



# Livelihoods and Food Security for Vulnerable People

Final Project Evaluation – May 2021



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## Acronyms

APT	Action on Poverty
CBO	Community Based Organisation
CDWs	Community Development Workers
DAC	Development Assistance Committee
DFID	Department for International Development
FSU	Family Support Unit
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus Group Discussion
FIES	Food Insecurity Experience Scale
KII	Key Informant Interview
MAPCO	Movement for Assistance and Promotion of Rural Communities
MDAs	Ministry, Department, and Agencies
MTHE	Ministry of Technical and Higher Education
NAYCOM	National Youths Commission
OECD	Organisation for Economic Cooperation and Development
PWD	People with Disability
RCSI	Reduced Coping Strategy Index
SLL	Sierra Leone Leones
WASH	Water, Sanitation and Hygiene

## Disclaimer

This project was funded with UK aid from the UK government. The contents of this document are the sole responsibility of APT Action on Poverty and Robert Sam-Kpakra and can under no circumstances be regarded as reflecting the position of the UK government.

## Executive Summary

### Introduction

The project, Livelihoods and Food Security for Vulnerable People in Sierra Leone was started in April 2018 and scheduled for completion in June 2021 (3.25 years). The total project budget is £908,940. APT Action on Poverty is implementing the project with a local partner MAPCO. The project has been implemented to deliver on four outcomes, including: i) sustainable CBOs providing demanded services to members and empowering women, youth and people with disabilities; vulnerable people engaged in viable micro-enterprises and contributing to household income, especially women, youth and people with disabilities; increased year-round food security (according to FIES) and improved nutrition; and iv) responding to the Covid 19 threat.

A final evaluation was commissioned in April 2021, using a participatory approach. The evaluation was intended to provide an opportunity to assess how well the project has met its outcomes, indicators and targets; identified key factors that have enhanced and/or inhibited this and whether and how the project adapted to this; assessed overall performance in terms of relevance, effectiveness, efficiency and sustainability; and identified key learning and recommendations for both MAPCO and APT that may have a wider application in other projects.

Evaluation data was collected in late April 2021 using a mixed method approach-i.e. use of quantitative obtained from existing project records and qualitative methods. Qualitative data was collected through Key Informant Interviews (KIIs) and Focus Group Discussion (FGD) with CBO beneficiary representatives in nine (9) of the 15 project communities. The evaluation used quarterly and annual monitoring data for assessing accomplishments of performance targets in the project logframe. Evaluation data was however collected prior to the end of the last quarter of implementation. As a result, the findings will not include the last quarter monitoring data, which means that the actual results that will be reported for individual indicators, when the last quarter monitoring data becomes available, is likely to be higher than what presented in the evaluation report.

### Key Findings:

#### A) *Effectiveness of the Intervention-*

- On Outcome 1, Sustainable CBOs providing demanded services to members and empowering women, youth and disabled people, all indicators with explicit targets were more or less achieved. The strongest performance was observed for the loan component, with loan records as at November 2020 indicating that the available funds in the loan account was about 247% of the loan capital that was initially provided to the 15 CBOs.
- The implementation also achieved and outperformed indicator targets that were set for Outcome 2-i.e. vulnerable people engaged in viable micro-enterprises and contributing to household income, especially women, youth and people with disabilities; the strongest performance was observed for the indicator relating to additional people with improved productivity in (self)employment, where implemented was at 321.6% of the project target.
- Performance targets for Outcome 3- Increased year-round food security, according to FIES, and improved nutrition, were also achieved and in many cases exceeded for some indicators.
- On the Covid-19 rapid response component, whose activities were implemented in September 2020, through to February 2021 in both Moyamba and Pujehun districts, all anticipated targets were achieved at implementation.

#### B) *Emerging Impact and Sustainability Prospect of Project Outcomes-*

- The implementation of project measures through CBOs has initiated broad based participatory approach to community development across the 15 CBO communities. CBO executive is well positioned to engage with other development partners that operate in their community, and they made the point that the MAPCO project has built their capacity for such engagements, and they adequately understood that the role of working with development partners now falls to them, even beyond the MAPCO intervention.
- Household food security has significantly improved in the targeted communities. The progress is associated with key measures that have been targeted at the participating households, including seed grant, loan scheme that also finance agriculture, etc.

- The intervention has been largely successful at targeting inequalities and the economic marginalisation of women. There are more women that now own and operate microenterprises in the intervention communities. Both income and food security situations have improved for women that are managing the small business units.
- One dimension to the positive income outlook for women, largely attributed to the revolving loan scheme, is an improvement in the bargaining position and power of women in intrahousehold relationship. Testimonies from both men and women suggested that the improvement in women's income was gradually winning them more respect from their male partners.
- From a social perspective, community acceptability of the project remains quite high, given that the service that the rehabilitated waterpoints resonates with a basic need in communities that were exposed to shortages in access to improved drinking sources, particularly in the dry season. Perhaps the sustainability question in the long-term hinges on the ability of communities to keep the waterpoints functional, especially given the history of the many waterpoints became dysfunctional because of failure to repair faulty pumps, etc. On this question, the evaluation notes that the project team has not left behind an adequate financial sustainability plan and arrangement. At the moment, the task of repairs and part replacement to the pump is done by the CBO, using funds from the community accounts. Experience elsewhere in Sierra Leone shows that waterpoints with a functional local water management committee that raises revenue for repairs and general operations have better chances for being sustainable in the medium, to long term.
- The chances of sustaining the revolving loan scheme is looking quite promising. The CBO executives, as well as the wider CBO membership remain motivated and determined to keep the loan scheme functional. The project team has also built the capacity of CBOs so that they can carry on managing the scheme beyond MAPCO. Transparency and accountability mechanisms have been, including a strong culture of financial record keeping, and this has continued to sustain the trust that non executives have in the those managing the loan account.

### **Recommendations**

- The project team is encouraged to leave behind a clear strategy to support the financial sustainability of the waterpoints. That strategy should consider the establishment of water management committee as well as agree with communities a monthly household payment scheme for undertaking maintenance and repairs work to the waterpoints. It is encouraged to have that fund separate from the revolving loan scheme.
- MAPCO is encouraged to develop a standard operating procedure for cash management, especially in the context of promoting the practice of holding liquid cash in bank deposit. Relating to this, it will be important to prepare a status report on current bank deposit, outstanding loan, and cash at hand, for all 15 CBOs.
- Future projects of similar nature should take steps to improve equity in the distribution of project benefits, such that all respondents have equal opportunities to fully participate in the project measures. This is particularly relevant given the experience with the basic literacy and numeracy component as well as the skills training programme that were mostly inaccessible to beneficiaries in satellite communities.

# **1 Introduction**

## **1.1 Project Overview**

The project, Livelihoods and Food Security for Vulnerable People in Sierra Leone was started in April 2018 and scheduled for completion in June 2021 (3.25 years). The total project budget is £908,940. APT Action on Poverty is implementing the project with a local partner MAPCO. The project will impact 34,000 household members directly and 64,000 indirectly, with 70% women and 10% PWD.

The original contract was for three years for £727,875, of which DFID/FCDO Aid Direct Impact Grant was to provide £527,875 and Medicor Foundation £200,000. In year 3, a further £181,065 was secured from Aid Direct to add a six-month Covid 19 component to the project. In year 3 a no-cost extension was also approved for an additional three months.

The project directly targeted 6,000 households in 15 communities in Moyamba district, with 34,000 household members benefiting and a further 30,000 indirectly. The Covid 19 component reached the existing Moyamba communities, and a further 19 CBOs in Pujehun District.

The main purpose of the 'Livelihoods and Food Security for Vulnerable people in Sierra Leone' project is to reduce poverty and food security in Moyamba District. The four outcomes were:

- I. Sustainable CBOs providing demanded services to members and empowering women, youth and disabled people.
- II. Vulnerable people engaged in viable micro-enterprises and contributing to household income, especially women, youth and people with disabilities.
- III. Increased year-round food security (according to FIES) and improved nutrition.
- IV. Responding to the Covid 19 threat.

## **1.2 The Project Final Evaluation**

A final evaluation was commissioned in April 2021, using a participatory approach. The evaluation provided an opportunity to assess how well the project has met its outcomes, indicators and targets; identified key factors that have enhanced and/or inhibited this and whether and how the project adapted to this; assessed overall performance in terms of relevance, effectiveness, efficiency and sustainability; and identified key learning and recommendations for both MAPCO and APT that may have a wider application in other projects. Specifically, the evaluation objectives were:

- I. Evaluate the impact of the project to date on individual beneficiaries (including for women and PWD), their households, CBOs and communities
- II. Assess the success of the project in meeting its outcomes, expected results and indicators (including any unintended outcomes - positive or negative)
  - *Identify key contributing factors which have enhanced and/or hindered these prospects*
  - *Assess the project's overall performance in terms of relevance, effectiveness, efficiency, economy (including value for money) impact and sustainability*
  - *Identify key learning points and make recommendations for future operations of this and similar projects*

## **1.3 Overview of Methodology**

### **1.3.1 Evaluation Approach**

The evaluation design was guided by the framework of the Organisation for Economic Cooperation and Development/ Development Assistance Committee (OECD/DAC) criteria, with particular interest in assessing the performance of the programme along the domains of relevance, effectiveness, efficiency, impact, and sustainability. Within this broad framework, the evaluation tools were developed to specifically elicit data on those performance parameters.



Evaluation data was collected in late April 2021<sup>1</sup> using a mixed method approach-i.e. use of quantitative obtained from existing project records and qualitative methods. Qualitative data was collected through Key Informant Interviews (KIIs) and Focus Group Discussion (FGD) with CBO beneficiary representatives in nine of the 15 project communities, as listed:

- Gomdama
- Mogbuama
- Mofombo
- Kpangbama
- Mokerewa
- Kabaima
- Majeihun
- Jaiahun
- Largo Kessinima

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<sup>1</sup> The evaluation was conducted in the final quarter of implementation, which meant that the monitoring data for the last quarter was not due at the period that the evaluation was done. This context had implication for the evaluation judgement on the accomplishment of the planned project targets in the general sense that the final scores for individual indicators may likely be higher than what is reported now, when the last quarter monitoring data becomes available at the closure of the project in June/July 2021.

### 3 Evaluation Findings

#### Layout of the findings:

**Section 3.1** presents findings on the relevance of the intervention.

**Section 3.2** will report on the effectiveness of the intervention

In **Section 3.3**, the gaps and implementation challenges are summarised

**Section 3.4** will present a summary of the emerging outcomes and prospect for sustaining the project results

#### 3.1 Relevance of the Project Intervention

Stakeholder consultations widely referenced the gaps in both WASH and food security in Moyamba district as the main factor for selecting Moyamba district for the intervention. Table 1 generally validates this perspective from stakeholders. When it come WASH, the data shows Moyamba district significantly lagging behind the national averages, before and during the implementation of the project.

Food security indicators also reveal a similar finding for the proportion of households categorised as moderately food insecure in 2019, as well as a higher score than the national average for the reduced coping strategy index (RCSI), which indicates a vulnerability to food insecurity. The only area where Moyamba has performed better than the national average was in the proportion of households categorised as food poor, based on the food consumption score.

Livelihood-based coping strategies also reveal Moyamba district generally higher scores compared to the national averages for proportion of households adopting the emergency coping strategy.

**Table 1: Comparison of selected WASH and Food Security indicators for Moyamba and the National score**

Dimension and Indicator			Score (%)	
Dimension	Indicator	Year	Moyamba	National
WASH	Percentage of population using basic drinking water services	2017 <sup>2</sup>	29	59.5
	Percentage of households with improved source of drinking water	2019 <sup>3</sup>	33	67
	Percentage of households with access to improved sanitation facility	2019 <sup>4</sup>	33.4	54.5
Food security	Percentage of household categorised as food poor, based on Food Consumption Score	2015 <sup>5</sup>	12.4	19.9
	Percentage of household categorised as food poor, based on Food Consumption Score	2018 <sup>6</sup>	9.3	18
	Percentage of categorised as moderately food insecure	2019 <sup>7</sup>	35	33.6

<sup>2</sup> Data sourced from Sierra Leone Multiple Indicator Cluster Survey, 2017. Available at: [https://www.statistics.sl/images/StatisticsSL/Documents/sierra\\_leone\\_mics6\\_2017\\_report.pdf](https://www.statistics.sl/images/StatisticsSL/Documents/sierra_leone_mics6_2017_report.pdf)

<sup>3</sup> Sierra Leone Demographic and Health Survey, 2019. Available at: <https://dhsprogram.com/publications/publication-FR365-DHS-Final-Reports.cfm>

<sup>4</sup> Ibid

<sup>5</sup> Data sourced from Sierra Leone Food Security Monitoring System Report, 2018. Available at: <https://docs.wfp.org/api/documents/WFP-0000102354/download/>

<sup>6</sup> Ibid

<sup>7</sup> Findings of Sierra Leone January 2020 Food Security Monitoring. Available at: <https://www.wfp.org/publications/sierra-leone-food-security-monitoring-system>

Dimension and Indicator			Score (%)	
Dimension	Indicator	Year	Moyamba	National
Livelihood-Based coping strategies	Reduced Coping Strategy Index (RCSI) for households	2019 <sup>8</sup>	14.19	10.76
	Proportion of households that did not employ any of the 10 listed <sup>9</sup> household coping strategies within the last 30 days	2018 <sup>10</sup>	33	25.4
	Proportion of households that did not employ any of the 10 listed household coping strategies within the last 30 days	2019 <sup>11</sup>	13.7	23
	Proportion of households that adopted emergency coping strategy within the last 30 days	2019 <sup>12</sup>	10.3	6.9
	Proportion of households that adopted emergency coping strategy within the last 30 days	2020 <sup>13</sup>	31.7	13.7

Stakeholder perspective on the project's relevance was most emphasised at the community level. On WASH, community representatives persistently made mention of severe gaps in access services, prior to their engagement with MAPCO. Most communities recalled that they collected drinking water from unprotected sources prior to the project, including open stream; while some communities did have protected hand dug wells before they were targeted, the source was out of use because of faulty handpump and/or poor workmanship of the supply system. The complaint of scarcity of drinking water in the dry season was a common experience across communities; many focus group discussants further associated poor health outcomes, such as childhood diarrhoea, to the unimproved drinking water sources that was available to them at the time.

A similar account was narrated on food security. Beneficiaries and other community representatives explained that prior to the MAPCO intervention, food insecurity was, especially during the rainy season; community representatives widely attributed this to the limited farm size, usually between half and a full bushel, which households could plough, due to limited financial capacity to buy sufficient seeds.

### 3.2 Effectiveness of the Intervention

The effectiveness of the project action was explored by assessing the extent to which the implementation had accomplished the set performance indicators for the relevant outcomes. In all, the project had committed to delivering on four specific outcomes:

- **Outcome 1:** Sustainable CBOs providing demanded services to members and empowering women, youth and disabled people
- **Outcome 2:** Vulnerable people engaged in viable micro-enterprises and contributing to household income, especially women, youth and people with disabilities
- **Outcome 3:** Increased year-round food security (according to the FIES) and improved nutrition
- **Outcome 4:** Covid 19 rapid response

<sup>8</sup> Ibid

<sup>9</sup> The 10 measures are fall under three livelihood-based coping strategies that a typical household adopted to maintain a certain level of food consumption: i) **Stress measure/strategies**-i.e. sold household assets/goods, purchased food on credit, spent savings, borrowed money; i) **Crisis strategies**- sold productive assets or means of transportation, reduced health and educational expenditures, withdrawn children from school; and iii) **Emergency strategies**- i.e. sold house or land, begged, sold last female animal

<sup>10</sup> Data sourced from Sierra Leone Food Security Monitoring System Report, 2018. Available at: <https://docs.wfp.org/api/documents/WFP-0000102354/download/>

<sup>11</sup> Findings of Sierra Leone January 2020 Food Security Monitoring. Available at: <https://www.wfp.org/publications/sierra-leone-food-security-monitoring-system>

<sup>12</sup> Ibid

<sup>13</sup> Ibid

### 3.2.1 Outcome 1- Sustainable CBOs providing demanded services to members and empowering women, youth and disabled people

Four performance indicators were relevant to tracking accomplishment of Outcome 1. As Table 2 shows, all indicators with explicit targets were more or less achieved. The strongest performance was observed for the loan component, in relation to target. It was anticipated that the revolving loan would grow to 110% of the loan capital by the closure of the project; loan records as at November 2020 indicated that implementation had more than doubled the set target, with the available funds amounting to 247% of the total loan capital.

**Table 2: Summary findings on accomplishment of Outcome 1 indicators**

Indicator	Project Performance		
	Target (population/ community/ amount)	Achieved at Endline (population/com munity/amount)	Comment
34,000 people (18,160 women, 15,840 men & 1,700 PWD) receive CBO social and livelihood services by the end of the project	34,000	33,456	98.4% of the project target was achieved <sup>14</sup> .
15 communities have increased access to drinking water and sanitation facilities by the end of the project	15	15	Access to basic water and sanitation services increased from three communities at baseline, to fifteen at endline
60,000 people (26,000 women, 24,000 men, 2,500 PWD) demonstrate good hygiene and sanitation practices promoted by the project	60,000	60,759	Implementation achieved the target, with 101.3% of target met
52,800 people/88% of targeted beneficiaries (27,456 women, 25,344 men, 2,640 PWD) have good knowledge and awareness of women's, child and/or PWD rights	52,800	52,446	99.3% of the implementation target was achieved
Proportion of revolving loan capital in 15CBOs reaches 110% of the capital input by the project	456,345,000 (SLL)	1,126,998,064 (SLL)	Project target exceeded, with the endline capital equaling 247% of the loan capital

Table 3 further examines the results of the implementation in relation to the performance targets that were set for women and PWDs. Overall, the implementation outperformed some targets; other targets were nearly achieved, including the anticipated number of women and PWDs that would receive CBO social services, at 95.2% and 97.4%, respectively.

**Table 3: Summary findings on accomplishment of implementation targets for women and PWDs for Outcome 1**

Outcome 1 Indicators with Gender and PWD Disaggregation	Implementation Performance					
	Women			PWD		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
34,000 people (18,160 women, 15,840 men & 1,700 PWD) receive CBO social and livelihood services by the end of the project	18160	17290	95.2%	1700	1656	97.4%
60,000 people (26,000 women, 24,000 men, 2,500 PWD) demonstrate good hygiene and	26000	31543	121.3%	2500	3005	120.2%

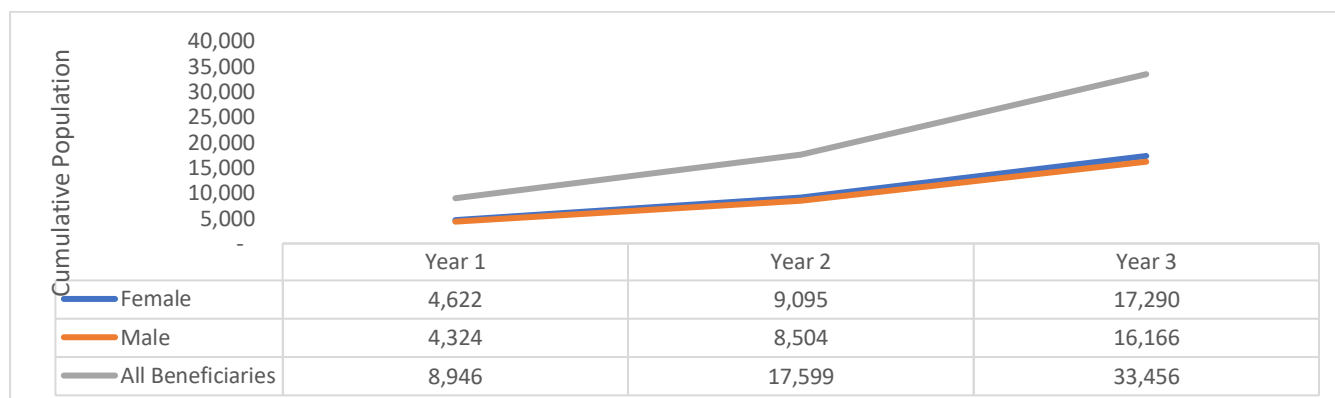
<sup>14</sup> As mentioned in the methodology section, it is likely that this target will be met by the time the monitoring data for the last quarter of implementation is ready in July 2021.

Outcome 1 Indicators with Gender and PWD Disaggregation	Implementation Performance					
	Women			PWD		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
sanitation practices promoted by the project						
52,800 people/88% of targeted beneficiaries (27,456 women, 25,344 men, 2,640 PWD) have good knowledge and awareness of women's, child and/or PWD rights	27456	26853	97.8%	2640	2679	101.5%

### 3.2.1.1 Social and livelihood services

For this sub-component of the project, the progression of beneficiaries reached across the life span of the project is shown in Figure 1. More females than males were targeted for the project activities relating to this sub-component: 17,290 females compared to 16,166 males. In between the implementation period, the cumulative count of beneficiaries reached in the first and second year of implementation was equivalent. Beneficiary targeting was significantly increased in the final year of implementation.

**Figure 1: Cumulative number of beneficiaries targeted for social and livelihood years, by gender**



A number of activities relating to social services and livelihoods were implemented across the 15 CBOs, including basic adult literacy, provision of seed loans to farmers, etc.

**Basic Adult Education:** being an intervention designed to broadly promote empowerment of the rural population, most of the beneficiaries enrolled had no formal education. This observation was especially true for women and adult males outside of the youth bracket. The basic literacy and numeracy programme was structured into three levels. Level 1, which was the entry level into the programme, was focused on teaching the alphabet and numbers (0-100); Level 2 taught basic spelling skills, mostly of two and three letter words, as well as subtraction and addition of two-digit numbers; successful beneficiaries at Level 2 would then proceed to Level 3, where the emphasis was on simple arithmetic operations of adding and subtracting three and four digit numbers. At Level 3, participants of the programme also learnt how to spell their names, signature, use of essential functions on the mobile phone, etc. As designed, each CBO provided a community-based tutor to facilitate sessions; the project in turn provided a small stipend to the adult education facilitator.

Overall feedback from a sample of participants of the basic education programme was positive. Firstly, many beneficiaries mentioned that through those sessions, they learnt the alphabets, numbers, and more importantly the ability to spell and read names, including that of the beneficiary. For the participants, being able to read and sign one's name was significant from the perspective that they felt empowered to verify that they their names were present in any schedule that they deserved to be listed on, and in fact that the name was spelt correctly. Some beneficiaries underscored this importance by making the point that if someone

knew his/her name, it was easy to verify whether they appeared on electoral and other national registration schedules. Some respondents also said that because they could now spell and write their names, they felt more confident verifying transaction records done in their own names, whether it was at a community bank, or at the stall of a mobile money agent.

The benefit of being able to write, read and count basic numbers and words was also highlighted by some women with children in lower primary education. They mentioned that because of the basic literacy and numeracy acquired, they were able to supervise and monitor their children that were in primary schools, including reviewing their books for assignments; the mothers acknowledged that this was something they did not feel confident doing before, since they did not have the most basic of reading, writing and counting skills.

Moreover, some respondents also mentioned that the basic education programme had empowered them to use mobile phone functions much better. Rather than always relying on others to save contacts and for making calls, beneficiaries that had made it through to Level 3 noted that they now performed those functions without assistance from someone else.

Even as beneficiaries expressed satisfaction, some gaps were identified in the delivery of the basic education programme. The most significant gap was that all basic education sessions were only functional in the main CBO community, which inadvertently left out satellite communities that equally desired to have the same opportunity extended to them. The evaluation team heard testimonies of how some highly enthusiastic adults in distant satellite communities initially joined the sessions, but after commuting for a while, they dropped out because of the long distance that they had to cover to participate in the sessions. From the perspective of tutors, they mentioned the challenge that the project did not adequately cater for the cost of implementing the programme including reading and writing materials for participants, etc. Moreover, at least in Gondama, it was revealed that the basic education session was ineffective due to issues with the facilitator.

**Seeds:** to improve the livelihood capacity of a beneficiary group whose main economic activity was farming, the project supported all 15 CBOs with seed grants, specifically rice and groundnut. CBOs provide the seed as a loan to members, which quantity they return to the CBO with about a 50% extra (as interest on seed loan sort of) at post-harvest. So far, the seeds have been available to CBOs over two cropping cycles. In order to ensure equity in access to the seeds, and thereby prevent dissent within the group, most CBOs have effectively worked out a system where each member is eligible to loan no more than one seed type, either rice or groundnut; somehow, this formula is widely understood and appreciated within the groups, as members often explained that this has helped to prevent few members from outsmarting others. In addition, although no strict limit exists on the quantity of seeds that an individual could loan from the group in a cropping cycle, there appears to be a mutually understood process where individuals apply for a quantity that is reasonable enough, so that the pool is not depleted to go round the group. To put in perspective, for rice, CBO members who applied to access seed would ask for quantities in the neighbourhood of one or two bushels, as opposed to one individual asking for several bushels in seeds.

Performance on the seed loaning scheme varied across CBOs, but the overall picture points to a scheme that was contributing to addressing the seed shortages that previously existed in the CBO communities. Across the communities that were visited, it was observed that the project has provided the hope and basis for communities to gradually develop locally owned and managed seedbanks for rice and groundnut in particular. The generous interest that the CBO offered to its membership stood in stark contrast to what beneficiaries perceived as the exploitative interest that alternative sources did provide, which could ask those who took seed loans to repay in other commodities, such as palm oil will be equivalent to three times the market value of the seed.

In addition, the scheme is emerging to provide the foundations for locally run seed banks that will be critical to improving agricultural livelihood security across the intervention communities. Communities have

established seed banks (although most are temporary facilities) where seed grant is held in storage. The storage is becoming a secured place where farming households can store seeds, thereby minimising the temptations for households to consume the seeds ahead of the planting season.

**Fish pond:** Two of the fifteen CBO communities, Jaiahun and Manjeihun, had experimental fish farming sites established in late 2018. Each farm is roughly the size of an acre located in a swamp that has an all-year round source of water supply; this ecology ensures that the fish population in both ponds receive a constant in-flow of fresh water for survival, although the flow tends to decline at the peak of the dry season. The CBOs have started harvesting the fish farms since early 2019, with most of the catch put on sale to the local population. Table 4 summarises the revenue profile obtained from sales of fish harvest so far. From sales records shared with the evaluator, both experimental sites had earned 3.47 Million Leones in revenue. However, the two sites varied in their performance, with Manjeihun outperforming Jaiahun in both revenue and the number of recorded harvests. Manjeihun account for 71.2% of the total sales revenue; it has also done more harvest than Jaiahun. So far, the sales from the fish farms have been allocated to different purposes. A proportion has been used to pay stipend to the couple of community members that have dedicated their time to attending to the labour demands of the farms. Another proportion is also used to make token payment to community members who provide local feed to the fish population. It was also reported that after expenses on labour and feed, the surplus income was deposited into the community revolving fund.

**Table 4: Summary of sales revenue from experimental fish farms at Jaiahun and Manjeihun**

Community	Harvest and Revenue		
	Harvest (#)	Period (Month & Year)	Sales (SLL)
Jaiahun	1	February 2019	200,000
	2	August 2019	350,000
	3	January 2020	450,000
<b>Sub-Total</b>			<b>1,000,000</b>
Manjeihun	1	No Date	800,000
	2	No Date	400,000
	3	No Date	510,000
	4	No Date	350,000
	5	No Date	415,000
<b>Sub-Total</b>			<b>2,475,000</b>
<b>Grand Total</b>			<b>3,475,000</b>

The evaluation observed that communities were enthusiastic about managing the fish farms for a number of reasons. Firstly, the initiative is new and seems to be coming through to them that if run successfully, the fish farms can add to the livelihood options that households can turn to for improved income. Moreover, community representatives made the point that the market supply of fish was usually limited, which consequently increased the price that households paid for fish sourced from elsewhere. From that perspective, community representatives believed that fish farms can be run as a viable economic activity. Already, the stakeholders at Manjeihun expressed the desire to increase the number of farm plots, since the existing farm has a vast area of wetland that can be prepared as fish farming plots.

Both CBOs managing the fish farms however reported some challenges that they had experienced. Although they caretakers made frequent visits to the sites, they reported that predators, including snakes and birds, sometimes preyed on the fish; they have tried limiting the actions of predators by frequent visits to sites, which they hoped would scare off reptiles in particular from the sites. Caretakers of both ponds also expressed concerns around theft by some community members. At Jaiahun, for example, it was mentioned that at least an influential community member had been sighted illegally fishing at the pond in the past. Caretakers also made mention of the challenge that the pond was banked with dirt, rather than concrete or other materials

that would make it impossible for the fish to burrow through the bond and escape into the surrounding water bodies, especially during the rainy season.

### 3.2.1.2 Access to improved source of drinking water and sanitation

Access to an improved drinking water source has significantly increased across the 15 CBO communities with the implementation of the project. Baseline data show that about one out of every three intervention community did not have an improved drinking water source that was functional-i.e. a protected water well (borehole or hand dug well) or spring. Even in communities with an improved source, the availability of a functional protected hand dug well was limited to one source for the entire community; Mokorewa, Kangahun and Manjeihun were the only exception to this. As Table 5 reveals, the number of protected sources of drinking water has more than doubled since the baseline, from 15 to 47 protected water wells. The progress was largely achieved through the repairs of dysfunctional water supply sources that already existed in the CBO communities. In all, the project financed repairs and parts replacements, as well as upgrades to 30 water wells, bringing them up to standard.

**Table 5: Access to functional improved drinking water source in CBO communities, before and after the project**

Community	Change in improved water sources		
	# of functional protected hand dug well at baseline	# of functional protected hand dug well at end of project	Change in # of protected water well
Mogbuama	0	2	2
Jaiahun	0	3	3
Nguahun	0	2	2
Baja	0	4	4
Gondama	0	2	2
Kpangbama	1	2	1
Mokorewa	3	5	2
Kangahun	3	5	2
Manjeihun	2	4	2
Kabaima	1	5	4
Largo Kessinima	1	3	2
Pelewahun	1	3	2
Foya Wulleh	1	2	1
Mofombo	1	3	2
Taninihun	1	2	1
<b>Total</b>	<b>15</b>	<b>47</b>	<b>32</b>

During fieldwork, the functionality of the project rehabilitated improved drinking sources-i.e. hand dug wells fitted with handpumps, was observed for all waterpoints in the nine sampled communities. Most of the supply schemes were functional, and providing drinking water to the local population<sup>15</sup>. However, at two of the nine locations, Mogbuama and Mofombo, the handpumps were not functional at the time of the visit, because of faulty pumps that were yet to be repaired. It would seem that the delay in repairing the faulty pumps was partly associated with the absence of an effective local water management committee<sup>16</sup> championing local revenue mobilisation within the framework of promoting financial sustainability of the supply scheme. Elsewhere in Sierra Leone, water management committees lead efforts to collect monthly household payments for water, usually a small monthly fee ranging from 2,000 to 5,000 Leones, which is kept in a community fund for the explicit purpose of repair and replacement works to the pump, as and when it breaks down. This sort of structure does not appear to be well developed in the project communities.

<sup>15</sup> Observations across communities are summarised in Appendix 1

<sup>16</sup> The CBOs provide general management oversight to the water pumps. However, a sub-committee on water management committee to adequately oversee waterpoint activities is not established.



Similarly, the project co-financed the construction of latrines, by supporting communities with the building inputs such as cement and iron rod. Through this action, the number of latrines in the CBO communities increased by about four times compared to the baseline, from 35 latrines at the inception of the project, to 137 latrines at the closure of the project. On the surface, the improvement in the numbers represent progress in access to improved latrines, and rightly the project should take the credit for that improvement. Examining the numbers in much detail, however reveal continued gaps in access to latrines. Using the population of 400 household per CBO, Table 6 shows that on average, there was one latrine for every 44 households in the project communities<sup>17</sup>. Some communities, such as Kangahun and Manjeihun, are below this average, implying relatively better access. For others, however, the estimate was much higher, including Nguahun, Mofombo and Taninahun, with about one latrine available to every 57 households.

**Table 6: Access to latrine for households in CBO communities at project completion**

Community	Access to latrine	
	# of Latrines	Latrine/Population
Kangahun	16	25
Manjeihun	12	33
Kpangbama	11	36
Kabaima	10	40
Mogbuama	9	44
Baja	9	44
Gondama	9	44
Jaiahun	8	50
Mokorewa	8	50
Largo Kessinima	8	50
Pelewahun	8	50
Foya Wulleh	8	50
Nguahun	7	57
Mofombo	7	57
Taninahun	7	57
<b>Total</b>	<b>137</b>	<b>44</b>

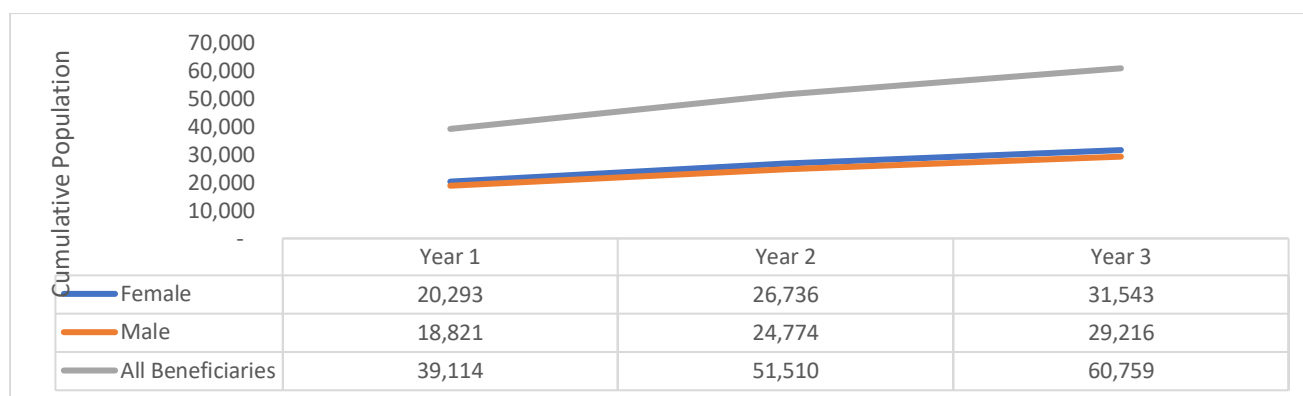
Observations were made of the project financed latrines in nine of the main CBO communities (*See Annex 2 for summary of observation results*). The observation revealed a mix picture in terms of both the completion status of the latrines, but also the practice of hygiene standards. On the positive side, most latrines were complete, with lids sighted over many of the dropholes to keep away flies from accessing human excreta. On the less positive note, construction of few latrines remained incomplete; no cover was sighted for some of the latrine holes; handwashing facility was rarely sighted within the vicinity of the latrine.

### **3.2.1.3 Promotion of good hygiene and sanitation practices**

An overall target of 60,000 people was projected to be targeted for a variety of safe hygiene and sanitation practices. Coverage at the implementation stage slightly exceeded the planned target, with a reported population of 60,759 actually reached in the three-year implementation span of the project. Figure 2 shows that more females than males were reached for activities in this domain.

**Figure 2: Cumulative number of beneficiaries targeted for good hygiene and sanitation practices, by year and gender**

<sup>17</sup> The true estimate for the wider population in the CBO communities is (much) higher because not every household in the main and satellite CBO communities is registered with the CBOs.



In terms of implementation approach, the project's field staff-i.e. Community Development Workers (CDW), that were mostly based in the 15 CBO communities organised training sessions on community hygiene for the CBO executives. The executives in turn took on the role of promoting the adoption of safe hygiene practices through community sensitisation, formulation and monitoring of hygiene-focused byelaws. Four specific practices were promoted by the project, including: i) use of plate racks; ii) clotheslines; iii) disposal of household refuse at designated community dumpsite(s); and iv) handwashing and clean latrine environment. The field phase of the evaluation observed for evidence of practice for the respective safe hygiene and sanitation measures that the intervention had promoted.

For context, community representatives reported that plate racks were rarely sighted at households, prior to the intervention. Through the sensitisation efforts of the hygiene promoters, as well as the byelaws<sup>18</sup>, most households had constructed a plate rack, using local resources (sticks and bush rope). It was observed during the field visits that many households had a plate rack that was in use; plate racks at some other households were either damaged and out of use, or reported to have collapsed a while ago. Few communities had taken a bold step to otherwise ensure that households complied with the practice, by making the construction of a plate rack as a precondition for considering loan application from the household member. The evaluation observed that the continued use of plate racks was much higher in communities that conditioned the processing of loan application on the construction of a plate rack.

**Photo 1: Sample of typical plate rack constructed by project beneficiaries**



Not only were plate racks not sighted at some housing units, a handful of households had actually diverted the use of the plate racks to other purposes. At the few housing units where this was observed, the most common practice was to use the platform for growing vegetables, rather than its intended purpose of storing

<sup>18</sup> Most communities had passed a byelaw mandating every household in the community to construct a plate rack; it was reported that non-compliant households were penalised with a fine.

dishes and other cooking utensils. The evaluation team learnt that the crops were grown there to mainly protect livestock from consuming them.

**Photo 2: Sample of plate rack diverted to the growing spring onion**



Similarly, clothesline was seen at most dwelling units in the communities that were visited. Households used either sticks or nylon rope to dry clothes. Consultees indicated that while some households already had a line for drying clothes, they acknowledged that it was the project that had popularised the adoption of clotheslines in the communities.

**Photo 3: Sample of clothesline used by households in the intervention communities**

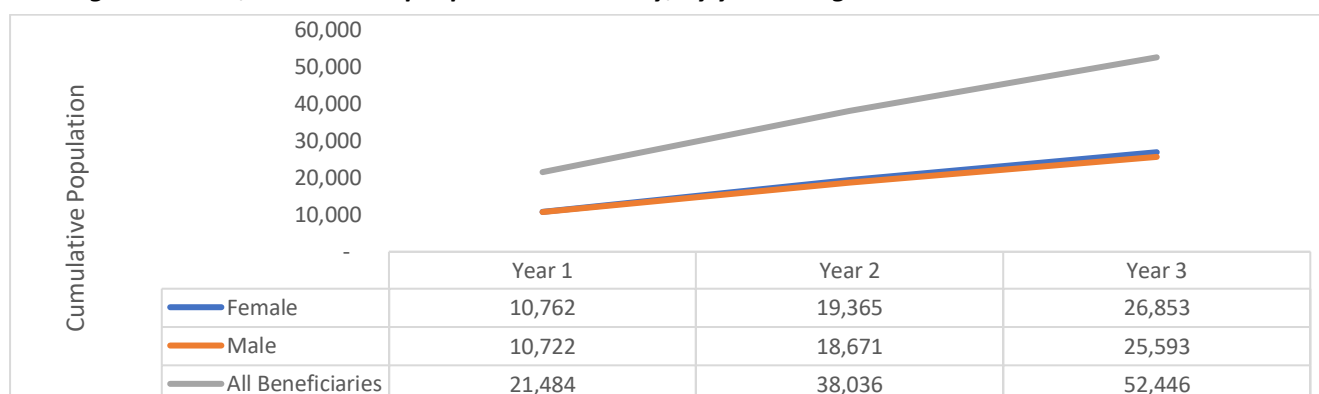


On household use of community disposal site for depositing refuse, the evaluation observed that the project has had a mixed success in achieving the desired practice. In terms of success, the CDWs, in collaboration with the CBO executives established communal solid waste sites across all intervention communities. The sight was known to the population in about every community. This achievement marked a progress towards safer hygiene, considering that community representatives reported that communal solid waste disposal site did not exist in many of the communities prior to the project; households therefore deposited refuse in their backyards and other locations that was convenient to them. The limited success, on the other hand, was in getting all/most households to actually deposit refuse to the designated communal site. In some communities, many households were using the refuse disposal sites, but in other communities, the sites were mostly not used; instead, households had continued to deposit refuse at the back of their houses or in nearby bushes. It was learnt in interviews with stakeholders that the main reason why some households did not use the communal solid waste disposal site was simply that the site was located some working distance away from their home; it was therefore considered a burden to walk the long distance when in fact the reuse could be conveniently disposed of nearby.

### 3.2.1.4 Promotion of human rights in intervention communities

Figure 3 shows the cumulative number of the population that benefited from knowledge and awareness promotion to leverage equality of rights for women, children and persons living with disability in the 15 CBO communities. In all, 52,446 people were reached, with a comparable number of males and females benefiting from project activities in this domain.

**Figure 3: Cumulative number of beneficiaries targeted for knowledge and awareness of rights issues relating to children, women and people with disability, by year and gender**



The project took several tangible actions in order to foster result in this area, beginning with the identification of five human right volunteers in each CBO, and providing them with a three-day training in basic conflict mediation and resolution skills. Trainings have been instrumental to capacitating the human right volunteers to appreciate the context of disputes and the need to adopting culturally appropriate approaches to dispute resolution. Community representatives spoke positively of the intervention of volunteers in deescalating and in most cases resolving disputes. As it emerged, the volunteers have largely intervened in both intra-household/domestic (misunderstandings between husband and wife) and intra-communal disputes-i.e., disputes between neighbours<sup>19</sup>. A major outcome that was associated with the dispute resolution effort of the human right volunteers was the gradual decline in the number of complaints made to local and traditional authorities; complaints that reach chiefs will always incur fines and related payment charged by chiefs in return for arbitrating the dispute. Consultees reported that since the volunteers were on hand to mediate and help resolve disputes, cases that would otherwise have reached chiefs were now resolved, with no financial expense incur by both parties to the conflict; this outcome is much appreciated by the community.

Apart from mediating in disputes, the human right volunteers also implemented sensitisation activities to specifically raise awareness on rights and equality in gender relationships. The sessions, which were delivered through community meetings and door-to-door visits, targeted youth and the adult population, including the male and female population. Community representatives associated a number of emerging changes with the awareness and sensitisation work that the human right volunteers have implemented in the communities. It was noted in many community interviews that the volunteers had helped to improve intra-household relationship, especially when it came to the approach to the division of labour in the household. Women on a number of FGD sessions explained that it was a customary practice that they woman was responsible for carrying the household essentials to the farm, at the same time as walking the children to the farm; husbands would typically set off for the farm early, leaving behind the essentials that would be used at the farm site to be transported by the wife. Volunteers had sensitised both male and female folks on the need to share this

<sup>19</sup> In the words of one consultee, human right volunteers were making difference to conflict resolution in the community: *“Before MAPCO, the chiefs used to demand plenty of money from us for minor disputes that was reported to them. A lot of the disputes are now settled in the home. There is now peace and harmony in the community. There was a time when two of our members had a dispute and the matter was reported to the police. We [reference to human volunteers] went there as human right group and the police allowed us to withdraw the matter and settle it in the community. Both parties were happy as we saved them from unnecessary expenditure”.* (KII, Human Right Volunteer)



responsibility, and the women were delighted that many husbands now shared this responsibility with their wives.

### 3.2.1.5 Performance of the revolving loan scheme

A seed capital of 456.3 Million Leones was equally distributed to the 15 CBOs for the revolving loan scheme. The project target was a 10% increase in the capital input at the end of implementation. Table 7 shows that the project exceeded the target, more than doubling the capital offered to the groups. From the perspective of the CBO representatives, the loan scheme was largely successful because of some strategic measures that were instituted for governance of the scheme. Firstly, the CBO, which managed the loan on the behalf of the group, purposefully chiefs and local political elites from become executive members. This measure mitigated the risk of people with power and overt influence from usurping control and decision making in a way that would have left the interest of ordinary folks unprotected. The application and disbursement process itself has been largely transparent and participatory, with non-executive members of the CBOs feeling they had equal say in the decision making process; the project also supported transparency and accountability in loan management by developing strong financial records management across all 15 CBOs. Moreover, the lending rate was considered quite generous (relative to rates offered by alternative lenders), but also the repayment schedule was flexible to allow for borrowers to invest the loan, realise returns and make repayment.

**Table 7: Summary of loan performance at end of implementation**

Community	Disbursement and Capital at endline			
	Loan Capital	Cumulative Interest	Loan Account at End of Project	% Change (relative to loan capital)
Pelewahun	30,423,000	48,040,000	78,463,000	257.9
Mokorewa	30,423,000	47,864,500	78,287,500	257.3
Mogbuama	30,423,000	47,103,167	77,526,167	254.8
Kabaima	30,423,000	46,831,833	77,254,833	253.9
Kangahun	30,423,000	46,522,266	76,945,266	252.9
Baja Junction	30,423,000	46,443,166	76,866,166	252.7
Ngolahun	30,423,000	46,442,066	76,865,066	252.7
Mofombo	30,423,000	46,393,300	76,816,300	252.5
Kpangbama	30,423,000	46,021,867	76,444,867	251.3
Largo Kesenima	30,423,000	45,927,267	76,350,267	251.0
Manjeihun	30,423,000	45,724,133	76,147,133	250.3
Taninihun	30,423,000	45,708,733	76,131,733	250.2
Foya Wulleh	30,423,000	45,670,233	76,093,233	250.1
Jaiahun	30,423,000	45,421,633	75,844,633	249.3
Gondama	30,423,000	20,538,900	50,961,900	167.5
<b>All Communities</b>	<b>456,345,000</b>	<b>670,653,064</b>	<b>1,126,998,064</b>	<b>247.0</b>

Stakeholders overwhelmingly associated their participation with an improvement in household income and progress in other spheres of welfare. A unifying message across communities was that the loan had supported recipient households to start up a small business; the business had grown to repay the loan, with an operating revenue still available to continue in business. In other instances, the loans were instrumental in financing social spending, including educational expenses. There were also accounts where the loan was accessed to provide medical emergencies that otherwise saved the life of the CBO participant. Still, other household had invested the loan into agricultural, which had improved both the income the livelihood situation of the

household. The following extracts from beneficiary interviews highlights the contribution of the loan scheme to improving livelihood opportunities and welfare for households.

**On farming, some CBO beneficiaries said:**

*"Before the intervention of MAPCO, a lot of people in this community were having issues and they were unable to pay the court fines and some ended up migrating from the community. But MAPCO intervened and provided us with revolving loan, which has helped most people engage in farming or business. This has helped to bring peace in households, as women are now able to earn some money for household expenses without relying on the husband for everything. People can now make farms with ease, because you will have money to pay people to work on your farm farm". (FGD CBO Female Member)*

*"The first loan that I took was One Million Leones and we used part of the money to plant cassava and the rest was used to buy and sell palm oil, which I used to pay the principal and the interest at the end of every month. After a year, we harvested and processed the cassava and we were able to get thirty bags after processing, and we took the gari to Barmoi lumo [referring to one of the major trade fare in the country]. We received more than Five Million Leones from the sales of that gari. My kids are now doing well and they can eat three times a day and they have access to uniform, shoes, school bags and lunch to go to school. We have a very big cassava farm which we are planning to process in July this year". (FGD CBO Female Member)*

*"I had a cashew farm, but was unable to do brushing because I did not have the funds to pay for labour. With the loan that I got from MAPCO, I was able to have 3PK bags [about 100 Kg per PK bag] of cashew and was sold for 1.6 Million Leones, and the loan that I took was Le 700,000. Now I have over 1000 cashew sticks in my farm. I took 700,000 to expand the farm... I have also supplied some family members with the cashew seed". (FGD CBO Male Member)*

**On small business financing, some CBO beneficiaries said:**

*"I initially took a loan of Le 500,000 from MAPCO and started doing business. From this loan I bought one dozen plastic shoes/slippers and made a profit of Le 200,000; I have paid all my debt and now I am running the business on my own. As we speak, I have enough for my business and my household, through the help of the loan I took. Through income that I make from the business, I buy my children's uniform, pay their lesson fees, and take care of their daily needs in the home; just think about all what I am doing as a single parent, so I will say a big thanks to MAPCO for their loan opportunity". (FGD CBO Female Member)*

*"As for me I am a widow, and the first loan that I obtained was 300,000 Leones. I used the loan to engage in soap making, and I have been selling this soap to raise funds to provide the needs of my children. I can now pay school charges for my children, buy their learning materials to make them happy. I have also paid their loan and I am currently using my own profit to run my business, and the business has been very fruitful, so I am grateful to Mapco for their support to our family, and we are asking on them to add more on the support". (FGD CBO Female Member)*

*"I was riding motor bike for someone in Moyamba junction. But when MAPCO came with the revolving loan, I took 700,000 Leones and finished paying owner of the bikethat I was riding. I started saving some money from the revenue of the old bike that I had bought. Then I bought a second motorbike, which I have given to someone in the community to run for me; he brings me a fixed daily payment that we have agreed on. This would not have been possible without MAPCO allowing this community to be part of such wonderful initiative". (FGD CBO Male Member)*

**On the contribution of the project towards advancing educational opportunities for the target group, the following narrate what difference the project had made to that pursuit:**

*"Before the intervention of MAPCO, it was really difficult for me to continue with my distance education programme that I was enrolled on. When MAPCO came to our community, I took loan of 700,000 Leones and used part of it to finance my studies. I have completed the course and now I have the certificate. I have completed HTC Secondary in Mathematics and Environmental Sciences". (FGD CBO Male Member)*

*"My only son got his requirement to enter university and he was here in this community doing nothing for two years, as there was no way I could raise the university tuition fees. When MAPCO came, he took 700,000*

Leones and I also took the same amount as the entire community was aware about my story and was in sympathy with me. After doing business for a year, we were able to raise sufficient money to pay his first year tuition fees, and so he finally enrolled into university. As I speak, he is now in third year and by His grace he will complete his course and he will start supporting the family once he finds a job. Also, I was able to pay BECE fees for my daughter and also assist with rent, as she resides with my nephew in Bo Town". (FGD CBO Male Member)

"I dropped out of school for almost nine years and settled in this community. But times were very tough for me, as there was nothing to do to raise money to support my education. I therefore offered to serve as an untrained and unqualified teacher in the community school that we have here. When MAPCO came, I decided to take a loan of 700,000 Leones to produce country cloth and sold it. I made huge profit of more than 4 Million Leones, which I used to buy form and enrol for HTC Primary. Through MAPCO, I have been able to return school in order to achieve my dream". (FGD CBO Female Member)

**CBO beneficiaries also made other general comments to highlight the difference that the loan scheme had made to the community:**

"Before MAPCO, we did not have access to loan in this community. If you wanted to take loan at that time, you will have to travel tens of miles away from here, to places like Sierra Rutile and Moyamba township; we could not make such travel for the sake of loan. Also, we did not have the necessary collateral security that will qualify us for the loan, even if you could make it to Rutile or Moyamba. But when MAPCO came, they provided money and allowed us to manage the money which was something I have never experienced in this community. We now have money as a community that you have access to at any time with very little conditions. We have people who have built houses and we have those who have bought motor bikes and we have those who are now doing business from the money they took from the revolving loan". (FGD CBO Male Member)

"I refer to MAPCO as lifesavers. I was sick in this community and was at the point of death when my sister approached the MAPCO executive for help. They provided 800,000 Leones and they took me to Bo Town for the emergency operation; I would have died that day if we were unable to raise the funds to evacuate me to the hospital in Bo. After the operation, I came back and raised the money, and repaid the full amount of the loan". (FGD CBO Male Member)

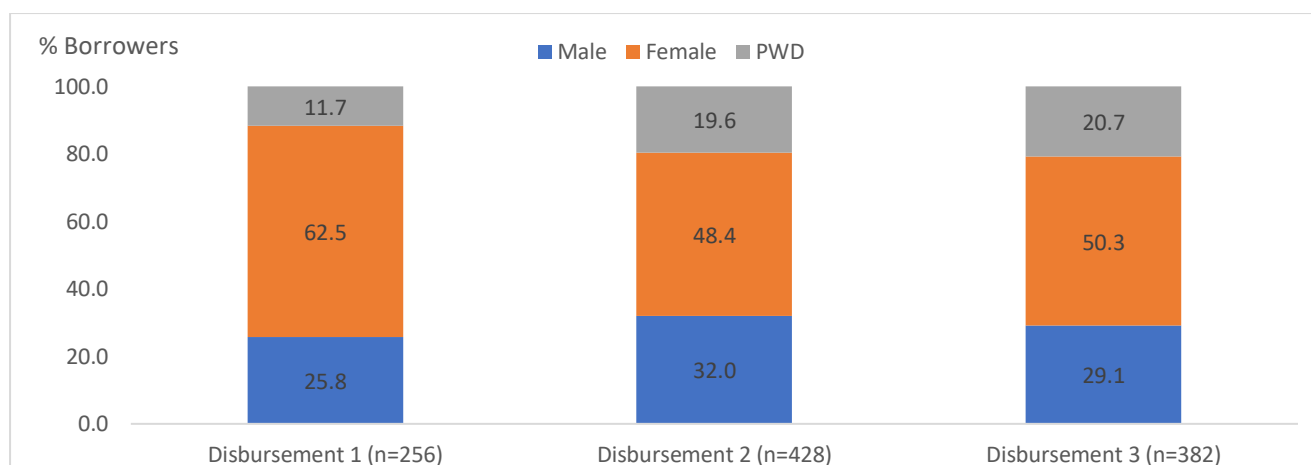
"We got married and even food to eat was very difficult before the intervention of MAPCO in this community. When MAPCO came, they exposed us to hard work and enabled us to realize our dreams. Me and my husband are now proud to say that we own a house in this community. Our children are now going to school and they have food to eat in the morning and after school. I now spent very little time in the bush as I have money to pay people to work for me. Gradually we are becoming master farmer in this community by the grace of Allah". (FGD CBO Female Member)

Equity in the disbursement of the loan capital was also examined by the evaluation. In all, MAPCO disbursed loan capital to CBOs over three cycles. Disbursement records to the three sub-targets (men, women and PWDs), over the three cycles was analysed<sup>20</sup>. Figure 4 shows the proportional distribution of the loan capital received to each sub-beneficiary group. Overall, the share of women that received the loan was higher than the other sub-groups: 62.5% of the first loan capital that CBOs received from MAPCO was allocated to women, the proportion declined to 48.4% for the second disbursement, and slightly increased to 50.3% for the third payment. While the population of PWDs in the overall beneficiary population was small, at least 11% of all loan capitals received was allocated to this sub-group.

**Figure 4: % Distribution of loan capital to sub-beneficiary groups across the three MAPCO disbursement to CBOs**

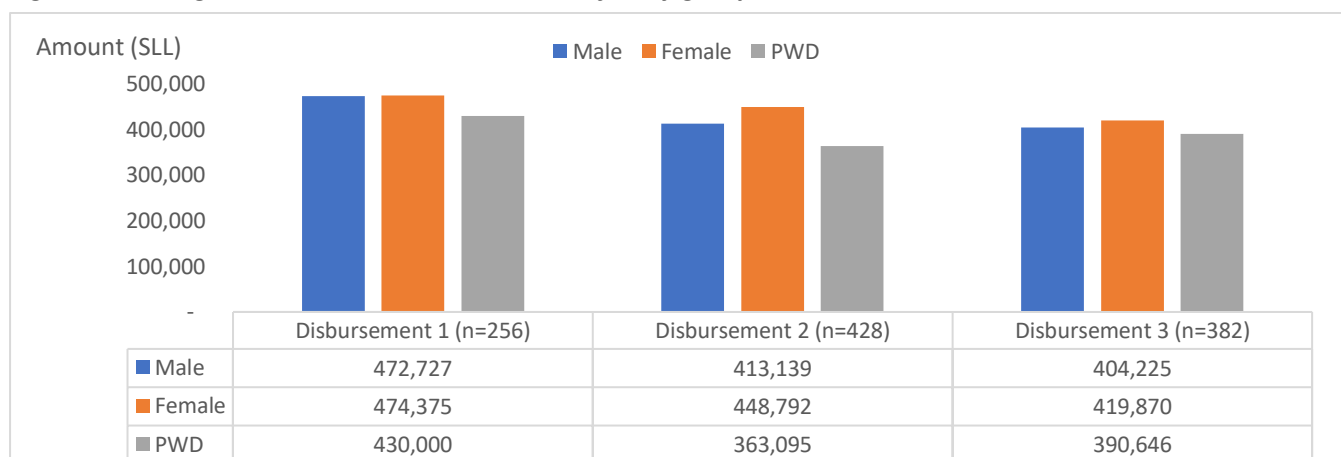
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<sup>20</sup> This analysis is only limited to the disbursement to the CBO group, immediately following the receipt of a loan capital from MAPCO; it excludes all disbursements within the CBO groups, in between the MAPCO payment of loan capital to the group.



In terms of amount, Figure 5 shows the average disbursement to the individual sub-beneficiary groups, across the separate MAPCO transfer of loan funds to the CBOs. The findings generally show comparability across the sub-groups, with payment to an individual borrower in the 400,000-500,000 Leones neighbourhood.

**Figure 5: Average amount disbursed to sub-beneficiary group, across the three MAPCO disbursements**



### 3.2.2 Outcome 2- Vulnerable people engaged in viable micro-enterprises and contributing to household income, especially women, youth and people with disabilities

Five performance indicators were relevant to tracking accomplishment of Outcome 2. As Table 8 shows, performance targets for all indicators were exceeded at implementation, with the strongest performance observed for the indicator relating to women's inclusion in decision making in both household and community, followed by the indicator relating to additional people with improved productivity in (self)employment.

**Table 8: Summary findings on accomplishment of Outcome 2 indicators**

Indicator	Project Performance		
	Target (population)	Achieved at Endline (population)	Comment
5,500 people (3,300 women, 2,200 men and 275 PWD) with improved skills as a result of technical	5,500	5,842	106.2% achievement.



Indicator	Project Performance		
	Target (population)	Achieved at Endline (population)	Comment
and business training and monitoring by the end of the project			
5,000 (3,000 women and 250 PWD) additional people with improved productivity in self-employment/employment (including employment through new and expanded enterprises	5,000	8,117 6,928	162.3% achievement
5,000 people (3,000 women, 2,000 men, 250 PWD) increase their incomes by at least 50% as a result of increased enterprise/agricultural activity	5,000	5,329	106.6% achievement of planned target
300 youth apprentices (180 women, 120 men, 15 PWD) contributing to household income	300	310	103.3% achievement of planned target
% Women reporting greater inclusion in decision making at household and community level (new indicator introduced at the end of Year 1)	34% increase in women CBO members reporting increased decision making at household level compared with pre-project situation	Baseline: 26%	The endline score for this indicator showed a 207.7% increase, relative to the baseline score
		Endline: 54%	
	40% increase in women CBO members reporting increased community decision making at community level compared with pre project situation	Baseline: 42%	The endline score for this indicator showed a 188.1% increase, relative to the baseline score
		Endline: 79%	

Table 9 also summarises implementation results against the performance targets that were set for women and PWDs. The results show that implementation outperformed targets, and for the PWD all, but one target was more than doubled.

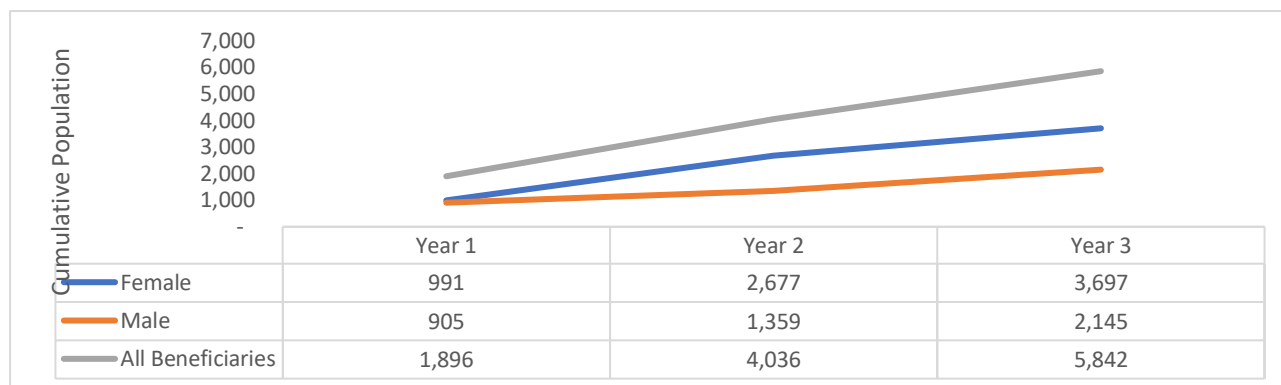
**Table 9: Summary findings on accomplishment of implementation targets for women and PWDs for Outcome 2**

Outcome 2 Indicators with Gender and PWD Disaggregation	Implementation Performance					
	Women			PWD		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
5,500 people (3,300 women, 2,200 men and 275 PWD) with improved skills as a result of technical and business training and monitoring by the end of the project	3,300	3,697	112.0%	275	705	256.4%
5,000 (3,000 women and 250 PWD) additional people with improved productivity in self-employment/employment (including employment through new and expanded enterprises	3,000	4,073	135.8%	250	804	321.6%
5,000 people (3,000 women, 2,000 men, 250 PWD) increase their incomes by at least 50% as a result of increased enterprise/agricultural activity	3,000	3,022	100.7%	250	328.0702	131.2%
300 youth apprentices (180 women, 120 men, 15 PWD) contributing to household income	180	183	101.7%	15	34	226.7%

### 3.2.2.1 Effectiveness of vocational and business skills development

Project records show that a total of 5,842 men and women, including those with disability received vocational and business development training in the three years of implementation. Figure 6 shows that more females than males were targeted for activities in this sub-component-i.e. 3,697 females compared to 2,145 males.

**Figure 6: Cumulative number of beneficiaries targeted for improved technical and business skills, by year and gender**



In large part, the business management training was complementary to the revolving loan scheme, intended to provide basic entrepreneurial competencies among participants, so that they can invest loans into viable microenterprises. To underscore that relationship, most of the business management training sessions were integrated into the schedule of loan disbursement and recovery meetings, where project staff delivered information and guidance on how to manage a successful household microenterprise, from set up through to operation. CBOs also reechoed the messages to individuals and small groups. Many beneficiaries, for example, mentioned that members of the CBO executive held one-on-one conversation on a number of occasions to reinforce the core business guidance and tips that had been disseminated by CDWs at general CBO meetings.

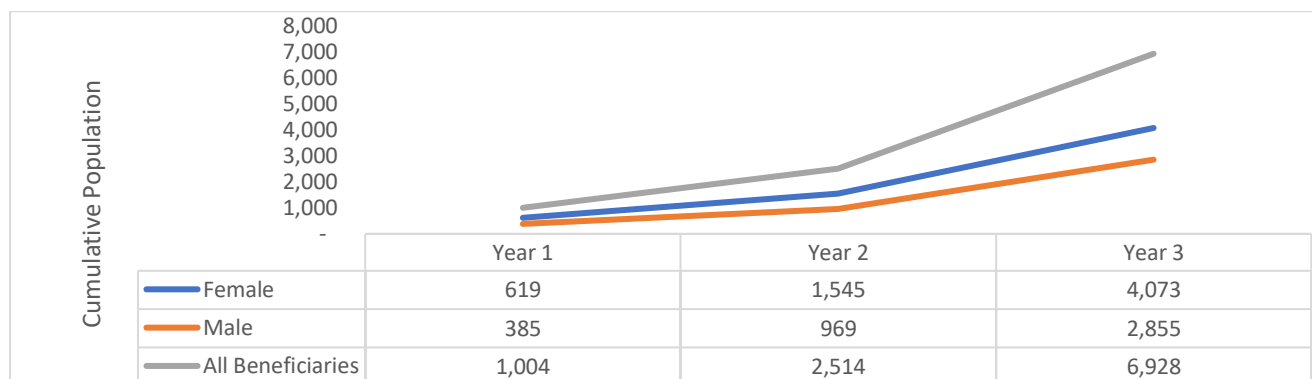
Effectiveness question relating to the technical and business skills improvement initiative was assessed on the evidence of change in the ability of households to operate a viable microenterprise. Based on this measure, the overall evaluation opinion is that the business skills development initiative was pivotal to building household capacities to run microenterprises that have been reasonably successful in their own right. The communities that the project had targeted were generally poor, both in income and non-income assets. This context in itself was a potential vulnerability and downside risk to the outcome of the loan component, in the sense that once a loan was received by a home that was consumption poor, the likelihood that they would be tempted to spend the loan on food and other household consumption needs would be quite significant. Hence, the borrowers' intent to repay is undermined and significantly compromised by the basic household need for food, education, health, clothing, etc<sup>21</sup>. However, the project financial records show positive results on loan repayment. Loan fund was at 2.5 times the initial loan capital provided by the project. Most beneficiaries mentioned that business coaching and mentorship services that they got from the project team was quite instrumental to helping them make a balanced investment decision on the funds that they borrowed from the group. Some beneficiaries, for instance, narrated that through the business management capacity building engagements, they had learnt that revenues that came through the household enterprise should not be automatically diverted to household consumption; some women summarised this point by making the point that *"business money, was not food money for the household"*. Another important business skills that beneficiaries also reported learning through the business mentorship and coaching was the need to diversify household investment. This guidance was put to practice by many loan recipients, by utilising loans to finance both agriculture and retail activities.

<sup>21</sup> Moral hazard is a known risk of formal and informal credit market, where one agent (an in the case of the project, the borrower) provides inaccurate details on capabilities, plans, etc. in order to increase the chances of securing credit.

### 3.2.2.2 Effectiveness of initiative to improve productivity of people in employment

Employment productivity initiative was implemented in the 15 CBO communities. Over the three-year period, the project reached a total of 6,928 people, with the majority of that target being females (4,073 compared to 2,855 males). This measure was successful at targeting beneficiaries in self-employment.

**Figure 7: Cumulative number of beneficiaries reached for self-employment promotion, by year and gender**

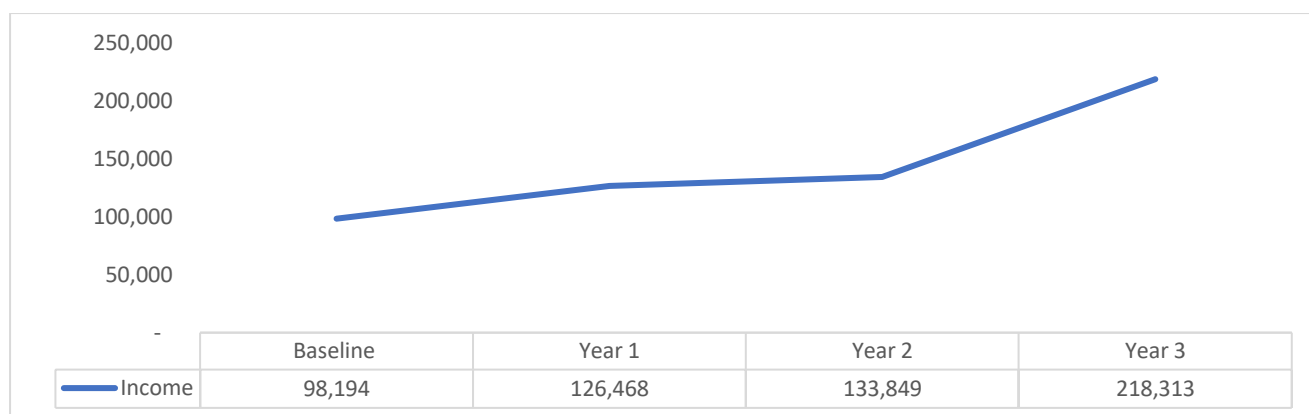


At the activity level, the target group was provided mentorship and coaching for operating productive microenterprise in the informal sector. At the outcome level, the activities of this sub-component had synergy with the revolving loan scheme-i.e. improved household income and non-income assets through strengthened and diversified livelihood options for the beneficiary group. To a large extent, the implementation delivered on this, again, based on the aggregate performance of the loan scheme. Repayment rate has looked good for the project fundamentally because borrowers have been able to reach a good judgement on what investment to make, and beyond that prudent judgement on managing business finances in a way that enhances the financial sustainability of the enterprise. The employment productivity support was identified as an important catalyst to the successful microenterprise initiatives run by beneficiaries. Lots of testimonies were told to the evaluation team of how the project had supported people get into small business that was thriving: *“I have a neighbour, whom, before MAPCO used to borrow rice from other community members before they could eat. She used to work for people in return for food, especially during August, when times become very hard for people. When MAPCO came, she took a loan, and she is now selling food stuff at Moyamba Junction; she is now able to feed her family on her own”.* (FGD CBO Member)

### 3.2.2.3 Income change associated with the intervention for 5,000 beneficiaries

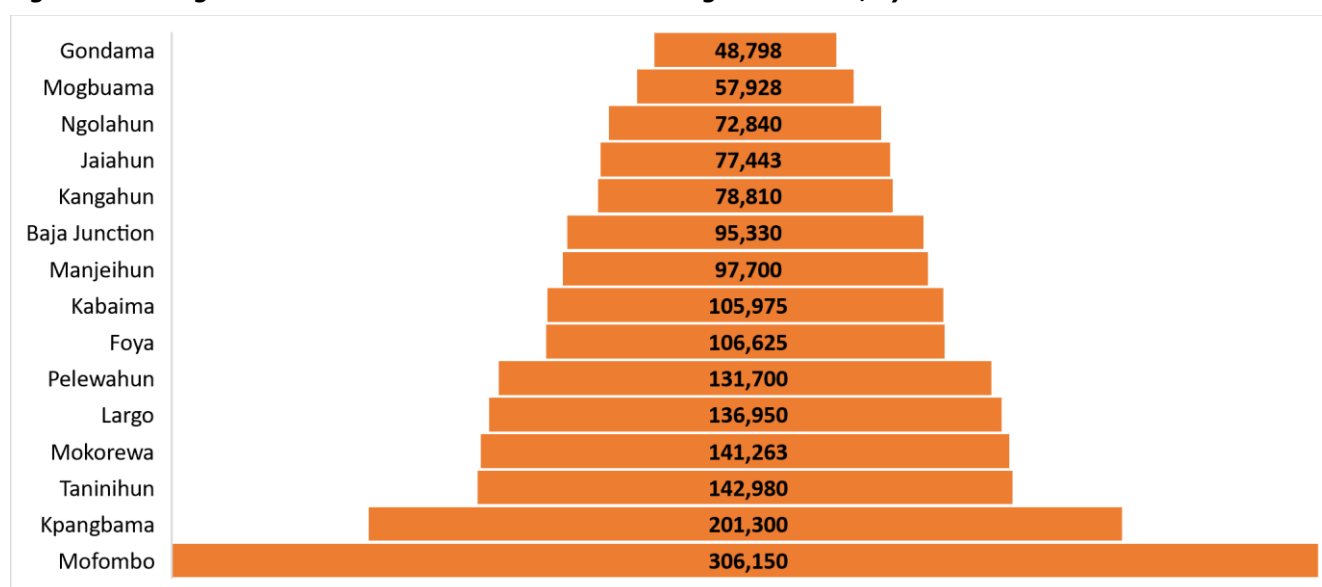
The project had an endline target of contributing to improved (absolute) annual income for at least 50% of 5,000 people/households; the estimated households with increased annual income, relative to the baseline income was 5,329, thus exceeding the target. Figure 8 shows the progression in reported annual household income through the implementation of the project; that data collection has followed through on the same persons/households through time, from baseline, to Year of the implementation, to the endline survey conducted in February, 2021. For all households that were observed for a change in income, the average income annual income for the previous year to being enrolled into the project was 98,194 Leones; the average annual income in the final year of implementation was 218,313 Leones, which represent an increase of 222.3%.

**Figure 8: Trend in Average annual income in Leones among CBO Households**



Disaggregation of the income data revealed variation at the community level. Figure 9 shows a much higher annual household income for Mofombo and Kpangbama, at 306,105 and 201,300 Leones, respectively; reported annual income in the final year of implementation was much lower for Gondala and Mogbuama: 48,798 and 57,928 Leones, respectively.

**Figure 9: Average endline annual income in Leones among households, by CBO**



Upward mobility in annual household income in the project communities have been largely driven by the loan component of the project, as reported by beneficiaries. Other project measures such as the provision of seed loans have also made a direct contribution to improving income for farming households. Beneficiary account overwhelmingly revealed that an improvement in earnings capacity, which they attributed to the project, has improved the financial situation outlook for households; it has also translated to progress in overall beneficiary welfare:

*"Selling palm wine was what the community knew me for. But with the revolving loan, I was able to process my cassava farm into gari and took it to Freetown with the support of other club members. I sold the gari and I was surprised at what I got. Since then, I only produce palm wine for the consumption of my family, as life has changed for me; I now live as a farmer, not as a palm wine tapper that the community once knew me for!"* (FGD CBO Female Member)

*"I was a business woman in this community, and I was buying the highest amount of goods in this community. Unfortunately, I got sick and I lost everything, including the produce that I sent to my customer in Freetown to sell on my behalf; my customer disappeared with the money, which was 5 Million Leones. I almost lost my life, as there was no hope of me starting a business. Then came MAPCO, and we became members of*

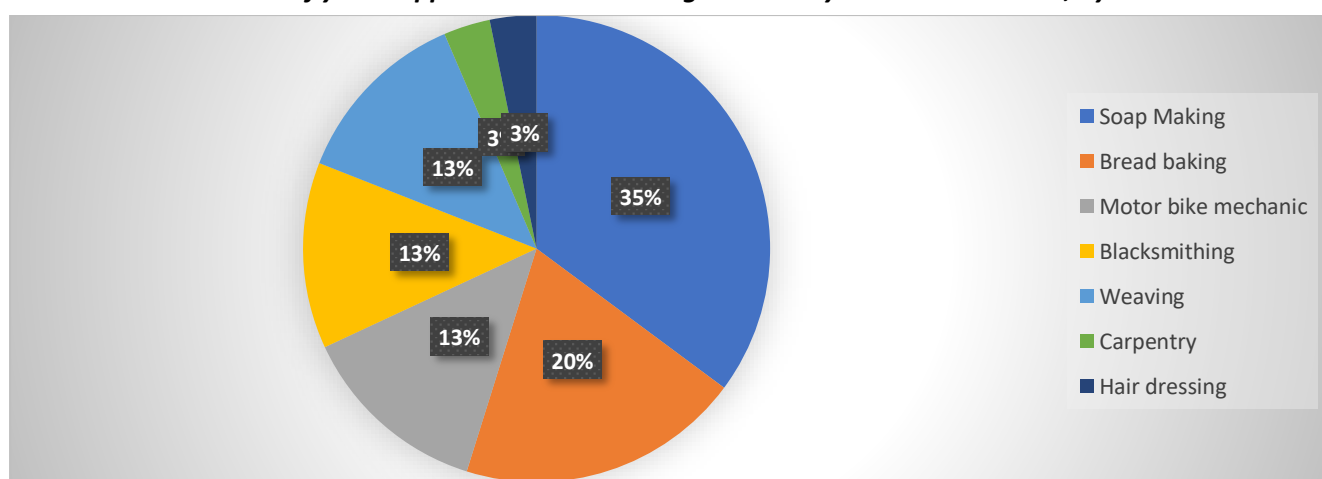
*the club by paying 2,000 Leones as registration fees. I took 1 Million Leones for my first loan and paid back in three months. Later I took 1.5 Million Leones and paid back, after making an interest of almost 2 Million Leones, which I used to do my current business. Currently, I have over 6 Million Leones, as we speak, including the goods that I have in stock. With what I have, I can now pay fees for my kids and provide food for the family, even though I am a single parent". (FGD CBO Female Member)*

*"Before the intervention of MAPCO in this community, my family used to eat once a day and sometimes went a day without food, especially during the rainy season. We relied on cassava as our main staple instead of rice as we could not afford to buy a cup of rice. Our household income gradually increased after receiving the first and second loan from MAPCO. We started eating two or three times a day which is now normal for the family. Thanks to MAPCO for making my family reached such level in life; I did not think that such a good thing will come to our community". (FGD CBO Female Member)*

### 3.2.2.4 Contribution of youth apprentices to household income

To further improve employment prospect for young people, the project financed a community-based apprenticeship skills training scheme across all 15 CBO communities. Training programme targeted economic activities with a viable market demand in the CBO local economy, with trade options primarily matched to the local demand for products and services. Altogether, 310 youth were enrolled for skills training, at least 20 youth recruited from each CBO community. For delivery, the trainees were placed into apprenticeship with local artisans and tradesmen to provide a practical oriented training; the duration of training varied from one year to eighteen months, depending on the trade and the openness of the trainer to retain trainees for a longer period. Chart 1 shows that by trade, training was concentrated in two trades, soap making and bread baking, with 35% and 20% of the entire trainee population, respectively. While not in the same numbers as the previous, enrolment into blacksmithing and motorbike mechanic were also significant, from the perspective of the pivotal linkages they had with key economic sectors. The project beneficiary were predominantly farmers, where blacksmithing remain the primary makers of farming tools used by subsistence farmers. For motorbike (locally known as okada) mechanic, the okada is has emerged as a key transporter of both urban and rural populations, because of its agility, low operating cost, and suitability to run on rough terrain.

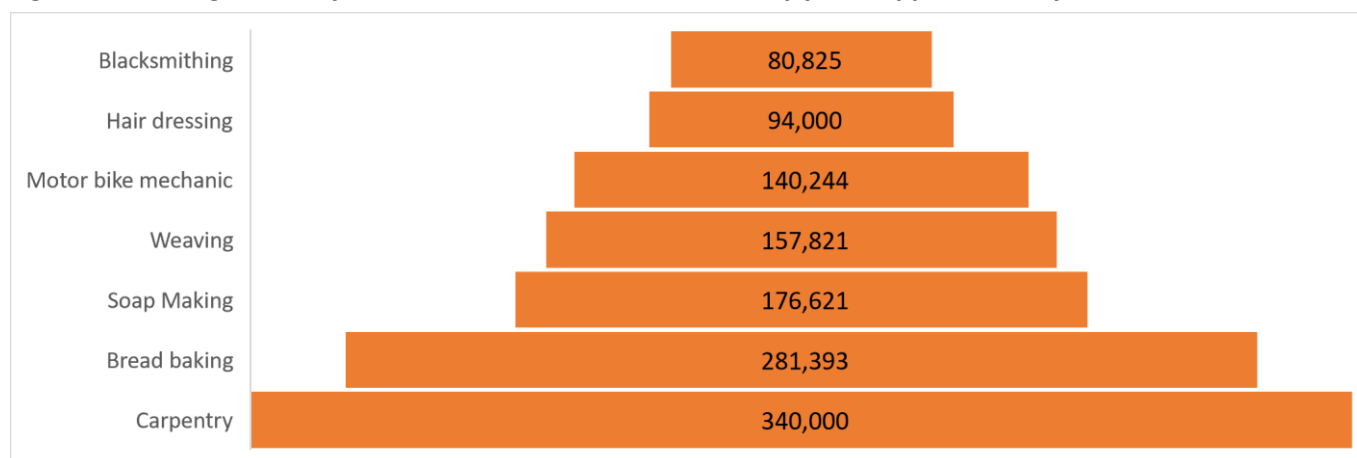
**Chart 1: % Distribution of youth apprentices contributing to monthly household income, by trade**



As per indicator requirement, the evaluation measured the average monthly income that the youth apprentices made to household income, using routine monitoring data collected by the project team. The average monthly contribution of a youth apprentice to the household income was estimated at 180,305 Leones; this monthly average was comparable for both female and male 180,419 and 180,142 Leones, respectively. Significant variation was, however, observed across trades. Beneficiaries in carpentry and bread baking reported much higher monthly income contribution, 340,000 Leones and 281,393 Leones, respectively.

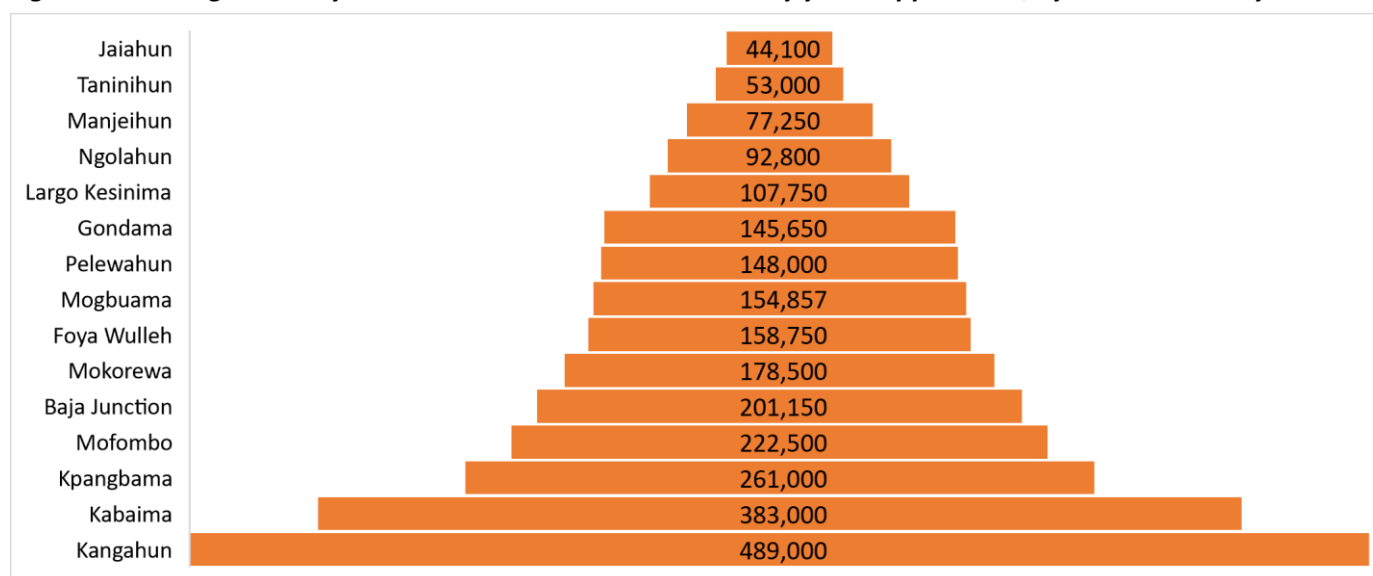
Graduates in blacksmithing and hairdressing reported the least household income contribution, at 80,285 Leones and 94,000 Leones, respectively (*Figure 10*).

**Figure 10: Average monthly contribution to household income by youth apprentices, by trade**



The data was also examined for variation across CBOs. As Figure 9 shows, reported income by the graduate populations in Kangahun and Kabaima were much higher than elsewhere: 489,000 Leones and 383,000 Leones, respectively. Monthly contribution to household income was much lower in other communities such as Jaiahun (44,100 Leones), Taninihun (53,000 Leones) and Manjeihun (77,250 Leones).

**Figure 11: Average monthly contribution to household income by youth apprentices, by CBO community**



During the field visits, feedback was elicited from some of the beneficiaries that participated in the skills training programme. While some were observed to be outside of the youth age bracket<sup>22</sup>, the trades were being used to make a living by most beneficiaries. Graduands in some trades have been innovative enough to pool resources for production; this way they are able to leverage economies of scale. This was particularly observed for soapmaking and bread making. Not only the income that beneficiaries make from these trades, their service has filled skills gap in their communities.

<sup>22</sup> Another significant observation relating to the skills training programme was it seemed have mostly recruited participants from the main CBO community, and much less so from the satellite communities.

*"Thanks to MAPCO, I am the only blacksmith in this community. Before now, we used to go to neighbouring communities to buy hoe, pickaxe and the most important of all cutlass. But with the training I got from MAPCO, I am now able to produce agricultural tools for people in this community. I sell single cutlass for 50,000 Leones if the cutlass is sold outside this community. But if you are in this community and you want a cutlass, you will either pay me 30,000 Leones or you work on my farm for a day, which most people prefer. The money I raise from producing the tools is what I use to support my children, who are going to school, especially those who reside in Bo. With MAPCO, I now have a savings which I will not tell you the amount; that is why I often call MAPCO the restorer of life". (FGD CBO Male Member)*

*"We also have bread baking machine in this community. Before MAPCO, people use to travel four to five miles outside of this community to buy bread. This is Ramadan and as you can see there is bread in this community, which has never happened before in this community; MAPCO trained us in baking bread, and we have access to the loan, where we loan from to produce bread". (FGD CBO Female Member)*

### 3.2.3 Outcome 3- Increased year-round food security, according to FIES, and improved nutrition

Two performance indicators were relevant to tracking accomplishment of Outcome 3. As Table 10 shows, performance targets for about all indicators were fully achieved and in exceeded in some cases.

**Table 10: Summary findings on accomplishment of Outcome 3 indicators**

Indicator	Project Performance		
	Target (population)	Achieved at Endline	Comment
1,700 people/ 5% of targeted beneficiaries (884 women, 816 men, 85 PWD) report no food insecurity by the end of the project. 27,200 people/ 80% of targeted beneficiaries (14,144 women, 13,056 men, 1,360 PWD) report mild food insecurity. 5,100 people/ 15% of targeted beneficiaries (2,652 women, 255 PWD) experiencing moderate food insecurity. 0% experiencing severe food insecurity	No food insecurity: 5%	27%	Target exceeded by 22%
	Mild food insecurity: 80%	48%	Target exceeded
	Moderate food insecurity: 15%	25%	Target not achieved
	Severe food insecurity: 0%	0%	Achieved, as planned
30,600 people/ 90% of targeted beneficiaries (18,360 women, 12,240 men, 153 PWD) demonstrate understanding of the importance of providing and/or consuming a balanced and nutritious diet. 20,400 people/60% of targeted beneficiaries (12,240 women, 8,160 men, 1,020 PWD) able to demonstrate provision and/or consumption of a balanced and nutritious diet	Number of people able to demonstrate an understanding of the importance of consuming a balanced and nutritious diet: 30,600	36,372	118.9% achievement
	Number of people reporting practising a balanced and nutritious diet: 20,400	25,825	126.6% achievement

Table 11 summarises implementation results against the performance targets that were set for women and PWDs for outcome 3. The results show that implementation achieved and, in many instances, outperformed all targets.

**Table 11: Summary findings on accomplishment of implementation targets for women and PWDs for Outcome 3**

Outcome 3 Indicators with Gender and PWD Disaggregation	Implementation Performance					
	Women			PWD		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
1,700 people/ 5% of targeted beneficiaries (884 women, 816	No food insecurity: 884	1,643	185.9%	No food insecurity: 85	113	132.9%



Outcome 3 Indicators with Gender and PWD Disaggregation	Implementation Performance					
	Women			PWD		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
men, 85 PWD) report no food insecurity by the end of the project. 27,200 people/ 80% of targeted beneficiaries (14,144 women, 13,056 men, 1,360 PWD) report mild food insecurity. 5,100 people/ 15% of targeted beneficiaries (2,652 women, 255 PWD) experiencing moderate food insecurity. 0% experiencing severe food insecurity	Mild food insecurity: 12,240	9,293	75.9%	Mild food insecurity: 1,360	453	33.3%
	Moderate food insecurity: 2,652	5,100	192.3%	Moderate food insecurity: 255	0	0.0
	Severe food insecurity: 0	0	100.0%	Severe food insecurity: 0	0	100.0%
30,600 people/ 90% of targeted beneficiaries (18,360 women, 12,240 men, 153 PWD) demonstrate understanding of the importance of providing and/or consuming a balanced and nutritious diet. 20,400 people/60% of targeted beneficiaries (12,240 women, 8,160 men, 1,020 PWD) able to demonstrate provision and/or consumption of a balanced and nutritious diet.	18,360 women demonstrate an understanding of the importance of consuming a balanced and nutritious diet	19,140	104.2%	153 PWDs demonstrate an understanding of the importance of consuming a balanced and nutritious diet	2,050	1339.9%
	12,240 women report practising a balanced and nutritious diet	13,628	111.3%	1,020 PWDs report practising a balanced and nutritious diet	1,226	120.2%

### 3.2.3.1 Effectiveness of initiatives to improve food security for the target group

Most of the key project measures were directly or indirectly intended to contribute to improved food security experience for households in the CBO communities. For instance, each CBO received two cycles of seed grant to disburse to farmers. CBOs received the seed grant in cash; CBOs also disbursed the seed loan for rice and groundnut, with an interest of 50% of the seed that was loaned from the group. Overall, the seed loan has been a success. The seed capital has grown across communities, as the loan recovery was rated to be close to 100%; communities had arranged storage for the seeds. Indirectly, the revolving loan scheme was also had a linkage to improving household food security situation through the pathway of an increased food purchasing power, as household earnings increased through the various microenterprises financed by the loan.

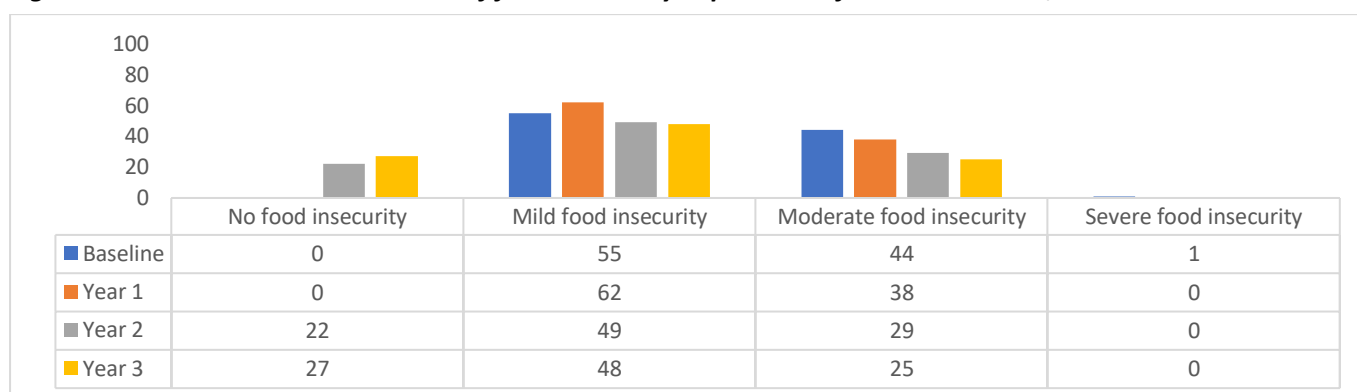
**Photo 4: Sample of rice and groundnut seeds collected in repayment kept in storage**





At implementation, the project team collected annual survey data using the Food Insecurity Experience Scale (FIES) for tracking progress in the food security situation of households. Figure 12 shows improvement in food security experience of the target group. At the baseline, all of the surveyed households experienced one form of food insecurity: *mild, moderate, or severe*. This situation had improved by the end of second year of implementation, with 22% of the surveyed household reporting no experience of food insecurity in year of the survey; the proportion increased to 27% in the final year of implementation.

**Figure 12: Trend in the % distribution of food insecurity experience of CBO households, based on the FIES**



The following quotations illustrate respondent feedback on the contribution that the seed loan was making to improving not just food situation; the farm income was also used for other welfare expenses, including education:

*"I took one bushel of husk rice from Mapco, and when planted I harvested six bushels; I paid the debt to the group. I am so proud now because before this time I used half a bushel on my farm, but now I plant three bushels... As for me I am a widow, and I use the money I make from the farm to provide for my four children, and we are living a happy life". (FGD CBO Member)*

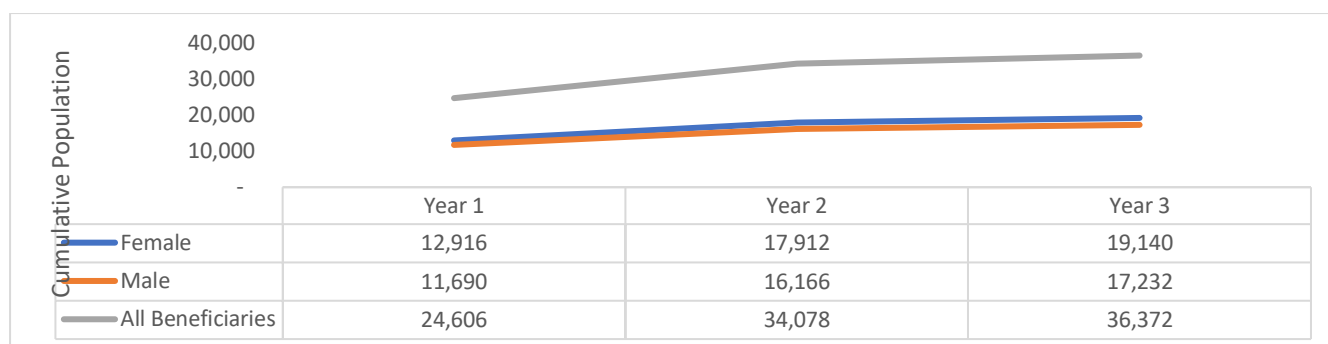
*"Me and wife we are farmers, so what we did was to take money for two bushels of rice and after harvest, we were able to harvest fourteen bushels and we paid back the loan. We sold some of the rice, as we have our children in school and we had to buy them school shoes and bags. I sold five bushels and at time the cost of one bushel of rice was 150,000 Leones. We have seed which we are going to use this farming year and that will be our seed for life. For the past two years, I have made a lot of money from rice farming and that is something we are going to continue even if MAPCO decides to leave this community. We now have seeds and at least money in the community to use as loan each time we want to loan". (FGD CBO Member)*

*"I am a farmer and as such I was not interested in the revolving loan to do business. What I did was to take three bushels of rice and repay after harvest. The harvest was very good as I was able to repay the loan and reserved some for as seed for the upcoming planting season and used some as food. As I speak, I now have enough seeds. I benefited a lot from the project especially from the rice I took. I have given people seeds in this community this year and I hope they will pay me after harvesting". (FGD CBO Member)*

### **3.2.3.2 Measures to promote understanding and consumption of a balanced and nutritious diet**

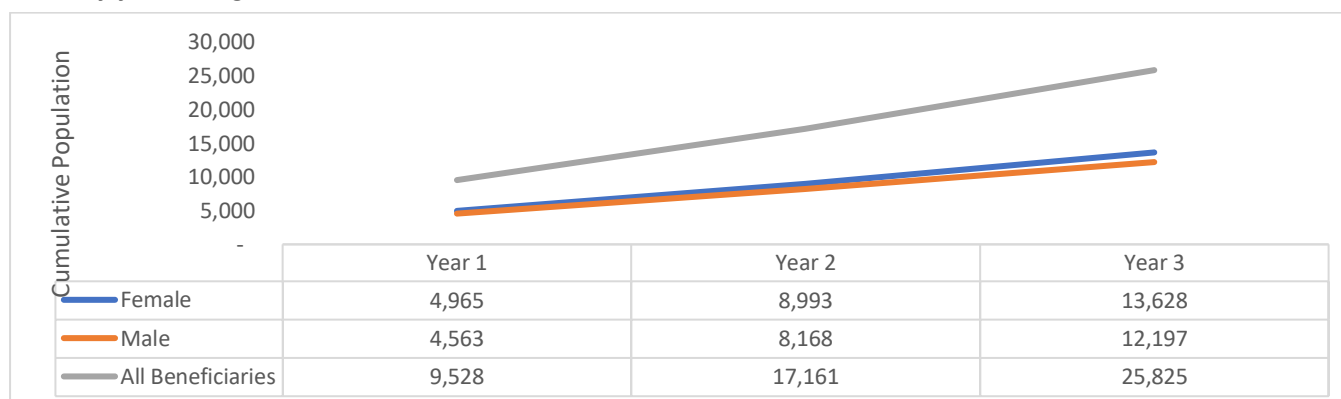
For this measure, the project promoted a somewhat sustained campaign to sensitise beneficiaries on importance of consuming a balanced diet. The knowledge component focused on providing information and advice to beneficiaries to grow varieties in the crops, including vegetables, as well as on appropriate methods of food preparation. The information sessions were provided during the general CBO meetings; promoters followed up home visits to beneficiaries in order to reinforce the nutrition messages. A total of 36,372 people in the CBO communities were sensitised (Figure 13).

**Figure 13: Cumulative number of beneficiaries reached for balance and nutritious diet, by year and gender**



In collaboration with the CBO executives, the project team collected monitoring data on the number of people that reported the consumption of a balanced and nutritious diet. In all, 25,825 beneficiaries confirmed the practice, over the implementation of the project (*Figure 14*).

**Figure 14: Cumulative number of beneficiaries that reported the consumption of balanced and nutritious diets, by year and gender**



More importantly, the project supported communities to undertake backyard gardens across CBO communities. While the initiative was undoubtedly appealing to communities, especially women, the success of the community backyard gardens have been mixed. On the one hand, community representatives showed enthusiasm about the gardens, and people came together to pool labour and other resources to prepare and cultivate the gardens. Some communities had done some harvesting of the vegetables and green leaves and done some symbolic sales of the harvest; community members had also harvested from the gardens. At other locations, however, the backyard gardens had done poorly, due to mix of factors including late planting, water shortage and challenges in mobilising the community for the daily upkeep of the garden, after the crops were planted.

Regardless of the performance of the community backyard gardens, the message on balanced and nutritious diets was well received. Women in particular mentioned that the nutrition education had helped them appreciate and alter some approaches to household nutrition, such as the need to prioritise children for high protein food, such as meat and fish.

*“Before the intervention of MAPCO in this community, we as parents used to eat the good portion of the family food, thinking that the kids do not need it. But when we started working with MAPCO, they gave us nutrition advice and that has helped build the body of children in this community. If we prepare meat for the family, we will give the children the greater portion because they need it more than the adults as they need to build their body, and that will enable them grow well. We are doing as MAPCO told us and we are seeing the difference”. (FGD CBO Female Member)*

*“Before the intervention of MAPCO in this community, we were given the kids bones to eat whilst parents ate the flesh. We now know the types of food to give to our children in this community that will enable them grow well”. (FGD CBO Female Member)*

*“What MAPCO did to support us achieve this was the provision of money to buy seeds to engage in backyard garden, as most of us were not involved in vegetable gardening before now. We engaged ourselves into vegetable farming and rather than buying vegetables from other communities during the dry season, people started coming from the neighboring communities to buy vegetables and we are also making money from vegetable farming”. (FGD CBO Female Member)*

*“MAPCO also advised us that we should not sell all of the vegetables that we grow, like pumpkin, cucumber and beans; we should use for family consumption and not for sale except if we have large quantity in stock”. (FGD CBO Female Member)*

### 3.2.4 Covid-19 Rapid Response

Covid-19 responses were added to the mainstream P190 intervention<sup>23</sup> in the second half of 2020. The project measures focused on simultaneously promoting health safety and security, while enhancing households' resilience to the fragile economic environment that communities have experienced during the pandemic. Activities for this component were implemented in September 2020, through to February 2021 in MAPCO intervention communities in both Moyamba and Pujehun<sup>24</sup>. Table 12 shows that the implementation achieved almost the individual targets relating to the project indicators.

**Table 12: Summary findings on accomplishment of Outcome 2 indicators**

Indicator	Project Performance		
	Target (population	Achieved at Edline (population)	Comment
Handwashing stations provided and 15,789 people with access to handwashing stations (6,316 M: 9,473 F; & PWD 789)	15,789	15,789	100% achievement
Rehabilitate 34 water sources and 34 water sources rehabilitated and in use and 56,000 people (30,576 children: 15,288 M 15,288 F; 9912 youths 20-34 years: 4248 M 4556F; Women 35+ years: 8168; PWD 2800 with improved access to clean water	34 water wells	34 water wells (Moyamba-4; Pujehun-30)	100% achievement
	56,000 people	56,000 people	100% achievement
Enable access to latrines 54,000 with improved access, and 100 new latrines built	100 new latrines	100 latrines constructed (Moyamba, 34; Pujehun 66)	100% achievement
	54,000 people with access to improved latrines	54,000 people	100% achievement
136 awareness session and 170 key influencers transferring information to reach 10,200 people	136 awareness sessions	136 sessions held	100% achievement
	170 key influencers	170	100% achievement
	10,200 people	7,184 people	70.4%
Distribute seeds and tools for increased production to 340 farmers. 320 farmers increasing production as a result	340 farmers provided with seeds and tools	340 farmers	100%
	320 farmers increase production	320 farmers	100%
Training 680 people in post-harvest and food storage. 610 using skills learnt	680 people trained	680 trained	100%
	610 people use skills learnt	680 people use skills	100%
	680 people trained	680 people trained	100%

<sup>23</sup> As per design, P190 primarily focuses on improving livelihood and food security outcomes for vulnerable populations in the targeted communities in Moyamba district.

<sup>24</sup> MAPCO also has an active European Union project in Pujehun district. Given that Covid-19 was and has remained a national public health issue, the response activities were targeted at all communities in the MAPCO project portfolio.

Indicator	Project Performance		
	Target (population)	Achieved at Edline (population)	Comment
Training of 680 people in trading safely including in weekly food markets with 60 examples of changed practice in trading	60 examples of practices changed	31	51.7%
680 people trained in improved nutrition, and 400 households practicing a more balanced diet	680 people trained	680 people trained	100%
	400 households	544 households	136%
34 CBOs trained in managing savings and loans in a crisis and 34 loan schemes assessed as well managed	34 CBOs trained in managing savings and loans	34 CBOs trained	100%
	34 CBO loan schemes assessed as well managed	34	100%
1360 people trained in business adaptation during restrictions, and 1000 businesses adapting and functioning in a crisis (70% led by women 5% PWD.)	1,360 people trained	1,360 people trained	100%
	1,000 businesses adapting to Covid-19 crisis	1,000 businesses	100%

### **Overall assessment of the Covid-19 rapid response**

An assessment of both the implementation and effectiveness of the Covid-19 rapid response measures was undertaken during the field phase of the evaluation. In all, 15 communities were assessed, including nine (9) in Moyamba and six (6) in Pujehun district. As per the project deliverables, the following were observed:

- Actions to promote basic hygiene to prevent the spread of Covid-19
- Actions to raise public awareness of health risk of the pandemic, symptoms and preventions
- Measures to support adequate, affordable food supply and production for women and PWDs
- Advise and support to people/households on adaptations to business practices and loan management within the Covid-19 setting.

### **Promoting basic hygiene and public health messaging to prevent the spread of Covid-19**

A number of critical measures were implemented in this sub-domain, including the provision of handwashing stations, rehabilitation of community waterpoints, increasing access to improved latrines, as well as awareness raising on Covid-19 safety measures. On the handwashing stations, the project provided communities with a medium size water storage tank, veronica buckets, paper towels, and soap (liquid and soap bars). According to community stakeholders, the items were received, and distributed by sections in the community; it would seem that the storage tank was often located in the vicinity where social gathering was organised for the community, mostly the court barry or the community centre.

*“MAPCO provided the community with five veronica buckets and we also have the water tanks that is stationed very close to the chieftom Barry”. (FGD CBO Male Member)*

*‘Also, they provide four veronica bucket and one big covid hand washing tank for the community. The hand washing facility was distributed by section, the tank was placed here at the community centre, and the remaining was shared to the 3 sections, and according to the message on the SD card, we are to wash our hands frequently, and we must make sure that the tank and veronica buckets must always have water and soap, and if you can walk around now you can see them in most of the section in this community. They also provide us with soap and towel for proper handwashing; this was done to safeguard us from contacting covid in this community”. (FGD CBO Male Member)*

*“During the Covid 19, we saw MAPCO come to this community with their team and called a community meeting. We went there and we were told that they wanted to work with people in this community, especially those who are poor or who are single parents and those in agriculture. On that day, they educated the community on the effect of COVID 19. After few days, they came back with veronica buckets and a speaker that will be used to sensitize the community. We distributed the five veronica buckets in strategic areas in the community, including the community barray as it was used for our meetings. When they came back, we told*

*them that the veronica buckets were not enough and MAPCO saw the need and they provided the community with a water storage tank” . (FGD CBO Female Member)*

The storage tank and veronica buckets were sighted in all 15 communities that were visited for the evaluation. About 66.7% of the storage tanks (10 of the 15 sighted) were functional during the visit, with water and soap available at the handwashing station. While sighted, four of the 15 tanks did not have water during the visit. One storage tank that was provided to the Potoru community, in the Pujehun district was not sighted; it was reported that it was distributed during intra-chieftdom violence over paramount chieftaincy dispute.

**Photo 5: Handwashing facility at the entrance of a community baray in Moyamba district**



Waterpoints rehabilitated as part of the Covid-19 response were also observed in both districts. Most of the rehabilitated waterpoints were in good working order and used as the main source of drinking water; a handful of the hand dug wells were not functional at the time of the evaluation visit, due to broken components to the hand pumps that needed to be repaired. While the project has restored functionality to a number of waterpoints, the evaluation observed that in many communities, the fundamental challenge to accessing safe drinking water was not necessarily related to the lack of an improved drinking water facility in the community; in fact, some communities had more than enough protected hand dug wells that had been constructed by previous project initiatives. A major gap was the absence of a local water management facility; this usually meant that once handpump became faulty, it was less likely for the component to be repaired or replaced, thus rendering the facility dysfunctional over time. The project team should draw on this lesson to prioritise the establishment of an effective local waterpoint management structure that will take over all operations and maintenance activities of waterpoints in the post-implementation phase.

*“MAPCO has rehabilitated one hand pump in this community, so that we can have safe drinking water, and our children will not fall sick to illnesses caused by polluted water, and we really appreciate their support in this area. Before the coming of MAPCO, we had eight (8) handpumps [implying hand dug wells with a pump] in this community and not a single one of them was functional; they rehabilitated one of those handpumps, and that is the one that we currently use for drinking. This pump has served as our source of drinking water, but because it is not enough for the entire community some people still source their drinking water from the river, so we are kindly asking on MAPCO to help us repair one or two more pumps, because this one is not enough for our community; during the dries, we suffer a lot for water in this community” . (FGD CBO Female Member)*

*“One of the greatest support MAPCO provided for this community was clean water supply. We have so many boreholes before the intervention of MAPCO, but they were not functioning. We had water wells that will only function during the raining season, as they were poorly constructed. But MAPCO took the pain to invest more money into the rehabilitation of three water wells in this community. We thank God as two of the*



*three water wells that were rehabilitated in this community are now working and we hope that they will continue to serve us throughout the year”. (FGD CBO Male Member)*

With sanitation, the project had planned on facilitating the construction of 100 latrines. Field observations revealed a mixed result for this activity. It was observed that construction activities were commissioned broadly within the anticipated schedule. Some latrines have been completed and were in use by the community. For other latrines, the construction has delayed, due to limited commitment on the part of community members that were tasked to dig the latrine pit. As a result, those latrines remained incomplete, although few of them were being used under the cover of darkness.

The awareness raising messaging has been promoted through training of community volunteers (a good number of whom were serving community health workers). A megaphone, with preloaded Covid-19 health safety messages and jingles was provided to each community. The volunteers have been responsible for broadcasting the awareness messages. Community representatives associated the messaging with an increased understanding of the safety measures that individuals and households needed to take to protect themselves from contracting Covid-19. Respondents widely mentioned social distancing measures, advise on the use of face mask, avoiding hand shaking, etc. as important information that they had learnt through those messages; they also learnt about the public health emergency tollfree line (#117) for seeking information and advice on symptoms associated with Covid-19. Apart from the broadcast, the key community volunteers also visited households and social events to reinforced the Covid-19 safety and protection measures.

*“In the first place MAPCO provided us with a megaphone with 2 SD cards to pass on covid messages to the community people. On the SD cards came with Covid safety messages, which explained to us the importance of hand washing, use of facemask and many other things. The message was played three times a day, morning, afternoon and at night; he songs on the SD card will make you love the messages, because they were nice songs”. (FGD CBO Male Member)*

#### **Contribution to adequate, affordable food supply and production for women and PWDs**

Covid-19 has adversely impacted household food security through several pathways, including a surge in food prices, as soaring cost of food imports has transmitted into the domestic market; declining revenues from household economic activities, which effectively translate to fragility in disposable income for consumption and non-consumption purposes, and so on. To boost resilience and coping capacity for women and PWDs, the intervention specifically supported 340 women and PWDs in farming with seeds and tools, with the anticipated outcome that at least 320 of them would realise increased farm harvest. The target group also benefitted from trainings to improve post-harvest and food storage practices; staying safe in weekly food markets; and practices to improve nutrition and balanced diet. Community feedback generally indicate that the support was distributed equitably in communities. Moreover, the support, which communities had given out as seed loan, as a way of ensuring sustainability of the scheme, was been recovered to also loan other farmers in future cropping seasons.

*“The project also, provide us with agricultural seeds like rice and groundnut to use on our farms. The seeds were distributed equally to all the members in the group. Those who received groundnut did not receive rice, and those who got rice did not get the groundnut; the reason behind this is that we have a lot of people in the group that also wanted to benefit from the MAPCO support”. (FGD CBO Female Member)*

*“MAPCO provided us with funds to buy agricultural seeds and this has been going on and still ongoing in this community. Through this support we are able to plant groundnut, rice, and pepper in our farms which was really important because we got good harvest. The reason why MAPCO provided the money to buy the seeds for ourselves, is that if they buy for us and when it is time to payback the seed, most people will claim that the seeds were not good for planting, so they thought it wisely that we the beneficiaries should buy the seeds for ourselves to avoid the blame game... all of the other people that took the groundnut have also paid back”. (FGD CBO Female Member)*

*“During the time of harvest, MAPCO provided us money to buy empty rice bags to store the seeds after harvest, which we deed. Storage was one of the main issues we had after harvest and as I speak, we have*

people in this community who are finding it difficult to store their harvests. If you store it at home, the kids will destroy it or other relatives will misuse it. We need a place in this community where we can store seeds especially the reserves or the seeds for the next farming season". (FGD CBO Male Member)

### 3.3 Gaps and Challenges in Project Implementation

Through consultations with CBO members (executives and non-executives), community leaders (including chiefs), as well as the project team, a number of implementation gaps and challenges were identified.

- **Impact of Covid-19 on household microenterprises-** Covid did not quite have a high cost in terms of infections and deaths in the intervention communities. However, the financial and economic cost of the pandemic to households has been significant. With the rounds of lockdowns, inter-district travel restrictions, suspension of local trade fares, etc. the household economy were significantly affected in 2020. CBO members narrated stories of how travel restrictions meant that they could not get their produce to the market, and on many occasions produce went bad, especially those that were easily perishable. At the same time, the cost of living and doing business had increased during the pandemic, because of the high transportation and related transaction cost. These factors weakened the revenue flow for household businesses, thereby affecting the profitability of those businesses and their ability to repay loans on schedule.
- **Delay in loan repayment-** There was the Covid component to account for the delay in loan repayment, but there was also the non-Covid component, which was an account that some loan recipients delayed repayment for other reasons than Covid. Stakeholders mostly linked payment default to CBO members that had utilised the bulk of the loan for consumption, rather than making an investment into a business. Other borrowers had also invested the loan into a business that turned out not be profitable, and consequently they had struggled to repay that loan. Others did not just want to repay the loan, and if possible, they could relocate elsewhere to defraud the loan scheme<sup>25</sup>. Loan default usually meant a limitation in available funds for disbursement to prospective borrowers in future cycles; hence, the profitability of the loan scheme had generally experienced sub-optimal performance, because of delays in borrower compliance with repayment schedule.
- **Significant amount of funds in circulation, at hand in the community instead of having it in bank deposit-** The evaluation sighted bank deposit slips for the majority of CBOs that were visited<sup>26</sup>; it was understood from the project team that all CBOs had a functional account with a bank. Examining the records however revealed that in most cases, a significant proportion of the funds was circulating as loan or kept as cash in the community. To illustrate the point, Mofombo has a closing balance of 76.8 Million Leones in the records; the CBO reported that only 23.5 Million Leones was saved as bank deposit at the time of the evaluation visit, with the remaining held as cash and loans to be repaid. Moreover, it was not clear to the evaluation the extent to which the project team was monitoring the bank deposits, in order to ensure that

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<sup>25</sup> A fraud case by the then loan officer was highlighted at Gondama. There was discrepancy around the amount of money, but the officer successfully defrauded the CBO, and the other members were asked to repay, which people were not happy about: **Respondent 1** "Loan repayment started well as some of us were punished in this community and my property was confiscated because I failed to pay the loan in time. My nephew was the one who paid on my behalf. One XXXX [name withheld] took the sum of 9 Million Leones from the fund and what the executive did was to ask the general membership to pay on his behalf... Some people have taken the loan and ran away from the community so that they will not be asked to pay". **Respondent 2** "He was the loan officer and head of the loan committee. It was not 9 Million, it was 3 Million Leones that XXXX [name withheld] took. What he did was to take the loan and wrote the names of people as he was the loan officer. Not that people were aware of what he did as he did it with the intention to fraud the organization and he succeeded. We only came to know when we forced the executive to call a meeting. It was in that meeting that we realized that such has happened as he wrote down names who do not even know of what was happening. He was just writing down names of people some of whom were not even members of the organization".

<sup>26</sup> The evaluation team was unable to review banking records in few communities because it was reported that the custodian of the banking records was out of the community at the time of the visit.

as the project came to a close, all project funds were safely deposited with the bank to enhance the security of the funds.

- **Prioritisation of CBO main community for many of the project benefits**- mostly due to operational considerations, the main CBO communities were prioritised for a number of interventions, including basic literacy and numeracy, and the skills training programme. The reality was the project did not have sufficient budget for sufficiently extending these activities to satellite communities. Hence, the default position was to target beneficiaries that resided in the main CBO community
- **CBO executives dominated by members from the main CBO community**- each CBO had a membership of 400 households drawn from a main and satellite communities. In principle, all communities should have equitable representation on the CBO executive, since they all added up to the project target. In practice, however, there was limited representation from satellite communities, in many cases no more than three of the twelve-person executive were based in the satellite communities. While this was not explicitly problematic for implementation, this composition was not in the interest of best practice in project management.
- **Absence of a water management committee**- the project made significant investment in restoring functionality to community waterpoints. As a result, communities have an all-year round supply of water. However, as required by policy, the project did not set up a structure for explicitly managing the waterpoints; this structure is critical for the sustainability of the scheme in post implementation. Such a structure will mobilise household for payment scheme that will be utilised for maintenance, repairs and general improvement of the waterpoint in the long term. While the project did train pump attendants and provide them with basic kit for minor repairs, the absence of a dedicated water management committee, separate from the CBO executive, has not facilitated the opportunity for intervention communities to adequately focus on revenue mobilisation for the financial sustainability of the waterpoints in the medium to long term.

### 3.4 Assessment of Economy Outcomes in Implementation

As required by the ToR, the evaluation undertook a limited analysis of the economy dimension within the broader discussion relating to assessing value for money in the project implementation. Two basic metrics were applied to the analysis:

- Measuring overall use of project resources, by differencing out budgeted and actual project expenditure
- Measuring economy in use of project resources for activities with direct relationship to the project deliverables. Cost components included in this category were project staff cost; direct activities to generate outputs in the relevant project components; and cost relating to monitoring, evaluation, and learning
- Measuring economy in use of project resources for activities with indirect relationship to the project deliverables. Cost herein included project administration, such as personnel training, office rent, vehicle operating and maintenance, communication, stationary, etc; capital cost was also factored into this category-i.e. procurement of vehicle, office furniture, computers, printer and accessories, etc.

Table 13 summarises economy in the use of project resources, excluding the last quarter of project implementation<sup>27</sup>. Based on existing project records, which did not include the final quarter of implementation, the project used less resources than was budgeted, making a savings of 5,8% in the available funds at the close of implementation. It is also obvious from the analysis that most of the project resources was committed to activities that were directly responsible for generating the project outputs- 81.7% of the total project expenditure was committed to direct project cost.

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<sup>27</sup> Evaluation data was collected prior to the end of the last financial quarter of implementation, and for that reason the analysis and results does not include the final quarter of implementation



**Table 13: Economy analysis on the use of project resources for the P190 project, excluding the Covid 19 rapid response**

Dimensions	Budget and Expenditure Analysis				
	<i>Budgeted</i>	<i>Expenditure</i>	<i>Balance</i>	<i>Savings, as % of Budgeted expenditure</i>	<i>Value as % of overall expenditure</i>
Measuring overall use of project resources	727,393	685,401	41,991	5.8	NA
Measuring direct cost as value of overall project expenditure	685,401	559,825	NA	NA	81.7
Measuring indirect cost as value of overall project expenditure	685,401	125,576	NA	NA	18.3

Table 14 also presents summary relating to the economy analysis in use of project resources for the Covid rapid response initiative. Slightly more resources were used than budgeted, with a net end of implementation difference of (37) GB Pounds Sterling between the budgeted and actual spending. Similar to the core P190 project, most of the project funds, 85.4%, have been spent on direct project related expenses.

**Table 14: Economy analysis on the use of project resources for the Covid 19 rapid response**

Dimensions	Budget and Expenditure Analysis				
	<i>Budgeted</i>	<i>Expenditure</i>	<i>Balance</i>	<i>Savings, as % of Budgeted expenditure</i>	<i>Value as % of overall expenditure</i>
Measuring overall use of project resources	181,066	181,103	(37)	(0.02)	NA
Measuring direct cost as value of overall project expenditure	181,103	154,693	NA	NA	85.4
Measuring indirect cost as value of overall project expenditure	181,103	26,410	NA	NA	14.6

### 3.5 Summary of the Emerging Impact and Prospect for Sustaining the Project Results

#### 3.5.1 Emerging impact of the intervention

The evaluation observed that the implementation of the project has been associated with several positive changes (both intended and unintended) from the perspective of stakeholders. These are summarised as follows:

- The implementation of project measures through CBOs has initiated broad based participatory approach to community development; the CBO executive is well positioned to engage with other development partners that operate in their community. CBO executives made reference to other partners that they now engage with on social and economic development initiatives in their community. They made the point that the MAPCO project has built their capacity for such engagements, and they adequately understood that the role of working with development partners now falls to them, even beyond the MAPCO intervention. Overall, the project has improved the capacity of the CBO communities towards self-reliance, as they continue to strive to addressing their needs for human development.

- The intervention has been largely successful at **targeting inequalities and the economic marginalisation of women**. As a result of the project, there are more women that now own and operate microenterprises in the intervention communities. Both income and food security situations have improved for women that are managing the small business units. Moreover, the project implementation is also associated with progress in inclusive decision making for women, both in the home, and the community.
- One dimension to the positive income outlook for women, largely attributed to the revolving loan scheme, is an improvement in the bargaining position and power of women in intrahousehold relationship. Testimonies from both men and women suggested that the improvement in women's income was gradually winning them more respect from their male partners. As some male representatives jokingly put it, they said when a husband who was used to being the sole provider in the home suddenly started realising that the woman can now prepare food and put that on the table, without asking him for a cent, the husband was left with little choice but to start softening his tone and approach to that woman. For them, they said, the project was changing their perspective about women, and they were gradually opening up to the idea of listening and consulting women on household decisions, more than before, for as long as the woman did not start to openly challenge the husband because she had started earning a bit more income.

### **3.5.2 Prospects for sustaining project results**

#### **3.5.2.1 Sustainability outlook for the rehabilitated waterpoints**

From a social perspective, community acceptability of the project remains quite high, given that the service that the rehabilitated waterpoints resonates with a basic need in communities that were exposed to shortages in access to improved drinking sources, particularly in the dry season. Communities have demonstrated this acceptability through their willingness to switch to the rehabilitated waterpoints as the source of drinking water. From the point of view of the evaluation, therefore, the basic social requirement for sustaining household consumption of the waterpoints does not seem to be in doubt over the medium, to long term.

Perhaps the sustainability question in the long-term hinges on the ability of communities to keep the waterpoints functional, especially given the history of the many waterpoints became dysfunctional because of failure to repair faulty pumps, etc. On this question, the evaluation notes that the project team has not left behind an adequate financial sustainability plan and arrangement. At the moment, the task of repairs and part replacement to the pump is done by the CBO, using funds from the community accounts. Experience elsewhere in Sierra Leone shows that waterpoints with a functional local water management committee that raises revenue for repairs and general operations have better chances for being sustainable in the medium, to long term.

#### **3.5.2.2 Sustainability prospect of the revolving loan scheme**

The chances of sustaining the revolving loan scheme is looking quite promising. The CBO executives, as well as the wider CBO membership remain motivated and determined to keep the loan scheme functional. The project team has also built the capacity of CBOs so that they can carry on managing the scheme beyond MAPCO. Transparency and accountability mechanisms have been, including a strong culture of financial record keeping, and this has continued to sustain the trust that non executives have in the those managing the loan account. As the project approaches closure, the project team has also facilitated formal account openings with commercial and community banks; this is also linking them to the formal financial sector.

## **4 Partner Capacity building Lessons Learnt and Recommendations**

### **4.1 Partner Capacity Building**

Both APT and MAPCO have a long standing partnership arrangement that dates back to 1999. The partnership has mostly worked out such that APT has taken lead on the grant application process, technical support to implementation, and donor reporting. MAPCO on its part has identified funding opportunities and led on day-

to-day implementation, including activity planning, execution, monitoring and reporting to APT. As in the previous project partnership cycles, the MAPCO project team has benefitted from capacity building initiatives to support the institutional development of the organization. The APT team has been part of that support through technical assistance and systems strengthening. The following highlight some of the capacity building and institutional development activities that the project has financed:

- The P190 project manager was trained in Project Cycle Management, during a five-week online training online provided by BOND and supported by APT. The manager has cascaded the training to the entire project team, and the team reported that improved competencies in grant development and management.
- Through P190, APT has strengthened monitoring and reporting systems within MAPCO. Data collection and reporting templates were developed, with training sessions organised for the field team, including the CDWs. As an outcome of the training, the project monitoring data has been consistently gathered and analysed throughout the implementation.
- A disability awareness toolkit was provided by APT for project staff to incorporate into their project activities for promotion and monitoring of gender and disability inclusiveness in all project activities. For a better understanding and use of the toolkit, a three-day training was organised by the management team to provide project staff and CBOs in the methods of collaborating with communities on increasing understanding on the rights and needs of people with disabilities and gender equality.
- APT has provided technical support for project staff and MAPCO management to set up comprehensive safeguarding systems within MAPCO as an organization and the project, this includes clear expectations of staff as per the signed code of conduct, and regular training of staff on preventing, identifying and reporting on safeguarding issues.
- MAPCO has also been able to extend its networking and advocacy reach through the P190 intervention. MAPCO P190 team interfaces with Ministries, Department, and Agencies (MDAs) in the district for networking and advocacy: Ministry of Gender and Children's Affairs, Water Directorate, Ministry of Technical and Higher Education (MTHE), National Youths Commission (NAYCOM), Family Support Unit (FSU), etc. MAPCO attends all monthly meetings at the district council with other MDAs, where they provide implementation update as well as coordinate implementation with other stakeholders in the WASH sector.
- MAPCO have also improved their beneficiary feedback mechanisms with APT support, and also had training on informed consent, confidentiality and ethical storytelling in use of project materials, including photos and video of beneficiaries.
- APT supported MAPCO with improving their systems for financial management and Human Resource management, and assisted with the development of a Financial Management Policy and Staff Handbook.
- APT and MAPCO conducted a Life After MAPCO review of previous CBO support projects, which assessed post evaluation situation and learned lessons of what factors enhance sustainability, there were used in the implementation.
- APT and MAPCO also conducted a separate study of the impact of apprenticeship programme one year after the end of support. This was a valuable opportunity to learn and improve such components and the learning was used during the project. This was funded by the Turing Foundation.

#### 4.2 Lessons Learnt

- ***Participatory approach promotes trust and increase the chances of project success.*** By the nature of the project-i.e. the revolving loan component, the risk of failure was always there, since credit recovery (whether it is cash or seed) is problematic, even for formal microfinance institutions. However, the project was able to lower this risk by adopting a participatory approach to the implementation process. The team largely played the role of a facilitator, leaving the administration of field level activities to be championed by CBOs, through their executives. This approach promoted a sense of responsibility and ownership among CBO members; this was a major contributor to the overall success of the project.

- ***Capacity building has been pivotal to project success.*** Not just creating the space for communities to take ownership, the project team provided extensive coaching and mentorship support to the CBOs to prepare them for the role and get them to be functional in managing the resources available to the group. A good example was in developing basic financial management skills across groups, and records keeping was established, which has helped to promote transparency and accountability surrounding transactions conducted within the CBOs.
- ***Combining social and economic support is more effective to improving livelihood and welfare for beneficiaries.*** The project design took a holistic approach of responding to both the social and economical needs of the target group as the pathway to improving livelihood and overall welfare. The evidence suggests that project measures in one reinforces the result in the other domain.

#### **4.3 Recommendations**

- The project team is encouraged to leave behind a clear strategy to support the financial sustainability of the waterpoints. That strategy should consider the establishment of water management committee as well as agree with communities a monthly household payment scheme for undertaking maintenance and repairs work to the waterpoints. It is encouraged to have that fund sperate from the revolving loan scheme.
- MAPCO is encouraged to develop a standard operating procedure for cash management, especially in the context of promoting the practice of holding liquid cash in bank deposit. Relating to this, it will be important to prepare a status report on current bank deposit, outstanding loan, and cash at hand, for all 15 CBOs.
- Future projects of similar nature should take steps to improve equity in the distribution of project benefits, such that all respondents have equal opportunities to fully participate in the project measures. This is particularly relevant given the experience with the basic literacy and numeracy component as well as the skills training programme that were mostly inaccessible to beneficiaries in satellite communities.

## Annexes

### Annex 1 Summary of Observation of Functionality of Handpumps in Sampled CBO Communities

Location		Observation
<i>District</i>	<i>Community</i>	
Moyamba	Gomdama	The project rehabilitated one waterpoint in this community, thereby restoring functionality to the handpump installed in the water well. Because the community is fairly large, and the water level is depleted because of the slow recharging rate in the dry season, it was observed that the community demand for water supply exceeded the volume of water that the well could yield at the period of the evaluation visit (in April). To manage the demand, the pump management had reduced the opening hours by 3 to 4 hours in daytime. The community will need additional improved water supply sources to meet its demand for safe drinking water and other essential household purposes.
	Mogbuama	One handpump was rehabilitated by the project. It has been working, but broke down in the past one month to the evaluation visit.
	Mofombo	One handpump was rehabilitated in the community. It was functional until February 2021, when it broke down. Some components of the pump had been taken out for repairs.
	Kpangbama	Two handpumps were rehabilitated in this community; both were observed and were functional
	Mokerewa	Two handpumps were rehabilitated. One was functional at the period of the evaluation visit; the second handpump was out of order and therefore not in use
	Kabaima	Two handpumps were rehabilitated. One was functional at the period of the evaluation visit; the second handpump was out of order and therefore not in use
	Majeihun	Handpumps rehabilitated by the project remained functional; the handpumps were the source of drinking water for the population.
	Jaiahun	Two handpumps were rehabilitated in this community; both were observed and were functional
	Largo Kessinima	One handpump was rehabilitated in the community and was observed to be in good working order.

### Annex 2 Summary of Observation of Project Constricted Sanitation Facilities in Sampled CBO Communities

Location		Observation
<i>District</i>	<i>Community</i>	
Moyamba	Gomdama	Three project constructed latrines were observed in this community. One was incomplete and therefore not used by the community. Two were complete and in use. It was however observed that the completed latrines were not well kept-i.e. both dropholes were uncovered; human faeces were sighted on the floor; no handwashing facility was sighted in the vicinity of the latrine
	Mogbuama	Three project constructed latrines were observed. One of the latrines was incomplete and therefore not used by the community. The other two latrines were completed, with one of them well kept, with the drop hole covered. The second latrine that was complete and in use was not clean; human faces was sighted on the floor; no hand washing facility was sighted in the vicinity of this latrine, and the drop hole was uncovered.

Location		Observation
<i>District</i>	<i>Community</i>	
	Mofombo	Four latrines were constructed in this community and all four of were observed. Three of the latrines were incomplete and not yet ready for use, although residents indicated that they used at night, when darkness provided cover to users. One was complete, the latrine was well kept and clean. The dropholes was covered and no human faces was seen on the floor.
	Kpangbama	The project completed construction of six latrines in this community and all were observed. Five of the latrines were covered and well kept, no human excreta was sighted on the floor. Hand washing facility was seen in the vicinity of one of the latrines; handwashing facility not sighted in the vicinity of the other five latrines. One of the latrines was not well kept, with human excreta and flies sighted on the floor; there was no lid covering the latrine.
	Mokerewa	Six project constructed latrines were observed. All of the latrines were clean, no human faces were sighted on the floor, the drop holes were covered, and the latrines were well ventilated. One of the six latrines had a functional handwashing facility. A functional handwashing facility was not visible in the vicinity of the other five latrines.
	Kabaima	The project constructed six latrines and all were observed. Two of the latrines were flush to pit, and the others are pit holes. The dropholes were covered and clean with no human excreta sighted on the floor. All six latrines were well ventilated.
	Majeihun	Five project constructed latrines were observed. Two of the latrines were covered and the floor of both latrines kept clean; the other three latrines did not have a lid covering the drophole. All five latrines did not have hand washing facility.
	Jaiahun	The projected constructed four latrines for the community. Handwashing facility was sighted at one of the latrines while others did not have. The latrine hole for all five latrines was covered with a lid; the surrounding was also clean, with no human excreta sighted on the floor of the latrine.
	Largo Kessinima	Five constructed project latrines were observed. Three of the five latrines had functional handwashing facilities. Four of the five latrines were well kept, with latrine holes covered with lid and no human excreta seen on the floor; the fifth latrine was not well kept, with no lid sighted over the drophole and human excreta seen on the latrine floor.

## **APT and MAPCO Response to Evaluation Findings**

### **Response to recommendations**

Evaluator: The project team is encouraged to leave behind a clear strategy to support the financial sustainability of the waterpoints. That strategy should consider the establishment of water management committee as well as agree with communities a monthly household payment scheme for undertaking maintenance and repairs work to the waterpoints. It is encouraged to have that fund separate from the revolving loan scheme.

Response: There is already a strategy in place for dealing with small scale repairs. 60 natural leaders and pump attendants have been trained in managing and maintenance of the pumps. The CBOs are tasked with raising funds for more significant pump repairs. They are able to use the interest from the loans scheme and local donations from households. They are also better equipped to seek support and funds from other NGOs and authorities. Bye-laws were developed by the CBOs in collaboration with the pump attendants and natural leaders for safety and management of all pumps with penalties for misuse. MAPCO will look into setting up a separate fund in future, and further investigating the setting up 'Facility Management Committee' that also involved Chiefdom leadership.

Evaluator: MAPCO is encouraged to develop a standard operating procedure for cash management, especially in the context of promoting the practice of holding liquid cash in bank deposit. Relating to this, it will be important to prepare a status report on current bank deposit, outstanding loan, and cash at hand, for all 15 CBOs.

Response: The loan scheme is designed for all the capital and interest to be reinvested as soon as it is returned. This happens at each monthly meeting. Therefore, there is little need for holding cash. Status reports on loans are available in each CBO loan book.

Evaluator: Future projects of similar nature should take steps to improve equity in the distribution of project benefits, such that all respondents have equal opportunities to fully participate in the project measures. This is particularly relevant given the experience with the basic literacy and numeracy component as well as the skills training programme that were mostly inaccessible to beneficiaries in satellite communities.

Response: The project was designed with 400 CBO members per CBO. Some of the selected communities did not have 400 who were suitable for inclusion in the scheme, therefore we reached out to satellite communities, which are smaller villages peripheral to the main communities. This is the first time we have used this method. It worked well for most aspects of the project such as health and sanitation, but as we had designed the project to have one literacy training class per community, it meant that for some members in satellite communities it was too far to come for the frequency of meetings. We will address this in future projects.

### **Further comments**

Alleged fraud:

Response: The alleged fraud at Gondama has been investigated by the project team and the CBO has fully recovered all outstanding loans from defaulters including the outgoing loan officer. A new loan officer has been installed from within the CBO membership and functioning well in that capacity.

Insufficient latrines and location of waste disposal sites:

Response: The project was not designed to provide sufficient latrines for the whole population, but to build demonstration latrines in each community so that local people could see how to build them and get used to using latrines. This is also coupled with the sanitation training and provision of water for

hand washing, and has led to a reduction in open defecation and increased understanding of the harm it can cause. The communities have indeed constructed some of their own latrines, 29, and other NGOs have supported the construction of a further 9. Some households were not using the waste disposal sites as they were located too far from the house. More waste disposal locations will be designed in future projects to prevent this.