

Life after MAPCO/Action on Poverty CBO Sustainability



A Review of Projects Supporting 64 CBOs in Sierra Leone

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EXECUTIVE SUMMARY

Action on Poverty and **MAPCO** have been partnering on livelihoods and capacity building projects in Sierra Leone since 2004. This study was carried out to enable MAPCO and Action on Poverty to review the sustainability of our interventions with over 64 Community Based Organizations over the length and breadth of Sierra Leone.

The study includes the following:

- Current status of the CBOs MAPCO/Action on Poverty have worked with and which of those are still providing services.
- CBOs significant achievements including new intervention areas, linkages etc.
- Case Studies of ten (10) CBOs to assess issues around their sustainability
- Challenges and coping mechanisms over the years
- Learning experiences

KEY FINDINGS

There is a high rate of survival (56%) of CBOs supported by MAPCO/Action on Poverty. 38% (24) remain strong, 20% (13) CBOs are weak while 42% (27) CBOs had ceased operating. Given the external factors that have made a challenging environment for their operation (post conflict reliance on food aid, the Ebola Virus and contracting of agricultural land in one area leaving farmers landless), and the consequences for the CBOs, this is a significant achievement.

The CBO model is working well particularly in the later versions where self-management is promoted, reflecting MAPCO/Action on Poverty's drive to continuously improve the sustainability of the interventions over the years. 75% of CBOs supported in the last three projects are still existing despite the intervention ending between 5.5 and 9 years ago. 70% of functioning CBOs are still operating revolving loan schemes and 62.5% of those in the case studies have increased their capital in the process, building their own resilience. Some are still active in seeking their rights and implementing greater inclusion of vulnerable groups. In some cases where a CBO has collapsed, new enterprises - and with them the services they provide - have continued.

SUCCESS FACTORS

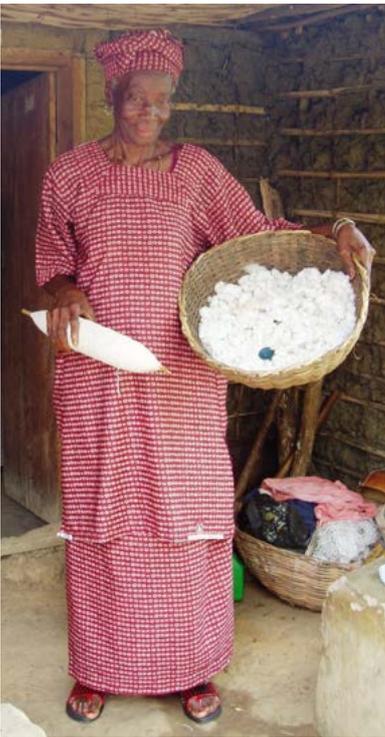
- **Well managed revolving loan scheme - keeps the CBO functioning and meeting regularly**
- **Strong executive committee/leader**
- **Good CBO organisation and management - such as holding regular elections, joint decision making.**
- **Infrastructure or group owned asset**
- **Linkages to service providers**
- **Diversified income (in addition to membership dues) - innovation and adaptability**
- **Responsive leadership**
- **Rights awareness**
- **Members sharing an identify - such as PWD or women's groups.**



Challenges:

- Many of the CBOs that closed down were in one Chiefdom, which contracted agricultural land to an agricultural company leaving farmers with no agricultural livelihoods.
- Urban and peri-urban areas had more difficulty sustaining revolving loans.
- Failure to hold elections and poor accountability of leaders.
- Poor business decisions and business skills of leadership.
- Co-option and other mismanagement of resources

In addition, there has been a challenging macro-economic environment and the Ebola epidemic struck during this period which contributed to the demise of some CBOs.



Lessons Learnt:

CBO survival is affected by a complex range of factors and CBOs can undergo periods of expansion, contraction and changes in service provision. Building in resilience to cope with the dynamic internal and external environments can be strengthened by:

- Building management capacity of leadership
- Ensuring ownership and engagement of members from the start
- Encouraging members involvement in all financial decisions
- Diversify income and activities

Recommendations:

- Update the CBO Model with the report findings
- Disseminate to wider audiences
- Provide some post-project support and guidance to fledgling CBOs.



INTRODUCTION

Action on Poverty (UK) and MAPCO (Sierra Leone) have been engaged in setting up and supporting CBOs to develop and thrive in Sierra Leone since 2004.

Through several rounds of programme funding 64 CBOs have been reached. MAPCO and later with Action on Poverty have developed the CBO Model of community development over a twenty year period.

To assess how these CBOs have fared once programme support has ended, and to further refine the model, Action on Poverty/MAPCO have conducted a review of the current status of 64 CBOs.

This review will assess what the success factors are for sustainability of CBOs.

THE MAPCO/ACTION ON POVERTY PARTNERSHIP

MAPCO and Action on Poverty began their partnership in 1992, and developed and implemented projects with Action on Poverty as the lead and MAPCO the delivering partner on a number of large funded projects.

MAPCO was established in 1986 by a group of women in Maka village, Malen chiefdom, Pujehun district with the aim of pooling their resources together through thrift and savings to provide small loans between themselves. The group was first registered as Mugbo Maka Association. MAPCO is now an NGO registered by MOFED (Ministry of Finance and Economic Development).

Action on Poverty is a UK development organisation, with UK charity registration, with a 30-year history of implementing projects in developing countries with a focus on livelihoods, technical support and enterprise development for the poorest and most vulnerable groups.

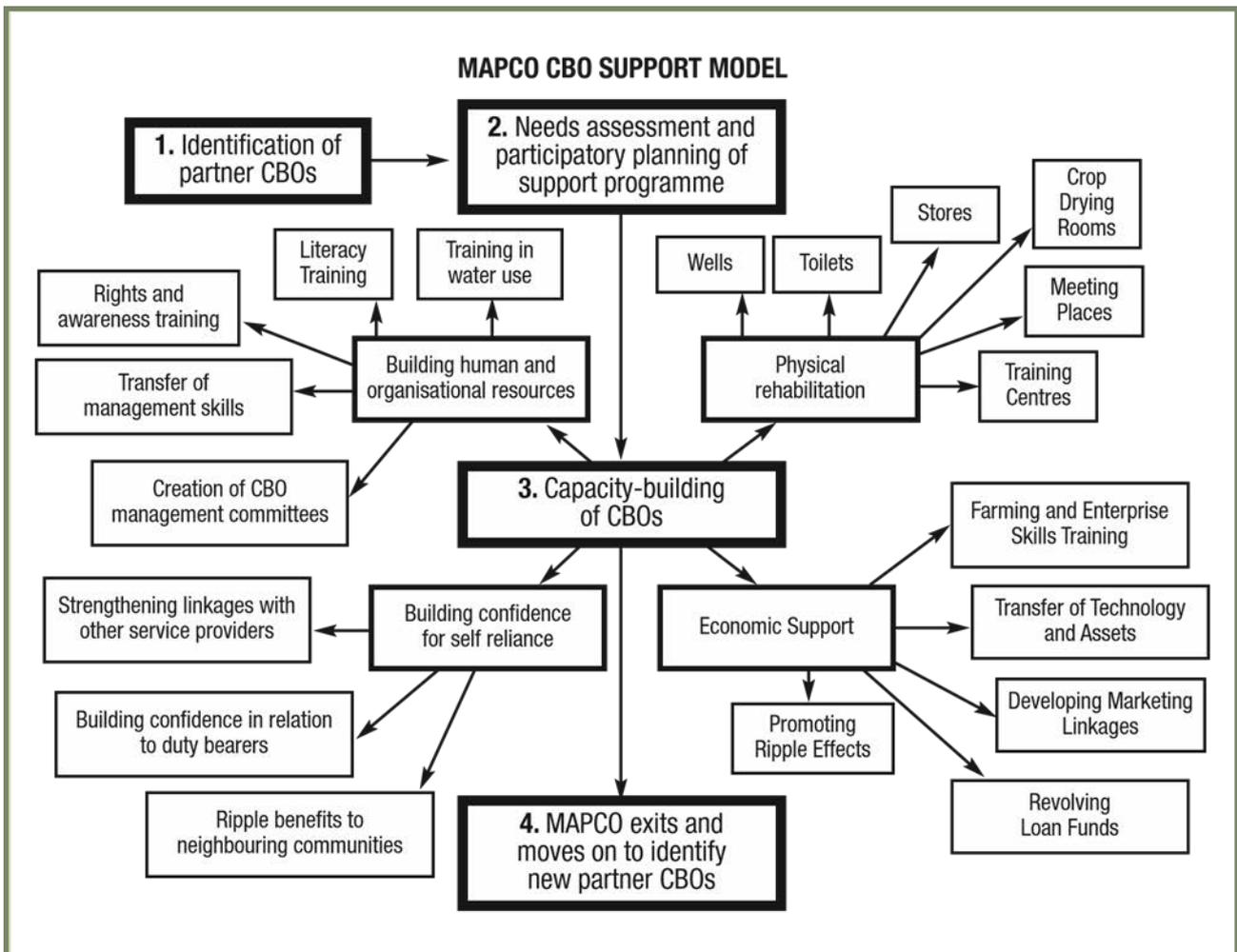
Through the MAPCO/Action on Poverty partnership, programmes have been implemented in all districts in the South and East and two districts in the Northern region. The partnership has enabled MAPCO to serve as implementing partner for the UN nationwide programme for the Reintegration, Rehabilitation and Resettlement of Ex-Combatants and Community Youths after the 11 year civil conflict, in a project to re-cycle weapons by refabricating them into labour-saving food processing equipment, agricultural, carpentry and masonry tools.

Early on, MAPCO and Action on Poverty came to the realisation that delivering development initiatives with and through local CBOs was likely to enhance capacity and learning locally for longer term sustainability. From then on, all our co-operation has been through CBOs. CBO development programmes have included upgrading skills training for rural blacksmiths, apprenticeship training schemes for enterprise creation, provision of revolving loan funds for community empowerment (in particular rural women, people with disabilities and youth and gender equality), and also addressing food security and nutrition including fish farming, seed banks and agricultural training, and water and sanitation.

THE CBO MODEL

The CBO programme has been developed and refined over 6 funding cycles and 14 years. The model is based on the following principles:

- Empowering community based organisations;
- Group formation and capacity building;
- Livelihoods and social support services through skills training;
- Functional adult literacy training;
- Seed banks and CBO loan funds;
- Human rights awareness and activities, (women and child rights, family and community decision-making);
- Water and sanitation.



The model has continually evolved over the years, learning and experiences have led to its being refined and improved with each use. Here are some examples of how MAPCO and Action on Poverty through their partnership have improved the model.

For example:

In the earlier project (project ref 152) tools, equipment and facilities were provided for joint and individual member enterprises; in later projects, the CBOs were supported to set up revolving loans funds and seed banks to support their members.

In later projects (project ref 161 onwards), more emphasis was placed on building the CBO capacity to self-manage, with a reduced role for MAPCO in directly implementing function of the CBO.

On recognising the importance of access to water and sanitation for health and well-being, the project added a new component of health and hygiene through water and sanitation as a result of feedback from the previous project evaluation. This was also timely with the onset of Ebola during that project. (project ref 175).



PURPOSE OF THIS STUDY

The Life after MAPCO/Action on Poverty survey was carried out to enable MAPCO and Action on Poverty to review the sustainability of our interventions with over 64 Community Based Organisations over the length and breadth of Sierra Leone, covering all three regions, and all the districts in Southern and Eastern and 2 districts in Northern Sierra Leone. It will review what has been sustained over the intervening years.

The study will capture the following:

- *Current status of the CBOs MAPCO/Action on Poverty have worked with and which of those are still providing services*
- *CBOs significant achievements, including new intervention areas, linkages etc.*
- *Provide Case Studies of ten (10) CBOs to assess issues around their sustainability*
- *Challenges and coping mechanisms over the years*
- *Learning experiences*
- *Recommendations required to be adopted in present and future projects, using the information to review and improve on our CBO Model and identify future needs to ensure sustainability of activities.*

Selection of Communities

In total MAPCO/Action on Poverty have worked with 64 community based organisations between 2004 and 2013. This period covered four 2-3 year projects, all of which were completed between 5.5 and 11 years ago. The most recently completed project which supported 12 CBOs (project 187) has not been included as the project only finished in April 2018. 10 CBOs were selected to take part in a more in-depth analysis. The selection of these 10 was based on 2-3 from each of the 4 different projects, representing well sustained CBOs, weaker CBOs and those that ceased to function in the intervening years.

Stakeholders Consulted

- Members and executives of the 64 CBOs
- Duty bearers—Chiefs, Ward councillors, DPOs (Disabled peoples Organisations), Religious heads and CHWs (Community Health Officers)
- Non-Members of the CBOs

Methodology

- Focus group discussions
- Interviews
- Case studies of CBOs
- Case studies of individual members
- Observations
- Consultation

Survey Process

- Desk research and documentation of CBOs established and supported
- Analyse and document CBOs that have been supported through one, two or three projects
- Design data collection tool needed for the survey
- Community visits using the interns from Njala University
- Conduct comprehensive discussions with CBO leaders, groups of beneficiaries such as former youth apprentices, adult literacy trainers/trainees, SME owners, non-members, CBOs focal persons and people with disabilities
- Discuss survey findings and recommendation with CBOs for their respective contributions
- Draft Life after MAPCO report
- Finalise and disseminate report

PROJECT	ACTIVITY	OUTCOMES ACHIEVED
<p>P152</p> <p>Rebuilding Livelihoods in Sierra Leone.</p> <p>2004-2007</p>	<p>Supporting 42 CBOs and Cooperative Societies decimated after the civil war, to develop facilities including tools and equipment, and enterprise for their members, in processing, trades, agriculture.</p> <p>Enterprise development in 22 CBOs include: blacksmithing, tin- smithing, soap making, local food processing, weaving, gara/needle craft, training of metal workshop owners, IVS & upland farming, business management training, market research, market linkages</p> <p>There was little emphasis on CBO sustainability in this project.</p>	<p>Over 6,000 men and women in profitable economic activity in textile and agricultural sectors, including blacksmithing, tin-smithing, food processing etc.</p> <p>Increased confidence, status and participation in challenging local structures. Increased awareness of rights and participation in raising and addressing concerns.</p> <p>18 CBOs more effective and sustainable in delivering services to their clients: upgraded skills, better informed with increased access to government /other organization resources, revenue generation through business operations, direct links and networks established with other CBOs and organizations.</p> <p>MAPCO strengthened as a resource center to meet the needs of the CBO and other organisations.</p>
<p>P161</p> <p>Building the Capacity of Disadvantaged People in Sierra Leone to access their Livelihoods.</p> <p>2006-2009</p>	<p>20 CBOs (of which 10 were also supported in P152)</p> <p>Rights-based awareness raising with at least 6,000 people</p> <p>Set up tools/seed banks and move onto setting up of savings and loans schemes for CBOs</p> <p>Promotion or inclusion of pro-poor information in accessible forms, e.g. radio programmes, adult literacy programmes, film shows, drama.</p> <p>Promotion and publicity of at least 20 successful role models of marginalized people in 20 CBOs.</p> <p>Organize and support community based working groups for social improvement</p> <p>Livelihoods training of trainers (15 courses & 100 trainees)</p> <p>Facilitate access to livelihoods skills and resources, delivered by GoSL and other projects (30 courses & 200 participants)</p> <p>Advocacy activities to address barriers to small enterprise activities</p> <p>Leadership and governance training and mentoring delivered to all CBOs</p> <p>Leadership and management training</p> <p>Business management training</p> <p>Revolving loan scheme</p> <p>Agricultural support (seeds/tools and techniques)</p>	<p>In 22 communities:</p> <p>Poor and vulnerable men and women are more aware of their rights as well as appropriate and effective ways to pursue them.</p> <p>Poor and vulnerable men and women have benefited from the removal of barriers or injustices.</p> <p>Rights-based and more professional approach to planning and decision making adopted by MAPCO and its partners</p> <p>Savings and loan schemes run effectively by CBOs</p> <p>Lessons from the project incorporated by other non-project organizations.</p>

<p>P167</p> <p>Enterprising and Sustainable Rural Communities in Sierra Leone.</p> <p>2008-2009.</p>	<p>Targeting the same 12 CBOs as in 161 specifically for CBO capacity building (MAPCO exit phase).</p> <p>CBO orientation and formation</p> <p>Leadership and management training</p> <p>Business management training</p> <p>Revolving loan scheme</p> <p>Agricultural support (seeds/tools and techniques)</p> <p>Human Rights</p> <p>Apprenticeship scheme for young people</p> <p>Adult literacy</p> <p>Market linkages and CBO linkages to other service providers</p> <p>Business development services and value chain analysis</p> <p>Regional seminars and exchange visits among stakeholders, youth groups and CBOs members</p> <p>Networking and partnership with other service providers</p>	<p>Self-reliance among 12 partner CBOs achieved.</p> <p>Model for facilitating strengthening and self-reliance of CBOs documented and disseminated.</p> <p>Institutional strategy developed for the future sustainability of MAPCO as a deliverer of development projects, services and products to poor communities in Sierra Leone and further afield.</p>
<p>P175 - Livelihoods for Young People and Families in Sierra Leone.</p> <p>2010-2013.</p>	<p>20 CBOs</p> <p>CBO orientation and formation</p> <p>Leadership and management training</p> <p>Business management training</p> <p>Training of duty bearers on how to support SMEs run by CBO</p> <p>Revolving loan scheme</p> <p>Agricultural support (seeds/tool and techniques including post-harvest techniques)</p> <p>Human Rights</p> <p>Apprenticeship scheme for young people</p> <p>Adult literacy</p> <p>Market linkages and CBO linkages to other service providers</p> <p>Business development services and value chain analysis</p> <p>Regional seminars and exchange visits among stakeholders, youth groups and CBOs members</p> <p>Networking and partnership with other service providers</p>	<p>20 self-reliant CBOs in 9 districts effectively delivering social and livelihood support services to 1,200 families and 800 young people affected by conflict</p> <p>800 young people and 1,200 families supporting at least 4,000 children and young people affected by conflict will have increased incomes by an average of at least 80% from the time they first accessed the project</p> <p>3,200 young people (including 200 disabled people) from 9 districts will have benefited from at least one of the following: improved functional literacy; accessed skill development programmes; obtained employment or commenced IGAs or improved an existing IGA</p> <p>8,000 people including children, young people and families of vulnerable children affected by conflict more effectively included in family, community and institutional decision-making particularly affecting rights to education and participation in livelihood activities</p> <p>MAPCO is a strong, resilient, transparent organisation accountable to an active management board that is responsible for strategic direction and operational policies and procedures.</p>

SIERRA LEONE CONTEXT

Post-war

These community based projects were started after the civil war of 1999 to 2002. By 2003 many of the communities were reliant on food aid as agriculture had been decimated. Sierra Leone began the long road to recovery in the post war period. There was high youth unemployment and instability, people returned to their homes after the war and were lacking basic inputs such as seed and tools to restart agricultural production. Food insecurity, malnutrition, infant mortality were all extremely high, and life expectancy was one of the lowest of all developing countries.

Ebola Virus Disease Outbreak

Since then Sierra Leone has been subject to the Ebola virus from 2014 - 2015. It was contained by very high restrictions on movement, production and activities. This led to closure of schools, markets, meetings, and group agriculture, all of which had a significant impact on communities and CBOs. People were unable to carry out petty trading, crop production, marketing and the incidence of girls having transactional sex led to high rates of teenage pregnancy and school dropout. This has a knock-on effect on CBOs, revolving loan funds and seed banks.

RESULTS

Community visits to 30 CBOs and telephone contacts made to 36 CBO focal persons across the 9 districts in three regions (2 North, 3 East and 4 South) confirmed that **36 (56%) are still operating delivering services to their communities.**

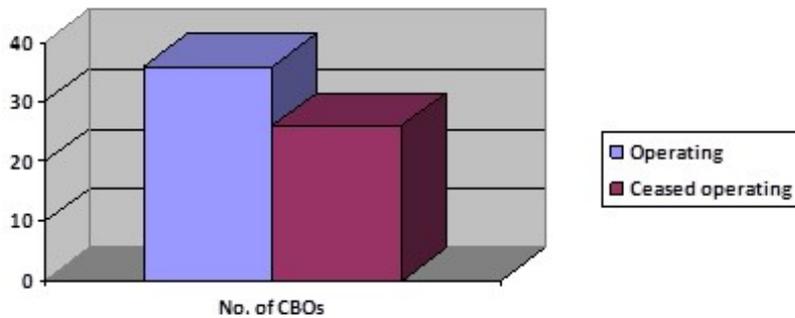


Figure 1 Survival of CBOs across all 4 Projects

The CBOs were categorized as Strong, Weak and Collapsed. ‘Strong’ for those that had continued, increased their loan fund, membership or added further activities. ‘Weak’ for those that were still operating but with decreased membership, funds or activities, and ‘Collapsed’ for those that were no longer operating.

Of these 38% (24) CBOs are strong, 20% (13) CBOs are weak while 42% (27) CBOs had ceased operating over the years. (fig 1).

RESULTS

Considering each project separately:

Results of Project 152

Project Duration	District	Chiefdom	Community /CBO	No. Strong	No. Weak	No. Collapsed	No. Years since project end
2004-2007	4	6	42	11	9	22 (of which 18 Malen Chiefdom)	11

48% (20/42) of the CBOs and community groups are still running 11 years on.

Results of Project 161 and 167

As these two projects were run concurrently, they are assessed together.

17 CBOs were supported by these 2 projects. 76% are still in existence 9 years after project end (13 out of 17)

Project Duration	District	Chiefdom	Community /CBO	No. Strong	No. Weak	No. Collapsed	No. Years since project end
2006-2009	08	10	14 (11 of which were supported in p152 above)	5	5	4 (of which 1 Malen)	9
2008-2009	08	10	13 (all but 2 previously supported)	4	4	3	9

Results of Project 175

22 CBOs were supported, of which 73% are still in existence (14 out of 22).

Project Duration	District	Chiefdom	Community /CBO	No. Strong	No. Weak	No. Collapsed	No. Years since project end
2010-2013	09	18	22 (17 of which were new)	15	2	5 (one of which may be weak— Mamboma)	5.5

The results from the individual projects shows a very high survival rate for the CBOs after project end.

As some CBOs engaged in more than one project, these were assessed to see whether the number of times they were supported led to increased sustainability. The results were:

- 45 communities of the 64 CBOs accessed support only once over the project period. Survival rate: 50% (17 are strong, 8 weak and 20 collapsed)
- 8 communities accessed 2 projects Amuhopanda, Kowa Farmers Dev Assoc, Mamboma, Ngessehun, Salina Farmers Assoc. Survival rate 63% (3 are strong, 3 weak, 2 collapsed)
- 10 communities accessed 3 projects (Bandowar, Gbotima, Hopanda Youth, LEFOTEC, Malen Descendents Association, Market Women’s Association, Port Loko Disabled Assoc, Sinava Farmers Assoc, TDDA, and Wotetenga. Survival rate 60% (4 are strong, 2 weak and 4 collapsed).

These results show there is not a high correlation between the number of times a CBO was supported and its survival. This may be because weaker CBOs have been selected for further support in some cases, and in other projects, the stronger CBOs were selected for further support. Also the first project supported a higher number of CBOs (42) than subsequent projects, and many of which engaged with the project only in the final year.

Case Studies

10 Case Studies were carried out of CBOs. Please see the appendix.



Factors Supporting the Sustainability of the CBOs

From the analysis of both the 64 CBO assessments and the 10 more in-depth case studies, the following factors have been identified as important to the sustainability of the CBOs.

1. **Revolving Loan scheme:** Although the revolving loan support started in the second project in 2006 (161), in most subsequent CBOs revolving loan schemes were set up or strengthened.

In total 44 CBOs started revolving loan schemes. From our assessment, 31 of the 44 (70%) are still operating to serve their members. 13 have collapsed.

Of the 9 case study CBOs which had a revolving loan scheme, 8 are still operating, five of which have increased their capital. Three now have less capital than at the end of the MAPCO/Action on Poverty project but they are still operational.

Revolving loan scheme enables members to develop small businesses and save for the hungry season. The loan scheme is a draw for the CBO and members come together to access and return loans, which helps to maintain the regular CBO meetings.

CBO	Loan value at project end	No. years since support ended	Present Loan Value	% increase	Rated
Port-Loko District Disabled Association	7,500,000	9	12,000,000	60	Strong
HOPANA, Yandohun	8,000,000	9	14,500,000	81	Strong
Market Women, Koribondo	15,000,000	9	35,000,000	133.3	Strong
Royale Development Association, Yele	17,000,000	5.5	35,000,000	60	Strong
Nguyea e Wola Development Association, Kpandebu Dama	11,000,000	5.5	17,000,000	81	Strong
Tonkolili District Disabled Association	10,000,000	9	0	-100	Weak
Salina Farmers Association, Yeibema	10,000,000	9	6,500,000	-35	Weak
Bandawor Youth Farmers	10,000,000	5.5	1,200,000	-88	Weak
Ndoujo Farmers Association	4,000,000	9	0	-100	Collapsed

2. **Seed banks:** Agricultural support in terms of seed banks have been maintained by all 8 of the CBOs that set them up from the case study sample. This is a great achievement. There is an existence of sustainable seed banks accessible to members and non-members of the successful CBOs in these case studies with the exception of Tonkolili District Disabled Association and Kori Women's Association, because they are not involved in farming activities (see Annex). Seed banks enable members to access seed and repay after harvest without going into debt.

CBO	No. bushels at project end	Present no. bushels	% increase
Royale Development Association, Yele	75	130	73
Nguyea e Wola Development Association, Kpandebu Dama	26	74	184
Salina Farmers Association, Yeibema	84	132	57
Ndoujo Farmers Association	640	42	-34
HOPANDA Development Association, Yandohun	48	119	147
Market Women Development Association, Koribondo	10	56	460
Port-Loko District Disable Association, Lunar	12	20	66

Ndoujo, Tonkilili District Descendants Association, Kori Women, Bandawor Youth Farmers Association, all experience massive crop failure as a result of climate change (prolonged dry season and pest infestation on crops). Also early rains resulting in flooding of lowland rice farms resulted in low yield, ad loss of seed stock. All of these have depleted or stopped their seed banks.

3. **Strong Executive Committee/Leader:** A strong committee or several committed people can be the reason why some CBOs have weathered the storms while others have collapsed. The case studies show that over the years, each CBO comes up against situations which endanger their CBOs functioning. These can be power struggles from within or external impacts such as Ebola. In such cases of threat and risk, those with a group or one committed and competent leader can enable the CBO to survive.



4. **CBO Organisation and Management:** 65% of continuing (strong) CBOs have been holding elections to change their executives. 25% of weak CBOs recorded also changed their executive members in accordance with their MOU.

Not all remaining CBOs are holding regular meetings; 75% of continuing (strong) CBOs maintain regular meetings whereas only 40% of weak ones meet regularly. Dues are still being collected from the members in all cases.

Of the remaining CBOs there are 13 of the 35 that have official registration that has been kept up (annual) since the end of MAPCO/Action on Poverty projects.

There is more involvement of the community in the decision making of the stronger CBOs. It was reported that all remaining ones are still delivering support and rights awareness, particularly in areas of WASH and linking victims of abuse to appropriate duty bearers. Of those with processing equipment and machinery, buildings, etc, 70% of the strong CBOs have been able to maintain the assets, with the support and linkages they gained through the project, the buildings are still standing and in good structural condition. Women and PWD are still engaged as members of the management groups of the CBOs.

Although some of the CBOs had collapsed and others have been weakened by poor management, there was still clear evidence that membership exhibited improved livelihoods by operating profit making enterprises year-round and thus contributing to the socio-economic wellbeing of their families and the community.

The main reason recorded for the weakness and collapse of CBOs is the lack of collective decision-making. The survey revealed that a handful of leaders take decisions without consultation with the membership and sometimes not at properly convened meetings.

5. **Infrastructure support:** Findings show that P152 2004-2007 provided infrastructural support (meeting places and income generating centres) to 4 communities; HOPANDA Youth Farmers Association, Yandohun in Kailahun district (East), Bandawor in Menema district (East), Kori Women's Development Association Taiama in Moyamba district (South) and Sahn Malen in Pujehun district, (South). It is evident that 3 of the 4 centres remain functional according to the original purpose.
- Kori Women's Development Association Taiama Centre has included pre-primary education as part of their income generation drive, the CBO leader in Taiama has offered the use of the Hall in the structure for groups training of the current MAPCO project. This brings in income for the CBO.
 - HOPANDA Yandohun hosts the Farmer Field School, a unit of the Ministry of Agriculture which promotes small-scale farm families to achieve sustainable food security.
 - Bandawor building is now a Community Produce Store, no longer operating as a vocational training location.
 - The Sahn Malen centre provided accommodation for the Junior Secondary school until they got their own structures, then accommodation for teachers to date. The building was forcefully taken over the Chiefdom Authorities, resulting in the CBO collapse.
6. **Linkages to other service providers** for support is demonstrated by beneficiaries of the P175 as they are benefiting from a range of services such as finances from the rural banks, improved variety of seeds and scientific farming techniques, rural roads maintenance by the Ministry of Agriculture to facilitate market links, rehabilitation of water points among others.
7. **CBO source of income in addition to membership dues:** Most of the CBOs here are generating income for the CBO from the revolving loan scheme, several have community assets and services which bring income such as the buildings and processing equipment. These have a higher chance of survival as they are less reliant on just the members' dues to function. For example, Gbotima is managing the blacksmith centre fabricating farm hand tools for sale to the community, and surrounding areas. The Kori Womens' group is generating income from the pre-primary, primary and vocational skills training, and they also hire out the hall for community functions.



8. The ability of CBOs to innovate and respond to the needs of their members:

In the 10 case studies, 6 of the 10 CBOs exhibited an innovative approach to ensure continuity of activities beyond the life span of the project as an income generating activity.

- Kori women in Taiama incorporate Pre-primary school education into its activities,
- MADA in Koridondo purchased a 15-seater Mini-bus to operate commercial transport enterprise, although the operator later proved dishonest and the business was run at a loss.
- The Port-Loko District Disabled Association in Lunsar took up full responsibility for the management of the CBO which was totally devoid of non-disabled people.
- Nguyela-E-Wola, Kpandebu, made history in Sierra Leone by supporting their 35 year old chairman to embark on formal education.
- The Market Women in Koribondo operate a weekly market enterprise.
- Siaworgba in Sebgwema concentrated on commercial farming and is realising great annual yields.



9. **Rights awareness:** There is a reduction in violation cases as individuals, communities and duty bearers are aware of their rights and responsibilities. The impact of this is that there is unity and stability in these communities. Local councils in collaboration with other agencies (Save the Children, CSOs) have put in place structures (committees) following MAPCO intervention where abuses can be referred for redress, these committees are able to obtain legal support from the established Legal Aid Board.

10. **Strong identity of the group:** Women's groups, Youth, Elderly, Disability groups have fared better than other groups. This may be because there is more cohesion, and a tighter focus, and in some cases specific groups such as these are supported through national policies, such as the Child Rights Act which provides them with some support.

CHALLENGES

Challenges faced by the CBOs and their members have been significant over the 5 1/2 - 11 year period since MAPCO/ Action on Poverty interventions ended. To assess this we will first look at those CBOs that are no longer functioning, and assess the causes of their demise. Secondly, we will draw some key factors regarding the issues that have led to the weakening of the CBOs in the case studies.

CBOs that have ceased operations:

The reasons for ceasing operations of 27 CBOs are as follows:

1. Malen Chiefdom—situation outside of the CBOs control

18 (69%) of the CBOs that collapsed were established in Malen Chiefdom, which was the original base of MAPCO. This chiefdom was initially chosen as it has a high number of refugees. The highest number of collapsed CBOs are from P152 which ended 11 years ago. In 2011 90% of the farm land in this chiefdom was offered to an international agricultural company (SOCFIN), against the will of the land owners, for oil palm plantation development. The CBOs ceased to function as they lost their farm lands and had no alternative but to seek employment which was offered by the agricultural company, which all but ceased after the palm oil trees were established. Although the groups collapsed, individual SME owners (blacksmiths, bread bakers, shop owners) in this community still exist. The sale of land was opposed and some community members formed a resistance body known as MALOA (Malen Land Owners Association), but there was a very strong political backing for the Paramount Chief, as the government was interested in the project, and the leaders of the resistance group were arrested time and again, detained, charged in court and heavily fined. The struggle is continuing. The Chiefdom is still not peaceful, and the Government is in support of the palm oil plantation and paramount chief.

The first project (p152) was carried out shortly after the war - at this time many of the CBOs supported were entirely dependent on aid.

However, not all Malen Chiefdom CBOs collapsed, those that did not were the ones which received further support in the project 161. They were the stronger of the CBOs. Many of the 42 Community associations in P152 only joined the project near the end and did not receive sustained support in CBO capacity building. In the external evaluation, it was mentioned that the prospects for sustainability of the organisations was in doubt. Many were newly formed, loose groups, unregistered, and focusing on providing tools, seeds and other basic inputs, as a response to the impact of the civil war, and heavily dependent on external support. Although foundations had been laid, there was still more to do, and this led to some of them being supported in the subsequent project.

2. Lack of cohesion in peri urban and urban areas:

4 CBOs in urban areas experienced difficulties in retaining the CBO meetings and collecting in loan funds; this was recognized in the external evaluation by the end of the project 175 in those communities (such as Ndegloma Dev Assoc, HOPANDA Development Association). This is thought to be as populations are more mobile in urban areas, there is less cohesion and joint accountability, than with more rural communities.

Other issues identified which have led to demise or weakening of CBOs

1. **Failing to hold elections of CBO executives:** In some cases this was not carried out every 3 years as agreed in the MOU. The impact this had is that some executives failed to manage the loan fund effectively and made poor decisions on behalf of the members, either without their knowledge or without their having any say.
2. **CBO management lack accountability:** Linked with the issues above, examples were given where the CBO leadership failed to act in the best interests of the members. For example, the Tonkilili Disability group members found that their non-disabled executives were not acting in their best interests. They held an election and subsequently changed the leadership to only people with disabilities. There was also an example of leadership struggle, leading to the loss of community assets (financial and physical) which reduced interest in the CBO. Banawor Youth group's building was handed over to the Chieftdom authority by a handful of the Executive members without consulting the membership.
3. **Poor financial decision or lack of business experience of CBO executives:** For example, in Malen case study 2, a decision was made to purchase a vehicle with 70% of the loan capital, to use for transporting goods, exposing the group to risks. It is unclear whether the group members were aware of this decision. The funds were lost through driver dishonesty and high maintenance costs of the vehicle. Loss of loan funds reduced members' interest in the CBO.
4. **Co-option:** Local authorities (chiefs) demanding to access revolving loan funds. For example, Ndjolo, once local stakeholders became involved in the businesses of the CBO through the executive, this led to conflict between the CBO leaders and members which reduced interest in the CBO. In this case MAPCO helped them to resist the co-option.
5. **Mismanagement of resources:** The CBOs that are identified as weak and those that have collapsed during the study emanates from mismanagement of the resources, lack of proper organization of the structures MAPCO set up before exit and failure to adhere to the mandate in the MOUs. Some also failed to take proper care of the equipment the project handed over to them at the time of our exit. In earlier projects, the MOUs did not address grievance and complaints mechanisms and measures to prevent misuse of the project assets to ensure that perpetrators are held accountable.
6. **Adult literacy classes:** Literacy classes have not been sustained across any of the 10 case study communities have not been continued. The reason highlighted is that when MAPCO exited, the stipend to facilitators was no longer provided, and communities lacked the will to even provide minimum stipend to facilitators.
7. **Multiple projects:** The results show that gaining support from MAPCO/Action on Poverty more than once did not necessarily increase their chances of survival. Those supported in the first project (P152) had a lower survival rate due to the changes in Malen Chieftdom. For example, 47 CBOs had one project of which 21 collapsed, a survival rate of 48%. If we remove the Malen CBOs from the analysis, the survival rate is 84% (26/31). Whereas, when 8 CBOs that had 2 projects, the survival rate was 63% (5/8) and when 10 CBOs had 3 projects, survival rate was 60% (6/10). Therefore, we cannot conclude that the more supported projects held in the community related to higher survival rate. Some were selected as they needed more support and some selected those for further projects where there was already a good grounding.

In addition to the internal factors, there have also been significant external factors:

1. **Macro-financial situation:** The devaluation of the Leone against the USD coupled with the increased price of fuel nationwide has affected beneficiary businesses in rural communities thus slowing down loan repayment. This was more of an issue in urban and peri urban areas where reliance on fuel was higher.
2. **Ebola outbreak in 2014-2015.** The impact of the Ebola outbreak was mentioned by 7 of the 10 CBOs. During that time, there were measures in place to prevent the spread of the disease. 4 CBOs collapsed during 2014 and 2015.

There were restrictions on meetings of people, so markets were closed, farming could not be done collectively, travel within and between districts was reduced. All these severely impacted on income generation for the communities, even if there were no cases of the disease outbreak in their communities. The financial impact of the restrictions affected the operation of some of the CBOs - they could not hold meetings, people were unable to repay loans as a result of lack of marketing opportunities etc. Once repayments were stalled and the financial situation was not resolved quickly, the savings and loans schemes were stalled. One CBO mentioned that as they were not meeting, financial irregularities were not picked up early, which led to funds being lost. One CBO lost 3 members of the executive to the Ebola virus.

Resilience

All CBOs were impacted by Ebola, and many had challenges over the years, yet some survived and others did not. From the detailed case studies, it can be seen that all the CBOs have experienced a range of challenges over the years since support was withdrawn. From our analysis, it would seem that a combination of factors can influence resilience of the CBO, including having a range of income generating activities, maintaining a revolving loan scheme, good internal management of CBO including accountability and transparency, and strong linkages with outside agencies. Resilience can be supported from external agents such as MAPCO and Action on Poverty in the capacity building of these CBOs but a key factor is the sense of ownership, responsibility and engagement of the members and leadership.

LESSONS LEARNT

The review has clearly shown that the sustainability rate has been particularly high for the project. From this experience we can learn the following lessons:

- Survival of CBOs is complex and they are at risk from a number of interrelated external and internal factors.
- CBOs need to elect leaders that understand and serve the needs of the group, for example PWD organisations should be run by PWD. Where the needs of the group and the needs of the leadership diverge, problems can emerge.
- Diversification of CBO assets and activities is important for reducing risk.
- Revolving loans can maintain the group but are also open to mismanagement which can lead to collapse.
- Major financial decisions should have the full support of the group and decided by vote or other methods.
- CBOs often lack business development skills for CBO run businesses, especially when they engage in businesses other than the one they received the loan for.

- Maintaining and promoting ownership within the CBOs from the start of the project will contribute to enhance their survival.
- It is not the length of time a CBO has received support but the nature of the support that is more likely to ensure CBO sustainability.
- A high level of interest in the CBO and its activities by the community and committee leads to better results. They are more likely to be interested when they see that the CBO can provide needed support in an effective way.

Recommendations for current and future projects

- Documentation and dissemination of MAPCO's work internationally on website and nationwide to INGO, local NGO, and District government departments annually as a way of publicising MAPCOs achievement to donors, Ministries, and investors.
- MAPCO/Action on Poverty can share case studies of CBOs with new communities, to share good practice and to warn against common causes of CBO collapse.
- Provide CBO leaders with more business management/enterprise development training.
- Promote diversification of CBO income streams for risk reduction.
- Develop ownership and sustainability aspects right from the start of projects rather than focusing on the final year. Programmes should be at least three years to enable this.
- Emphasize the need for regular elections so the CBO does not get co-opted by powerful individuals.
- Provide follow up support to CBOs through low cost methods, such as an annual phone call or visits as budgets allow, to enable early intervention/advice as issues emerge.
- Follow-up visits by MAPCO to assess CBO progress would be useful. CBOs should be encouraged from the start of project to generate funds to support the costs of follow-up project visits from MAPCO after the project is completed.
- Revise the CBO model to include the learning from this study to ensure CBO sustainability.

CASE STUDY 1: RO-YALE DEVELOPMENT ASSOCIATION

Location:	Yele Community, Gbonkolenken Chiefdom, Tonkolili District, Northern Sierra Leone
Years of Support:	2010 - 2013
Project Reference:	P175
Rated:	Strong
Current Membership	200
Years since support ended:	5 years



Ro-yale Development Association in Yele community was a new group formed and supported by the Comic Relief funded project.

As stated by the CBO Chairman (Aaron Sankoh), the aim of forming the CBO was to deliver social and livelihood support services to deprived young people and families affected by conflict to be able to access improved vocational skills, improved functional literacy skills, obtain employment/self-employment or commence/expand on existing IGAs and more so to be included in family, community and institutional decision-making, particularly on matters affecting rights to livelihoods activities.

The Secretary General (Ibrahim Gblah) said, initially the membership was 250 (166 females and 84 males) including 10 people with disabilities (6 females and 4 males) and after MAPCO's exit over 5 years ago and as a result of young people migrating to seek formal employment and marriages, the membership dropped from 250 to 200 (146 females and 54 males) including 10 PWDs (6 females and 4 males).

Nevertheless, Ro-Yale has demonstrated cohesion and good leadership over the years by reaching the most vulnerable members with financial services, farm inputs such as seed rice and groundnut, rights awareness and vocational skills among others. Today the CBO has achieved as 106% increase in its operations of Revolving Loan (Le17, 000,000 to Le 35,000,000) and 73.3% (75 bushels to 130 bushels) increase in seed rice after MAPCO exit, as presented from records of the Loan Management Officer. The town chief as adviser to the CBO said the achievements are as a result of CBO leaders demonstrating transparency, commitment in delivering services, maintaining monthly group meetings and instituting punitive actions against defaulting beneficiaries. He confirmed that this support has changed beneficiaries' situations over the years.

Learning: Strong CBO leadership (transparency, commitment, regular meetings etc) with support from Town Chief as an advisor, and a strong link with FSA, including member on the board, attracted other project funding. CBO resilient in changing by-laws to cope with Ebola restrictions. Seems that they are following set up regulations closely, ie not revised the 4 monthly repayment period; such strict control may mean they avoid such decision as funding unsustainable business ventures.

Since 2013, this group went through various stages of first with the Social Welfare, Ministry of Agriculture and District council for recognition and support, as reported by the Financial Secretary.

Ro-Yale has maintained unwavering links with Financial Services Association (FSA) in Yele, which had been members alternative source of receiving financial services and is a shareholder and member of the board. The Civil Society organization TIMAP for Justice, a credible human rights institution works in collaboration with the group and community stakeholders with funds from Unicef, addressing teenage pregnancy among school children below 18 years which has been a community concern as revealed by the Secretary and Chairman of the CBO.

The Vice Chairperson (Isatu Thullah) said with the advent of the Ebola outbreak in 2014 and its negative effect on people's movement from one place to another, the CBO including its resources divided its operations into two groups to avoid overcrowding at meetings and physical contact in compliance with EVD bylaws aimed at containing the disease and more so to ensure easy service delivery to its beneficiaries. Since then the CBO maintained the groups and, on a quarterly basis, share progress reports to the parent body (the executive) for mentoring.

Determined to meet members' needs, said the women's leader, Ro-Yale is challenged by lack of a crop store, a meeting place and the loan repayment period of the CBO being too short at 4 months as compared to the 8 months loan repayment period of the community bank.

CASE STUDY 2: MALEN DESCENDANT ASSOCIATION (MADA)

Location:	Koribondo Community, Jaiama Bongor Chiefdom, Bo District, Southern Sierra Leone.
Years of Support:	2004 - 2009, 5 years
Project Reference:	P152, P167
Rated:	Collapsed
Current Membership	Unclear
Years since support ended:	9 years



Malen Descendant Association (MADA) was formed in 2003 to seek the welfare of the internally displaced persons affected by civil conflict from Malen chiefdom, in the Pujehun district as stated by Joseph Momoh (chairman of the CBO). From 2003-2005, the organization relied on relief support in the form of food and non-food items from international and local organizations like World Vision, Sierra Leone Red Cross Society, and Africare.

MADA changed its approach from relief to development, registered as a CBO with the Ministry of Social Welfare, Gender and Children's Affairs and the Bo district council in 2006 with an initial membership of 183 as reported by Madam Fatmata Swaray.

Madam Bintu Mansaray, founding member of the CBO, reported that the change to a development organisation from one that gave handouts spurred them to start pulling their resources together as a Thrift & Credit institution and cultivated 3 acres of cassava farm. This initiative attracted MAPCO/Action on Poverty and with funds from DFID Civil Society Challenge Fund supported MADA in 2006 to enable disadvantaged people to access their livelihood and civic rights. The support was geared to increase knowledge of rights and ways of pursuing them, through rights awareness campaigns, linkages to relevant service providers (Social Welfare Ministry, Family support unit of the Police etc), engaging in income generating activities such as vegetable gardening, cassava farming coupled with the introduction of revolving loan funds to support individual enterprises of the CBO as mentioned by Joseph Momoh. This support created awareness and resulted in the reduction of barriers that hinders the participation of women and PWDs in socio-economic activities most especially internally displaced people as a result of increased income among members.

MADA in the bid to reach as many disadvantaged people as possible, attracted a revolving loan amount of Le 6,000,000 and

45 bushels agricultural seeds input support from MAPCO/Action on Poverty with funds from Comic Relief (UK) to support and sustain enterprises of its members in 2008.

Since 2006 MADA demonstrated good leadership quality by reaching out to 100% membership with seeds input, revolving loan funds and rights awareness-raising.

By the end of P167 in December 2009, MADA demonstrated a 67% increase in revolving loan fund from Le 6,000,000 to Le 10,000,000 and 56% seed multiplication from 45 bushels to 70 bushels and created 4 new enterprises in the community as explained by the Loan management officer. The revolving loan fund ran successfully for the next two years.

In 2011, MADA invested 70% of the revolving loan funds to buy a vehicle for commercial purposes as an alternative source of CBO income but to their dismay, dishonesty on the part of the driver and the frequent high cost of vehicle maintenance, left the CBO bankrupt and thus reduced members active participation, as confirmed by the CBO chairman.

Not relenting, MADA's project application to a private sector development programme of the Ministry of agriculture, forestry and food security, to implement value addition to cassava product was successful. However, with the advent of the Ebola outbreak in 2014, these funds were withheld, and directed to social mobilization activities by government to contain the disease instead, said the Moiwa Seitua (Secretary General).

Since the majority of the group members were descendants of Malen Chiefdom and some members of the landholding families, they returned home to lease farm land to an agricultural company, others for employment while the Chairman and cross-section of the executive are working on modality to start all over said the Secretary General. Currently the CBO is not operating.

Learning: The CBO was performing well, with a high level of ownership demonstrated. This continued until a high proportion of revolving loans were used for larger business where there were higher risks of corruption or mismanagement. Impact of external factors: return of some group members to their home area, and outbreak of Ebola and restrictions halted a funded project. Despite this some members of the group are still planning to restart.

CASE STUDY 3: KORI WOMEN DEVELOPMENT ASSOCIATION

Location:	Taiama Community, Kori Chiefdom, Moyamba District, Southern Sierra Leone
Years of Support:	2004–2007, 3 years
Project Reference:	P152
Rated:	Strong
Current Membership	Unclear
Years since support ended:	9 years



Kori Women Development Association was established in 2000 with the purpose of rebuilding the livelihoods of young women affected by the civil conflict and wanting to contribute to nation building by acquiring marketable vocational skills in cloth weaving, tailoring, bread baking, needlecraft, soap making, gara tie dying, vegetable production and adult literacy for self-reliance said Madam Abie Tommy.

The CBO started with 55 members including 5 young men. Though it was an all-women group, the role of men was identified as important, particularly in tilling the land for crop production. As the membership increased from 55 to 135, young people were motivated to choose vocational skills that will earn them a living in the future said the Chairperson.

In 2004, MAPCO/Action on Poverty supported Kori Women Development Association with funds from DFID with an equipped women’s centre supporting young women to acquire marketable skills that will improve their living conditions in their community.

Since 2007 when the MAPCO/Action on Poverty project finished, over 200 young women in and around Taiama communities have benefited and are operating their own enterprises said the chairlady.

By the end of 2003, Kori Women sent 2 two young women to MAPCO resource centre to acquire advanced skills in cloth weaving as a strategy to ensure continuity of activities. As funding of activity over the years became a challenge, the CBO introduced a pre-primary and primary education into its activities as a source of generating income to support women activities said Mamie Foday, founding member.

Since 2016, the chairlady said that the CBO established link with the Ministry of Education, Science and Technology for recognition and approval of the Centre for enrolment of

teachers on government pay roll and provision of learning and teaching materials for both formal and informal education. The CBO is receiving income for the use of the building, and members are currently engaged in income generating activities, such as bread baking, cloth weaving, dress making and vegetable gardening.

In July 2018, the Centre has been recognized and teachers verified for the free and quality education commencing September 2018.

To ensure a close link with MAPCO, the Chairlady in support of CBO partners for the implementation of the Livelihoods and Food Security for Vulnerable peoples Project in 15 communities in 4 chiefdoms in Moyamba district, Kori Women, has offered an office space for planning and implementation of activities.

Learning: The CBO appears to have strong leadership, showing flexibility in finding different modes of operation over the years. Assets have been maintained in the community, the groups show strength in attracting different kinds of support. They have forged links with influential departments such as MEST.

CASE STUDY 4: MARKET WOMEN DEVELOPMENT ASSOCIATION

Location:	Jaiama Bongor Chiefdom, Koribondo, Bo District, Sierra Leone
Years of Support:	June 2004- 2007, and 2008-9, 5 1/2 years
Project Reference:	P153, P161, P167
Rated:	Strong
Current Membership	Unclear
Years since support ended:	9 years



As stated by Iye Kallon (chairlady), Market Women Development Association was formed in 2004 by a small group of 25 petty traders. The aim was to pool their resources in the form of a weekly contribution of Le 5,000 per member which was shared among needy members as a loan to either start or expand petty trading activities. Loans were repaid weekly in equal installments for a period of one month at an interest rate of 2%.

As the membership grew from 25 to 58, the group decided to first register with the Bo district Traders Union and Ministry of Social Welfare for recognition, protection and financial support to meet the needs of its members, according to Abu Mansaray (loans officer).

Market Women first attracted donor support from MAPCO/Action on Poverty who engaged with the CBOs to enable disadvantaged people to access their civil rights. The project was geared to increase knowledge of rights and ways of pursuing them. It improved rights awareness of the members through campaigns, linkages to relevant service providers (Social welfare Ministry, Police Family Support Unit etc), engaging in income generating activities such as vegetable gardening, IVS for rice and vegetable cultivation, groundnut farming coupled with the introduction of revolving loan funds to support individual enterprises of the CBO. Madam Iye Kallon, executive member of the CBO said during the interview, that these activities contributed to the reduction of barriers that hinder the participation of women and PWDs in activities as a result of the rights awareness and increase and reliable income among beneficiaries.

The unity increased beneficiaries participation in activities and linkages to wider market exhibited by Market Women since 2006, once again attracted support from MAPCO and this time, with funds from Comic Relief (UK) in 2008 to sustain beneficiary enterprises through continued access to revolving loan funds, seed inputs, market research, product value addition, linkages to service providers and wider market among others as reported by Mr. Abu Mansaray.

Since 2009, Market Women demonstrated a 133.3% increase in revolving loan fund from Le 15,000,000 to Le 35,000,000 and 460% seed multiplication from 10 bushels to 56 bushels and impacted year round availability, accessibility and affordability of essential commodities in the community.

Over the years, the CBO has continued its activities in meeting the priority needs of its members and community by linking members to micro-finance institutions such as BRAC and Finance Salone as an alternative source of financing the expansion of enterprises said Abu Mansaray.

Since 2013, Market Women, in collaboration with chiefdom authorities, have established and maintain a reliable weekly market as a strategy of sourcing revenue for the group and community, and above all exposing its members to large scale concerns for the purpose of business partnership and revenue generation. This innovation has benefited hundreds of people including farmers, petty traders and large scale concerns in and around sister chiefdoms said Baidu Sheriff.

Talking to Iye Kallon, she said that group farming had been a challenge for over 4 years since beneficiaries concern is to make a quick turnover to meet household needs and repayment deadline and as such group farming has changed to supporting individuals with seed input. Although the Ebola outbreak was challenging, the group remained steadfast in delivering services to the community. The market was threatened by a big business centre being built nearby on the main road, which diverted some customers away from their smaller market. The women were able to adapt their businesses to sell fish and garri as these products became available. The women are still rebuilding their area as a market centre. The women have powerful cooperation among themselves. Other women seeing this, copied their example so the market grew larger and larger, with more people attending fishing posts and selling fish to Kenema. Women's groups tend to seek the support and approval of their fellow women prior to making decisions, which means that the decision making of such a group is more likely to be built on discussion and consensus.

Learning: This women's organization has been maintained for over 14 years. Key reasons for its success are the committed group of women, stable leadership, joint decision-making, the setting up of the market, and continuing to be responsive to women's needs, such as changing the terms of loans from group farming to individual.

CASE STUDY 5: BANDAWOR YOUTH FARMERS ASSOCIATION

Location:	Bandawor Community, Niawa Chiefdom, Kenema District, Sierra Leone
Years of Support:	June 2004- 2007, Jan 2008– Dec 2009, 5 1/2 years
Project Reference:	P152, P161 and 167
Rated:	Weak
Current Membership	Unclear
Years since support ended:	9 years



Bandawor Youth Farmers Association started as a Labour Gang in 2002 with 49 members including three male disabled blacksmiths, the aim of the group was to help farmers by providing labour services to its members for food production to increase household food security after the civil conflict in Niawa chiefdom, according to Mr. Suajibu Feika, a founding member. Prior to MAPCO/Action on Poverty involvement, in 2003, they received agricultural support (30 bushels seed rice and cassava cuttings) from Christian Council Sierra Leone (CCSL) with funds from National Commission for Rehabilitation, Reconstruction and Resettlement programme. As the membership increased from 49 to 75, the group, motivated by CCSL, registered with Native Administration in the chiefdom and later the Ministry of Social Welfare.

In 2004, MAPCO/Action on Poverty supported Bandawor Youth Farmers Association with funds from DFID with an equipped Resource Centre to meet the farmers' need in terms of quality farm hand tools, production and marketing, accessible food processing facility and business counseling services to tackle food insufficiency in and around Bandawor communities. The support created employment opportunities for 28 project trained blacksmiths in Niawa, including sister chiefdoms such as Small-Bo and Langurama chiefdoms in Kenema district. said Chief A.K.B. Feika (town chief and founding member)

As employment became a concern, in 2008, Bandawor Youth Farmers was able to access MAPCO/Action on Poverty support with funds from Comic Relief (UK) to sustain beneficiary enterprises through continued access to revolving loan funds, seed inputs, market research, product value addition, linkages to service providers and wider market among others.

Since support was withdrawn in 2009 Bandawor Youth Farmers demonstrated good managerial function by reaching

out to members and non-members with social and livelihood services in a transparent and accountable manner which led to the creation of new enterprises and the expansion of existing ones as reported by Musa Siaka.

At the end of Project 167 in December 2009, the CBO has demonstrated a 77 % increase in revolving loan fund from Le 6,000,000 to Le 10,600,000 and 84.4% seed multiplication from 45 bushels to 83 bushels and created 6 new enterprises in the community (tin-smithing, gari processing, charcoal production, clothe weaving etc).

In 2011, the production Centre was contracted by Ministry of Agriculture with funds from the Kenema district council to fabricate 200 brushing knives and 300 planting hoes for Liberian Refugees integrated into host communities in Niawa chiefdom to tackle household food insecurity. This support including others resulted in more money in the community.

Since 2013, Bandawor Youth Farmers Association began to experience leadership struggle, and loss of interest amongst members, poor attendance at meetings, coupled with the poor leadership exhibited by community stakeholders, that resulted in the misappropriation of funds and facilities owned by the CBO said Chief A.K.B. Feika. The revolving loans scheme is still operating on a small scale (20-30 people contributing) but with less capital compared with when MAPCO withdrew. As the community has no other loan funds available it is likely that the CBO loan scheme will be built up again.

In answer to further questions, Suajibu said that with the advent of Ebola outbreak in Kenema district, coupled with the restriction on movement of people, the group came to a halt and the Centre was used to harbor visiting Ebola staff, later the Centre fell into the hands of community members and is now used for storing of wood charcoal.

Learning: The Youth Farmers Association progressed well for 4 years after withdrawal of MAPCO/Action on Poverty support, but after that period the problems in leadership contributed to its weakening. We can learn from this that having democratic leadership elections and fixed time periods may have avoided the collapse of the association. A further lesson may be that the group took on other activities in the use of the facilities which meant that income came to the group with out the group needing to function, so the association's activities reduced and weakened the CBO, although the building remains as a community resource.

CASE STUDY 6: TONKOLILI DISTRICT DIASABLED ASSOCIATION

Location:	Magburaka Community, Tonkilili District, Sierra Leone
Years of Support:	June 2004- 2006, 2008– 2009, 5 1/2 years
Project Reference:	P152, P161 and 167
Rated:	Weak
Current Membership	None
Years since support ended:	9 years



As stated by Brima Jalloh, Tonkolili District Disabled Association was formed in the year 2000 with an initial district membership of 280. The aim was to establish a foundation where PWDs can access services that will enable them to fight inequality, discrimination and destitution. Over the years this group went through various stages of formal registration, first with the Social Welfare Ministry, Ministry of Agriculture, Tonkolili District Council and the National Council of People Living with Disabilities. Tonkolili District Disabled Association has partnered with various International and National NGOs including government line ministries and the embassy of the United State of America on relief and development programmes since 2004.

In 2004, Tonkolili District Disabled Association received grant support from the Ministry of Agriculture with funds from FAO and constructed an income generating Centre that provides rice milling services, fabrication and marketing of quality farm hand tools and soap making and marketing services to the public at affordable cost. These supports have not only created jobs for PWDs but reduced the burden on manual milling on farmers and thus increased food stuff availability in the market, according to Isatu Kamara.

MAPCO/Action on Poverty support began in 2004, to enable disadvantaged people to access their civil rights. The support, geared to increasing knowledge of PWD's rights and ways of pursuing them, improved access to rights awareness, linkages to relevant service providers (Social Welfare Ministry, Family Support Unit of the Police etc), engaging in income generating activities such as vegetable gardening coupled with the introduction of revolving loan funds to support individual enterprises of the CBO. These activities contributed to the reduction of barriers that hinder the participation of disabled men and women in socio-economic activities as a result of increased and reliable income among beneficiaries, according to Abdulai Conteh.

As the CBO membership grew from 280 to 375, the high demand of PWD wanting to access services became a challenge. In 2008, again MAPCO/Action on Poverty with support from Comic Relief (UK) sustained beneficiary enterprises through continued access to revolving loan funds, seed inputs, market research, product value addition, linkages to service providers and wider market among others. By the end of P167 the organization was proud of a 45% increase in revolving loan fund from Le 6, 000,000 to Le 8, 700,000 and 64% increase in agricultural seed inputs from 22 bushels of groundnut to 36 bushels, said Sanfa Koroma.

As part of the organization's commitment to raise the awareness of the public on disability issues, Ministry of Social Welfare partnered with TDDA and popularized the Disability Act of Parliament in the district with funds from Concern Worldwide in 2009. These activities attracted the support of the Embassy of the United State of America and 35 young people were assisted in value addition to TDDA soap product in 2011 said Brima Jalloh.

Since 2013, TDDA management changed from a single executive committee to two in order to ensure transparency. The Centre Committee of the CBO has responsibility to generate revenue from rice milling and contracts and handles the overhead cost of the Centre, while the revolving loan committee delivers services to members said John Yamba.

Continuing, John Yamba said, since the outbreak of Ebola, which restricted movement and gathering, the committee was no longer accountable to its members nor was it delivering services. In 2016 the Committee reported a huge misappropriation of CBO funds. Meetings and Centre activities came to a halt. An investigation was mounted by the CBO focal person but the funds were not traced or recovered, and new executives were elected, and the Center recommenced operations. Since 2017, the CBO is relying on income generation as a recovery strategy.

Learning: In this case the Ebola outbreak prevented the regular meetings which may have showed the misappropriation earlier when the funds may have been recoverable. Secondly, lack of transparency and accountability could have led to the situation. Further, regular elections of new leadership may have prevented such an outcome. Such misuse of funds going unpunished and not making people accountable for wrongdoings is increasing the chance of it happening again.

CASE STUDY 7: NGUYEA-E-WOLA DEVELOPMENT ASSOCIATION

Location:	Kpandebu, Dama Chiefdom, Kenema District, Sierra Leone
Years of Support:	2010 - 2013
Project Reference:	P175
Rated:	Strong
Current Membership	145
Years since support ended:	5 years



Ngueya-e-wola Development Association is a merger group formed as a CBO with the support of MAPCO/Action on Poverty in 2010 with an overall objective of tackling household food insecurity and incomes. The initial membership was 73 including PWDs, young people, and women. With stakeholder's support, the group obtained legal status with the district council and Ministry of Agriculture.

In 2010, Ngueya-e-wola Development Association worked with MAPCO/Action on Poverty to deliver social and livelihood support services to deprived young people and families affected by conflict, giving access to improved vocational skills, improved functional literacy skills, employment or commencement/expansion of existing IGAs and inclusion in family, community and institutional decision-making particularly affecting rights to education and participation in livelihood activities.

Since then, Ngueya-e-wola Development Association exhibited good practice by electing a female ward councilor to represent them in the Kenema district council, a female elected as deputy town chief and a young person as chiefdom chairman, cacao farmer's federation. Notwithstanding, over the years the CBO has maintained cordial relationships with community stakeholders, the community bank, and the Police Family Support Unit, and as such livelihood activities including adult literacy has been rated the best in terms of performance, said chief Ansumana Fowai.

With the advent of the Ebola outbreak in 2014 and its negative effect on people's movement and the economy, the CBO changed its strategy of delivering services by dividing the revolving loan fund into two parts. 60% revolved among members while the CBO bought 40% of the resources as shares at the community bank as an alternative source of increasing CBO income amid fear of bad business climate

during the pandemic said Mohamed Dassama.

Ngueya-e-wola Development Association has maintained its services as the revolving loan funds have increased by 81% (Le11, 000,000 to 17,000,000), seeds input by 184% (26 bushels to 74 bushels) and have gained a nationwide commendation for supporting a 35 years old CBO chairman (Fuad Kallon) by attempting the National Primary School Examination (NPSE) and thus gained admission into Junior Secondary School (JSS) in 2018/19 academic year. The Resident Minister, Eastern Region accompanied Mr. Kallon to school on the first day of re-opening of schools during the 2018-2019 school year. These successes have attracted people and today the membership is at 145 said Fuad Kallon.

Determined to meet members' needs, Ngueya-e-wola Development Association is challenged with the growing number of people wanting to become members and community stakeholders demanding to access services.

Learning: Female leaders elected, good election practices. Developed good linkages with local stakeholders. CBO chairman set good example in literacy training and importance of education. Leadership active and impact recognized by the community.

CASE STUDY 8: PORT-LOKO DISTRICT DISABLED ASSOCIATION

Location:	Lunsar, Marampa Chiefdom, Port Loko District, Northern Sierra Leone
Years of Support:	2004 - 2007, 2006 - 2007 and 2008 - 9, 5 1/2 years
Project Reference:	P152, P161, P167
Rated:	Strong
Current Membership	Unclear
Years since support ended:	9 years



Port-Loko District Disabled Association 2002 with an initial district membership of 129. The aim was to establish a foundation where PWDs can access services that will enable them to fight inequality and destitution. Over the years this group went through various stages of registration, according to Sullay Rogers, first with the Social Welfare Ministry, Ministry of Agriculture, Tonkolili district council and the National Council of people living with disabilities.

In 2003-2004, Madam Isatu Kamara said the Ministry of Agriculture, Forestry and Food Security with funds from FAO provided emergency assistance for the integration of war wounded and other disabled persons with an equipped blacksmith, soap making and agro-processing training centre to fight destitution and discrimination. This support created jobs for disabled people through quality transfer of skills and start-ups to manage individual enterprises.

The MAPCO/Action on Poverty support started in 2004 as part of project 152. Since 2006, the lack of a culture of routine maintenance among trainers as the project phased out resulted in the breakdown of powered equipment Pa Mohamed Koroma lamented.

In 2006, Port-Loko District Disabled Association was further supported by MAPCO/Action on Poverty as part of the DFID Civil Society Challenge Fund to enable disadvantaged people to access their civil rights. The support was geared to increasing knowledge of PWD's rights and ways of pursuing them through rights awareness campaigns, linkages to relevant service providers (Social Welfare Ministry, Family Support Unit of the Police etc), engaging in income generating activities such as soap making and revolving loan funds to support individual enterprises of the CBO. These activities contributed to the reduction of barriers that hinder the participation of disabled men and women in socio-economic activities as a result of increased and

reliable income among beneficiaries. Since then, supporting individual enterprise growth has continued, according to Sullay Rogers.

The CBO membership grew from 129 to 157 and the demand to operate their own enterprise became a concern. In 2008, the CBO attracted MAPCO/Action on Poverty support with funds from Comic Relief (UK) to sustain beneficiary enterprises through continued access to revolving loan funds, seed inputs, market research, product value addition, linkages to service providers and wider market among others. By the end of P167 the organization was proud of a 60% increase in revolving loan fund from Le7, 500,000 to Le12, 000,000 and 67% increase in agricultural seed inputs from 12 bushels of groundnut to 20 bushels.

To ensure transparency and accountability, the CBO opened and operated an account with Lunsar Community Bank. In 2012, the CBO loan's committee could not prove the legitimate transfer of funds and service delivery came to a halt, said Pa Mohamed Koroma.

Pa Mohamed Koroma, Chairman, confirmed that as a way forward to ensure continuity of activities, abled persons who mismanaged CBO funds were removed from their respective positions through elections and since then, disabled people have managed the affairs of disabled people. Meetings had been successful and they had collectively worked hard to push disabled people's concerns to state and non-state actors for redress.

During the Ebola outbreak, the chairman went to Polio Persons Disability Association (PPDA) in Freetown where he was provided food and non-food items to ensure that individual enterprises of PWDs did not fail as a result of restricted movement that hinder enterprise growth. Also the Disabled Action Group (DAG) with funds from CARITAS Sierra Leone, implemented vegetable farming among disabled people as an economic recovery strategy.

Learning: This example highlights the importance of local regular elections. The election was held to remove leaders who were not acting in the best interests of the membership. The organisation now recognizes the benefit of self-determination and avoids unnecessary risk of co-optation from non-beneficiaries. The CBO also survived Ebola restrictions, with support from other agencies.

CASE STUDY 9: NDOUJO FARMERS ASSOCIATION

Location:	Ndoujo, Small Bo Chiefdom, Kenema District, Eastern Sierra Leone
Years of Support:	2006 - 2009, 3 years
Project Reference:	P161
Rated:	Blacksmith training centre tools/seed revolving
Current Membership	Unclear
Years since support ended:	9 years



Ndoujo Farmers Association was a labour gang formed in 2004 with 36 males said Mohamed Sannoh. The aim of the group was to render labour services to its members to tackle household food security after the 11 years of civil conflict. Since then, the group had a challenge of incorporating women and PWDs since it was a labour intensive venture said Alpha Sannoh.

Ndoujo Farmers Association received support from MAPCO/ Action on Poverty as part of the DFID Civil Society Challenge Fund. Under this project it expanded to include women and PWD, with membership growing from 36 to 59. The support geared to increasing knowledge of disadvantaged people's rights and ways of pursuing them. The CBO members engaged in income generating activities, such as soap making and revolving loan funds to support individual enterprises, resulting in increased income and dignity demonstrated during the period of support and contributed to the reduction of barriers that hinder the participation of disadvantaged men, women including PWDs in socio-economic activities, according to Bockarie Luseni.

By the end of 2009, the CBO commenced group enterprise and invested Le4,000,000 in palm oil and imported rice for sale with the aim of alleviating transportation costs to and from the market and making staple food accessible to beneficiaries, particularly in the rainy season, according to Musu Abu. Since 2010, Ndoujo Farmers Association started dwindling and the CBO started experiencing member's poor attendance at meetings and a fall in membership roll to 26 when the CBO executive involved community stakeholders as beneficiaries in the business. The prolonged disagreement between members and CBO executive resulted in the misappropriation of funds and gradually a halt to CBO activities as mentioned by Alfred Sannoh, apart from some revolving seed loans. The blacksmithing workshop is still in operation.

Learning: CBO leadership was no longer representing the members, which led to decline of the CBO. Leadership should not be given authority to make decisions without the membership agreement. Regular election should take place involving all the members.

CASE STUDY 10: OF SIAWORGBA DEVELOPMENT ASSOCIATION

Location:	Siaworgba Jaluahun Chiefdom, Kailahun District, Eastern Sierra Leone
Years of Support:	2010 - 2013
Project Reference:	P175
Rated:	Weak
Current Membership	41
Years since support ended:	5 1/2 years



Jusufu Fabundeh in this interview said that Siaworgba Development Association is a merger group formed as a CBO with the support of MAPCO/Action on Poverty in 2010. The aim was employment promotion through establishing sustainable enterprises of members. The CBO started with an initial membership of 208 including young people and families affected by conflict and later obtained its legal status with the Kailahun District Council. The CBO helped its members to access improved vocational skills, improved functional literacy skills, obtain employment or commence/expand on existing IGAs. It also enabled more people to be included in family, community and institutional decision-making particularly affecting rights to education and participation in livelihood activities. Since then, the CBO demonstrated good quality leadership role by marketing the activities of the CBO to relevant service providers such as the community bank, Kailahun district traders union, farmer field school of the Ministry of Agriculture and the family support unit of the police for their support in reaching the set target of the CBO. 54 members since 2012 have bought shares and are benefiting from the loan facilities of the bank as an alternative source of financing their enterprises, while the farmer field school supported the development of swamps meant for CBO farmers with fund from Irish Aid.

Although the Ebola pandemic left 3 executive members dead including the chief adviser, the group did not degenerate as expected, despite the negative effect on people's movement and the high cost of living which slowed down loan repayments, coupled with poor farm yield, reported Mustapha Kandeh.

Alie Fobay said the CBO has maintained an unwavering service to farm families as the best performing sector, nevertheless there was a substantial drop in the revolving loan funds by 60% (Le14, 500,000 to 5,800,000), but multiplied seeds input by 144% (34 bushels to 83 bushels).

Siaworgba Development Association is now a farming group promoting the interests of farmers as a strategy to maintain cohesion and launch loan recovery even though this is challenging. Membership is now 41.

Learning: Increase in seed loans for people who could not repay cash loan is an example of the CBO adapting to challenging environment during and in the aftermath of the Ebola restrictions. Key focus on maintaining support to farmers has continued, despite difficult circumstances.

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PARTNERSHIP AND POTENTIAL

The CBO model has brought demonstrable positive change to communities in post-conflict Sierra Leone. Each of the four steps—identification of vulnerable communities; detailed needs and participatory planning; capacity-building of CBO and implementation of support activities; exit of external support to the CBO—are important and necessary to achieve long-lasting change to vulnerable people living in rural, semi-urban and urban communities.

Even in highly delicate social situations that communities emerging from war live in, the CBO model has shown big improvements are possible in a relatively short period of time. It is a simple and sustainable tool to use for poverty alleviation following a crisis.

Please contact us if you would like to partner with us in responding to this or any of the opportunities we are involved in.

With thanks to ...



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