communities to increase their involvement in the existing CBOs.**
- **Promote more fair and balanced distribution of loans within all CBOs, and encourage involvement and access to loans of vulnerable and most remote, providing additional support to these individuals.**
- **Continue to support existing disability associations, but discourage overtly separatist intentions. Consider working with other existing disability associations particularly in urban environments where the approach has additional advantages. Alongside to urgently promote the inclusion of PWD into all CBOs.**

For Future proposals:

- **Consider a sixth month introductory loan period where loans are all at the same amount for the same set period of time. After six months introduce more flexibility in the loan amount and loan period to suit individual enterprise, seasonality and target group needs. For example, primary production or rainy season loans may require longer loan periods, whereas a very poor person may prefer a smaller amount to begin with.**
- **Increase support to sub unit CBO leaderships and most remote communities. Deliberately promote further development of this ‘sub-unit’ approach amongst other CBOs to expand project reach to smaller more vulnerable and remote communities.**
- **Widen remit to working with youth associations and encouraging youth involvement in existing CBOs. APT technical advice in development of skills in youth work would be advantageous.**
- **Encourage CBOs to replicate the types of community volunteer works and other community projects that some of the other CBOs are already doing.**
- **Improve individual enterprises book keeping through pre-produced simple log books. Extend training and advice on ‘group’ enterprise development and the more complex profit and loss calculations required in group business (simple pre-prepared log book with profit sharing and work time sheets etc).**

Maximising Income from existing activities:

- **Continue to act in all default cases, and strengthen the existing good peer and traditional and district leadership pressures used. Develop further specific strategies to reduce the acknowledged problems of traditional leaders interfering and gaining benefits. Consider excluding chiefs and district councillors from taking part in the future, on the grounds of lack of vulnerability.**
- **Consider developing training modules so that students can dip in and out of training as their circumstances change. Consider running morning, afternoon and evening training sessions to maximise training and income for MAPCO from existing resources. Begin training up new**

trainers in anticipation of this increased demand and possible retirements. Discourage hierarchy and disempowering training and meeting set ups and promote participatory formats and facilitation

- Develop profile and fundraising events and look for ways of maximising income from existing resources. Maximise fee payment with alternative strategies such as paying through producing.
- Full costing and professional analysis of IGAs trialled for MAPCO.
- The MAPCO Director is already considering developing a ‘shop’ type facility close to town centre for sale of MAPCO and CBO produce similar to that at Growth centre, where MAPCO and CBO goods are not currently being demonstrated as well as they could be. Such a facility would fulfil the need to showcase goods and services and provide market for CBOs, though an opportunity to upgrade the quality of goods and market research⁸⁸ ideas for new products with clientele would be beneficial.
- Consider applying for funding for a short term professional or long term VSO in the fields of food processing and preservation, handicrafts, communications, teaching skills, or market and enterprise development.

Conclusions

It is clear that APT and MAPCO have in a short project time frame demonstrated a highly successful approach for promoting self reliance amongst CBOs, and permitting responsible exit. The projects principal achievement is in the area of promoting CBO independence through its successful CBO managed revolving loan project, and associated capacity building.

This evaluation has sought to identify areas where this successful model can be further improved to ensure even more benefits are accrued by target vulnerable groups in particular, should further replication of this model occur. To this end a great deal of close scrutiny of programme methods and approaches has resulted in what might appear as project criticism. This is however constructive criticism intended as an essential element in establishing areas of learning for inclusion of recommendations for integration into future project proposals and plans.

Summary Conclusions

Achievements, Areas for Strengthening and Recommendations:

Principal Achievements	Principle Areas for Strengthening	Summary Actions Recommended
COMMUNICATIONS & CONNECTEDNESS		

Establishment of strong and effective relationships, coordination and communications between APT, MAPCO and CBOs	Improve MAPCO provision of strategy development and communications advice and technical support to CBOs to support the most remote communities and most vulnerable target groups	<ul style="list-style-type: none"> • Advice on how to integrate target groups • Strategies to promote involvement of most remote areas • Communications strategy to promote CBO inclusion of most marginal groups (PLWHA)
Improved collaboration ⁸⁹ between MAPCO and service providers and market linkage representatives.	Further potential to improve in this area through improved communications strategy but particularly through APT fostering international links for new rural appropriate technologies and innovation ⁹⁰ .	<ul style="list-style-type: none"> • Communications Strategy • MAPCO showcase of goods • MAPCO as provider of wider new ideas to Communities through communications literature and technical advice⁹¹.
Improved awareness and some links established between CBOs and some service providers and market linkage representatives.	Further potential to improve in this area	<ul style="list-style-type: none"> • More exhaustive identification of service providers operating at local level and establishment of personal links and communications.
RELEVANCE AND EFFECTIVENESS OF APPROACH & IMPACT SUSTAINABILITY		
Model of establishing self reliant CBOs appears successful. MAPCO now able to disengage from 8 or 9 of 12 CBOs.	Small minority of minor problems with three or four CBOs (.	<ul style="list-style-type: none"> • Earliest possible exit from other 9 CBOs in order to concentrate all efforts on fixing problems for remaining 3 CBOs in remaining 2 months of project.
Establishment of strong, effective enterprises, most of which appear sustainable ⁹² with very low default rates considering the very short loan repayment period of only 3 months. Principal successes with petty traders and crop processors.	<p>Primary agricultural and livestock producers have benefitted less from the revolving loans</p> <p>Need to stress and begin to move emphasis to the 'poverty reduction of the most vulnerable' aspects</p>	<ul style="list-style-type: none"> • Development of strategy for inclusion of primary producers • Inclusion of target groups • Research into specific needs and capacities of target groups and 'individuals' • Strategy to promote most remote areas.

⁸⁹ Dissemination of model through successful regional event advantageous, but would benefit from follow up.

⁹⁰ Promotion through communication of ideas of new appropriate technologies (KIT Netherlands, ITDG/PA UK, TI Kumasi, Ghana etc)

⁹¹ Not necessarily as a provider, but primarily as information agent, with some pilot demonstration projects for most remote and most vulnerable.

⁹² Some are still functioning after one loan, though a few were found not to be. It is difficult to identify whether others would have been sustainable after one loan, as many have had multiple loans (mostly 3 to 5 loans, though up to 10 in one case) and now appear sustainable. The question as to whether a single loan can start up a sustainable enterprise has not been able to be answered by this evaluation.

INCLUSIVENESS AND TARGETTING VULNERABLE		
Particular success of two district wide disability association, in improving involvement of people with disabilities (PWD).	General failure to promote inclusion of vulnerable groups. Improve promotion of inclusion of disabled people (deaf, speech difficulties, people with mental health problems and the 'abandoned ones') in all CBOs.	<ul style="list-style-type: none"> • Promotion of disabled peoples groups appears to fit urban context in particular. • Sensitisation of CBOs on need for and how to include PWD and HIV/AIDs and others. • Identification of specific types of enterprise to suit these groups (e.g low labour input and housebound enterprises etc)
EFFICIENCY		
Strong application to purpose. Dedicated staff.	Concentration by APT of a project Log Frame, planning and reporting structure exclusively toward donor conditions and not to wider project poverty reduction goals could easily have sidetracked MAPCO from fulfilling its principal objectives.	<ul style="list-style-type: none"> • Ensure clarity of purpose and objectives towards poverty reduction are paramount. • 'Whole' project planning logical frameworks
Dedicated staff throughout.	Improved management systems, work planning and 'bigger picture' reporting.	<ul style="list-style-type: none"> • Department/team, line management and performance management • Integrated programme and team Gant chart work planning.
Highly improved financial systems that have met donor conditions.	Improve costing and analysis of trialled income generation projects aimed at raising funds for MAPCO itself.	<ul style="list-style-type: none"> • Professional cost benefit analysis of IGAs with APT support. • Develop fundraising and allied communication strategy
Impressive improvement in project and community based M&E. Some evidence that M&E is feeding into programme on going adaptation and learning.	<p>Analysis and integrating into reporting to management and donors.</p> <p>Increase opportunities for all staff reflection on M&E and learning to feed into future programming.</p>	<ul style="list-style-type: none"> • Summarising ongoing findings informally to management and into reports • Reflection and action planning sessions.

<p>Good progress in developing market linkages</p>	<p>Further potential improvements in this area.</p>	<ul style="list-style-type: none">• Follow up on market linkage leads• Increase MAPCO role in investigating successful innovative enterprises for dissemination• Dissemination of approach to remaining 7 CBOs.
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