



# Evaluation of Market Access Programme in Middle and Sorghum Belt of Nigeria

Full Report

Oxfam GB Programme Evaluation

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## **Executive Summary**

In Nigeria, small-scale farmers face a variety of problems such as: inappropriate policies, lack of access to profitable markets, lack of agricultural support services, lack of participation in decision-making and poor management of natural resources. The Middle Belt (Benue, Plateau and Nasarawa), where farmers grow mainly rice, maize, vegetables and yams, is one of the poorest regions in Nigeria. In the North, where sorghum is grown, the problems of farmers are worsened by harsh weather and low soil fertility. Sorghum is a staple food as well as raw material for the beverage industry. The beverage industry is a potential market for sorghum, though farmers sell to them through middlemen. There are huge gender inequalities, especially in the North where women, among others, do not have title to farmland and cannot participate in decision-making.

In order to improve the livelihoods of small-scale farmers in the Middle and Sorghum Belt, Oxfam GB designed a programme in 2003 and 2004 respectively. Due to limited funding, the programme began as a one-year pilot. Oxfam GB has been working with six service delivery organisations to provide fertiliser and micro-credit in the Middle Belt and with model farmers and community associations to provide fertiliser and extension services (also through demonstration farms) in the North. The evaluation was meant to: (a) assess the development and planning processes and the achievements and challenges of the market access programme, including gender considerations; and (b) illustrate how lessons learnt can enhance a redesign of a follow-up project.

An achievement of the market access programme has been the setting up of MIBSSFANET (market access network in the Middle Belt), which has mobilised 3977 farmers of which nearly 55% are females. The majority of the registered farmers are maize growers. About 17% and 24% of farmers have obtained fertiliser and micro-credit respectively. In the Sorghum Belt, 337 farmers have been mobilised for fertiliser allocation. The programme has, however, suffered from lack of a clear strategy, which sometimes led partners to duplicate activities of each other.

There is no doubt that the provision of micro-credit and fertiliser has been of enormous help to small-scale farmers. However, the primary problem of Nigerian agriculture and economy is the neglect of government to develop effective policies and facilitate the provision of services. Thus, the market access programme, both in the Middle and Sorghum Belt, should make advocacy and campaign (the right to be heard) a central strategy. MIBSSFANET should mobilise and empower small farmers to enhance their participation in decision making and lobby for access to agricultural services. MIBSSFANET must be strengthened in order to manage the activities in both the Middle and Sorghum Belt, which will facilitate coordination and exchange of information and experiences.

The relation between Oxfam GB and some partners must improve. Oxfam GB should develop and implement a partner policy, enabling weaker partners to obtain technical guidance from Oxfam GB staff about project development and financial management. It is important to have an independent audit into the operation of the "grant accounts" opened by Oxfam GB in Jos Lafia.

The pilot programme has promoted gender equity and equality. Women are actively represented in MIBSSFANET and the partner organisations. About 55% of registered farmers and 61% of beneficiaries of micro-credit are females. In the North, however, women are completely absent in the community associations. Only 2 beneficiaries of fertiliser (out of 337 beneficiaries) were women. The appeal of the Sorghum project is not so much about the number of male farmers reached with fertilizer, but the ability to support community associations to organise themselves into marketing units and form gender-based groups which can give women a voice.

The pilot project has been successful in both the Middle and Sorghum Belt in establishing baseline data to ensure an effective monitoring and evaluation of an follow-up (scaling up) activities. In the Middle Belt, most of the partners have been able to compile gender-disaggregated data.

# **1 INTRODUCTION**

## **1.1 Middle Belt**

The Middle Belt (including Plateau, Nasarawa and Benue States) is one of the poorest regions in Nigeria. Small-scale farmers have limited marketing opportunities, which compel them to sell their produce immediately after harvest, when prices are low. Post-harvest losses due to poor storage and handling facilities also result in low incomes. Farmers are cheated by middlemen, who pay low prices for their produce in the villages, whilst selling for huge profits in the cities.

Besides, there are huge inequalities in the economic circumstances of male and female farmers. Women do not have title to farmland, do not effectively participate in decision-making, and have limited access to education. With lack of access to credit, extension services, insecticides, improved seeds and fertiliser, farmers, especially women are not able to adopt sustainable farming techniques. Farmers are less organised, which makes it difficult for them to exert any influence on policy makers and restricts their access to government's support.

## **1.2 Sorghum Belt**

In the North (Kano, Katsina and Kaduna States), sorghum is an important agricultural crop. It is a staple food, which is also used by the beverage industry. Small-scale farmers in the North face many problems such as lack of inputs, sustainable production techniques, extension services and credit as well as harsh weather. Due to cultural reasons, there is a huge gender inequality in the North. There is, however, an enhanced market for sorghum, presented by the beverage industry, including Cadbury, Nestlé, Guinness, the Government of Nigeria and Nigeria Breweries.

The beverage industry tries to work with small-scale farmers, where it supports them with improved seeds. These farmers supply to the beverage industry through middlemen or loose arrangements. Ahmadu Bello University is working to improve and disseminate a hybrid variety to farmers. A challenge for farmers is increasing production and meeting quality standards of the beverage industry. Farmers will have to learn and manage the adoption of the improved variety.

# **2 DESCRIPTION OF PROGRAMME**

## **2.1 Middle Belt**

### Original objectives of Middle Belt programme

The original objectives of the market access programme in the Middle Belt were detailed in the project document (2003) as follows:

- To increase the access and capacity of 10,000 small-scale farmers in the Middle Belt of Nigeria to markets.
- To promote pro-poor issues in the formulation of agricultural policies that will benefit over six million farmers.
- To improve the access of 10,000 small-scale farmers to services and resources that support agricultural production.
- To strengthen the capacities of 10,000 small-scale farmers, agricultural associations and communities to be able to define and defend their rights and interests.
- To promote gender equality (especially for the 50% of the direct female beneficiaries), in agricultural production and marketing.

### Adjusted activities of Middle Belt programme

Originally, the Middle Belt programme was expected to attract funding to the tune of £300,000, but despite intensive efforts, Oxfam GB obtained, from the regional office £135,000 for the project.

Due to lack of funds, only few activities have been implemented. Thus, the original proposal is not the reference point for this evaluation. The market access programme of the Middle Belt became operational in 2004. Since 2005, Oxfam GB has been working with local organisations to assist small-scale poor farmers organise themselves, by initiating pilot activities in input supply and micro-credit in Benue, Nasarawa and Plateau States.

## **2.2 Sorghum Belt**

In 2004, Oxfam GB began a project in the Sorghum Belt. The sorghum project is aimed at helping small-scale farmers to commercialise sorghum production and increase incomes by using the market opportunities offered by the beverage industry. Oxfam GB believes that the private sector is key to poverty eradication through its contribution to economic growth, employment and the spread of innovations. Oxfam GB has started a one-year pilot programme with the following aims:

- To 'pilot' and learn from significant engagement with companies for poverty reduction.
- To raise awareness among programme staff and partners on private sector issues, both risks and opportunities, and empower staff to identify where private sector engagement can increase impact in line with Oxfam's private sector policy.
- To facilitate the provision of fertilizer and extension services, farmer training through demonstration farms and the mobilisation of small farmers around a lead farmer.

## **2.3 Gender mainstreaming**

In terms of gender, Oxfam GB is committed to mainstreaming gender in the market access programmes in the Middle and Sorghum Belt, and has since 2004 developed gender objectives to be integrated into the original project objectives.

# **3. EVALUATION METHODOLOGY**

Between December 2005 and February 2006, Oxfam GB hired an external consultant to evaluate the market access programme in the Middle and Sorghum Belt.

## **3.1 Objectives of evaluation**

The review of the pilot market access project will enable Oxfam GB to redesign the project in line with 'pivoting' Nigeria – i.e. making Nigeria the focus of Oxfam's programme in West Africa. The outcome of the evaluation will also provide lessons to improve upon the market access programme. The specific objectives for the evaluation are as follows:

- Assess the development and planning processes as well as the achievements and challenges of the market access project, including gender considerations.
- Illustrate how lessons learned can help enhance a redesign of a follow-up project.

## **3.2 Scope of the evaluation**

The scope of the evaluation includes the following:

- Programme development and planning processes.
- Organisational and institutional capacities and partner relations.
- Input supply and micro-financial service initiatives implemented in the Middle Belt, particularly the processes used by the partners to reach the target beneficiaries.
- Gender mainstreaming in the programme.
- Response of the project to marketing requirements of small-scale farmers.
- Advocacy activities of the project and efficiency of these activities.
- Lessons learnt and make recommendations for 'the way forward'
- Sustainability of the project regarding the implementation of a follow-up.
- Baseline for monitoring and evaluating the follow-up the market access programme.

### **3.3 Methodology of the evaluation**

The methods which were used in the evaluation included the following:

Discussions with small-scale farmers (maize, rice, yam, vegetables and sorghum) to provide insights into livelihoods strategies and their assessment of the market access programme.

Sample surveys of representatives of CBD-NGO Forum, Middle Belt Small Scale Farmers' Network (MIBSSFANET), Cocin Community Development Programme, COWAN, Otia Foundation, Project Agape, Women in Agriculture Association (WIAA), YMCA and staff of Oxfam GB.

Review of annual reports and reports on workshops (e.g. gender, partner and farmer consultation, market linkages and production) and specific activities (e.g. input supply, provision of micro credit, trade exhibitions, exchange visits, advocacy).

Figure 1 Map of Nigeria

**[Map Removed]**

## **4. ANALYSIS**

### **4.1 PROGRAMME DEVELOPMENT AND PLANNING**

Oxfam GB has two programmes in sustainable livelihoods – market access for small-scale farmers in the Middle and Sorghum Belt; and trade and investment. The market access programme deals with marketing constraints of farmers, whilst the trade and investment programme focuses on national and international economic and trade policy and practices.

#### **Middle Belt**

The market access programme was conceived in 2003 through a series of workshops and consultations with small farmers and local organizations in the Middle Belt. Oxfam GB conducted studies into networking among farmers, agricultural policy and availability of inputs for small scale farmers, which fed into the development of the programme. The original budget was 350.000 pounds, but for lack of external funding, this was considerably reduced to 130.000 pounds (55.000 in 2004 and 75.000 pounds in 2005). Lack of external funding has been attributed to the following. In 2004, the project was submitted to DFID, but it raised questions about its economic sustainability. Further, DFID did not have any specific programme on market access. It had at that time given its support to PROPCOM (pro poor commodity service), implemented by the US-based Chemonics, to which Oxfam GB was referred. Chemonics is still doing a situational analysis into the commodity market and services in Nigeria, which has delayed any potential co-operation.

At two workshops held in Abuja (1-2 May 2003) and Makurdi (20-21 October 2003), Oxfam GB in collaboration with small farmers, service delivery organizations and CBD-NGO Forum (an umbrella organization of NGOs), developed a work plan for the market access programme. The service delivery organisations are COWAN, AGAPE and OTIA (micro-credit); and WIAA, YMCA and CCDP (rural development). The workshops were vital because they brought together farmers and NGOs to devise joint strategies for solving problems of small-scale farmers. The plan identified processes through which a market access network. The workshops also emphasised that the programme should focus on limited crops – maize, yams, rice and vegetables.

The CBD-NGO Forum was asked to assume the role of capacity building of partners, but Oxfam GB has not yet implemented the agreement. A critical examination of the action plan and indicators shows that from the outset, the market access programme lacked effective strategy. The action plan was a duplication of functions for partners. For example, each organization was to be involved in advocacy/lobby but there was no plan as to co-ordinate this. According to the plan, both MIBSSFANET (market access network) and service delivery organisations were to train farmers. Lack of clarity of functions has endured till now with the effect that staff of the MIBSSFANET interviewed gave conflicting account of their roles, which has created tension with partners and affected the progress of the programme.

During the planning of the pilot project (2003-mid 2005), Oxfam GB sent a stream of consultants to the villages and held many workshops and meetings with farmers such that communities now speak of *consultation-fatigue*. This feeling was emphasised in all the three States of the Middle Belt where the evaluator visited. According to local organisations and farmers, the process whereby consultants and the Oxfam GB interacted with them gave them high expectations, which did not match the limited inputs and micro-credit they were offered. It is, however, important to note that small-scale farmers abandoned by their government and ripped off by middlemen always have numerous needs, which might be difficult to meet. Nearly 4,000 farmers registered in the Middle Belt, but 1626 have benefited from inputs and micro credit. Agape and YMCA (the most successful organisations in the pilot phase) report of increased number of small farmers coming into their offices and even homes asking for support.

## **Sorghum Belt**

In the North of Nigeria, Oxfam GB works through model farmers to reach small farmers. It has employed 3 extension agents who visit farmers and teach them about fertilizer use. Model farmers are successful farmers with high social standing in their communities. They are a means of mobilising farmers and disseminating innovations and information. Generally, farmers in the Sorghum Belt are not as poor as those in the Middle Belt, but gender awareness is too low, evidenced by the absence of female farmers in any of the meetings and discussions held.

The expectations of sorghum farmers were low when the model farmers started registering them for support. As the model farmer from Gargei Bagauda, puts it “when we started registering farmers, they hardly believed that they could get fertilizer on loan, to be repaid after harvest, because they were used to deception by politicians”. About 180 farmers initially registered, but when the fertilizer came and the news spread, 337 farmers were actually served.

The sorghum project seems to be building alliances beyond national borders and has already sought collaboration with the market access programme in Ghana. In February 2004, the CPMs of Nigeria and Ghana met the UNIDO sorghum expert in Accra to explore the possibility of a programme linking Ghana and Nigeria. In February 2005, the CPM of Nigeria and the market access programme officer met again in Accra with Oxfam GB Ghana, Technoserve and private companies to prioritise issues which could form the basis of a joint pilot sorghum initiative. This regional consultation, though has not yet resulted in any concrete action, may be vital for developing advocacy and campaign on sorghum marketing in the Gulf of Guinea.

Oxfam GB considers this project as a pilot, but poor farmers, who through diverse consultations have been promised agricultural inputs want much more. They are now hoping for all sorts of support – tractor, de-stoner (rice milling machine), borehole, increased micro-credit, etc. Oxfam GB will have to clarify its position on the actual support that it can provide to farmers.

## **4.2 ORGANISATIONAL AND INSTITUTIONAL CAPACITIES**

In this section, the capacities of the participating organisations are assessed. In the Middle Belt, Oxfam GB works with NGOs whilst in the Sorghum Belt, it works with model farmers.

### **Middle Belt**

#### COWAN (Country Women in Association of Nigeria) Jos, Plateau

COWAN is an NGO, which mobilises rural women across Nigeria and empowers them to fight for their rights. COWAN has a management board, which meets monthly and a general assembly, consisting of the beneficiary groups, which is supposed to meet quarterly, but it was difficult to recollect their last meeting. It has about 3,000 members. COWAN has been funded by ICCO (Netherlands) for a micro-credit project and USIS for democracy and governance. It now manages projects by ADF and Water Aid. COWAN is not fully abreast with strategies to promote gender equity. COWAN and CCDP are managing micro-credit and input supply respectively in the Plateau State. COWAN is secular and CCDP is religious-based and these differences in culture do sometimes create tension between the two organisations. There is also a clash of personality between COWAN and CCDP. COWAN's activity around the administration of micro-credit is not targeting the poor farmers per se but those who can repay the loan. COWAN requires training in effective partnership, strategic planning, monitoring and evaluation, and Oxfam GB's vision.

#### CCDP (Cocin Community Development Programme), Panyem, Plateau

CCDP (Cocin Community Development Programme) is a community development organisation of the Church of Christ in Nigeria. CCDP is a unit within the Health and Social Services Department

of the Church. Cocin has about 68 community-based clinics. It has a well-functioning management structure made up of the 4 sectional heads, the coordinator of CCDP and 9 regional coordinators. CCDP works in about 60% of the communities in Plateau. It has a storage facility, where it stores grain for off-season. It manages the input supply in Plateau State. CCDP has expertise in rural development and understands the plight of small farmers. Its annual budget is 18million Naira. CCDP is not donor-led, and it has a strategic plan for its activities. It is less enthusiastic about the market access programme because it says that the support offered by Oxfam GB falls far below what was promised. It does not pay particular attention to gender issues. CCDP must be trained in gender analysis, monitoring and evaluation and reporting.

#### YMCA (Young Men Christian Association), Lafia, Nasarawa

YMCA is a religious-based organization, promoting an integrated rural, community development programme. It has 200 members – 140 male and 60 female. It is involved in projects such as infrastructure, water and sanitation, peace building, women empowerment, youth mobilization and skill acquisition, and computer training. Through its empowerment programme, YMCA offers poor women training in cloth weaving, agricultural training, dress making and soap and pomade making. It has been funded by DFID and the Embassy of Ireland. YMCA and Project Agape manage input supply and micro-credit to small farmers in Nasarawa State respectively. The activities of these two organizations are the most successful – they are able to cooperate effectively and reach poor farmers. Both YMCA and Agape are religious organizations, which perhaps explain their ability to understand each other. Small farmers would benefit immensely if YMCA were to be given increased resources to scale up its input supply.

#### Agape (Project Agape Foundation), Lafia, Nasarawa

Agape Foundation, a faith-based organization, promotes, among other things, education, community development, income generating activities and AIDS prevention. It is a membership organization (current registered members 40), with a defined organizational and management structure. Agape has a staff of 11, including programme and administration staff. Its activities are based on a strategic plan. Agape has a strong understanding of livelihoods and poverty alleviation issues and strategies. Agape has been funded by Actionaid Nigeria and Partners for Development. Agape manages the micro-credit of the market access programme in Nasarawa. Agape has a long experience in the administration of micro-credit. Its activities around the micro-credit are properly planned and involve active participation of small farmers. Agape deserves more resources for scaling up its micro-credit activities.

#### ODF (Otia Development Foundation), Otukpo, Benue

ODF strives to eradicate poverty, create employment and promote food security through the provision of micro financial services, enterprise development and grain inventory. It operates in 7 local government areas of Benue State and 3 areas in Nasarawa State. In the past, ODF was appointed by UNDP to administer micro-credit scheme to 125 women in Kogi and Benue States. ODF and WIAA are responsible for administering micro-credit and input supply in Benue State respectively. ODF does not focus on the poor but rather those who are able to pay the high interest. ODF has turned itself into a rural commercial bank (Otia Rural Bank), which though can promote rural enterprises, seems to neglect the poorest in the community. It is not flexible in its approach, which has affected its cooperation with WIAA. Some correspondence between the two organizations, which the evaluator examined, shows that ODF is antagonistic towards WIAA. It would be advisable to terminate the participation of ODF in the market access programme.

#### WIAA (Women in Agriculture Association), Makurdi, Lafia

WIAA (Women in Agriculture Association) is an association of female extension officers involved in agriculture, livestock rearing, home economics and fisheries. It is involved in AIDS awareness and training of youth and women in farming skills. At present, WIAA has 64 members, who meet



once a month. WIAA and ODF are responsible for administering input supply and micro-credit in Benue State respectively. Its one-room office is full of fertilizer, which WIAA says has not been collected because of its high price. WIAA does not meet farmers at the village-level but in zones once a month, which might pose a problem for the recovery of loans. WIAA does not have an effective organization and a strategic plan. WIAA works mainly with volunteers, which in itself is an innovation because Nigerians are not used to voluntary work. However, these volunteers are working as full-time extension agents at the Ministry of Agriculture and therefore, do not have time except on weekends and once a month for meetings. There is no proper documentation of activities. For the above reasons, it will be better to phase out WIAA from the programme.

#### CBD-NGO Forum

CBD-NGO Forum is an association of NGOs in the Middle Belt. All the above-mentioned six service delivery organisations are members of Forum. It has a well-defined organizational structure, including a General Assembly, Board of Trustees and a Management Committee. CBD-NGO pursues human rights, environmental protection, good governance and empowerment by supporting its members in community mobilization, training and education, gender and capacity building. It has developed two strategic plans 2000-4 and 2005-9. It has a budget of 14 million Naira (2003) and its auditors are KPMG. It publishes a newsletter and an NGO directory. Based on the two inception workshops held in May and October 2003 and a report of the meeting in March 2004, Forum was required to build the capacities of service delivery organisations and the staff and management of MIBSSFANET but Oxfam GB did not implement this agreement. In the last quarter of 2005, though, Oxfam GB asked CBD-NGO Forum to submit a proposal for review.

#### **Middle Belt Small Scale Farmers Network (MIBSSFANET)**

##### Structure

One of the major activities of the market access programme has been the setting up of the MIBSSFANET, first at the state-level (Makurdi, Lafia and Jos), and then at the national-level. MIBSSFANET is a network of farmers, which has been formed with the support of Oxfam GB to promote the interests and rights of small farmers. In each of the 3 states, MIBSSFANET is constituted by a general assembly, an executive council and a secretariat managed by a state network officer. The general assembly is represented by all registered farmers, who are supposed to meet once a year to discuss policy issues. The Executive Council makes decisions subject to the approval of the General Assembly. There is a constitution, approved by the General Assembly, which governs the administration of MIBSSFANET at the state-level.

In Lafia, MIBSSFANET also has a national secretariat, which coordinates activities within the 3 states. At the national-level, MIBSSFANET is ruled by the national executive council. The constitution of the national secretariat supersedes the constitutions of the state-level offices. About 45% of the National Executive Council are women; the national president of MIBSSFANET is also a woman. Five people are employed by MIBSSFANET – 2 at the national level (finance & administration officer and office assistant) and 3 at the state-level (state network officers).

##### Members

MIBSSFANET has registered 3977 farmers, the majority of whom are farmers working with the service delivery organisations (Table 1). Female farmers constitute the greater proportion of the members, which is attributed to the focus of COWAN (Plateau) and WIAA (Benue) on women. The highest number of farmers (1475) has been registered in Plateau State. The members of MIBSSFANET grow rice, maize, vegetables and yams (Table 2). The majority of the registered farmers grow maize, especially in Plateau State. Yam is also grown, particularly in Benue.

Table 1 Farmers registered by MIBSSFANET

States	Female	Male	Total
Benue	930 (69%)	427 (31%)	1357
Nasarawa	460 (40%)	685 (60%)	1145
Plateau	801 (54%)	674 (46%)	1475
Total	2191 (55%)	1786 (45%)	3977

The importance of MIBSSFANET cannot be overemphasized, but there are certain issues, which must be addressed in order to ensure its effective functioning. First, the objectives and activities of MIBSSFANET must be clearly defined and communicated to all the staff – both at the national and state levels – and the service delivery organisations to avoid overlap. The state network officers are visiting villages registering farmers, a task which must be performed by the service delivery organisations, which are already working with these farmers. The effect is that there now exist two types of farmers – farmers for MIBSSFANET and those for partners- which creates some tension in the supply of the inputs and micro-credit. Partners want to first serve their own farmers whilst state network officers will give preference to the farmers they have registered in MIBSSFANET.

Table 2 Registered farmers by types of crops grown

States	Rice	Maize	Vegetables	Yam	Total
Benue	281	251	189	636	1357
Nasarawa	301	365	33	446	1145
Plateau	203	963	209	100	1475
Total	785	1579	431	1182	3977

In fact, MIBSSFANET should not have its “own” farmers, but rather work with the service delivery organisations to mobilize farmers. The existing practice whereby state network officers are visiting farmers and training them in the appropriate use of inputs (e.g. fertilizer, seeds and agro-chemicals) should cease because it is a task meant for service delivery organisations.

### Sorghum Belt

In the three communities of Gargei Bagauda, T/wanda and Bakori, Oxfam GB works with model farmers to reach small farmers. Oxfam GB has encouraged the formation and registration of community-based associations to administer input support to farmers. Three extension agents are paid by Oxfam GB to educate farmers about the use of fertilizer and related inputs. Extension agents together with a consultancy company also organise training for farmers through the 3 demonstration farms supported by Oxfam GB. Model farmers have facilitated the formation of 3 community associations, headed by a chairperson and a secretary. The members are only males since women are not allowed by tradition to participate in income generating activities.

The model farmers perform other vital functions in the community. It was recounted that before the model farmer at Gargei Bagauda (a former police officer) came to settle in the community, herdsmen used to come to the village with their cattle and feed on crops and harvest, which was a

source of conflict between herdsmen and farmers. He has been able to cause the prosecution of some herdsmen, which has decreased the incidence of grazing. The model farmers are linked to influential people in the State, which can be of tremendous help if Oxfam GB decides to carry out advocacy on access to markets and resources. They have facilities to store and trade in sorghum, which means that they can buy farmers' produce at a much higher price compared with the middlemen on the market. Note, however, that the model farmers are accomplished farmers and one should expect an element of self-interests in their interactions with the poor farmers.

The farmers were enthusiastic to have been organised around these model farmers. The farmers' association at Gargei Bagauda is much more organised and transparent. In this community, farmers were not asked to pay dues for the registration of the association whereas in Bakori farmers pay monthly dues of 50 Naira. For the distribution of fertilizer, farmers at Bakori were also asked to pay 200 Naira, which was quite high. At T/wanda, on the other hand, farmers pay a monthly voluntary contribution to maintain their association. It is important that the associations rationalise financial dues to avoid the problem of poor farmers paying too much.

### **4.3 RELATIONS BETWEEN OXFAM GB AND PARTICIPATING ORGANISATIONS**

#### **Middle Belt**

##### Service delivery organisations

All the six service delivery organisations (COWAN and COCIN, WIAA and ODF, YMCA and AGAPE) are members of the CBD-NGO Forum. According to the service delivery organisations, the relation between them and Oxfam GB is good. They are pleased about Oxfam GB's support because it offered them the opportunity to increase their services to small farmers. They are happy about the various workshops, which Oxfam GB has organized on the market access programme. They are duly informed of the decisions of Oxfam GB, and show considerable understanding to the problems, which delayed the implementation of the pilot programme.

##### CBD-NGO Forum

The relation between Oxfam GB and Forum leaves much to be desired. Part of the tension can be attributed to the way in which Oxfam GB changed its original plan of locating MIBSSFANET in Jos (where CBD-NGO is based) without due consultation with the secretariat of CBD-NGO. Oxfam GB did consult with the board of trustees of CBD-NGO but since most of them were directors of service delivery organizations, which depended on Oxfam GB for funding there was conflict of interests. Oxfam GB should have involved the secretariat of CBD-NGO in the decision to change the location, since the secretariat was meant to facilitate the setting up of MIBSSFANET and capacity building of partner organisations. The change of location from Jos to Lafia has some benefits: Lafia (capital of Nasarawa) is central to the two states, promoting access and lowering travelling cost. Nasarawa is the poorest, thus the office has a political significance. Jos does have some attractions too – it is the most commercial of the 3 States; it has better communication facilities; it is the seat of many NGOs; and it is closer to Kano (centre of the sorghum project).

Oxfam GB is critical of the ability of partners to manage funds. This perception led to the opening of the so-called "grant account" by the Oxfam GB market access programme officer in Jos. It was an intermediate account into which the market access programme officer first paid cheques (issued by Oxfam GB) and later disbursed it to partners and other institutions for their services. He was a signatory to this intermediate account. The coordinator of CBD-NGO was compelled to act as the second signatory. She refused sometimes to co-sign cheques for cash withdrawal, saying that she did know how some vouchers were raised and the expenditures monitored. Prior to the

evaluation, the CPM ordered the closure of this intermediate account but the tension which it created between the two organisations persisted.

### MIBSSFANET

The State network offices of MIBSSFANET have a good relation with Oxfam GB, but the relations between the national secretariat of MIBSSFANET and Oxfam GB are beneficial to improvement. In Lafia, the market access programme officer, perhaps in good faith (because the national secretariat of MIBSSFANET was new) opened the so-called “grant account” again. The national secretariat of MIBSSFANET also resented the operation of the “grant account”. Again, the CPM closed this account, but the national secretariat of MIBSSFANET thought that it was not taken seriously. There are concerns of lack of transparency about how this grant account was operated and it is vital that Oxfam GB send an independent auditor to assess it (both in Jos and Lafia).

Note, however, that a tighter monitoring of activities of MIBSSFANET by Oxfam GB ensured effective implementation of certain activities. The first coordinator of MIBSSFANET had her contract terminated because she was not committed to the job. At the time of her job interview she was a full-time student but never disclosed it to Oxfam GB. She hardly had time for the job. The monitoring of the budgeting of MIBSSFANET by Oxfam GB has revealed some discrepancies (e.g. over-budgeting), which might be due to lack of capacity of the national secretariat of MIBSSFANET or the problems posed by the *ad hoc* manner in which monies were released from “grant account” to MIBSSFANET.

The national executive committee of MIBSSFANET feels that Oxfam GB does not accord it with the respect it deserves. The members think that, during meetings with Oxfam GB, their critical opinions are sometimes neglected. They also think that the way Oxfam GB talks and interacts with them is sometimes intimidating. It is striking that the partners and individuals who seem to have relational problems with Oxfam GB are those with energetic and strong personality.

### Sorghum Belt

There are good relations between the community associations in the Sorghum Belt and Oxfam GB. The farmers are pleased with the support provided by Oxfam GB. The extension agents are equally happy for the employment offered by the market access programme. The extension agents are only worried about whether or not their contract will be extended. They have been bought motor bikes, making it easier for them to visit farmers. They are pleading that their fuel and logistics cost will be timely paid. It was striking that the state network officers of MIBSSFANET who travel long distance visiting farmers and carrying out similar activities do not have motorbikes.

The relationship between Oxfam GB and the model farmers is also good. The model farmer at Gargei Bagauda is a retired civil servant with huge experience in management. There is respect from Oxfam GB for his dedication to mobilising and supporting small-scale farmers. The community associations maintain a meticulous account of their activities. The extension agent at T/wanda, however, needs to demonstrate greater involvement in the sorghum project. He does not seem to know how farmers are mobilised and how specific farmers (e.g. women) are reached.

## **4.4 PROVISION OF MICRO-CREDIT AND INPUTS**

### **MIDDLE BELT**

In this section, evaluation assesses only the processes whereby farmers obtained micro-credit and agricultural inputs. It is too early to measure the impact of the micro-credit and input support.

## Micro-credit

### Beneficiaries:

In the Middle Belt, Oxfam GB has given 5.6 million Naira to three organisations (Agape, ODF and COWAN) to provide micro-credit. Nine hundred and sixty-five farmers, representing 24% of the farmers registered by MIBSSFANET received micro-credit (Table 3). Nearly 41% of farmers in Plateau got micro-credit compared with 16% and 14% in Nasarawa and Benue respectively. In Benue State, activities around micro-credit were not coordinated with farmers, where nearly 50% of beneficiaries were not found on the list of farmers registered by MIBSSFANET.

Table 3 Beneficiary farmers of micro-credit

States	No. of beneficiaries	Total no. of registered farmers	Beneficiaries as % of total registered farmers
Benue	185	1357	13.6%
Nasarawa	180	1145	15.7%
Plateau	600	1475	40.7%
Total	965	3977	24.3%

### Amount of loan:

Table 4 shows the amount of loan per farmer in each State. In Benue, ODF used a graduated system, whereby 143 farmers received 10,000 Naira each and 28 first-time lenders obtained 5,000 Naira each. Fourteen farmers who received 15,000-25,000 Naira were not small-scale farmers. In Nasarawa, COWAN gave each farmer 10,000 Naira whereas in Plateau, 600 farmers got 3,000 Naira each. It is not clear the criteria, which the organisations used to determine the amount of loan per farmer. Note that the average loan of 5,800 Naira is lower than the minimum wage in Nigeria (7,000 Naira), which means that the average loan was quite small.

Table 4 Amount of micro-credit per farmer by State

No. of farmers / State	Amount Received per farmer (Naira)
<b>Benue</b>	
1	25,000
2	20,000
11	15,000
28	5,000
143	10,000
<b>Nasarawa</b>	
180	10,000
<b>Plateau</b>	
600	3,000

### Interest rate:

The interest rate charged for the loan differs from 20% in Nasarawa to 36% in Benue (Table 5). ODF charges the highest interest rate because its loan does not specifically aim at the poor farmers. ODF did not consult farmers, WIAA and MIBSSFANET in determining the interest rate. Some ODF borrowers can only repay the interest. Agape has the lowest interest rate, which is determined in consultation with the farmers.

Table 5 Interest rate and loan duration by State

States	Interest rate	Loan duration
Benue	36%	3 months
Nasarawa	20%	10 months
Plateau	30%	12 months
Average	28.7%	8 months

Duration of loan repayment:

In Nasarawa State, Agape and the farmers fixed the loan duration at 10 months, which coincides with Oxfam GB's financial year. In Benue, ODF allows farmers to start loan repayment from the third month. The reasoning is that farmers plant a variety of crops with varying harvest seasons. It is much easier to ask farmers to start paying for the loan just after a tomato harvest (three months) instead of waiting for the end of the year, by which time they might have used the money for other purposes. In Plateau, the period as fixed at 12 months, but farmers have to pay back the loan in 4 instalments – September 2005, December 2005, March 2006 and June 2006.

Other factors influencing the provision of micro-credit:

The processes whereby these farmers were selected differed across the states and organisations. In the Nasarawa State, Agape and YMCA ensured that poor farmers were reached for both input support and micro-credit. Agape, YMCA, state network officer and farmers met to discuss the criteria for selecting farmers and administering loan and input support. In the Plateau State, poor farmers were effectively selected for micro-credit whereas input supply was geared towards farmers who could pay for it. The delivery of micro-credit to farmers at Benue was delayed due partly to bureaucratic procedures and squabbling. The first meeting organised in June 2005 by WIAA to enable ODF to inform farmers about micro-credit and pre-loan procedures was not attended by ODF for the simple reason that the invitation letter from WIAA was not on a letterhead. ODF later came for the training but did not bring loan application forms.

**Input support**

Beneficiaries:

In the Middle Belt, Oxfam GB worked with WIAA, YMCA and CCDP to provide fertilizer, namely NPK and Urea to farmers. The fertilisers were obtained through the networks of the partners, which meant that the price at which they were sold to farmers differed across the States. With low soil fertility and pressure on agricultural land, fertiliser is vital for increasing production. Table 6 shows the number of beneficiaries of inputs. Nearly 660 farmers representing 17% of registered farmers received inputs. About a third of the farmers in Nasarawa obtained inputs compared with only 18% and 11% of farmers in Plateau and Benue respectively.

Table 6 Beneficiaries of inputs (fertilizers)

States	No. of beneficiaries	Total no. of registered farmers	Beneficiaries as % of total registered farmers
Benue	142	1357	10.5%
Nasarawa (fertilizer)	377	1145	32.9%
Plateau	270	1475	18.3%
Total	661	3977	16.6%

Quantity and prices of inputs:

About 1110 bags of fertiliser have been distributed among 661 farmers (Table 7) In Nasarawa, YMCA has been able to provide 521 bags and 9 litres of liquid fertiliser to 377 farmers. NPK was sold at N 2,200 per bag and liquid fertiliser at N 950 per litre to farmers. They were the lowest price offered for fertiliser by any of the participating organisations within the 3 States. In Benue, WIAA has been able to sell 150 bags of fertiliser to 142 farmers whereas in Plateau State, CCDP has distributed 840 bags to 270 farmers. In Plateau, CCDP has also distributed herbicides and seeds to farmers, but data on the quantity and the prices could not easily be obtained. WIAA charged the highest price, which explained why many bags of fertiliser were unclaimed.

Acquisition and distribution of inputs:

In Nasarawa, activities around input supply were properly organised compared to Plateau and Benue. YMCA used its networks to purchase fertiliser at a cheaper price: 2,050 Naira and 950 Naira for NPK and liquid fertiliser respectively, which were just 200 Naira above the official government price. Agape and YMCA collaborated effectively to ensure that some poor farmers who needed fertiliser obtained micro-credit. The remaining farmers either bought the fertilizer on loan (to be repaid after harvest) or paid from their own resources. In Plateau, CCDP though operated cash and carry system, where farmers have to pay before receiving input. Thus, the majority of farmers who obtained inputs were not necessarily poor. Some poor farmers, however, who obtained a loan from COWAN were able to buy fertiliser. There was co-operation between CCDP and COWAN for example, COWAN managed to lobby the Plateau State government for about 50 bags of fertiliser, which was distributed by CCDP. Both CCDP and COWAN have attended each other's meetings aimed at enhancing the delivery of their services.

In Benue, fertiliser distribution was poorly organised. WIAA did not have any concrete plan to acquire and distribute inputs. The long time that ODF took to grant loans to farmers in the areas where WIAA worked meant that some farmers had already bought fertiliser when the fertiliser of WIAA arrived. There were communication problems between WIAA and Oxfam GB regarding the modalities of fertiliser distribution. WIAA did not give fertiliser to farmers on loan because it was not certain if Oxfam GB would allow it. Farmers who got the fertiliser from WIAA were those who could pay for it. The high selling price charged by WIAA for fertiliser was also to blame.

Table 7 Quantity, price of fertilizer

States	Quantity of inputs acquired per State		Quantity of inputs sold to farmers		Prices of inputs (Naira)			
					Cost Price	Selling Price	Cost Price	Selling Price
Nasarawa	<u>NPK</u>	<u>Liquid</u>	<u>NPK</u>	<u>Liquid</u>	<u>NPK</u>	<u>NPK</u>	<u>Liquid</u>	<u>Liquid</u>
	734 bags	12 litres	521 bags	9 litres	2,050	2,200	950	1000
Plateau	<u>NPK</u>	<u>Urea</u>	<u>NPK</u>	<u>Urea</u>	<u>NPK</u>	<u>NPK</u>	<u>Urea</u>	<u>Urea</u>
	440 bags	600 Bags	440 bags	400	2200	2450 (2300-2600)	-	2800
Benue	<u>NPK</u>	<u>Urea</u>	<u>NPK</u>	<u>Urea</u>	<u>NPK</u>	<u>NPK</u>	<u>Urea</u>	<u>Urea</u>
	-	-	103	-	-	2600	-	2750

#### 4.4.2 Sorghum Belt

##### Input supply

In the Sorghum Belt, Oxfam GB provided grants to three model farmers to buy fertiliser and sell to farmers on loan, which is different to the arrangements in the Middle Belt. Sorghum farmers could benefit from the fertiliser if they were registered as members of the community association, which Oxfam GB encouraged the model farmers to form. All the model farmers (two of whom were present during the focus group discussions) have been farming for about 12 years. These two model farmers are not poor (combined farm-size 80 hectares), but they have a good understanding of the (marketing) problems faced by small-scale farmers.

The three communities of Bakori, Gargei Bagauda and T/wanda bought 1800 bags of fertilizer (Table 8). Unlike the Middle Belt, these communities organised the purchase of fertilizer together, which helped them obtain a discount and reduced transportation cost. They bought a bag of fertilizer at about 2,400 Naira (from dealers on the market) and sold it to farmers at 2,700-2,800 Naira on loan. Farmers at Gargei Bagauda obtained fertiliser at the cheapest price. The community associations are pleased with the support from Oxfam GB, but are only seeking clarification about the duration of the project and terms on which Oxfam GB has given the grant.

The distribution of fertiliser in the Sorghum Belt has better organised compared with the Middle Belt, because in the Sorghum Belt, the people who are running the community associations and administering the input supply are farmers themselves. The authority of the model farmers has also been crucial. It does not follow that getting rid of the NGOs in the Middle Belt and setting up farmers' associations to distribute inputs would achieve better results. In the Middle Belt, farmers are poorer and the respect and social recognition given to elders (compared with the Hausa community in the Sorghum Belt) is lacking.

Table 8 Fertiliser distribution per community (Sorghum Belt)

States	No. of bags	No. of beneficiaries
Bakori	600	120 (75)
Gargei Bagauda	600	115 (58)
T/wanda	600	102 (75)
Total	1800	337

Figures in brackets are the farmers who originally registered for the fertiliser. When the fertiliser arrived many more farmers came to register.

#### 4.5 GENDER MAINSTREAMING

Gender equity is an important aspect of the market access programme. Gender sensitisation was one of the themes for the capacity building workshops. At the household-level, gender inequalities take forms of restricting women's access to resources, assigning women to household tasks and excluding them from decision-making. There have been various workshops to facilitate the integration of gender objectives and concerns into the programme. Training was also organised twice in November 2004 and June 2005 by the Oxfam Global Gender Adviser for staff and partners under the Gender Mainstreaming Focus Accompaniment (GMFA).

The importance of gender equality in the programme was assessed as follows: (a) how have women been able to organise themselves, taken up leadership roles and asserted themselves in their associations? (b) how are the participating organisations and MIBSSFANET advocating for



societal changes in order to enhance women’s position? (c) How many female farmers have been reached by MIBSSFANET? (d) how many female farmers have received micro-credit and inputs; and (e) how do male farmers understand the effects of gender inequality and what efforts have they made to include women either in their organisations or at homes in decision-making?

### Middle Belt

It is promising that women are increasingly taking up leadership roles in MIBBSFANET. Women constitute about 55% of the leadership of MIBBSFANET. At the national executive council meeting of MIBBSFANET which was attended by the evaluator, it was exciting to see poor female farmers not only talking about problems affecting their larger community but also the strategies required to overcome them. The two staff at the national secretariat, namely Finance and Administrative Officer and the office assistants and the State network officer in Benue State are women. Female participation is also high in the management of the participating organisations. The co-ordinators of CBD-NGO, COWAN and WIAA are women. The market access staff at YMCA is a woman. Two participating organisations (WIAA and COWAN) focus on women as a target group.

About 55 per cent of the farmers reached by MIBBSFANET are women (Table 1). In Nasarawa State, where farmers have been identified by types of crops and gender, the highest percentage of female farmers grows maize whilst men prefer to grow yam (Table 9). Both maize and yam are non-perishable, and can be stored for a longer period. Vegetables, for example, tomato by reason of its perishability are not widely grown.

Table 9 Registered farmers in Nasarawa State by types of crops and gender

States	Female	Male	Total
Rice	143 (31%)	158 (23%)	301
Maize	162 (35%)	203 (30%)	365
Vegetables	13 (3%)	20 (3%)	33
Yams	142 (31%)	304 (44%)	446
Total	460 (100%)	685 (100%)	1145

Table 10 shows that about 61% of the beneficiaries of micro-credit are women. The majority of the female beneficiaries are in Benue (77%) and Plateau (63%), where the women’s groups – WIAA and COWAN- operate. However, female farmers in Benue, on average, received lower amount of loan compared with male farmers. ODF uses a graduated system, where first-time borrowers receive limited loan. The majority of the beneficiaries of inputs are men. About 60% of the male farmers obtained fertiliser compared with 31% of female farmers. Since fertiliser was not given on credit, and men were relatively richer than women, they were able to afford it.

Table 10 Number of beneficiary farmers of micro-credit by gender

States	Female	Male	Total
Benue	142 (77%)	43 (23%)	185
Nasarawa	70 (39%)	110 (61%)	180
Plateau	375 (63%)	225 (37%)	600
Total	587 (61%)	378 (39%)	965

Agape, YMCA and ODF are the mainstream organisations in the market access programme. However, Agape and YMCA are aware of gender problems in Nasarawa and have teamed up to work towards improving the position of women. The management of ODF, on the other hand, has not put much emphasis on co-operating with WIAA (women's group) to tackle the problems of female farmers. Rather, these two organisations spend time in accusing and counter accusing each other. ODF will also have to improve upon its perception of women and women-groups.

Table 11 Beneficiary of fertiliser and other inputs by gender

States	Female (groups)	Male (groups)	Total
Benue	n/a	n/a	
Nasarawa	149 (39.5%)	228 (60.5%)	377
Plateau	115 (39.7%)	175 (60.3%)	290
Total	264 (39.6%)	403 (60.4%)	667

MIBSSFANET and the participating organisations do not have strategy for mainstreaming gender in their programmes. It is one thing registering female farmers for input and micro-credit and another implementing a strategy, which can give women a voice in the Middle Belt and help lobby government for access to resources. The gender strategy should also aim at educating men to enable them to understand gender problems at both the household and organisational levels.

### **Sorghum Belt**

Gender has not featured in the programme in the Sorghum Belt. In the North, there are entrenched traditional views about the roles and expectations of women. Generally, women are not allowed to engage in income-generating economic activity. All the farm owners and traders are men. Women are required to stay at home and perform household activities. As a result, they do not have their source of income, but depend on their husbands. During the evaluation, not a single woman participated in the meeting with the farmers. Only two female farmers from Gargei Bagauda and T/Wanda have obtained fertiliser, and these educated women: one is a nurse and the other is with the Ministry of Agriculture. The greatest challenge of the Sorghum project is not so much an issue of the number of male farmers benefiting from fertiliser allocation, but the ability of community associations to organise themselves into marketing units and form groups which can give women a voice and perhaps promote female employment. In the Sorghum Belt, only middle-aged women are allowed to work as farm labourer.

## **4.6 MARKETS, ADVOCACY AND CAMPAIGN**

Small farmers face considerable problems in the marketing of their produce, but MIBSSFANET has focused on the input market, a choice which has been dictated largely by the expertise and interests of the participating organisations. The initial research, which provided the basis for the market programme access emphasised the production rather than the marketing constraints of small farmers. Given the daunting production constraints faced by farmers, particularly in the Middle Belt, the agricultural support (credit and inputs) facilitated by Oxfam GB cannot make any significant impact in the lives of these poor farmers. Moreover, when Oxfam GB gets into this input supply, and many small-scale farmers become dependent on it, it will be difficult for Oxfam GB to pull out in the future. In order to avoid this problem, Oxfam GB must do one of two things: It should not scale up this project, especially in Benue and, to some extent, Plateau. In the Sorghum Belt, the provision of fertiliser (on loan) seems to be making impact because farmers there are not chronically poor and, therefore, just need some additional inputs to complement what they can mobilise through their networks or from own resources.

The fundamental problem in Nigerian agriculture is the neglect of government to facilitate the provision of services to farmers. The market access programme should, therefore, focus on mobilising and empowering farmers to lobby government - at the State as well as National levels - for better access to agricultural support services. The programme should advocate for increased farmers' participation in decision-making and the development of policy on national agriculture and gender equality. Further, the programme should support small farmers to build capacities and mechanisms for marketing their products – e.g. forming cooperatives or associations to engage effectively with middlemen, finding markets for their products and sharing information.

Here are some of the few activities, which MIBSSFANET carried out in the context of advocacy and campaign. MIBSSFANET took part in the First Nigeria Social Forum held in Makurdi (Benue State) from 13-19 November 2004, which served as a launch for MIBSSFANET. In 17-18 October, MIBSSFANET held an exhibition at the World Food Day organised by the Government of Nigeria and FAO in Abuja. In Plateau State, the State Deputy Governor (Chief Michael Bot Mang) organised a diner in honour of MIBSSFANET and Oxfam GB on 29 June 2005, where they discussed problems of small-scale farmers in the State. The Deputy Governor who acts as a Commissioner of Agriculture expressed his willingness to cooperate with Oxfam in improving livelihoods in the State. In Nasarawa State YMCA and Agape lobbied unsuccessfully the State governor for fertiliser allocation. In Benue, COWAN and CCDP managed to get about 50 bags of fertiliser allocation from State Ministry of Agriculture. These are important activities, which should become central in the next phase of the MIBSSFANET programme.

#### **4.7 COMPILING DATA FOR MONITORING AND EVALUATING**

In this section, there is no distinction made between Middle and Sorghum Belt since both areas face the same challenges regarding the establishment of a baseline and the monitoring and evaluation of the market access programme.

##### **Prospects**

Both regions, especially Middle Belt have done well in documenting major activities and compiling information on beneficiaries of micro-credit and agricultural inputs. The beneficiaries are divided into gender and types of crops grown. The amount of micro-credit and the quantity of inputs and the prices for selling inputs to farmers are also available. All these data can be found at the State as well as National Secretariat of MIBSSFANET. In the North, the newly formed community associations and the extension agents try to compile data on activities.

There are reports on workshops, meetings and events organised by MIBSSFANET at both the national and state levels. Special events such as World Food Day, Nigeria Social Forum and the various training workshops are fully documented. The State network officers also document their daily and weekly activities. These data are kept in simple format either as Word or Excel files, which are available for quick referencing. It must be noted that as far as the state networks are concerned, Plateau has documented most of its activities. With respect to the partners, YMCA could easily provide information on its activities. For the majority of the partners, the evaluator was referred to the State Secretariat of MIBSSFANET.

##### **Constraints**

There are, however, some limitations, which the market access programme will have to overcome in developing reliable database, which can facilitate monitoring and evaluation.

There should be a unified format for collecting, storing and presenting data. A unified format for all the State network offices and partners is crucial to enable them to collect the same level of information. During the evaluation, there were differences in the level of information obtained: For

example, Nasarawa (YMCA) and Plateau (COWAN) provided the gender aspects of beneficiaries of inputs whereas Benue (ODF) did not provide any such detail. Plateau was also the only State which provided information on the marital status and access to micro-credit. Since the programme consists of improving the livelihoods of individual farmers as well as improving the policy environment, the data must be segregated

#### Individual farmer-level:

Socio-demographic data – Data on farmers should include age, sex, marital status, educational level, household type (male or female-headed), membership in association and social status (e.g. chief, queen, family head, head of association, religious leader).

Economic activities - Data on farmers must indicate types and scale of economic activities (output or acreage), sources of inputs (e.g. equipment, labour, seeds, fertilizer), sources of financing, income and markets; production cost and product prices.

#### Gender issues:

(i) Distinguish between productive and reproductive tasks. Productive tasks refer to work done by men or women to produce goods and services. Reproductive tasks refer to childbearing and the different activities carried out in caring for the household members and the community (e.g. fuel and water collection, food preparation, childcare, education and health care). Women are involved in reproductive tasks and therefore isolated from markets.

(ii) Access to resources and benefits –The important resources which poor women often lack include time, paid jobs and money. The benefits are both tangible and intangible such as food, income, status, power and recognition. It is vital to consider the constraints faced by women, for example, law or tradition, which prevent them from owning assets and participating in markets.

(iii) An inventory must be made of the larger socio-economic environment which affects progress towards equality between men and women. These include economic conditions (e.g. poverty level, income distribution, inflation rate, international trade relations, levels of infrastructure); political events at the international, national and local levels; legislation and regulations, national development policies; training and educational levels of the population; and institutional arrangements such as the nature and extent of government institutions, employers' and workers organizations, other NGOs, community or women's groups.

#### Services and activities of organisations:

The activities and services of MIBSSFANET, partners and Oxfam GB must be thoroughly documented. These do not only include the types and number of organised activities and services but also the exact number of beneficiaries/participant of each service or activity, their gender composition and status to help check whether or not the programme also reach the poor. The processes and ways of reaching the participants/beneficiaries must also be documented.

#### Analysis and presentation:

For the follow-up, the data collected within the review period can serve as the baseline. Within the next six months, another set of data can also be collected to supplement the existing data. When the baseline has been set, MIBSSFANET (especially the state network officers) could build on this by using a variety of data collection methods (e.g. focus-group discussions, interviews and questionnaire) when writing their monthly, quarterly and annual reports. Reports on special activities should pay attention to quantitative and qualitative issues.

## **4.8 LESSONS LEARNT AND RECOMMENDATIONS**

This section discusses the lessons learnt and the recommendations:

### **Organisational and institutional capacities**

1. WIAA (input support) and ODF (micro-credit) can be dropped from the programme because they have not been able to organise their services effectively: they are unwilling to co-operate, cannot reach the poor and do not have a strategy to implement services. WIAA and ODF focus only on those who are able to pay for the inputs or afford the high interest loan. WIAA also has a weak administrative structure. The resources for these two organisations can be committed into the programmes of Agape and YMCA.
2. MIBSSFANET is in dire need of a co-ordinator, who is competent in advocacy and campaign and community mobilisation. The coordinator does not necessarily have to be an agriculturalist. The name, MIBSSFANET, is awkward for poor farmers to pronounce. During the evaluation, the CPM suggested MANET (market access network), which can cover both the programmes in the Middle and Sorghum Belt. MIBSSFANET needs office equipment and logistics. At the national level, it needs a vehicle to trek the 3 States and the 3 state network officers (Middle Belt) also need motor-bikes just like extension agents in the Sorghum Belt.
3. Oxfam GB should support MIBSSFANET to become an effective, independent organisation. CBD-NGO Forum can help develop the organisational profile of MIBSSFANET and train the staff. Oxfam GB has already received a proposal on capacity building from CBD-NGO Forum. The strengthened MIBSSFANET should manage the activities of the market access programme in both the Middle and Sorghum Belt to facilitate better coordination and exchange of information and experiences.

### **Relations between Oxfam GB and participating organisations**

1. The relation between Oxfam GB and some of the partners (namely the national secretariat and national executive committee of MIBSSFANET and CBD-NGO Forum) must improve. Oxfam GB should communicate clearly to partners their responsibilities and rights and the process whereby they can lodge complaints if not satisfied about the partnership with Oxfam GB.
2. Oxfam GB programme staff should be trained in partner management to ensure that weaker partners obtain guidance about project management and that personality differences between Oxfam GB staff and partners do not influence the assessment of partners' performance. The scepticism that partners cannot manage funds can be overcome by developing a partner policy in which capacity building and financial management is an integral aspect. Oxfam GB should rationalize financial arrangements with partners whereby financial officers rather than programme officers become involved in managing the finances. An independent auditor must be hired to assess the operation of the "grant accounts" in Jos and Lafia.
3. CPM must hold regular consultations with partners (perhaps every quarter) to learn about their activities, challenges and relations with Oxfam GB. The Deputy CPM can be made responsible for partner policy and management. The partners seem to have the confidence to discuss their challenges with her as they demonstrated during the evaluation.

### **Provision of micro-credit and inputs**

1. There is the need to have a unified micro-credit product and a strategy to promote it. The amount of loan per farmer, the interest rate and the duration of payment must be the same across the States. The purpose of the micro-credit is to meet the needs of poor farmers so the interest rate charged by Agape (20%) is realistic. Given the short gestation period of crops grown by farmers, the duration of loan repayment can be fixed at 6 months, which can coincide with harvest. Long period of loan repayment can lead to loan default because farmers might use the money for private consumption or other activities.

2. To ensure effective use of input and micro-credit services, the services must be delivered to farmers on time, perhaps about two months prior to the beginning of the farming season (March/April). The delivery of inputs to farmers during the pilot programme delayed between 3-5 months. Poor farmers in the Middle Belt who do not benefit from micro-credit should have the opportunity to buy fertilizer on loan. This will help improve poor farmers' access to farm inputs and enhance production. In the Sorghum Belt, farmers who are not as poor as those in the Middle Belt are already receiving fertilizer on loan.
3. According to partners, the conditions under which they are given the grant to administer the micro-credit and input support are not clear. Partners are not aware if they have to pay back the grant, when they have to pay and whether they need to pay interest on it. Oxfam GB should devise a strategy, whereby the loan is always given to new farmers.

### **Gender mainstreaming**

1. In the Sorghum Belt (Moslem communities), Oxfam GB should adopt an innovative strategy to promote gender empowerment. The appeal of the Sorghum project is not so much about the number of male farmers reached with fertilizer, but the ability to support community associations to organise themselves into marketing units and form gender-based groups which can give women a voice and participation in decision making and economic activity. Middle-aged women are mainly allowed to work as farm labourers.
2. Since female farmers are much poorer than male farmers, the market access programme must practice an affirmative action, whereby it can provide input on much more flexible terms to female compare to male farmers, for example, female can be allowed to obtain fertilizer and seeds on loan and frequently visited by extension agents. The provision of input and micro-credit services to women can help mobilise them for advocacy and campaign.
3. The gender strategy should aim at educating and empowering men, especially at the Sorghum Belt to enable them to understand gender problems at the household, community and organisational levels.

### **Markets, advocacy and campaign**

1. The primary problem of Nigerian agriculture and economy is the neglect of government to develop effective policies and facilitate the provision of services. Thus, the market access programme, both in the Middle and Sorghum Belt, should make advocacy and campaign – the right to be heard - a central strategy. It should mobilise and empower small farmers to enhance their participation in decision making and lobby for access to agricultural services.
2. MIBSSFANET should support small farmers in building their capacities for marketing their products, for example, forming cooperatives or associations to engage effectively with middlemen, promote control quality, arrange temporary storage, find markets for their products, coordinate the transportation of products to buyers. In the Sorghum Belt, the community associations can be strengthened with a state network officer. The warehouses of model farmers can be used to store produce of members of the association and sell at a time when prices are favourable. The adoption of hybrid sorghum will enhance production, but it will not particularly benefit small farmers if they have to sell to middlemen. Oxfam GB should engage the beverage industry on corporate social responsibility, where it may be obliged to ensure that small producers get fair price as well as invest in the quality standards of farmers.
3. MIBSSFANET should create effective forums and modalities to allow farmers to co-ordinate their agricultural marketing efforts on a broader (national) scale as well as to register with government and relevant institutions to enable them to benefit from existence government services, e.g. agricultural insurance and price support. Similarly, MIBSSFANET can disseminate market information via newsletters and community radio broadcasts.

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