

Evaluation Report of Mashiah Foundation Women Empowerment Project in Barkin Ladi and Jos South LGAs of Plateau State.

July 2019 to September 2020

Purpose of the Evaluation Report

This evaluation report is the key product of the evaluation process. It's intended to provide a transparent basis for accountability for results, decision-making on policies, programs, learning, drawing lessons and improvement/modification of future programs of Mashiah Foundation and other program actors including the government. It also gives a view of qualitative and quantitative tangible outcomes as well as expected deliverables (targets) against achievement (performance).

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List of Acronyms and Abbreviations:

MF-Mashiah Foundation
U.S-United States of America
PAS-Public Affairs Section
LGA-Local Government Area
LPDC-Local Peace Dialogue Committees
VSLA-Village Savings and Loan Association
MWASD-Ministry of Women Affairs and Social Development
PADP-Plateau Agricultural Development Program
DB-Direct Beneficiaries
IB-Indirect Beneficiaries
IGA-Income Generating Activities
NCDC-Nigeria Centre for Disease Control
SMART-Specific Measurable Achievable Realistic Time Bound
FGDs-Focus Group Discussions
PSS-Psychosocial Support

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Project Title: Strengthening the Economic Status of Women Affected by Ethnic Violence through Training on Agriculture and Entrepreneurship.

Executive Summary

The program was designed to support **100** women affected by violent conflict in Plateau State to receive training in agricultural methods, in addition to financial literacy coaching, psychosocial support services for those affected by ethno-religious violence, and benefit from the village savings and loan associations (VSLA). Mashiah Foundation worked with Local Peace Dialogue Committees (LPDC) to mitigate the likelihood of renewed violence in the core project areas. Beneficiaries received seed funds and mentorship from Mashiah Foundation to establish micro-agric businesses to promote food security, improved household income and post-project sustainability.

This evaluation process involved a review of documentation, conduct of meetings, focus group discussions with VSLA members and key stakeholders in the two LGAs. The evaluation is intended to promote learning and support decision making in favor of grants effectiveness, sustainability and development impact on small holder women farmers for households food security, psychosocial wellbeing and livelihood opportunities that exist for them to achieve their economic goals ¹.

Introduction: Background and Context of the Program

Barkin Ladi and Jos South Local Government Areas (LGAs) are among the LGAs of Plateau State with a population of 491,197 (M: 247,980 F: 243,217) (NPopC. 2006). These LGAs have experienced various degrees of violent conflicts between Hausa-Fulani herders and sedentary agrarian communities in the LGAs. These have led to the loss of lives and livelihoods with implication of economic hardship especially on women and children.

On the spot assessment conducted by MF revealed that over 120 houses and farmlands were destroyed, with numerous deaths recorded leading to increased number of displaced persons. This project supports the attainment of the Sustainable Development Goal 2 which is aimed to double the agricultural productivity of these small holder women farmers through linkages to agriculture extension services while increasing their household income. The project also facilitated these women's access to agricultural productive resources, financial services and market opportunities for improved food security.

Description of the Program:

This project seeks to mitigate the impact of the economic shocks on the women caused by the violent conflict through its goal - **“To improve the economic status of 100 women affected by ethnic violence in Barkin Ladi and Jos South LGA of Plateau State through training and entrepreneurship for family and community stability”**.

The Core Objectives of the program were:

- i. To build the capacity of 100 women on improved sustainable agricultural

¹ https://youtu.be/xzm_705X7j0

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- practice.
- ii. To facilitate linkages for access to fertilizer and improved seedlings and vocational skill centre.
- iii. To provide start-up grant for 100 women to support their business
- iv. To facilitate the establishment of village savings and loan association for easy access to financial services.
- v. To provide post trauma counselling to women affected by the violent conflict and support peace and reconciliation process.

Key Expected Outcomes

- i. 100 women equipped with skill and knowledge for improved agricultural practices.
- ii. 100 women have improved access to farm inputs and equipment and also trained on different vocational skills.
- iii. 100 women have access to start-up capital to support their businesses.
- iv. Community women have access to soft loan and financial services.
- v. Improved wellbeing among the women to be able to sustain the economic growth of their households.
- vi. Improved community dialogue and reconciliation to support economic growth.

Essential Indicators Used:

- 1. Number of volunteers trained and women enrolled into the project.
- 2. Number of women trained on crop production and animal rearing.
- 3. Number of women provided psychosocial support services.
- 4. Number of VSLA established Share Fund, loan fund accessed and number of share-out by beneficiaries.
- 5. Number of Women provided start-up grant and Micro Enterprise Fundamental.
- 6. Number of women who established/improve micro-enterprise.
- 7. Number of women who have acquired productive asset etc.

The following evaluation criteria were used to assess the project implementation: Relevance, Effectiveness, Efficiency, Impact and Sustainability.

Relevance: MF's intervention model is similar to approaches used in major donor funded programs which aims at human and economic development in resource poor and marginalized settings. This approach has recorded high success rates in many developing countries over time. The intervention has a SMART goal, a measurable objective and a target driven work plan.

Effectiveness: Interviews and focus group discussions revealed that beneficiaries imbibed learning points from group sessions in the various established forums (VSLA, Women Forum, and Peace Committees) and were able to translate their business plans into productive and actionable points. Beneficiaries were interested in utilizing their group's savings to purchase assets for the purpose of income generation and strengthen household food security. In addition to the initial capacity building sessions for women and community stakeholders, training modules were stepped down in local dialect on a weekly and monthly basis by Agric Extension Workers, Project Staff and Village Agents (Project Community Volunteers).

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These short training modules covered an array of topics ranging from sustainable Agricultural practices, livestock management, Trauma Management, book keeping to goal setting, etc. The consistent revision of modules on regular basis provided an opportunity to retain key points of each session.

Efficiency: The program's Result Framework is clear as it includes measurable indicators of performance at the Output and Outcome levels. As expected, the Result Framework is meant to be an effective tool for Monitoring and Evaluation it is required that the expected results are strategically set and that the indicators for achievement actually reflect performance rather than mirroring the activities implemented. Qualitative data collection mediums (FGDs and Interviews) were used to assess changes in the course of the intervention.

Impact: At this stage in the programme's implementation preliminary conclusions can be drawn concerning potential impact. The goal of the project was to improve the economic status of 100 women affected by ethnic violence in Barkin Ladi and Jos South LGA of Plateau State through training and entrepreneurship. The project as at the time of this evaluation has empowered 100 women (beneficiaries) with strengthened micro enterprises and household food security as well as 85(64 women and 21 men) secondary beneficiaries for self-sustainability. The intervention areas: includes Savings and Loan groups, Food Security, Micro Enterprise, Financial management, Psychosocial Support Services (PSS), Health Promotion, and Farmer to Farmer Knowledge sharing. Among these women, 100 women (Direct Beneficiaries) received seed funding which have supported them to access productive assets to improve their livelihoods. Established Local Peace Dialogue Committees ensured documentation of laws/constitution by the community stakeholders which is used to regulate the operations of the LPDC, most especially as it has to do with the peace of the local community. Notably was the way and manner in which one of the committees resolved a conflict which would have escalated as a result of the murder of one of her youth.

Sustainability:

Having completed the project implementation cycle of 12 months, the established relationship with government extension workers will enable project beneficiaries to continue to access technical support on agricultural practices such as control of pest and disease, improved storage methods, fertilizers application, use of modern farming techniques etc. from extension workers. This shall continue to sustain increase yield of crops and animals with access to markets.

The established VSLA/cooperatives groups will continue to provide access to revolving loans and financial services to support beneficiaries' businesses. This structure has trained Village Agents and the Management Committees who manages the operations of their groups. Each VSLA group now have the capacity to pool funds that can serve as capital for their businesses with the aim of becoming self-reliant. Also we can say that some changes in individual capacity have been built and will be sustained. An agreed service charge set at 5% by the groups and loan fund totalling ₦ 3,988,300.00

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(\$10,467.98) shows the high acceptability and ownership of this program. This also shows their capacity to manage credit and its associated risk which is needed for a sustainable business plan. Through established linkages VSLA/cooperatives groups will have access to agricultural loan facilities, government agricultural subsidies, and other farming implements from public and private agencies.

The trauma healing sessions will help the beneficiaries to have improved emotional and mental wellbeing. This medium will also avail the beneficiaries the opportunity to support others who are victims of violent conflicts while the established/strengthened LPDC will continue to identify warning signs, red flags in the community and seek out better mechanism to avert or prevent conflict in the LGAs.

Key Questions and Scope of the Evaluation with Information on Limitations and De-limitations

Focus Group Discussions / Interviews with Beneficiaries and other Stakeholders	
Questions	Feedback
Types of trade/micro enterprise practiced by women:	<ul style="list-style-type: none"> • Poultry Farming • Crop Farming • Petty Trading • Mining (Tin and Colum bite Trading) etc.
Is there sufficient and regular food all through the year	<ul style="list-style-type: none"> • Not regular.
Savings Method adopted by Beneficiaries before project implementation	<ul style="list-style-type: none"> • Personal Savings • Thrift Collection • Rotational Savings etc.
What are the reasons why you have joined this group?	<ul style="list-style-type: none"> • I was interested to save • I wanted to get trained • The availability of loan with low interest • To create unity
What trainings have you received since you became a beneficiary on this project?	<ul style="list-style-type: none"> • Agric Training • Food Security Training • Financial Literacy • Marketing • Buying and selling • Agriculture and livestock • Health and hygiene • Accounting/ record keeping
What is the proportion of Direct Beneficiaries (DB) to Indirect Beneficiaries (IB) in the project VSLAs	<ul style="list-style-type: none"> • Total Members =185 DB=100, IB= 85
How much money have groups saved to date?	<ul style="list-style-type: none"> • ₦ 19920 per person x 185 members = ₦ 3,685,200.00 (\$9,672.44)
How much loan have groups accessed to date?	<ul style="list-style-type: none"> • ₦ 3,988,300.00 (\$10,467.98)

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Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? List all uses mentioned:	The money is kept in the group in a secured metallic box with three padlocks and three different key holders. The money is used to provide business loans to members on a weekly basis.
Has any members of this group received any loans? If yes, for what purpose have the loans been invested	Yes, <ul style="list-style-type: none"> • Livestock Farming • Crop Farming • Business • Petty Trading etc.
Have any loan repayments been made to date? If not, are any payments overdue to date?	Yes, <ul style="list-style-type: none"> • Loan repayments have been made while group cycle is yet to close
What are the outcomes of any enterprises that you are now operating after joining this group?	<ul style="list-style-type: none"> • Increased investment opportunities for small holder women farmers' micro enterprises. • Increased farm and livestock yield with increased access to market.
What other benefits have you received as a result of your membership of this group?	<ul style="list-style-type: none"> • Financial Education for improved business management (farm management), • Mentorship to develop resilience, build social relationship and improve household stability especially at this time of COVID-19.
What are the major problems that you are still facing?	<ul style="list-style-type: none"> • Poor storage facilities especially for vegetables. • Poor road and transportation from the farm to the market. • Limited access to agricultural loans facilities (private and government).
Other information provided by the group, useful to this evaluation	<ul style="list-style-type: none"> • Young People should be encouraged to go into sustainable agricultural practice which is fundamental to food security and poverty alleviation.
How many Financial Literacy Modules were used? Please list them	14 Modules <ul style="list-style-type: none"> • Becoming and Agricultural Entrepreneur • Establishing Agricultural Enterprise • Business Planning • Market Research • Market Analysis • Setting of Goals • Business Simulation

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	<ul style="list-style-type: none"> • Financial Planning • Financial Management • Record Keeping • Adding Value • Savings and Credit (VSLA) • VSLA Sharing and Closing • Food Security and nutrition
How many PSS Modules were used? Please list them	10 Modules <ul style="list-style-type: none"> • Goal Setting • Positive Thinking • Time Management • Stress Management • Building Resilience • Focusing on Goal • Physical Wellbeing • Emotional Wellbeing • Building Positive Social Support System • Social Wellbeing
How many Peace Building committees were established/strengthened?	<ul style="list-style-type: none"> • 4 Peace Building Committees Across 2 LGAs

Approach and Methodology

Project's Approach, Transformative Outcomes and Operational Principles: The project's activities were tailored towards the following components: transformative outcomes and operational principles:

Transformative Developmental Outcomes

- Enhanced community leadership of local structures
- Enhanced social capital through strengthened ties of mutual assistance among people. MF's intervention aims at providing sustainable linkages for community-based enterprises.
- Enhanced capacity to learn and adapt among beneficiaries, local community stakeholders and government (PADP and MWSD).

Operational Principles

- **Community-led Development** – Through dialogue, supported communities developed and implemented priority actions that address core challenges and opportunities as it relates to women in agriculture.
- **Systems Strengthening** – This project sought to strengthen formal and informal systems that build resilience and improve well-being of people and promote peace building in project communities.
- **Inclusive Targeting** – The project identified vulnerable women by responding to their specific needs and strengthening their ability to access resources and services to improve their agricultural based livelihoods.

Methodology

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The evaluation team began its work by reviewing relevant documentation as provided by MF and its community structures. This documentation included, results-based progress reports and bank statements for disbursement of beneficiaries' micro grants, financial reports and other documents prepared internally by MF. Field visits were paid to project sites where Focus Group Discussions (FGDs) and interviews were conducted with different groups of women and men to assess their perception of the project in addressing their needs. MF staff provided support in organizing meetings and field visits; as a result, no constraints were encountered with regards to the logistics of the evaluation at the field level.

The organization developed a work plan for the project which served as a framework for implementation of set activities and timelines for them to be carried out. This work plan also gave a detailed description of expected outcomes and their targets as well as persons responsible. Also a framework of indicators and tools were used to track progress against set target. They include:

1. Number of volunteers trained and women enrolled into the project.
2. Number of women trained on crop production and animal rearing.
3. Number of women provided psychosocial support services.
4. Number of VSLA established, Share Fund (Amount Saved) purchased, loan fund accessed and share-out by beneficiaries.
5. Number of Women provided start-up grant and financial education.
6. Number of women who established/improve micro-enterprise.
7. Number of women who have acquired productive asset etc. Tools used to track the above indicators include Customized Kobo Collect Application for electronic capture and transfer of data from the field, Enrolment Forms, Service Forms, and Referral forms. Assessment of grant utilization of beneficiaries was done using pre-designed questions uploaded and thereafter analysed on the central server.

Findings

1. One hundred (**100**) project beneficiaries involved in sustainable Agricultural practices with improved household food security.
2. The established VSLA groups have been able to save a total of **₦ 3,685,200.00** from inception to date (November 2019 to August 2020) and beneficiaries have been able to accessed **₦ 3,988,300.00** as credit facilities to support their businesses.
3. Eighty- (**80**) community stakeholders equipped with conflict resolution skills.
4. Local Peace Dialogue Committees were able to resolve their communal conflict through conflict resolution techniques.
5. One hundred and sixty-four women & twenty-one men (women=**164 (89%)** and men=**21 (11%)**); (**100** project beneficiaries and 85 Secondary beneficiaries) have imbibed good savings culture.

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6. Project beneficiaries and their communities have improved access to micro credit through their engagement in VSLA.
7. One hundred (**100**) project beneficiaries have improved wellbeing from the psychosocial support services and trauma healing sessions.
8. One hundred (**100**) project beneficiaries have knowledge of Micro Enterprise Fundamentals with evidence of improved enterprise management and savings.

Fund Disbursement Milestones Attained

9. **100** project beneficiaries affected by the ethno -religious enrolled on the project were supported with 1st Tranche of grant to establish or improve their micro-enterprise.
10. **100** Beneficiaries who have been able to establish or improve their micro-enterprise with evidence of engagement in economic activity and VSLA supported with 2nd Tranche of grant.
11. **100** Beneficiaries who purchased productive assets to strengthen their micro-enterprise supported with 3rd Tranche of grant.
12. Awaiting funds for 4th Tranche to be disbursed to **100** Women who have acquired knowledge from financial education translating to ability to save minimum of **₦8,000** in VSLA at the 10th month of project implementation (i.e. **₦200** per week, **₦800** per month).

Summary and Explanation of Findings and Interpretations

- ❖ Identification and selection of project beneficiaries with emphasis on needs and vulnerability. Target: **100** women were selected based on needs and vulnerability.
- ❖ **80** Community Stakeholders trained to support and strengthen Peace Dialogue Committee in project communities. Target: **80** stakeholders
- ❖ **6** community volunteers engaged and trained for effective project implementation. Target: 6 community volunteers
- ❖ **100** women trained and capacity built on viable businesses obtained in the value chain and market analysis. Target: **100** women.
- ❖ **100** women trained on Agricultural Best Practices such as Irrigation farming, crop production, and animal husbandry to improve family income and build resilience against economic shock. Target: **100** women.
- ❖ **100** women provided Psychosocial Support Services through established caregivers' forum for post-trauma counselling. **100** women.
- ❖ VSLA promotes community cohesiveness where members are able to save their money, access loan and support each other for the growth and development of

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their communities. At the time of this evaluation records shows that PAS project VSLA groups had a total of **185** members in all with a woman having an average 100 shares at **₦ 200** per share i.e. **₦20, 000 (\$53)**. Members over time, have access to a loan fund cumulated to the sum of **₦ 3,988,300.00 (\$10,467.98)** and group share fund of **₦ 3,685,200.00 (\$9,672.44)**. **54%** and **46%** of members are Direct Beneficiaries (DB) and Indirect Beneficiaries (IB) of the U.S Embassy PAS project respectively. Also, beneficiaries' livelihoods also received a boost with the support of grants.

- ❖ Routine monitoring of project activities, beneficiaries and volunteers afforded Mashiah Foundation (MF) project staff the opportunity to ascertain the level of progress/changes made in the livelihoods of beneficiaries and established community structures. Monitoring visits were conducted in communities to visit verify bank account opening for beneficiaries to ensure smooth disbursement of beneficiaries' funds.
- ❖ 9 in every 10 women enrolled on the Mashiah Foundation project did not have access to financial services (institutions) at baseline but at project closure beneficiaries have bank accounts and have been linked to financial service providers.
- ❖ Beneficiaries were engaged in discussions on their various livelihoods of which they provided feedback on how they have began to cope with the impact of the **COVID19** pandemic and its adverse effects on their businesses. Beneficiaries were also able to share how the Village Savings and Loans Associations (VSLA) have benefitted them as they have access to loans to strengthen and expand their businesses. These beneficiaries also showered so much accolades on the US Embassy for the support of the 1st, 2nd and 3rd Tranches of grants they have received so far especially during this COVID19 period when they were all on lockdown with limited access to carry out their livelihood. They were able to acquire productive assets that would aid the growth of their businesses.

Other Key Highlights Include:

- ❖ Income Generating Activities (IGAs) they engaged by beneficiaries include: Poultry farming, Grinding, Piggery, Farming, Tin and Colum bite marketing, Trading, snacks seller, Food vendor etc. Farmers among these women planted various crops such as Leak plant, carrots, radish, pepper, sweet potatoes, coriander, passion fruit, rice, maize, guinea corn, acha etc. In most household visited children of beneficiaries who were within the school age were observed to be in school.
- ❖ Also among the beneficiaries were dry season irrigation farmers. These women are very excited as they are able to plough funds from the VSLA and start-up grant for purchase of fertilizer, seedlings and fuelling of generator for farms while

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- other non-farmers were able to improve their businesses from loans collected from the VSLA and start-up grant received.
- ❖ Discussing with the beneficiaries and members of the community on the various structures in the community such as the Women's forum, the Village Savings and Loans Associations and Peace Forums, the women appreciated the effort of the organization in adding value to their families, livelihood and the community.

Conclusions

- MF had evidently articulated strategies for meeting its goal and objectives.
- Groups are established and trained at the village level with 89% and 11% reported to be female and men members respectively.
- The project has enabled small holder women farmers to be knowledgeable on sustainable agricultural practices and household food security.
- The knowledge acquired by project beneficiaries has led to improved crop yield as evident from their farm produce and income level.
- Beneficiaries had improved wellbeing as witnessed from their social and economic engagement.
- Project Community Volunteers (PCV)/Village Agents also provided support to these women during their weekly meetings.
- The basis for good performance in savings groups included but not limited to member's ability to: make weekly savings, utilised loans, and, maintain proper records of group transactions.
- Most of the women interviewed felt that the training was relevant to their needs and that the need to save money was something that had genuine and tangible benefits. Savings provided them with some security knowing that in the event of an emergency they could access their money.
- The approach of strengthening families affected by ethno-religious conflict through training and entrepreneurship effectively promotes resilience among women and members of the community by emphasizing the need for individuals to engage in responsible ventures to support their families as well as play active role within their community through working on income generating activities, savings, improvement in business and conflict management respectively.
- The project has assisted women to identify markets for their farm produce and this has enabled them to generate more income.

Lessons, Generalizations, Alternatives

- Sustainable agricultural practice is fundamental to food security and poverty alleviation.
- Micro Finance support (seed funding) serve as a catalyst that enables women affected by conflict to easily engage in Agricultural Enterprise (micro enterprise) and community financial education equipped community women with the requisite financial management skills to manage and sustain their businesses.

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- Peace dialogue committee with representation from diverse groups in the community is a credible medium/system of averting future violent conflict in the community
- An all-inclusive peace dialogue committee is strategic to peaceful and non-violent reconciliation.
- Women's forum is a very good platform for the provision of psychosocial support and trauma healing as it enables the women to share their experiences and learn from the experiences of others.
- Psychosocial support services are essential in building resilience in women especially those faced with challenging life situations.
- Complete wellbeing is the desire of everyone and an essential factor to human life and thus very critical for economic growth and development in all communities.
- Everyone has different coping ability after a traumatic situation but a positive mindset makes it easier for individuals to bounce back to life.
- Training of project beneficiaries on sustainable agricultural practices and the provision of seed fund is strategic for women's sustainability in economic activities.
- Project beneficiaries were able to acquire productive asset to support their agricultural economic engagements through the seed funding accessed from the project and credit from the VSLA.
- Community women learn and imbibe sustainable agricultural practices quickly when they are taught in their local languages and practically on their farms.
- VSLA enables project beneficiaries to imbibe good saving culture, maintain a steady level of funds and prevents them from slipping into a more desperate level of debt and poverty, thereby improving their chances of eventually moving up the income ladder.
- Women's involvement in decision making processes in communities is strategic towards driving economic prosperity in communities and households.
- Coordinated collaborative relationship and networking established with Government agencies (such as Plateau State Agricultural Development Program (PADP), Plateau State Ministry of Women Affairs and Social Development, etc.) who are engaged in direct service provision has ensured comprehensive service provision and improved linkage between Agric Extension workers and project beneficiaries.
- Having knowledge of viable agricultural businesses within project communities from the value-chain analysis and Micro-Enterprise Fundamental (MEF) has assisted beneficiaries to make the right decision when embarking on any economic venture, hence reducing the chances of avoidable loss of business capital due to poor market knowledge.

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Recommendations

- Linkages between small holder women farmers and agric. extension workers (PADP) should be further strengthened for continues technical support.
- Small Holder Women Farmers' capacity should be built on improved crop storage and food processing.
- Local Peace Dialogue Committees should be further strengthened through linkages with the state enforcement and judicial system for improved litigation and prosecution of cases with in their communities for the prevention of violent conflict.
- VSLA groups should be linked to micro finance and agriculture banks to improve their access to agricultural credit and other subsidies.
- The established women forum should be strengthened to provide improved support and mentorship to other women affected by violent conflict in their communities.
- Projects such as these should strategies and make use of innovative methods to meet the need of small women holder farmers amidst the COVID-19 pandemic.

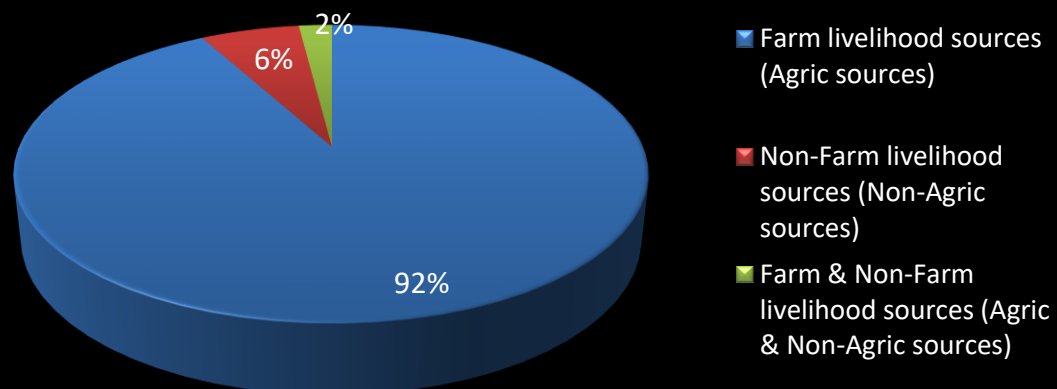
Annexes

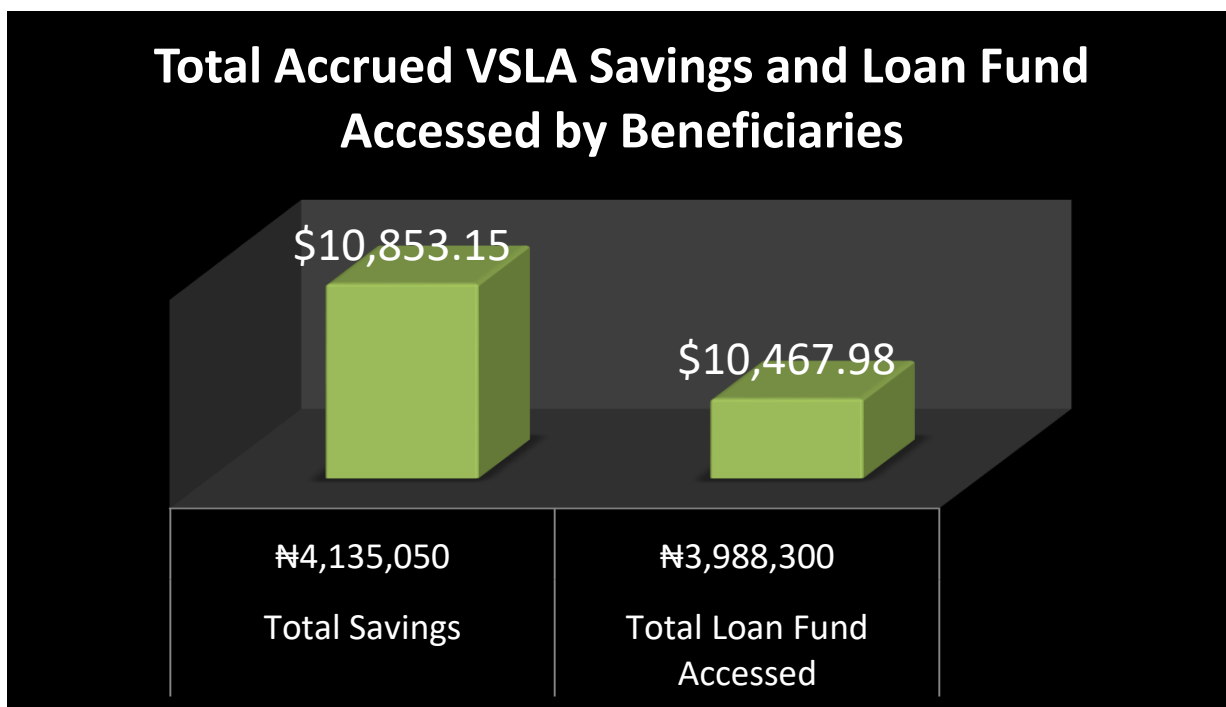
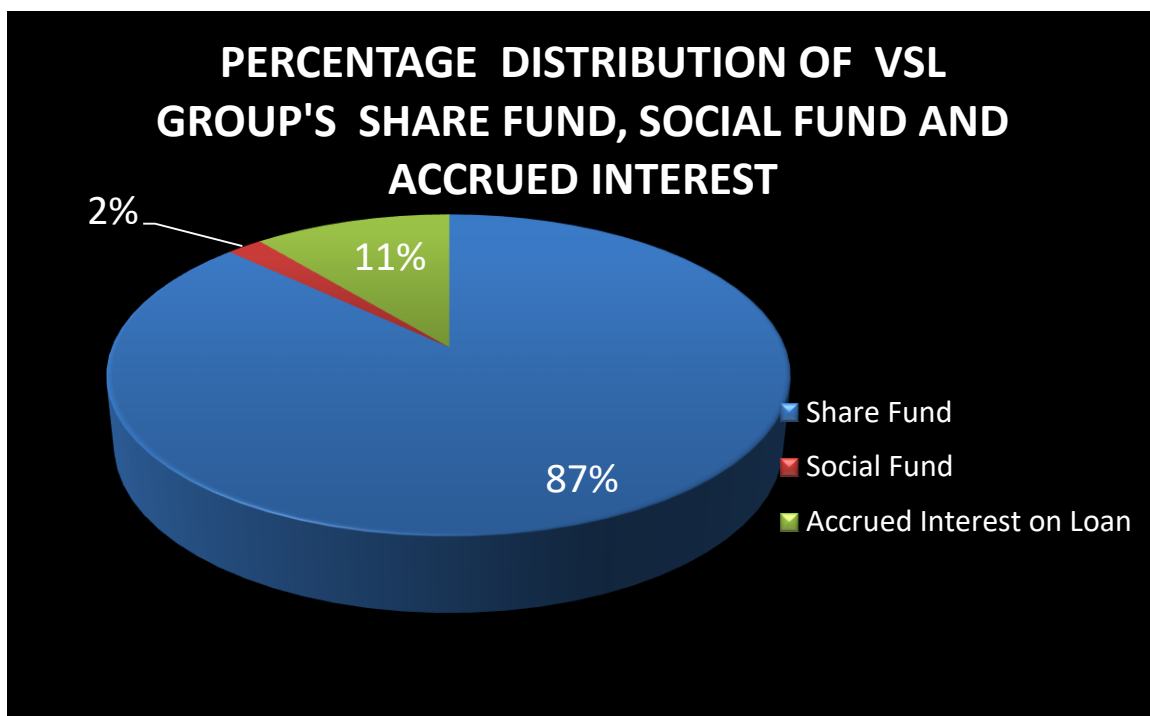
ANALYSIS OF VSLA MEMBERSHIP DISTRIBUTION AT EVALUATION					
LGA	Direct Beneficiaries (DB)	Indirect Beneficiaries (IB)	Total Membership	% of DB	% of IB
Barkin Ladi	50	49	99	51%	49%
Jos South	50	36	86	58%	42%
Total	100	85	185	54%	46%
Shares owned by Members valued @ ₦200 per share	10,405	8,021	18,426	58%	44%
Share Fund	₦ 2,081,000	₦ 1,604,200	₦3,685,200.00	58%	44%
Average Share Value as at August 2020 Evaluation across VSLA Groups					

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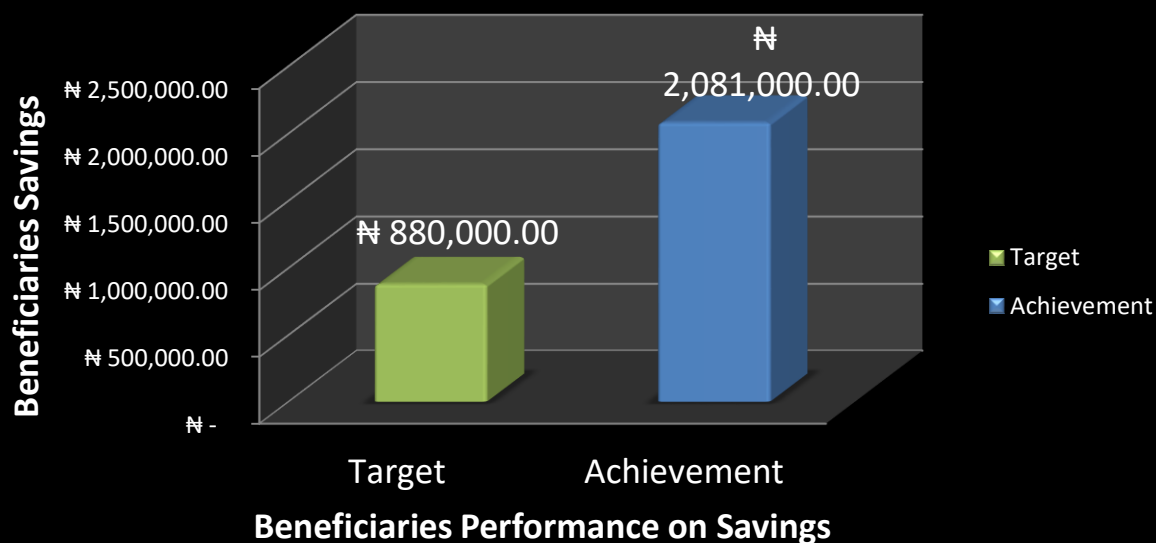
Average Opening Share Value	₦200	Average Share Value at August 2020	₦224	% Profit (i.e. ₦24 gained on every share valued at ₦200. ₦224 is multiplied by number of shares owned by each member of the group)	11%
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**Mashiah Foundation Project Summary of
Beneficiaries Grant Utilization**

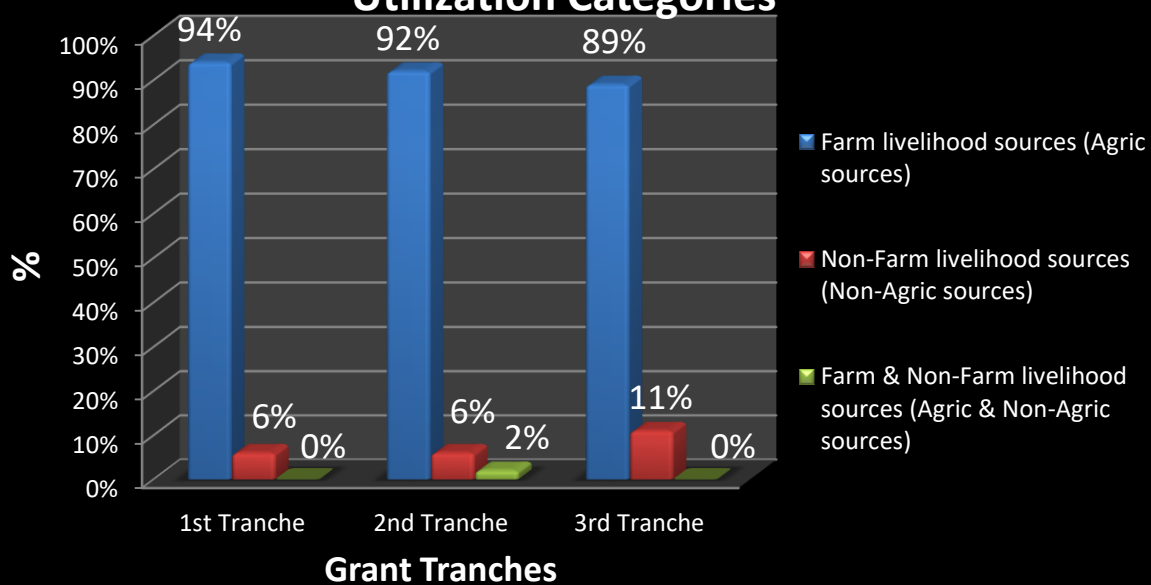




Mashiah Foundation Project Milestone Target vs Achievement on Beneficiaries Savings



Mashiah Foundation Project Beneficiaries Grant Utilization Categories



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Mashiah Foundation Project Beneficiary Grant Utilization Categories			
Livelihood Options	1st Tranche	2nd Tranche	3rd Tranche
Farm livelihood sources (Agriculture sources)	94%	92%	89%
Non-Farm livelihood sources (Non-Agriculture sources)	6%	6%	11%
Farm & Non-Farm livelihood sources (Agriculture & Non-Agriculture sources)	0%	2%	0%

Mashiah Foundation Project Grant to 100 Women Affected by Conflict towards Women Empowerment to Support Peace and Development in Jos South and Barkin Ladi LGAs of Plateau State					
Grant Utilization Livelihood Category	1st Tranche	2nd Tranche	3rd Tranche	4th Tranche	Total
Farm livelihood sources (Agriculture sources)	94 Women (₦ 940,000)	92 Women (₦ 920,000)	89 Women (₦ 890,000)		(₦ 2,750,000)
Non-Farm livelihood sources (Non-Agriculture sources)	6 Women (₦ 60,000)	6 Women (₦ 60,000)	11 Women (₦ 110,000)		(₦ 230,000)
Farm & Non-Farm livelihood sources (Agriculture & Non-Agriculture sources)	0	2 Women (₦ 20,000)	0		(₦ 20,000)
Total Number of Beneficiaries	100 Women (₦1,000,000)	100 Women (₦1,000,000)	100 Women (₦1,000,000)		100 Women (₦3,000,000)

Results Assessment Framework

**Evaluation Report of Mashiah Foundation Women Empowerment Project in
Barkin Ladi and Jos South LGAs of Plateau State. July 2019 to September 2020**

Goal: To improve the economic status of 100 women affected by ethnic violence in Barkin Ladi and Jos South LGA of Plateau State through training and entrepreneurship for family and community stability			
Specific Objectives:	Indicators of achievement	Means of Verification	Status as at Evaluation in August 2020
1. To build the capacity of 100 women on improved sustainable agricultural practice.	Number of women trained on crop production and animal rearing.	Training Reports, Training Attendance	100 women trained on crop production and animal rearing.
	Number of women trained on sustainable Agricultural practices and Food security	Training Reports, Training Attendance	100 women trained on sustainable Agricultural practices and Food security
2.To facilitate linkages for access to fertilizer and improved seedlings and vocational skill centre	Number of women who have acquired productive asset	Service Records	100 women have acquired productive asset
3.To provide start-up grant for 100 women to support their business	Number of Women provided start-up grant and financial education.	Bank Records, Follow-up visits	100 women provided start-up grant and financial education.
	Number of women who established/improve micro-enterprise.	Follow-up Assessment Reports	100 women with improved micro-enterprise.
4. To facilitate the establishment of village savings and loan association for easy access to financial services.	Number of VSLA established, Share Fund (Amount Saved) purchased, loan fund accessed and share-out by beneficiaries.	VSLA Records	7 VSLAs established, share fund of ₦ 3,685,200.00 (\$9,672.44), loan fund ₦ 3,988,300.00 (\$10,467.98) and group at this time were yet to share out

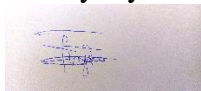
**Evaluation Report of Mashiah Foundation Women Empowerment Project in
Barkin Ladi and Jos South LGAs of Plateau State. July 2019 to September 2020**

5. To provide post trauma counselling to women affected by the violent conflict and support peace and reconciliation process.	Number of women provided psychosocial support services.	Service Records, Reports	100 women with improved emotional wellbeing.
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Name of Evaluator

Iwajomo Eytayo

Sign:

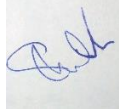


Date: 15/10/2020

Name of Program Manager

Obekpa Daniel

Sign:



Date: 15/10/2020

Name of Executive Director

Bayo Oyebade

Sign:



Date: 15/10/2020