

PROSELL

Project | 2018 - 2024

European Union Support to Food Security and Resilience in Taraba State



EUROPEAN UNION





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Project Goal

To build the resilience of **40,000 small farmers, fishermen and livestock owners** (women, youths, and vulnerable households) on commodity value chain and rural enterprise in Taraba State.

About PROSELL

The PROSELL Project (European Union Support to Food Security and Resilience in Taraba State) is a 66-month food security and resilience project implemented by the Development Exchange Centre (DEC) and Oxfam Nigeria in 6 Local Government Areas (LGAs) of Taraba State including Ardokola, Donga, Kurmi, Takum, Wukari, and Zing.

The PROSELL Project recorded immense success in improving and building the resilience of smallholder farming rural households within its 80 implementing communities in Taraba State. The project's model and achievements demonstrated the possibility of poverty eradication programs and a proof of concept for sustainable livelihood interventions for vulnerable people.

The overall objective of PROSELL was to build the resilience of 40,000 small-scale farmers, fishermen, and livestock owners (women, youth, and vulnerable households) in commodity value chains, and rural enterprises. Its specific objectives were to:

Increase the income of small-scale farmers by enhancing their agricultural productivity, market access, and job creation along crop, fish, and livestock value chains.

Enhance adaptive capacities and resilience of small-scale farming households to climate change.

Promote cooperation and mutual benefits for farmers, livestock owners, and all value chain actors.

The PROSELL Project recorded immense success in improving and building the resilience of smallholder farming rural households within its 80 implementing communities in Taraba State.





Project Strategy & Components

PROSELL adopted four broad strategies for achieving its goals. These strategies were further broken down into components.

SOCIAL PROTECTION

Cash for work, livestock transfer, and building of community food reserves.

GENDER AND POLICY INFLUENCING

Capacity Building for Government Officials/CSOs for effective service delivery, Promoting Women's rights and access to productive assets (land, income, leadership, etc.), and Government Systems and Policy Strengthening.

LIVELIHOODS AND RESILIENCE

Village Savings and Loan Associations (VSLA), Farmers Field Business School (FFBS), Agricultural Inputs Support Scheme, Tree Planting and Agroforestry.

MARKETS AND PEACEFUL COEXISTENCE

Market systems development and market linkages, Conflict analysis, and peacebuilding workshops

Project Partnership



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OXFAM



The success of this project is attributed to the collaborative efforts of our dedicated partners. Their commitment, expertise, and cooperation were pivotal in achieving the project's objectives and making a meaningful impact on communities.

The European Union served as the exclusive funder of the PROSELL project. The Delegation represented the European Union in Nigeria and ECOWAS, actively promoting EU values and policies, including poverty alleviation, democracy, human rights, and the rule of law.

Oxfam Great Britain, assumed overall responsibility for program implementation and quality assurance, ensuring compliance with EU contractual requirements as the lead applicant. Oxfam Novib, supported the project as a co-applicant, providing essential services such as HR, logistics, finance, and legal matters. Through the Oxfam in Nigeria Country office, Oxfam Novib offered oversight to DEC, which also served as the local partner directly engaged in implementing activities within target communities under the supervision of Oxfam.

Development Exchange Centre (DEC), headquartered in Bauchi, Nigeria, worked closely with Oxfam to drive the execution of the project. DEC is a women-focused organization dedicated to improving the well-being of women groups and communities in Nigeria through various socio-economic interventions for sustainable development.

Additionally, in Taraba State, the Ministry of Agriculture and Food Security acted as the coordinating body on behalf of the Taraba State Government, liaising with the EU and Oxfam to ensure the seamless implementation of the project across six selected LGAs, including Ardokola, Donga, Kurmi, Takum, Wukari, and Zing.

Major Activities

The project organised so many activities to ensure that it delivered on its goals and objectives. Some of the major activities are

PROJECT LAUNCH

This was carried out in Jalingo, the Taraba State capital, in November 2018 with many stakeholders in attendance, including traditional leaders, the executive governor of Taraba State, the European Union Ambassador to Nigeria and West Africa, and representatives from Oxfam Novib.

TRAINING OF TRAINERS

For community field officers and LGA project Supervisors on the Village Savings and Loans Association (VSLA) methodology.

FLAG-OFF OF PROSELL FARM INPUT (FERTILIZER) DISTRIBUTION

This was done in 2020 in Zing LGA and witnessed by all stakeholders. It marked the commencement of the distribution of fertiliser distribution across all LGAs.

LIVESTOCK DISTRIBUTION FLAG-OFF

TREE SEEDLINGS DISTRIBUTION FLAG-OFF

FOOD LOAN DISTRIBUTION FLAG-OFF



Key Achievements

IMPROVED LIVELIHOODS AND RESILIENCE FOR VULNERABLE SMALL-SCALE FARMING HOUSEHOLDS

- Food reserves were constructed, food distributions were conducted, and recoveries were recorded in targeted rural vulnerable communities where PROSELL was implemented. Households in targeted vulnerable rural communities now have access to food, especially during the lean season.
- A study commissioned by PROSELL in October 2021 established that **33.5% of the target populations are food-secured** as measured by their Food Consumption Score (FCS); 67.4% have acceptable levels of household dietary diversity.
- Agricultural productivity and yields have increased with **53.7% of farmers reporting an increase in income** as a result of timely access to quality inputs, extension services and finance through the VSLA.
- Project participants who have reported enhanced productivity in livestock and fish value chains stood at 82.1%. This was achieved through training on the livestock and fish value chains and the distribution of livestock to project participants.

IMPROVED LIVELIHOODS AND RESILIENCE FOR VULNERABLE PEOPLE

- The percentage of farmers achieving the targeted minimum of 15% increase in crop yield is 35%. This is due to the timely supply of inputs, extension services and the VSLA loans
- Women are actively involved in project activities as 80% of women have increased access and/or control over productive assets/resources.

TRANSFORMED ATTITUDES ABOUT WOMEN

- In communities, where women and men are not allowed to openly co-habit due to socio-cultural beliefs, they are now working together for the development of their communities.
- Access to financial services and productive assets has been facilitated for women, and they have also been supported with vocational skills and training to start new micro-enterprises and expand existing ones.
- Women are taking leadership positions in their communities and are respected within their households, with their opinions being sought for decision-making.
- Rural women are now being supported by their husbands to participate in development and productive activities. This was a result of the RCA/GALS methodology training.

INCREASED ACTIVE CITIZENSHIP AND THE ACCOUNTABILITY AND TRANSPARENCY OF THE PUBLIC AND PRIVATE SECTOR

- The Government is becoming more willing to be held accountable through active engagement with rural farmers towards recognising their priority need areas for planning and implementation. The percentage of rural dwellers that systematically and actively participate in local decision-making processes is at 90.6%.
- Civil Society Organisations (CSOs) in the state have received training in agricultural budgeting processes and on how to engage government. Recently, the coalition of CSOs in Taraba state was able to meet with the Executive Governor, who recognised the important role they play in holding the government accountable.

IMPROVED KNOWLEDGE OF AGRIBUSINESS AND ENHANCED MARKET LINKAGE TO THE PRIVATE SECTOR

- Smallholder farmers are now market-ready with an enhanced capacity sense of agribusiness management, market-oriented production, and profit-driven agribusiness venture. They have access to market and weather information through specific linkages (NiMET) facilitated by PROSELL.
- Barriers hindering smallholders from entering structured markets of organised private sectors have been reduced by PROSELL. This was achieved through linkages that brought farmers and buyers together. Now, farmers have the confidence to engage, negotiate, and consummate market relationships with the private sector.

Challenges

These achievements were not without any challenges. These include:

- Worsening insecurity in project locations, including kidnapping, Organized Armed Groups (OAG) activities, theft, armed robbery, etc. This resulted in the disruption of project activities in some LGAs.
- Complexity in brokering Small Holder Farmer's (SHF) market linkage partnership with the Private Sector Players. SHFs generally cannot meet the strict and complex requirements of the private sector players.
- The difficult terrains in the communities further expose Project Staff to hazards and dangers.
- Continuous demand for non-PROSELL supported activities (Water, Electricity, Roads, etc.) in communities.
- CSOs and other partners seeking financial aid to carry out activities that are not approved by donors and outside the scope of the project
- Change in government due to expiration of tenure, particularly in the LGA, leading to the slowdown in the implementation of commitments made by previous administrations by the succeeding ones.
- Civil unrest due to EndSARS protests and COVID-19 lockdown, which disrupted the routine activity implementation
- 2023 Cash Crunch leading to the slowdown in the implementation of the VSLA and other cash-based interventions.





42,000

Households reached



6,700

Households benefited from
Cash-for-Work programs



23,000

Households trained on Gender
Mainstreaming and Safeguarding



9,000

Female-headed households assisted
with Home Gardening Packs



4,500

Households supported with **49,500**
poultry and **4,500** small ruminants



1,718

VSLAs established

VSLA SAVINGS RECORDED

₦ 900,000,000



215

Episodes of phone
in program aired



1,210

Lead Farmers trained as community
extension service providers



700

Community Grain Banks constructed



52,000

Bags of fertilizer distributed



120

Government officials/CSOs
with enhanced capacity



789,915

Tree seedlings distributed to
enhance agroecology



1,000

Irrigation water pumps provided
to beneficiaries and partners



KEY FIGURES

Success Stories

Building Dreams, One Jerrican at a Time: The Empowered Life of Miracle Ali

Thanks to her diversified businesses, Miracle has built two houses. She spent over ₦250,000 on the roofing of one of the houses. She also saves up to ₦5,000 weekly in her VSLA.



Miracle Ali is a 57-year-old female household head and member of the Zumunchi Village Savings and Loans Association (VSLA) in Ndaforo Village of Ndaforo-Gwanda Community, Kurmi LGA. Despite not being married, she is responsible for caring for her six children.

Miracle was already involved in palm oil production and selling before the introduction of the PROSELL Project in her community. But she could hardly account for her earnings and found it difficult to meet her basic needs despite her income.

I could produce 2 to 4 20-litre jerricans of oil weekly and sometimes made up to ₦8,000 in profit. However, lacking proper training, I squandered almost everything I earned and saved little or nothing.



Miracle standing next to her completed building.

Miracle joined Zumunchi VSLA, one of the first Village Savings and Loans Associations in Ndaforo 1 Community and began saving. *"Our share value was ₦500, and I immediately decided to buy all five shares weekly,"* she narrates. With this decision, she has received a total of ₦125,000 from her savings. She added some money to these savings and bought a new grinding machine at the cost of ₦150,000. This machine increased her access to capital for her palm oil business. Now, Miracle produces up to 10 20 litre jerricans of oil weekly, making as much as ₦20,000 weekly from palm oil sales alone. *"In addition to the oil business and during the peak season, I make as much as ₦10,000 on some days and nothing on others, but I often average ₦20,000 weekly from the machine alone,"* she stated.

Today, thanks to her diversified businesses, Miracle has built two houses. She spent over ₦250,000 on the roofing of one of the houses. She also saves up to ₦5,000 weekly in her VSLA. Recounting some of her achievements from the VSLA, she stated, *"Initially, this building was just two rooms and was on the verge of collapsing. I pulled it down, used cement to lay a new foundation, and then expanded it to three rooms. I have also built another block of 2 rooms in one of my plots. That one is for my children."* She added, *"I wouldn't have achieved any of these without the knowledge of savings I got from the VSLA through the PROSELL project."*

Miracle is one of the many women in Ndaforo who have benefited from the PROSELL intervention. She continues to engage in her business and save from her earnings, thanks to the training she received from the VSLA. She recently received a fish production starter pack, including fingerlings, and the fish are thriving.

My Livelihood is Greatly Impacted

Miss. Halima Bako is a 39-year-old Single Lady from Marraba Town in Benye 1 Community of Donga LGA. As a member of VSLA, Halima benefitted from greenhouse technology starter packs and the 2022 fertiliser support of the Project.

Even though a member of one of the community-based organisations (CBOs) in her community, Halima was unemployed and could hardly take care of herself.

She sometimes had to rely on the little she got from visits herself and members of her CBO made to stakeholders and on alms from friends and other members of her community. As a result, she suffered from low self-esteem and could hardly walk with her head up. *"I lost my parents quite early, and because of my poor background, I could hardly relate with people; I was shy, and sometimes I even felt stigmatised due to my participation in politics,"* she recalls.

As far as I am concerned, PROSELL has greatly impacted my livelihood and that of people in my community... Even if PROSELL is no more, I will continue to apply the principles I learned during my IGA training.



Halima intends to expand and diversify her business and to be an employer of labour in her community.

Having heard about how other members of her community had been defrauded in the past, Halima was reluctant to join any of the PROSELL VSLA groups in her community. However, with persuasion from Mr. Jacob Gani, the Record Keeper of Dishiso VSLA, she eventually joined the group. However, this was after she made her findings about the operations and legitimacy of the VSLA in her community. *"There were times when I pretended to be ill or deeply asleep upon hearing Jacob's voice in the neighbourhood, but he would not just stop persuading,"* she said.

The group was later trained on the importance of and steps to select, plan and manage an Income Generating Activity (IGA), and following the training,

Halima took a loan of ₦100,000 with which she constructed a kiosk from roofing sheets and timber, popularly called "Bacha". She bought a refrigerator and a generator to commence the selling of soft drinks.

"I so much cherish and value the VSLA. I wonder why some people still find it difficult to join the VSLA," Halima opines.

"I wish to thank EU, Oxfam, and DEC for identifying Benye 1 as one of the communities for its intervention in Donga LGA and for transforming her life and that of other members of her community through PROSELL," she concludes.



Greener Pasture in Livestock Production



Mary in her livestock farm.

Miss Mary Nathan is a 23-year-old Single lady and Member of Salama VSLA from Mai Magani Village of Donga 1 community, Donga LGA.

As an orphan and a young lady who had completed her secondary education, Mary, desired to further her education but could not do so due to inadequate finances. *"Because my dad is late, I knew that getting the required financial support from my aged mother to further my education was impossible. Things were so difficult, and it seemed all hope to further my education was lost,"* she said.



I am grateful to PROSELL for bringing VSLA to our rural community. Now, I am committed to nurturing a culture of saving among youth, knowing firsthand the positive impact it has had on my livelihood.

Mary successfully utilized a ₦50,000 loan from her VSL group for farming, yielding a successful harvest. With the surplus, she acquired three goats, which multiplied to seven, demonstrating her adeptness in entrepreneurial farming.

In 2019, PROSELL was introduced in her community, and that was Mary's turning point in finances. After saving for a while, she took a loan of ₦50,000 from her VSL group and used part of it to hire a piece of land on which she planted maize and the remaining to buy farm inputs and for other farm operations. That year, Mary had a good harvest; she sold a part of it, paid back the loan, and, with the balance, bought 3 goats. The three goats all gave birth, and Mary currently owns 7 Goats.

"I am thankful to PROSELL for the initiative of introducing VSLA to the rural people, especially in my community," she concluded.

To sustain this change, Mary said, *"I will continue to save and promote the culture of saving among youth because I know how it has helped my livelihood. I will advance my livestock business and look towards diversifying my business to include crop production."*



Harmony Was Restored in My Home

Joshua Haruna is a 40-year-old husband and father of five from Nyita village of Gindin Dutse North community, Donga LGA, whose family was transformed after Gender Mainstreaming was introduced in his community by PROSELL.

Prior to the implementation of PROSELL's Gender Mainstreaming in his community, there was disharmony in his family, and his marriage was on the verge of collapsing. *"The situation was so bad that our children began to take sides with their mother and would not even listen to me,"* he said. Coming from a culture where care work is strictly for women, Joshua left all domestic work to his wife and could not even discharge his own duties efficiently.



“Harmony was restored in my home, transforming our family life for the better, thanks to PROSELL's Gender Mainstreaming program.”

Haruna attended a session in his VSLA where the Happy Family Tree Tool of GALS methodology was discussed extensively. The tool, in an effort to promote gender equality, assesses the participation of family members in productive activities, care work, their individual and household expenditures, assets owned by them, and the level of authority exercised on those assets by family members, with the husband and wife as reference.



“The training was an eye opener; I realised that my inability to support my wife with care work, my unnecessary spending, lack of transparency about my assets, and the limited authority that my wife had over assets were responsible for the disharmony in my home.”

— Joshua Haruna

Haruna has revitalized his family dynamics, fostering harmony and collaboration. Equipped with newfound insights, he and his wife transformed household roles, leading to increased productivity and a flourishing family life.



PROSELL's Gender Mainstreaming session.

Armed with this knowledge, Joshua made up his mind to resolve the issues in his household. Joshua sat with his wife and together, they drew their own happy family tree, identifying the challenges and proffering solutions in the process. *"Ever since we adopted the recommendations from the exercise, there have been significant improvements in my home,"* he said. There has since been increased harmony in their home, and household chores are no longer perceived as being solely for women. Joshua now supports his wife with the care work, together with the children.

Harmony has returned to the house, and they are now enjoying the best of marital life.

"The most exciting thing is that I am now open with my wife about my income and assets, and I consult my wife before making decisions," he added.

Because of their newfound harmony, the family increased their productivity, harvesting 42 bags of maize in the last farming season. With this increase, they also acquired livestock for rearing.

"Having acquired and internalised this knowledge, which I term as 'eternal', I'll use it effectively in educating other households to sustain the methodology even after the project," he concluded excitedly.

I Am Now a Proud Owner of a Livestock Farm

Mr. Miletus D. Jaisi is a 50-year-old husband and father of five (5) girls and one (1) boy. He is a member of the Kagong Toloyu VSLA group in Zing community of Zing LGA.

Prior to the implementation of the PROSELL Project, Mr. Miletus M. Jaisi used to depend mostly on the little salary he earned as a local government staff, which was insufficient, and he sometimes had to get support from his friends and members of his extended family.

I have always nursed the idea of keeping livestock, but access to capital was my greatest challenge; I have always hoped that one day I will find a solution to this challenge. So, when the VSLA Methodology was introduced in my community, I quickly joined and began to save from the little I was earning.”

— Miletus D. Jaisi



I am now a proud owner of a livestock farm, thanks to the visioning tool and access to funds provided by the VSLA introduced by PROSELL.

Jaisi's transformation from relying on limited income to becoming a successful owner of a thriving livestock farm highlights the empowering impact of PROSELL's VSLA program, demonstrating how individuals can achieve their aspirations with access to financial resources and strategic planning tools

In December 2021, Miletus received training on the Gender Action Learning System (GALS). He immediately picked interest in two of the GALS tools ('The Vision Road Journey' and 'The Happy Family Tree').

"I immediately stepped down the training to my family, and we quickly set up a 'Vision' of starting an animal farm as we have always desired. To achieve this vision, I took a loan of ₦90,000 from my group, added it to my savings of ₦52,600 at the end of the cycle, and bought eight (8) goats and seven (7) sheep."

Seeing the progress that he was making on his farm, Mr. Miletus later took a loan of ₦700,000, with which he bought six cows and fenced the land on which he now keeps his animals.

Today, Mr. Miletus is a proud owner of six (6) cows, sixteen (16) goats, and ten (10) sheep. *"I believe that with the visioning tool and the access to funds through the VSLA introduced by PROSELL, I believe that everyone can achieve whatsoever they set to achieve,"* he said.

An inspection of Jaisi's livestock farm



More Success Stories

VSLA TAUGHT ME DISCIPLINE

Datu Wilson

“My first encounter with Oxfam was when I received a food loan during lean season and seedlings for planting. Affording basic needs for myself and my household was tough. My essential source of living came from proceeds from my farm and menial labour that comes sparingly,” said 28-year-old Datu Wilson.

“When I learned about VSLA, I was excited about it but only admired from afar because I did even have money to save up – surviving was a daily struggle,” said Wilson.

“When the wet season came, I had many opportunities to be hired as a labourer by many farmers. I then joined a VSLA group and began to save in trickles from the money I made from the menial jobs I got during the season,” said Wilson.

“Apart from the loan facility that I enjoyed, one of the major impacts joining a VSLA group has on me was the discipline to save. It made me adjust my lifestyle knowing that I must save and pay up my loan within the stipulated cycle,” said Wilson.

“I started a vulcanizing business and built a shop. I also established a small provision shop where I sell basic consumer goods in my neighbourhood,” said Wilson.

“I have become more responsible and respected in my household as I can sufficiently cater for my needs and take the most burden off my father in paying the school fees of my younger siblings,” said Wilson.

“Oxfam and its partners gave me wings through its program in my community. I am flapping my wings, ready to soar. All I have to say is thank you for making me see that there is more to my life,” said Wilson.

THE MISSING MIDDLE THAT MADE GEOFFREY'S FIELD LUSH GREEN

Geoffrey Yakubu

For 48-year-old Geoffrey Yakubu a father of six from Manya Community, Takum LGA, Taraba State, a little support can make a man's hard work and determination yield a great harvest.

"I have always been a farmer, and every season is unpredictable. It always seemed like a game of chance using fertilizers on my farm. When I can afford to buy one, I would often risk buying an adulterated one from the market, and most often, I can't afford to buy one," said Geoffrey.

Geoffrey was one of the early adopters of the Village Savings and Loans Association (VSLA) in his community. Often consisting of a small group of self-selected 15-20 farming members, VSLA is a crucial aspect of Oxfam project in partnership with DEC with support from the European Union that allows members to save, access loans, and offer some level of social security to its members.

"Through my commitment to Funchi VSLA group, I was appointed to hold the position of recording keeping. Apart from the privilege to access cash loans from the group, being a member of a VSLA in my community also allowed me to access the fertilizer loans facility provided by Oxfam," said Geoffrey.

"As a farmer whose sustainability depends on crop yield, this meant a lot to me. I have never used a fertilizer as great as this. The good thing is that we were not just given fertilizers. We were also trained on the best way to apply them. You can see the lush green sprouts of the plants in my field. I am yet to harvest the crops, but from what I can already see, harvest season will be a happy moment for my family," said Geoffrey.

The missing middle in agricultural finance often relieves the capital constraint off smallholder farming groups and other agricultural SMEs. Providing access to conditional fertilizer loans is a great way to support farmers and accelerate food security.

FROM A THREE-ROUND HUT TO A 3-BEDROOM FLAT

Safiyanu

41-year-old Safiyanu has always wanted to take his family away from a hut to a modern-built house. The father of six from Ardokola Community desires to keep his family under one roof for effective oversight but staying in three different huts does not allow him the flexibility to do that as effectively as he would have wanted.

“My monthly salary is barely enough for my family to get by. Building a modern house was a luxury that I could only imagine and not afford,” said Safiyanu.

Safiyanu joined Alfarma Village Savings and Loans Association (VSLA) group in his community and was assigned the role of record keeping. “They were times I almost gave up participating in the VSLA because cultivating a culture for saving is not palatable, but I kept at it until savings became my second nature,” said Safiyanu.

“Later on, staff from Oxfam and their partners invited me and some other members of my community to participate in a training on income generating activities. The experience from the workshop helped me see gaps I could leverage to generate income.

“Due to some facility constraints that we are still hoping would be attended to by our government, farmers in my communities find it difficult to sell their produce due to access problems. I established the business of agricultural transportation to bridge the seller-buyer gap.

“Like a dam burst open, the business began to boom. I increased my savings contribution to the VSLA, requested a loan, and commenced my building project. The dream to build a modern apartment that seemed like a luxury better imagined finally became real,” said Safiyanu.

Safiyanu plans to establish businesses for his wives to enable him to focus on his career, business, and other capital projects.

“I appreciate Oxfam and all the partners that came to open us up to wealth-generating activities. I am happy that I gave myself to the VSLA groups and all the training I was privileged to participate in. My family is better for it as we have moved from a three-round hut-to a modern three bedrooms apartment,” said Safiyanu.

JUMMAI LATCHES ON TO A SURE PATH TO ATTAIN HER FULL POTENTIAL

Jummai Abdullahi

35-year-old Jummai Abdullahi, a mother of three from the Bakin Dutse community, Ardokola LGA, has always wanted to contribute meaningfully to her family and take most of the financial burdens off her husband.

"I could not get a well-paying job due to my limited education, nor could I start a serious business due to lack of capital. With this current economic situation, I knew that I needed to do more than my little gardening if I must support my husband to sustain our family," said Jummai

"When Oxfam and their partners came to our community to introduce Village Savings and Loans Associations (VSLA), I was initially reluctant to get involved because of my phobia of anything loan. I thought they would give us grants we would not have to repay, but I joined nonetheless," Jummai said.

"After three months of contributing faithfully as a member of my VSLA group, I requested a loan of NGN 40,000, and I was graciously granted. Loan in hand, I started my sales of textile print materials. Being a business that I was already exposed to, it grew swiftly. It feels great to be able to contribute my quota to the family resources," Jummai said.

Village Savings and Loan Association (VSLA) is a critical component of a gender standalone initiative that cuts across most of Oxfam in Nigeria's projects.

Funded by European Union in Nigeria, VSLA is a component of the PROSELL project. It is a self-managed community-based group that provides its members access to essential financial services. The groups respond directly to the unmet financial service needs of the remote and rural poor by offering members a secure place to save, an opportunity to borrow in tiny amounts, and on flexible terms, affordable essential social insurance services.

"As time passed, teams from Oxfam in Taraba state nominated me to represent my VSLA group in a Farmers Business Training School (FBTS). I gave a push because I knew there is no harm in attempting something new," Jummai said.

"At the school, I was exposed to modern farming methods – particularly seed selection, planting spacing, weed management, and effective fertilizer applications. During the next farming season, I applied the knowledge I gained, which was incredible. I used to harvest ten bags of maize at the end of planting, but this time, I harvested 30 bags from the same farmland. At this time, I knew that I had struck gold with this empowerment that Oxfam gave me," Jummai added.

"I have moved from that near idle woman who could not do much for her family to a trained farmer and business owner. I have enrolled to pursue an academic degree at Taraba State University and move beyond my National Diploma certificate. My life has just begun," Jummai said.

A STORY OF SUSTAINABILITY & GROWTH

Mrs. Sa'adatu Asaka

"My greatest challenge was keeping my business alive – growth was almost secondary. I have started several businesses that failed within months. Some managed to enter the following year before the business would fold up due to bankruptcy," said 40-year-old Mrs. Sa'adatu Asaka from Nwuko 2 community, Wukari local government.

"My current business of grains sales was on the verge of collapse again when I learned about VSLA and how it can help a small business owner like me. I joined out of desperation as I needed a stable source of income to support keeping the family going," said Sa'adatu.

Sa'adatu is one of the members of Kachalla VSLA group in Nwuko 2 community. Like other group members, she enjoys access to essential financial services offered by the group.

Sa'adatu has enjoyed the opportunity to borrow in small amounts and on flexible terms, which has helped her stabilize her business without having to dip into her capital. "I used the loan I received from my VSLA to buy a grinding machine which has become a source of stable income that meets the basic needs of my family and gives my business the breath to grow," said Sa'adatu.

"I hope to own a grinding mill someday, support my husband financially and give our children quality education. My bigger goal is to be a businessperson that members of my community can reckon with and be proud of," Sa'adatu added.

"I am sure many women like me in some communities still struggle to keep and grow their businesses. I desire that many women enjoy the benefit I have enjoyed through VSLA," said Sa'adatu.

Like Sa'adatu, many more members of the Nwuko community in Wukari LGA and more LGAs in Taraba have benefited from the PROSELL project that the European Union funds.

BEYOND DISABILITY – A WOMAN WHO REFUSED TO GIVE UP

Mrs. Grace Yohanna

45-year-old Mrs. Grace Yohanna, a mother of eight, businesswoman, and farmer, is a member of Cizoma VSLA in Ndo-Idi community of Wukari LGA.

In 2017, Grace had an accident that incapacitated her, and she almost lost one of her legs. She could not walk and depended on her husband and relatives to move around. "We spent a lot of resources on my treatment, and I gave up on life at some point. I could not walk or do anything physical without help", she Grace.

"I lost my business due to the cost incurred during my treatment. Life became bleak until my husband told me about Village Savings and Loan Association (VSLA). I learned that this new initiative empowered people in the rural community and encouraged me to join, and I did," said Grace.

"Knowing that I could discipline myself to save under a structure, access loan, be accountable for what I spend the loan on and pay back the loan at an expected time strengthened my conviction to succeed," Grace said.

VSLA is a vital part of Oxfam PROSELL (Produce and Sell) project funded by the European Union in Nigeria in partnership with DEC. It is a self-managed community-based group that provides its members access to essential financial services, such as a secure place to save, an opportunity to borrow in small amounts and on flexible terms, and affordable essential social insurance services.

"I was able to start my business again from the loan I took from my VSLA group. I was also able to expand my farm to include rice and yam, and as time went on, I was also able to contribute to our house-building project.

"My husband spotted that I could do much more if I got a prosthetic leg. I went back to my VSLA – now an anchor of hope for me and applied for a loan again, and today, I have a prosthetic leg and can move around without support," said Grace.

My hope has been restored, and there is no more giving up. My heart overflows with gratitude to Oxfam, European Union, and all the partners that brought this initiative to my community.

MAMMA'S WAY TO FINANCIAL INDEPENDENCE

Mamma Usman

"A woman experiences tremendous trepidation when she realizes that, if her husband should pass away, the family's ability to eat tomorrow is not guaranteed. That used to be how I felt every day. I've always anticipated being able to give the family what I can. A woman nowadays cannot afford the luxury of not contributing to the family's financial well-being," said 45-year-old Mamma Usman, a mother of five from Taraba state's Akwento-Boko 1 Community.

Mamma joined the Village Savings and Loans Association (VSLA) after hearing about it from local ladies in her desire for financial security. "I asked questions and saw that I had absolutely nothing to lose joining Aminci VSL Group in Sabon-Gida Akwanwe, but the challenge I had to face was where to get the money to save when we could barely feed in the home," said Mamma.

"A lady must carry out her obligations. Tightening my wrapper, I began to work. I started by going to farms and collecting cassava leaves to sell. Despite the temptation to spend it on one necessity or another, I was able to keep some money aside and started saving in trickles each week with my VSLA group. After some time, I asked for a loan of NGN 20,000, which was approved. I began a mini mill business by purchasing a used flour grinding machine," Mamma said.

Many women and men in communities around Taraba state are discovering their paths to financial freedom through VSLA, much like Mamma did. VSLA is a small group of people who self-select themselves and save up a specific amount each week.

VSLA is a component of the Oxfam PROSELL project funded by the European Union in Nigeria. It allows smallholder farmers access to loans from their membership dues and other forms of social support.

"I have purchased my second flour mill machine, and my business is picking up fast. I feel a lot healthier because I don't experience panic attacks anymore. In my opinion, VSLA should be in every community in Nigeria so that financially challenged women can also experience the joy of financial independence," said Mamma.

THE NUDGE THAT HELPED ILIYA'S BREAKTHROUGH

Iliya Luka

32-year-old Iliya Luka, a father of two from Galbije community of Ardo kola Local Government Area, Taraba State, has been farming on leased land. "This affects the kind of crop I can grow on the land and how much turnover I can make in a farming season," said Iliya.

"I have always known of the benefits of savings, but accountability and discipline have been my challenge. When I heard about Village Savings and Loan Association (VSLA), I knew that this was what I had always wanted. I joined Luuzazokwa VSLA in my community, Galbije. There is something about associating with people of like minds to meet a particular goal. The motivation, accountability, and delayed gratification make an enormous difference," said Iliya.

"After contributing to the savings for months, I requested a loan of NGN 141,000. I bought a used motorcycle with the loan and put it on lease to remit NGN 5,000 weekly. I paid back the loan from savings from the bike lease and other funds," Iliya said.

Iliya was one of the farmers in Galbije community who adopted the Village Savings and Loans Association (VLSA) when it was introduced. He demonstrated leadership in leading his VSLA, a community-based





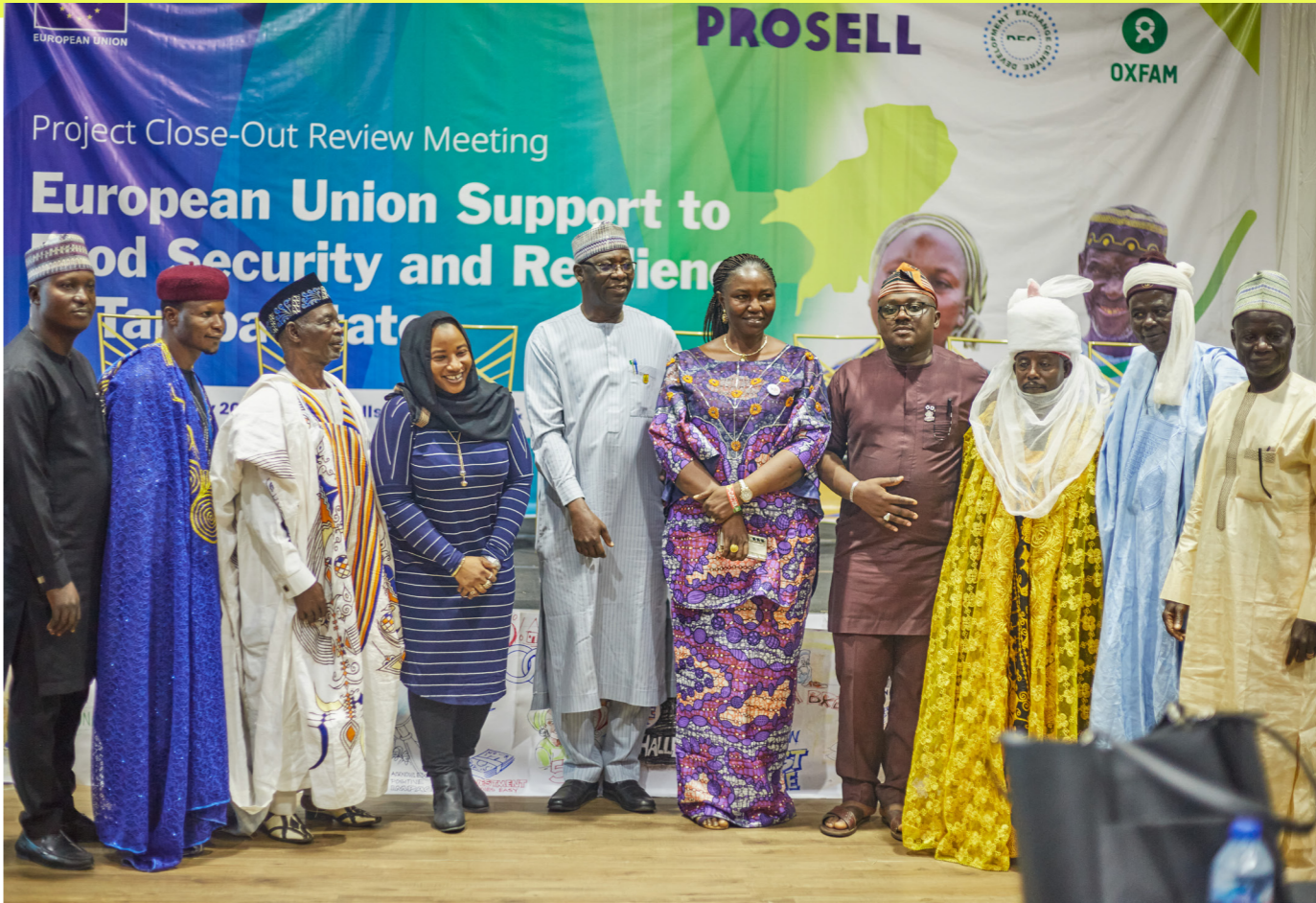
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