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UNCDF Evaluation

Jobs, Skills and Finance (JSF) for Women and Youth in The Gambia

Mid-term Evaluation Report

November 2021

Key personnel for the evaluation

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Programme Data Sheet

Country:	The Gambia
Programme Title (long)	Jobs, Skills and Finance (JSF) for Women and Youth in The Gambia
Programme Atlas Code (by donor)	FED/2018/396-084

Financial Breakdown (by donor)

Commitments	**As per Programme Document (amount EUR)**	**Actual project budget (amount EUR)**
EU	15,105,000	15,105,000
UNCDF	100,000	100,000

Delivery to date (expenditure and commitments per donor)

Donor	**Year 1**	**Year 2**	**Total**
EU			
UNCDF			
Total project budget:	3,173,699	3,317,638	6,491,337

Project implementation

Executing Agency	UNCDF
Implementing Agency	UNCDF
Key Project Partners	International Trade Centre
Approval Date of Project	31.5.2018 (contract signed)
Project Duration as per Project Document	48 months
Project Amendment	Not applicable
Evaluation Date	November 2021

Project context

Other current UNCDF projects in-country	None
Previous UNCDF projects (if relevant)	None
Previous evaluations (if relevant)	None

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Acronyms and abbreviations

CDDP	Community Driven Development Project
CDA	Community Development Agent
CDO	Community Development Officer
CfW	Cash for Work
DCD	Department of Community Development
EUD	European Union Delegation
FSP	Financial Service Provider
GCF	Green Climate Fund
GE	Gender Equality
GETFUND	Gambia Enterprise and Skills Development and Training Fund
HR	Human Rights
ITC	International Trade Centre
JSF	Jobs, Skills and Finance for Women and Youth programme
LGA	Local Government Authority
LRR	Lower River Region
LoCAL	Local Climate Adaptive Living
MDFT	Multi-Disciplinary Facilitation Team
MLGLRG	Ministry of Local Government, Lands and Regional Government
NAO	National Audit Office
NAP	National Adaption Plan
NAQAA	National Accreditation and Quality Assurance Authority
NBR	North Bank Region
NCAP	National Climate Action Plan
NCCP	National Climate Change Policy
NDP	National Development Plan

OPM	Oxford Policy Management
PBCRG	Performance-based climate resilience grant
PPA	Public Procurement Authority
SSC	Sector Skills Council
TAC	Technical Assistance Committee
TVET	Technical Vocational Education and Training
UNCDF	United National Capital Development Fund
VDC	Village Development Committee
WDC	Ward Development Committee
YEP	Youth Empowerment Project

Executive Summary

Programme Profile

The overall objective of the JSF programme is to increase employment of women and youth and generate inclusive and sustainable growth in The Gambia**.** The programme was designed to focus on decentralised local government financing, local climate adaption planning, skills development and promoting financial inclusion to achieve these objectives. The programme combined two existing UNCDF models of LoCAL and Youthstart which also constitute core areas of UNCDF expertise and experience. The programme works on three distinct, but interlinked, result areas:

- Sustainable and equal employment opportunities for youth and women are created.
- Technical and Vocational Education and Training (TVET), skills development and apprenticeship opportunities in line with MSMEs' needs are improved and made more accessible to youth and women.
- Regulatory framework on the financial sector is improved.

The programme agreement between UNCDF and the EU Delegation in The Gambia was signed in June 2018. The total cost of the programme was estimated at €15,205,000, with a maximum EU contribution of €15,105,000 and an implementation period of 48 months starting on 1st June 2018. By the end of Year 2 (end May 2020), total expenditure and commitments were reported as €6,491,337

Evaluation approach

The main objective of the evaluation was "to assist UNCDF and its partners to understand the relevance, coherence, efficiency, effectiveness, and the likely pathways towards impact and sustainability of JSF while understanding the context and challenges in which JSF operated." The evaluation followed a theory-based methodology, assessing actual programme performance against a Theory of Change. The evaluation utilised five different data collection methods or 'lines of evidence' which have been combined to triangulate data and verify findings: analysis of project data and reports; review of secondary data and literature; key informant interviews; case studies and focus group discussions.

Relevance

The JSF programme is highly relevant to the priorities of the Government of The Gambia. Policies on decentralisation, climate change resilience, skills development and financial inclusion, as well as a focus on women and youth, are prominent within the National Development Plan (2018-21). JSF programme activities support implementation of the Local Government Act and are seen to contribute to the National Climate Policy. The National TVET Roadmap has helped to align skills development programmes of development partners such as ITC with government policy on skills development.

The JSF programme is considered by local government institutions and TVET institutions as highly relevant to their needs. The LoCAL mechanism has revitalised the role of Ward and

Village Development Committees. The programme has been less relevant for middle level government agencies at regional level. JSF support on financial inclusion has been highly relevant to some of the start-up and smaller partners but less relevant for more established financial service providers

The JSF programme is formulated as a programme to support jobs for women and youth and the LoCAL mechanism is clearly focused on climate change adaption and resilience. However, JSF does not seek to engage with the structural drivers of gender inequality and, while promoting greater political representation through decentralisation, it is not designed as a programme to promote human rights.

Coherence

The JSF programme builds on earlier EU and World Bank programmes promoting decentralisation and ongoing ITC implemented programmes on skills development. Interventions are complementary though issues have arisen from differential rates paid by different programmes in Cash for Work programmes. Collaboration with the World Bank on support to the Central Bank for developing a National Financial Inclusion Strategy started strongly but has since floundered.

There has been successful communication and collaboration between the JSF programme and the wider UN system relating to the JSF components on local government finance and skills, including both UNCDF and ITC. Other UN agencies are not involved in areas covered by JSF component 3 on financial inclusion.

Efficiency

To date the programme has been delivered efficiently, particularly given a difficult operating environment with relatively weak government structures, co-ordination and capacity. However, JSF efficiency has also been adversely affected by staffing gaps, particularly in component 3 and the in-country programme management team. Organisation of the programme through separate global and regional programme structures (LoCAL, Youthstart and LFI) has also created distance between programme managers and partners and activities on the ground, particularly exacerbated during gaps in programme management staffing in country. Fortunately, a strong local team is now in place, developing close relationships with implementing partners.

JSF achieved 85% budget implementation during the first two years of operations. The partnership between UNCDF and ITC has been strong. Relationships with government counterparts have also been strong on a sectoral level, particularly with the Ministry of Local Government, Lands and Regional Government, the Ministry of the Environment and the Ministry Of Higher Education, Research, Science and Technology.

In general, the JSF results framework is not effective in tracking programme results. This is mainly a result of inappropriate indicators and lack of updated figures for components 1 and 3.

With the recruitment of strong local programme management team, governance of the programme has stabilised and relations with the EU Delegation and government partners are strong. Establishment of a National Steering Committee should help to strengthen higher level government buy-in and collaboration with the programme. The project gender adviser has contributed to ensuring gender balance in policies and practices within the project and in participation in project activities. This position, however, currently remains vacant.

The COVID-19 restrictions halted the planned scaling up of LoCAL to 12 additional Wards in 2020 and delayed disbursements of PBCRGs. It also led to the suspension of training activities for WDCs. This in turn impacted on many related components of the financial inclusion programme, including establishment of payments systems and delivery of financial education. Restrictions also adversely affected the skills component of the project as training activities had to be postponed.

Effectiveness

There have been significant achievements to date in terms of meeting the objectives in each of the three components. The LoCAL mechanism has demonstrated how decentralised planning, investment, project implementation and monitoring at ward level can be realised in the context of limited financial resources and human capacity. The programme has shown how climate resilience can be incorporated into local development planning and has created a structure through which international climate finance could be reliably invested. The skills development component has supported national TVET policy development and co-ordination between development partners. It has contributed to improved supply, quality and relevance of TVET services for youth and women. The financial inclusion component has also engaged with national policy on financial inclusion and regulation of the financial sector while also supporting innovation by financial service providers in developing a range of delivery channels and services. All three components have adopted a comprehensive systems approach, seeking to support and influence national government and market systems.

The programme has not yet set wider objectives relating to human rights or addressing the underlying drivers of gender inequality. Quotas set for participation of women in training under components 1 and 3 have been largely met.

Impact

JSF is a potentially ground-breaking programme for UNCDF in its aim to combine the local government finance, skills development and financial inclusion initiatives together to have a wider impact in terms of sustainable job creation. Ultimately, however, the programme's combined contribution to job creation has been limited to date. This is firstly and primarily because **the design of the programme is focused mainly on supply side aspects of the labour market**, improving employability of the workforce and strengthening the capacity of the target group to exploit income-generating opportunities. The programme was not designed to engage significantly with factors affecting broader economic growth, the engine of job creation, such as government macroeconomic management, improving the enabling environment for trade and investment and increasing productivity and competitiveness of key sectors such as tourism and agriculture. Though it is important for JSF to keep its activities well focused, it is notable that job creation in JSF has primarily been in the form of limited and short term 'cash for work' opportunities created through the PBCRGs.

Secondly, the main intersection of the three programme components has been in the small infrastructure projects supported through the LoCAL mechanism. The beneficiaries of the cash for work projects were identified as a primary target group for the skills development component and much of the financial inclusion work was based on seeking to build payment systems and financial education opportunities for CfW beneficiaries as a route to wider financial inclusion. The problem with this approach is that the pool of Cash for Work beneficiaries has been small and scattered and the cash for work intervention temporary in nature. Given this target group, it is proving difficult to prove the business case for developing a banking or mobile money agent network in poor, remote communities. Similarly, skills requirements for participants in the cash for work projects have not been high and where training has been provided it has often been in skills, such as compressed building block production, in which it has not been easy for trainees to organise themselves to meet demand in the wider market. Delays in roll-out of the PBCRGs have also resulted in delays for financial and training service providers who are dependent on this pipeline for their target group, resulting in missed coverage targets throughout the programme.

Limited impact in terms of overall job creation is, of course, more directly related to wider factors in the external environment, in particular the economic impacts of the COVID-19 pandemic. The JSF annual report noted the impact of government-imposed lockdowns, reduced remittance flows from overseas and from urban to rural areas and the close down of the tourist sector: "A three month truncation of the tourist season resulted in significant employment losses – an estimated 20,000 jobs, or 19.9% of the previous employment rate – and a potential revenue loss of $108.5 million." The closure of rural markets has also impacted on economic opportunities in rural areas, with a disproportionately severe impact on women and small traders. Political factors have compounded these difficulties: the upcoming Presidential election in December 2021 is reported to be distracting government from the reform agenda and adding an element of uncertainty for the future. This is acknowledged as a difficult context in which to be implementing a job creation programme.

Sustainability

JSF has given considerable consideration and weight to ensuring the sustainability of its interventions. The programme has focused on seeking to strengthen existing government and market systems rather than trying to bypass challenging institutional conditions by setting up new project structures. This approach can be challenging. For example, while government policy is to promote decentralisation, this has been eroded in some cases by central capture of what were previously locally-controlled sources of revenue. Central Bank progress on developing a National Financial Inclusion Strategy has been slow – with other factors such as AML/CTF considerations delaying the implementation of measures that had been considered 'low hanging fruit' such as the simplified KYC requirements for small transaction accounts. While prospects for mobilising new Green Climate Fund resources for further rounds of PBCRGs to local government look strong, the financial sustainability of other initiatives in the skills and financial sector are in question.

Recommendations

Strategic recommendations

1. **Develop a separate SME job creation component based on an expansion of existing Local Finance Initiative (LFI) activities under the project to support SMEs in key sectors and**

facilitate access to finance. JSF currently focuses particularly on supply-side aspects of job creation through skills development and financial inclusion interventions, with more limited focus on private sector job creation in productive sectors. It is recommended that JSF select a range of promising sectors with strong potential to create more productive jobs and income-generating opportunities, potentially including tourism, agro-processing and renewable energy. This component should also be linked to the skills development component, training women and youth for productive jobs in these selected sectors based on the needs of target companies. The LoCAL component could also be linked by focusing on wards where companies are located and supporting small infrastructure projects that would contribute to job creation by businesses in these sectors. It is recommended that UNCDF consider loan and guarantee instruments to support SMEs within this component. UNCDF should follow up on EU's 'pillar assessment' of the institution which, if successful, would lift the restrictions on use of project funds to grant instruments only and enable JSF to use EU funds for lending and guarantees.

2. **Advocate for decentralisation**. Demonstrating the effectiveness of the LoCAL model should be combined with more targeted communication and advocacy work with the Government on applying the lessons of LoCAL to government finances. An ambitious lobbying and advocacy strategy could work to unlock fiscal transfers from the central to local governments and to foster all-of-government adoption of LoCAL as a framework for line Ministries' work. JSF should also assess local government role in resource mobilisation and the apparent trend towards recentralising some local revenue sources.

3. Strengthening the weak middle by widening LoCAL support to regional level government. Strengthening the planning budgeting, auditing, financial management and coordination capacities of the Area Councils is crucial to the continued effectiveness and sustainability of LoCAL in The Gambia. In the first instance, UNCDF might amend the budget modestly to cater for the training of CEOs, Committee Chairpersons and technical staff of the Council. UNCDF might also approach the EU and the World Bank for a supplementary grant focused specifically on Area Councils including their revenue raising capacities and regional infrastructure. In the medium term, the capacity building of the Area Councils should be explicitly built into the GCF proposal.

4. **Building on the Sector Skills Council work to date, UNCDF and ITC may want to consider strengthen the demand side aspects of the skills development components** by:

- Introducing mentorship and career guidance as a key activity within the skills development component, aimed at enhancing career progression of trainees.
- Ensuring systematic monitoring and documentation of beneficiaries' employment post-graduation through post-placement tracking, such as the independent GBOS monitoring, to assess how the training has impacted project beneficiaries.
- Focusing on more generic, cross-cutting training in transferable skills, such as financial management, negotiation, communication.
- Employing additional innovative funding models for private sector TVET providers. The use of outcome-based funding programmes for skills development, such as

Development Impact Bonds, or enhancing public-private partnerships in this area could play a role in overcoming current funding challenges faced by private TVET providers.

5. **Build a stronger business case for development of mobile money and agent banking networks by widening out support to providers from the current focus on systems to pay Cash for Work recipients** JFS should expand work with Reliance Financial Services and QMoney to assess potential for developing agent networks through:

    - Digitising agricultural value chains, potentially involving a linkage with recommended SME job creation component. Viable opportunities may exist to work with lead firms trading and processing ground nuts, cashew nuts, mango and other crops.
    - Linkage with inward international remittance flows. The Gambian diaspora is a very important source of funds for the country which could be attracted into the financial system through digital linkages between international remittance providers and domestic mobile money, bank and non-bank networks.

Operational Recommendations

6. **In conjunction with the Central Bank and the World Bank, discuss and agree a realigned approach to the National Financial Inclusion strategy** and wider support for improving the regulatory framework for financial services.

7. **Decentralise JSF management structures** to empower and raise the profile of UNCDF country office and JSF programme management.

8. **Redraft the logframe**. For any new phase of JSF, reconsider the project Theory of Change, introducing greater emphasis on demand side aspects of job creation, centred around a potential SME job creation component. Rebuild the logframe based on the revised Theory of Change and any other changes to the programme resulting from evaluation recommendations

1. Evaluation Scope and Objectives

This Mid-Term Evaluation of the Jobs, Skills and Finance for Women and Youth in The Gambia (JSF) Programme was conducted in accordance with the UN Capital Development Fund's Evaluation Plan 2018 – 2021.

The JSF programme aims to stabilise "the economic, social and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and women, with a specific emphasis on promoting gender equality and addressing climate change." The programme works on three distinct, but interlinked, result areas:

- Sustainable and equal employment opportunities for youth and women are created.
- Technical and Vocational Education and Training (TVET), skills development and apprenticeship opportunities in line with MSMEs' needs are improved and made more accessible to youth and women.
- Regulatory framework on the financial sector is improved.

The evaluation has therefore covered the following main policy and market systems: local government finance and decentralisation; skills development and training; financial sector development, including SME finance and financial inclusion of women and youth.

The mid-term evaluation formally covers the period from 1st June 2018 to 1st December 2020 (the first two and a half years of the programme).

The overall objectives of the evaluation were as follows:

- to allow UNCDF, ITC and the EU to meet their accountability and learning objectives for the JSF programme;
- to support ongoing efforts to capture good practice and lessons to date;
- to guide and inform the remaining years of implementation as well as inform subsequent UNCDF programming in country and globally;
- to inform updating of UNCDF global strategies within the framework of its 2018 – 2021 Strategic Framework and beyond.
- to assess the impact of COVID-19 on the overall implementation framework and provide recommendations for the remaining years of implementation.

The specific objectives were as follows:

- to assist UNCDF and its partners to understand the relevance, coherence, efficiency, effectiveness, and the likely pathways towards impact and sustainability of JSF while understanding the context and challenges in which JSF operated;
- to provide evaluative evidence on the contribution of JSF's work to reduce poverty through improved inclusive and sustainable growth and employment, targeting youth and women and lessons learned so far

- to understand better how JSF is working with UN agencies and other UNCDF programmes as well as with national partners in achieving its objectives;
- based on the results of the evaluation, and in support of the principles of adaptive management, to validate and/or refine JSF's theory of change and intervention logic as necessary to support onward implementation.

In terms of geography, the evaluation covered the whole of The Gambia as the programme seeks to influence government and market systems at the national level. However, the evaluation had a particular focus on 20 wards across four regions where Performance Based Climate Resilience Grants (PBCRGs) have been made, noting however that the COVID-19 pandemic may have limited roll-out in some wards:

Table 1: Wards that have received PBCRGs in Years 1 or 2

Region	Ward
North Bank	Dasilameh, Kachang, Prince, Saba, Kerewan, Kerr Jarga, No-Kunda and Pakau
Lower River	Bureng, Kikoko, Julafarr, Kaif, Jaduma, Kiang Banta, Masemba and Pakaliba
Central River North	Banni and Nyangabantang
Central River South Region	Dankunku and Janjanbureh

2. Programme Profile

2.1. PROGRAMME DESCRIPTION, STRATEGY AND BACKGROUND

The overall objective of the JSF programme is to increase employment of women and youth and generate inclusive and sustainable growth. The programme was designed to focus on decentralised local government financing, local climate adaption planning, skills development and promoting financial inclusion to achieve these objectives. The programme combined two existing UNCDF models of LoCAL and Youthstart which also constitute core areas of UNCDF expertise and experience. Alternative approaches to generating employment and growth do not appear to have been considered during design.

In terms of key inclusive development goals, the programme focuses on creating employment for women and youth. There is no specific focus on other aspects of inclusive development for example in terms of human rights or inclusion of minorities or people with disabilities.

The expected results from the three programme components are outlined in Table 2 below:

Table 2: JSF Expected Results.

Expected Result	Sub-components
ER 1: Sustainable and equal employment opportunities for youth and women are created	A 1.1: Capacity building ('learning by doing') and preparation of local government development and investment plans and budgets that foster job creation, gender equality and green and climate-resilient local
	A 1.2: Delivery of investments through cash for work programmes and procurement to local SMEs, employing youth and women.
	A 1.3: Design and implementation of the performance-based country mechanism (LoCAL) that can be up-scaled nationwide and harness international climate finance.
ER 2: TVET, skills development and apprenticeship opportunities in line with MSMEs' needs are improved and made more accessible to youth and women	A 2.1: National TVET roadmap and skills gap assessment for priority sectors and regions.
	A 2.2: Increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces.
	A 2.3: Improve quality of informal skills training and apprenticeship programmes.
	A 2.4: Technical assistance and seed capital to SMEs to access finance: for SMEs to help go from planning to investment ready.
	A 2.5: Technical assistance to build capacities of local institutions such as local technical service providers and commercial bank officers (e.g. on risk mitigation strategies for SMEs) and provision of information-enabling resources related to access to finance.
ER 3: Regulatory framework on the financial sector improved	A 3.1: Policy/regulatory work to ensure gender-responsive regulatory buy-in, build capacity and data capacity and analysis ability.
	A 3.2: Gender-sensitive data-driven public-private dialogue on inclusive finance – with sub-working groups focusing on specific issues to solve around digital financial services, youth, women and SME finance.
	A.3.3: Funding and technical assistance facility to increase the value proposition of FSPs and extend services to youth, women and MSMEs.

The JSF programme was initially conceptualised by the EU as part of the response to illegal migration to Europe from the Gambia. By facilitating job creation locally, it was expected that the programme could contribute to stemming the flow of migrants seeking economic opportunities in Europe. While this may have been one of the underlying motivations for developing the programme, this objective does not appear in the logframe or programme objectives. The EU channels migration related funding mainly via the EU Emergency Trust Fund (EUTF), while JSF is funded under the EDF, which targets migration indirectly, for example by supporting more economic opportunities for youth.

Two of the three components of the programme are based on global UNCDF programme models which have been applied in a wide variety of other contexts:

- Component One adopted the Local Climate Adaptive Living (LoCAL) Facility model. LoCAL "provides a country-based mechanism to increase awareness of, and response to, climate change at the local level, integrate climate change adaptation into local government planning and budgeting systems in a participatory and gender-sensitive manner, and increase the amount of finance available to local governments for climate change adaptation." Unlike JSF, LoCAL does not have an explicit job creation objective or a youth or gender focus. These elements have been added in the JSF.

- Component Three adopted the YouthStart programme model. With YouthStart, "UNCDF supports youth to better manage school-to-work transitions and access economic opportunities. It aims to increase access to finance for low-income youth in least developed countries by developing approaches to offer youth-tailored financial and non-financial services. This is done by partnering with FSPs, MNOs, and fintechs in developing accessible, relevant, and affordable financial services for youth." In the JSF, the Youthstart model has been adapted to focus on financial inclusion of women, as well as youth, and to include specific activities to facilitate the financial inclusion of beneficiaries of Cash for Work programmes funded under component one.

2.2. PROGRAMME GOVERNANCE

UNCDF holds overall programme management and co-ordination responsibility. The project agreement envisaged a Programme Steering Committee, including government partners, EU, UNCDF and ITC, along with representatives of relevant financial institutions and training providers, as the highest management body of the project. However, this Committee was not yet established at the time of the Mid-Term Evaluation. UNCDF partners with the Ministry of Finance and Economic Affairs for oversight of the programme but individual components work more closely with the following government and private sector implementation partners. The governance structure is:

<u>Component 1</u>. The Ministry of Local Government, Lands and Regional Government is the lead implementing partner for this component, with additional support from the Ministry of Environment and Climate Change. Other government partners include the National Audit Office.

<u>Component 2.</u> Four of the six intervention areas in the skills development component are managed directly by ITC. ITC works closely with the Ministry of Higher Education, Research, Science and Technology. The programme supports a wide variety of private training providers.

<u>Component 3</u>. Work on financial sector policy and regulation is conducted in partnership with the Central Bank of the Gambia. The project is working with a range of private sector financial service

providers, including Reliance Financial Services and QMoney and is supporting initiatives developed by a range of fintech and software companies in the Gambia and the wider region.

JSF activities align with The Gambia United Nations Development Assistance Framework (UNDAF) 2017-2021. However, the extent to which JSF issues are prioritised varies between the three UNDAF pillars:

- Governance, Economic Management and Human Rights. Under this pillar, emphasis is given to domestic resource mobilisation, fiscal consolidation and macro-economic management than to decentralisation "The support will build capacities of national institutions involved in revenue collection and administration, as well as in fiscal management and planning for efficient and effective mobilization, allocation and utilisation of resources."
- Human Capital Development. UNDAF contains clear reference to skills development as a priority under this pillar. "Strengthening regulatory and accreditation framework for TVET and access to quality and relevant technical and vocational skills for enhanced employability will also receive attention". This pillar also gives prominence to the issue of women and youth economic empowerment.
- Sustainable Agriculture, Natural Resources, Environment and Climate Change Management. JSF focus on climate resilience is reflected in this pillar under which the UN will "build capacities in the areas of policy formulation and strategic planning at national, regional and local levels to improve environmental protection, climate change mitigation and adaptation mechanisms." The UNDAF also states that "the UN System will also support the government in the mobilisation of resources to respond to disasters, particularly with respect to accessing funds under the multilateral environment agreements and through the preparation of bankable projects for public education and awareness on environmental management, advocacy on climate change and disaster risk reduction to minimize their negative impacts.

The UNDAF does not refer to promoting wider or deeper financial inclusion.

2.3. PROGRAMME CONTEXT

The Gambia	
Geography:	Stretching 450 km along the Gambia River in West Africa, surrounded by Senegal except for a 60 km Atlantic Ocean coastal strip.
Population:	2,347,696 million (2019), 57% in urban and peri-urban areas.
Area:	11,300 km^2: 225 people per km^2 (2020)
GDP growth:	6% in 2019 and 0% in 2020 as a result of COVID-19 restrictions.
Poverty rate:	Poverty headcount ratio at national poverty levels (2015): 48.6%
GNI per capita:	$750 (current $US) 2019
Life expectancy:	Life expectancy at birth: 62 years old.

The JSF programme was designed and launched following the transition from the government of President Yahya Jammeh to the democratically elected government of President Adama Barrow following his inauguration in January 2017. This transition heralded hopes for peace, stability and economic growth in the Gambia. The new Government approved a National Development Plan (2018-2021) which prioritised a number of policy areas in which JSF was focused.

In terms of decentralisation, the Plan prioritised “Restoring good governance, respect for human rights, the rule of law, and empowering citizens through decentralisation and local governance”. The Jammeh government had legislated for greater decentralisation in its 2002 Local Government Act. Although the decentralised structures mandated under the Act had been established, fiscal transfers to these structures were not being made. Initial investments by the EU and later by the World Bank through its Community Driven Development Project provided some capacity building support to these structures. However, these were not sustained by the GoTG when these projects came to an end. The NDP states that “Decentralisation is key to strengthening local governance and ensuring accountability, as well as the effective delivery of services to citizens. Under the plan, government will review and update the Decentralisation and Local Government Act, in order to strengthen its implementation; other policies and regulatory frameworks will be harmonized for enhanced coordination of the decentralisation programme; the revenue base of Councils will be expanded and Standardised Financial Management and Accounting Systems will support the decentralization process”.

Under the priority to stabilise the economy and stimulate growth, the NDP stated that: “Government will also strengthen and deepen Gambia’s financial sector to ensure that barriers in access to finance to the private sector, including for agriculture, women and youth are eliminated.”

The priority to “invest in our people through improved education and health services, and building a caring society”, included investment in TVET provision and other skill enhancing initiatives.

Initial economic performance was strong, with 6% growth in 2019, record tourist arrivals and strong macroeconomic management[1]. However, more recently, the Gambia has been hard hit by the economic effects of the COVID 19 pandemic. The Gambia experienced limited health impacts (6116 confirmed cases of COVID 19 and 182 deaths by July 6th 2021). But the social and economic impacts of lockdown measures and other restrictions have been severe. In 2020, the Gambia experienced 0% growth and 2.9% reduction in per capital GDP. International tourism arrivals ground to a halt. This is a challenging context for job creation efforts.

The electoral cycle frequently effects the ways in which development programmes can engage with government partner agencies. A Presidential election is due to take place in the Gambia in December 2021. An EU Representative interviewed for this evaluation commented that, at ministerial level, attention is starting to focus on electoral issues, reducing the space for engagement by development partners on technical matters.

2.4. PROGRAMME IMPLEMENTATION STATUS[2]

Component 1: Local Government Grants for Job Creation for Women and Youth.

The JSF adopted UNCDF’s Local Climate Adaptive Living Facility (LoCAL) mechanism as a framework for the use of performance based grants to the local government system. The grants finance investments that generate jobs for youth and women in the short-medium term through Cash for Work (CfW) programmes and procurements to local small-medium sized enterprises (SMEs). These

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[1] https://www.worldbank.org/en/country/gambia/overview

[2] Much of the information presented in this sections is derived from the second JSF Annual Report which extends to end May 2020, though other information on implementation up until the evaluation field visit to the Gambia in May 2021 has also been included.

investments also strengthen community adaptation to climate change. The mechanism "enables projects to be implemented simultaneously in different localities and visibly builds the capacity of decentralised structures of local government through the transfer of ownership and implementation by decentralised structures". It also aims to "to increase local government access to international climate finance, channeled through national systems to increase local resilience".

The delivery mechanism combines capacity building through training to Ward Development Committees (WDCs) and other national entities for efficient implementation of LoCAL investments; systems building (for granting, procurements, auditing, monitoring and performance assessments); planning and budgeting; technical assistance through Multi-Disciplinary Facilitation Teams (MDFTs) and Technical Assistance Committees (TAC); and sensitisation on climate matters, climate risk assessments and climate information systems development.

Activity 1.1: Capacity building ('learning by doing') and preparation of local government development and investment plans and budgets that foster job creation, gender equality, and green and climate-resilient local economies.

2018 was devoted to putting the building blocks of the programme in place. These included: building the information systems for deciding on wards; defining the PBCRGs including related minimum conditions and performance measurements; allocation formula and identifying feasible projects to invest in; undertaking climate assessment; conducting human resource capacity assessments; signing the relevant agreements with implementing partners; opening bank accounts for the project.

2019 saw the actual rolling out of development plans and budgets; performance assessments, auditing and the application of procurement systems for LoCAL investments among others.

Activity 1.2: Delivery of investments through cash for work programmes and procurement to local SMEs, employing youth and women

In 2018, eight Wards were selected. In 2019, 12 more Wards were added across 4 Regions, representing 63% of target Wards and 100% of target regions. According to the second annual report, by close of 2019, 20 WDCs had signed MOUs, $180,000 disbursed to 8 WDCs for 10 "small scale climate resilient investments" in the Lower River and North Bank Regions. 80% of these investments were infrastructure projects and 20% for capacity building. 35% of the investments were delivered through CfW to youth and women and the rest to local SMEs. The JSF Progress report (2019/2020) estimates that overall 82,000 people benefited from climate adaptation projects, 21,000 directly. A total of 825 temporary jobs were created. "For the first time, about 400 rural people in The Gambia participating in CfW projects have opened bank accounts and are able to better participate in the rural economy". Through the investments, local SMEs delivered $92,700 in additional investments.

Activity 1.3: Design and implementation of the performance-based country mechanism (LoCAL) that can be up-scaled nationwide and harness international climate finance

The 2019/2020 Progress report noted that "relevant national and subnational partners have recognised the role of the LoCAL mechanism and its PBCRG system in mainstreaming climate change into subnational-level government planning and budgeting systems" and "as a successful model for accelerating climate change resilience building at the local level, and attracting further climate finance at the country level". The JSF Programme is collaborating with the Ministries of Environment, Climate Change and Natural Resources, Local Government and

Agriculture to design programmes and advocacy platforms for scaling LoCAL to other parts of the country as well as to use the mechanism to support The Gambia in readying itself to access Green Climate Fund (GCF) resources.

The Local Government Grants component faces challenges including low capacity of WDCs and other local national partners leading to delays; lack of identification of beneficiaries for purpose of opening bank accounts; difficulties in identifying investment opportunities that meet the LoCAL menu; in some places insufficient youth available to take up CfW and low levels of trust among others.

Total budget by activity and expenditure (actual and committed) up to end May 2020 for Component 1 is as follows:

Activity	Total project budget	Expenditure and commitments up to end May 2020
Activity 1.1	1,401,171	482,255
Activity 1.2	2,691,690	634,184
Activity 1.3	807,139	309,875
Total	**4,900,000**	**1,426,314**

Component 2: Skills Development

The skills development component of the programme is being jointly implemented by UNCDF and ITC. It has three broad objectives: (i): the development of a National TVET roadmap and skills gap assessment for priority sectors and regions, (ii) increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces, and (iii) improve quality of informal skills training apprenticeship programmes. The programme aims to reach 3,500 youth and women, as beneficiaries, with a focus on those living in North Bank, Lower River and Central River Regions of The Gambia. An underlying assumption is that these three factors together will contribute to enhancing employability (particularly of women and youth) and drive growth. While women and youth are the direct target beneficiaries of the programme, the programme is also aimed to strengthen the capacities of key actors within The Gambia's skills and TVET ecosystem.

The key interventions proposed under this component build on ITC's The Gambia Youth Empowerment Programme. There is a strong focus on making skills development demand driven, by focusing training interventions in key high growth sectors (such as tourism, health care etc.) with strong employment potential. In addition, the programme interventions also have a strong industry engagement component, which includes the involvement of industry bodies such as Sector Skills Councils (SSCs).

There has also been an overarching focus on promoting a green economy which guides the identification and selection of economic sectors of opportunity such as renewable energy, sustainable construction and ecotourism, soil and water management, climate-smart agriculture, agro-forestry, agro-processing and agro-marketing.

Activity 1: The development of a National TVET roadmap and skills gap assessment for priority sectors and regions The JSF programme has supported the Ministry of Higher Education (MoHERST) to develop a National TVET Roadmap, prepared in consultation with diverse actors in the skills development ecosystem. This was launched on 10th December, 2019. This roadmap laid out a policy framework for scaling up and improving the quality and relevance of skills training in the Gambia. Skills gap analysis for key sectors were conducted and a framework for coordination and convergence of skills training efforts was also laid down in the Roadmap. The Roadmap implementation is managed through the National TVET Committee which is supported by JSF and meets quarterly.
Activity 2: Increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces ITC awarded contracts to four training providers to train 225 youth and women from the priority regions and in skill areas such as: horticulture, bike recycling and maintenance, solar installation and agro processing. Training resumed in November 2020 after the lifting of COVID-19 restrictions are lifted. Work on developing new TVET curricula and standards have commenced and Sector Skills Councils (SSCs) are working to provide technical guidance to training providers and to set standards for formal and informal trainings. These curricula and standards are being guided by the National Accreditation and Quality Assurance Authority (NAQAA). By May 2020, ITC was working closely with NAQAA to complete training of trainers and assessors in the identified job roles. Due to the COVID-19 pandemic, as in-person trainings were not possible, 14 poultry farmers were also trained online (through the Zoom platform), in the area of advanced poultry farming and marketing.
Activity 3: Improve quality of informal skills training and apprenticeship programmes SSCs (employer-led skills training bodies) were established in three priority sectors namely: ICT, construction, and agro-food processing, with ITC playing a key role in setting up the construction and agriculture SSCs. Second, there has been a strong focus on workplace based training, by focusing on apprenticeships. Apprenticeships and on-the-job training has been formalised for a number of job roles, with strong partnerships from industry to ensure that training takes place to industry-relevant standards.
Activity 4: Technical assistance and seed capital to SMEs Domestic finance mobilisation for two local SMEs, namely: Tropingo Foods and Aspuna Gambia Ltd with total project costs was implemented worth $651,499 and $622,274 respectively. UNCDF LFI technical assistance (project development, planning, financing and structuring gaps) sought to make these projects investment ready and allow them to increase their capacity and diversify their portfolio of products. Furthermore, UNCDF LFI provided seed capital grants of $100,000 each to Tropingo Foods and Aspuna Gambia Ltd as risk mitigation on the part of the project and the local commercial bank lender. This support helped facilitate external financing (e.g. Tropingo Foods received $50,000 commercial loan from Ecobank Ltd) and hence further opened new avenues of access to finance.

Activity 5: Capacity building for SME finance

Through the JSF program the UNCDF LFI team has invested its other funds from SIDA worth $200,000 into the Central Bank of Gambia as seed capital grant to support the establishment of the first Credit Guarantee Scheme in the Gambia.

Following a request from the Government of The Gambia, this support to the Central Bank was informed by a series of workshops held by UNCDF in 2019 to understand the current state of investment readiness for both local government authorities and SMEs and other stakeholders so as to inform the level of support needed to build the capacities of these local institutions.

Total budget by activity and expenditure (actual and committed) up to end May 2020 for Component 2 is as follows:

Activity	Total project budget	Expenditure and commitments up to end May 2020
Activity 2.1	700,000	437,547
Activity 2.2	1,270,000	762,704
Activity 2.3	1,030,000	405,901
Activity 2.4/5	1,000,000	282,594
Total	**4,000,000**	**1,888,749**

Component 3: Financial Inclusion

In the financial inclusion component, the programme has taken a comprehensive approach working at the macro, meso and micro levels. At the policy and regulatory level, the initial focus was on policy diagnostics, with support for the implementation of the Finscope Survey and technical advice on specific policy reforms such as Know Your Customer regulations. JSF played a role in helping the Central Bank set up a task force on financial inclusion and contributed to an initial dissemination workshop on the National Financial Inclusion Strategy.

In terms of supply side interventions, JSF has worked with a non-bank financial institution (Reliance) and an MNO (QMoney) to support payment systems for Cash for Work recipients under Component 1 and has also supported the establishment of a new microfinance institution, Bayba Financial Services, by TrustBank.

The most recent report on progress achieved is the Year 2 annual report covering the period up to end May 2020. Progress can be summarised as follows:

Activity 1: Policy and regulatory work. The Central Bank has developed a plan for formulation of the National Financial Inclusion Strategy but has not started the drafting process yet.

Activity 2. Public Private Dialogue. The Financial Inclusion Working Group, established in Quarter 4 2018, has held three workshops – covering financial innovation, financial literacy and consumer protection –between Q2 2019 and Q1 2020. A workshop was held to disseminate results of the Finscope Survey in November 2019. The Participation of Women in the Economy Realized (PoWER) diagnostic and training on Human Centred Design were also carried out under this component.
Activity 3. Funding and technical assistance. Reliance has developed savings products which are being offered to CfW participants. Payments are made to beneficiaries though Reliance. UNCDF signed a performance-based agreement with Ker-Twang in Q3 2019 to develop a chatbot system for CfW beneficiaries. In addition to the CfW related activities, support and technical assistance has also been provided to: • A crowdfunding platform to help young entrepreneurs access finance (Thundafund/MChanga) • A pilot for psychometric testing for credit scoring through Reliance Financial Services. • An e-commerce platform and digital transaction tracker for youth businesses, which aims to develop financial history as an alternative to traditional collateral, developed by Insist Global. • Support to Trust Bank to set up an MFI, Bayba Financial Services, by funding employment of a financial inclusion expert. • Development of a Fintech challenge fund • Financial literacy training for CfW beneficiaries. • Additional grant support to Reliance Financial Services to develop an integrated financial product and services specific to the needs of women and girls only.

Total budget by activity and expenditure (actual and committed) up to end May 2020 for Component 3 is as follows:

Activity	Total project budget	Expenditure and commitments up to end May 2020
Activity 3.1	1,029,210	506,891
Activity 3.2	1,107,372	365,552
Activity 3.3	3,023,698	2,000,653
Total	**5,160,280**	**2,836,185**[3]

Tables showing achievement of output and outcome indicators included in the JSF results framework are presented in Annex 1.

[3] This is the reported total figure though calculated sum of three activities is €2,873,096

2.5. PROGRAMME FINANCIAL STATUS

The programme agreement between UNCDF and the EU Delegation in The Gambia was signed in June 2018. The total cost of the programme was estimated at €15,205,000, with a maximum EU contribution of €15,105,000 and an implementation period of 48 months starting on 1st June 2018. UNCDF committed to contribute $100,000 (0.66% of total budget).

The total budget breakdown by component, with expenditure at end of Year 1 and Year 2 is presented below:

Component	**Total Budget**	**Expenditure (+commitments) to end Year 1**	**Expenditure (+commitments) to end Year 2**
ER1: Sustainable and equal employment opportunities for youth and women are created	4,900,000	886,108	1,426,314
ER2: TVET, skills development and apprenticeship opportunities in line with MSMEs needs are improved and made more accessible to youth and women	4,000,000	811,531	1,888,749
ER3: Regulatory framework on the financial sector improved	5,160,280	1,360,911	2,836,185
Communications and visibility	150,000	22,980	39,664
Total direct costs	14,210,280	3,081,530	6,190,912
Administrative Costs	994,720	94,849	298,642
Exchange rate loss/gain		-2680	1631
Total eligible costs of the Action	15,205,000	3,173,699	6,491,337[4]

The programme quotes a 'delivery rate' (total expenditure plus commitment as a percentage of total funds transferred by EU) of 102% at end of Year 1 and 85% at end Year 2.

JSF is almost fully (99%) funded by the EU. 43% of the total programme budget was spent by end of Year 2. Total Expenditure (plus commitment) increased slightly from Year 1 (€3.2 million) to Year 2 (€3.3 million). Breakdown of expenditure by agency (UNCDF and ITC) is not reported.

[4] Reported figure c.f. calculated total figure is €6,491,185

3. Evaluation Approach and Methodology

The evaluation followed a theory based methodology, assessing actual programme performance against a Theory of Change. A Theory of Change aims to articulate expected programme outputs and the logic linking these outputs to wider outcomes and impact. It also seeks to explicitly articulate any assumptions as well as potential alternative drivers of the wider outcomes and impact underlying this logic.

The evaluation collected evidence to verify the extent to which these outputs have been produced and contributed to expected outcomes and impact. It also collected evidence validating whether assumptions underlying programme logic held true. This approach contrasts clearly with an experimental or quasi-experimental approach which would aim to isolate programme impacts by comparing treatment and control groups before and after the intervention – not a practical approach when evaluating a complex programme of this type. The programme Theory of Change is described below. The evaluation sought to identify the contribution made by the JSF programme to the achievement of outcomes and impact in relation to other contributory factors though did not employ a formal Contribution Analysis methodology.

The evaluation involved answering a series of evaluation questions, organised according to the 6 OECD-DAC evaluation criteria of relevance, coherence, effectiveness, efficiency, impact and sustainability. Many of these questions relate directly to the Theory of Change. The questions and the methods used to answer them are outlined in the Evaluation Matrix (See Annex 2). The development of the matrix and its refining and validation in the inception phase took into account the UN Evaluation Group's Guidance on Integrating Human Rights and Gender Equality in Evaluation[5] throughout the evaluation questions, data collection methods and sources of data.

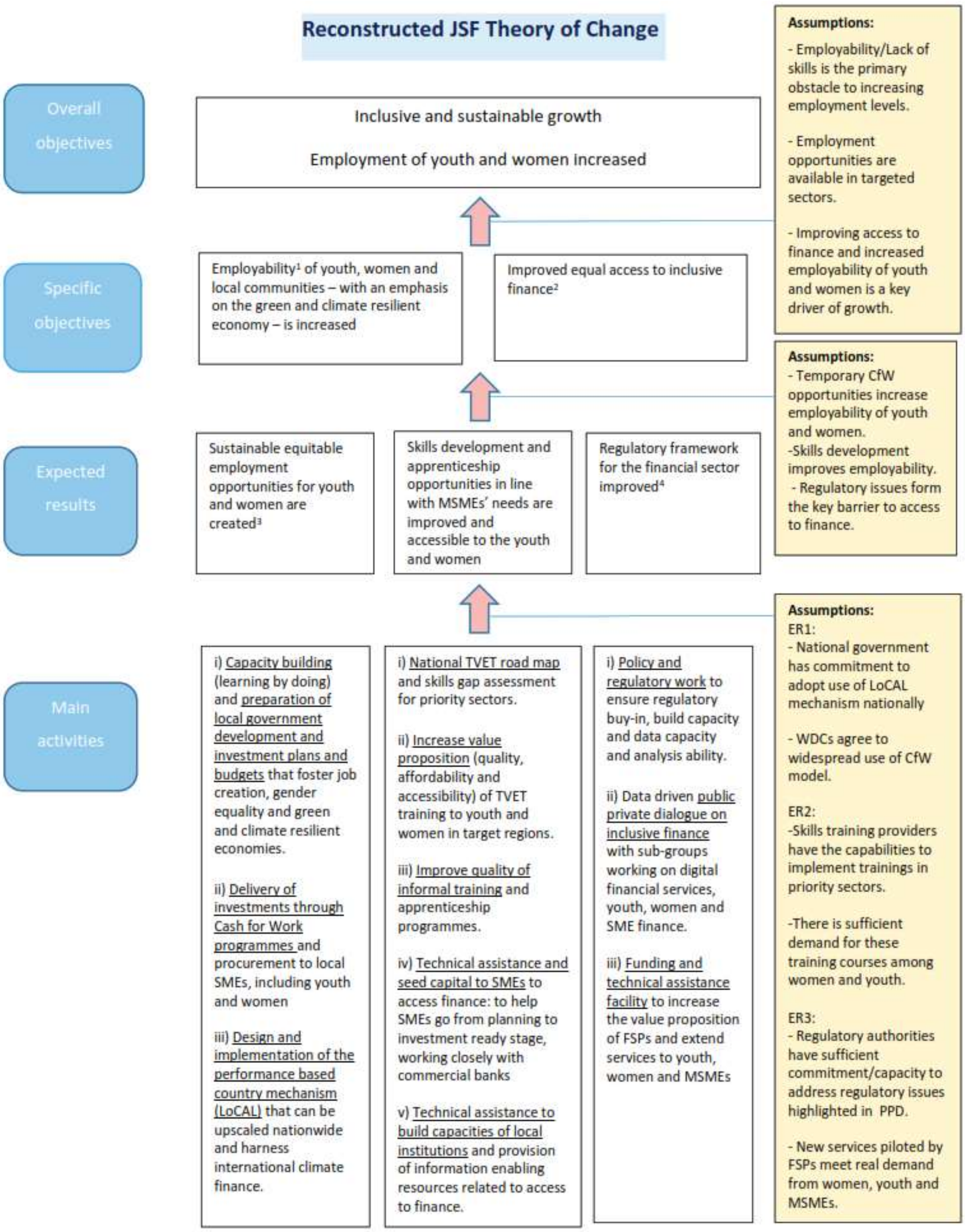
3.1. THEORY OF CHANGE

The JSF programme did not develop an explicit Theory of Change at the design stage or start of implementation so a draft Theory of Change for the programme was reconstructed by the evaluation team and presented in the inception report of the evaluation The overall objective, specific objectives, expected results and main activities of the programme are taken from the logframe in the original programme document. However, assumptions linking activities to results were not articulated, so the evaluation team included a set of implicit assumptions.

In terms of achieving the overall programme objective of job creation, the Theory of Change emphasises two main impact pathways both of which relate to the supply of labour. These are reflected in the two specific objectives of the programme – employability of labour and access to finance. JSF's impact pathway on the demand side – interventions to help create jobs – is less clear. The Cash for Work component creates temporary jobs which provide short term income for beneficiaries and work experience but is not a source of sustainable, long term employment. The local infrastructure projects supported may contribute to local economic development and indirectly to job creation although projects are selected on a range of criteria, prominent among which is contribution to climate change resilience rather than job creation. As a result, the Theory of Change requires some fairly major assumptions to hold true for expected results to lead to the

[5] http://www.unevaluation.org/document/detail/1616

programme's overall objective. These include the assumption that employment opportunities will be available for beneficiaries whose employability and access to finance may have been improved by the project.



3.2. DATA COLLECTION METHODS

The evaluation utilised five different data collection methods or 'lines of evidence' which have been combined to triangulate data and verify findings. A mixed method evaluation approach was adopted, using a wide range of information sources, including the perspectives of women and under-represented groups, such as the male and female Cash for Work beneficiaries who participated in the Focus Group Discussions:

Analysis of project data and reports. These included: the programme design document, annual plans, EU Result Oriented Monitoring review 2019; Access to Finance: Preliminary Strategy to Increase Market Competition – November 2018; LoCAL Design Document – JSF in The Gambia; Annual Reports Year 1 and Year 2.

Review of secondary data and literature

Secondary data and literature included the National Development Strategy, the UN Development Assistance Framework, analytical work by other development partners, government legislation and a range of research reports produced by JSF. A list of secondary literature consulted is contained in Annex 4.

Key informant interviews

Interviews were held remotely and in person with UNCDF and ITC Project staff, UNDP, government partner agencies, UNCDF regional and headquarters staff, EU representatives, a range of private sector partner organisations and representatives of other development partners in the Gambia. A full list of key informant interviewees is contained in Annex 3 which includes 59 named stakeholders. The team prepared three separate lists of guide questions for key informants in the three programme components, based on the agreed evaluation questions.

Case Studies

The evaluation involved carrying out three case studies. The objective of the case studies was to focus on particularly interesting or unusual aspects of the programme, unexpected outcomes or impacts. The case study methodology involved a number of data collection tools: document review, interviews, direct observation and audio-visual media (photos, video clips, interview clips). The three case study topics selected were: i) Aspuna Gambia: Unlocking Gambia's cassava value and generating social impact; ii) Sterling: Equipping Gambian Youth with Skills for Employability; iii) Bureng Ward: Sustainability lies in the hands of the Ward Development Committee. The first case study reviewed seed capital injection to an SME under component 2.4. The second examined support to a private TVET provider under component 2.2. The third case study assessed a PBCRG under component 1, along with related interventions for Cash for Work participants by other components. The case studies are presented in Annex 5.

Focus Group Discussions

The team carried out focus group discussions with Ward Development Committee members and beneficiaries of the Cash for Work programme in three wards: Bureng and Jalaffar wards in Lower River Region and Darsimaleh Ward in North Bank region.

The FGD participant numbers were as follows:

Ward	Ward and Village Development Committee members and members of Multi Disciplinary Facilitation teams	Cash for work beneficiaries (and contractor/suppliers)
Bureng	8	13 (2 contractors)
Jalaffar	7	12 (2 contractors)
Darsimaleh	6	14 (2 suppliers)

The team prepared separate lists of guide questions for Focus Group Discussions with Ward Development Committee members and with Cash for Work beneficiaries.

3.3. SAMPLING STRATEGY

The field work was focused on three out of 20 Ward Development Committees that have received PBCRGs in either Year 1 or Year 2. The wards were selected from the Year 1 cohort of eight wards (Bureng, Gikoko, Julafarr and Kaif in Lower River region and Dasilameh, Kachang, Prince and Saba in North Bank region) as they have had more time to demonstrate impact. The wards were selected to ensure different investment types in each ward:

- Bureng (Lower River) Climate Proofing of Infrastructure
- Julafarr (Lower River) - Climate Smart Agriculture
- Darsilameh (North Bank) - Water, Sanitation & Health

In these wards, FGDs were held with a total of 39 CfW beneficiaries, According to the Year 2 Annual Report, a total of 825 month-long full-time equivalent jobs were created in the 8 wards, mainly for women and youth. The team, therefore, consulted directly with 5% of Year 1 CfW beneficiaries. In all wards, the number of female beneficiaries participating in FGDs was higher than male participants. In Dasimaleh, for example, the attendance sheet records 10 female CfW participants and 4 male participants.

As outlined in the inception report, the objective of the case studies was "to focus on particularly interesting or unusual aspects of the programme, unexpected outcomes or impacts." Case study topics were selected on this basis rather than on the basis of a sampling strategy.

3.4. DATA ANALYSIS AND TRIANGULATION

Notes were taken on stakeholder interviews and Focus Group Discussions and the notes checked. No data coding or software was used for quantitative or qualitative analysis. Data collected through review of UNCDF documents was validated in stakeholder meetings and Focus Group Discussions. A remote debriefing of preliminary findings was organised with the UN Resident Co-ordinator in The Gambia with feedback provided.

3.5. LIMITATIONS IN THE EVALUATION METHODOLOGY

During implementation of the evaluation, the team were able to meet with all respondents as planned during the inception phase. In some cases, meetings had to be held virtually because of

COVID travel restrictions and, in some cases, because programme stakeholders were overseas. In general, however, COVID restrictions did not unduly effect implementation of the evaluation. Similarly, the team was able to access documentation as required, except for a report on achievement of logframe indicators updated to end December as requested in the inception report.

4. Evaluation findings: Relevance

4.1. RELEVANCE TO NATIONAL GOVERNMENT PRIORITIES

EQ: How relevant and how well designed is JSF's approach to the priorities of the government of The Gambia, considering the programme's intended support to employability for youth, women and local communities, with an emphasis on the green and climate resilient economy, and access to finance?

> The JSF programme is highly relevant to the priorities of the government of the Gambia. Policies on decentralisation, climate change resilience, skills development and financial inclusion, as well as a focus on women and youth, are prominent within the National Development Plan (2018-21). JSF programme activities support implementation of the Local Government Act and are seen to contribute to the National Climate Policy. The National TVET Roadmap has helped to align skills development programmes of development partners such as ITC with government policy on skills development.

4.1.1. Local government finance

The JSF project is highly relevant to local government finance through its investments in strengthening local level financial and performance management capacities, thereby boosting the readiness of the local government system to absorb more resources in the future.

The JSF is in line with the Constitution of The Gambia (1997) which enjoins the State to be "guided by the principles of decentralisation and devolution of governmental functions and powers to the people at appropriate levels of control to facilitate democratic governance". It is also in line with Vision 2020 which states that to "encourage participatory governance and a balanced development, government shall pursue an intensive political and institutional decentralisation process ….".

The Local Government Act (2002) operationalised these aims by, among others, establishing decentralised local government structures including the Area Councils, the WDCs and the VDCs

> **Local Government Structure in The Gambia**
>
> The Area Councils – represented by elected and appointed members – are the principal bodies responsible for development in the regions and have tax raising powers. They are entitled to central government subventions. Of the combined income, 60% must be channelled to development and the remainder for the administration of their function. The Development Committee of the Council is the main body with responsibility for formulating policies for economic, social, spatial and human development; for coordinating and harmonising bottom-up planning and implementation; for initiating development programmes and for monitoring and evaluation. Area Councils consolidate the work of the WDCs and execute their plans through the WDCs and ultimately the VDCs. The WDCs, comprising an elected Councillor and VDC representatives (a man and woman from each) are responsible for preparing Ward Development Plans for approval by the Development Committee of the Council, for being entry points for all outside assistance and mobilising community participation in development activities. The TACs provide technical advice to the Ward and Village Development Committees. The MDFTs are multi-sectoral experts providing technical support for the execution of programmes. JSF works closely with these structures with the exception of the Development Committees of the Council.

who are accorded principal responsibilities for decentralised and participatory development. These decentralised structures were to be the main channels for devolving public finance to the lowest appropriate levels to support local-driven development. An Equalisation Grant was envisaged whereby additional resources will be allocated variably to Local Government Authorities (LGA) to address regional disparities.

Financial and local project management capacity building was understood as a precondition for fiscal devolution. An earlier EU project, followed by a World Bank Community-Driven Development Project, aimed to build capacity of decentralised structures, including project and financial management. However, these were not sustained by the GoTG.

A representative of the Department of Community Development during key informant Interviews stated that: "Except the European Union's SDRD project and the World Bank's Community Driven Development Programme (CDDP) in the past, decentralisation has been starved of funds and neglected by both central government and external donors and left to stagnate over the years. So JSF is literally a life-saver of the entire decentralisation agenda".

The National Climate Policy (2016) aims: "to build the resilience of communities and ensure health and welfare through participatory, equitable and pro-poor approaches to climate change that emphasise the meaningful inclusion of women and vulnerable groups". In addition, the government aims to "integrate community-based adaptation with ecosystem-based approaches to strengthen people's adaptive capacities and develop more climate-resilient livelihoods". The JSF project contributes to these policy aspirations especially through the training, vulnerability assessments, climate change awareness and project performance management support provided to these structures at the decentralised level.

In an interview for this evaluation, a senior government representative stated that: "We want to mainstream LoCAL into national policy to ensure that all climate change related interventions use the bottom-up approach and climate aware planning processes. For example, the draft National Adaptation Plan (NAP) recommends the creation of a Local Climate Fund (LCF) drawn from the experience of LoCAL".

4.1.2. Skills development

The JSF skills development component is relevant and aligned to key priorities of the Government of The Gambia. It has played an important role in supporting the government to define its priorities in skills development and TVET, through the National TVET Roadmap. The main areas of training that have been implemented under this project also align with the priorities identified in the National Roadmap.

The Government in The Gambia considers "reaping the demographic dividend through an empowered youth" as one of its strategic priorities for reaching the goals and vision of the National Development Plan (NDP) 2018-2021. There is a recognition that unemployment is a significant problem for the country. The most common reason given for outward migration by both regular and irregular migrants is the lack of gainful economic opportunities.

Since the change of regime in December 2016, the Government and development partners, the European Union and its member states in particular, have intensified efforts and financed several interventions aimed at curbing irregular migration flow to Europe. In fact, one of the first projects signed by the new government was the EU funded "Youth Empowerment Project" (YEP) which focuses on youth employment creation, providing high quality skills training for potential youth entrepreneurs and start-ups. Similarly, in the NDP 2018-2021, the Government indicates its intention to build a more skilled and productive work force by promoting TVET and other skills enhancing initiatives to match the job market.

While women and youth are the direct target beneficiaries of the programme, the programme is also aimed at strengthening the capacities of key actors within The Gambia's skills and TVET ecosystem. In the NDP (2018-2021) the government states that it plans to establish TVET centres across the country with at least one major centre in each administrative region.

Under JSF, there has also been a focus on on-the-job training and apprenticeships. The NDP 2018-2021 mentions that MoHERST will be tasked to promote and advocate for the inclusion of apprenticeship programmes in the TVET system.

The MoHERST representative expressed the view that the JSF programme has been particularly accommodative to the plans and needs of Government of the Gambia in strengthening TVET policy making as well as operationalising additional public TVET institutions, in line with Government plans to decentralise and improve access to skills development across the country.

4.1.3. Financial inclusion

The JSF approach to promoting wider financial inclusion is highly relevant to the priorities of the Government of the Gambia. The National Development Plan (2018-21) states that: "the Government will also strengthen and deepen Gambia's financial sector to ensure that barriers in access to finance to the private sector, including for agriculture, women and youth are eliminated." In an interview for this evaluation, a Central Bank representative stated that the Central Bank welcomed JSF support in developing technical working groups for discussion of the National Financial Inclusion Strategy (NFIS) and confirmed that the Finscope Study funded by JSF was an important foundation for development of the strategy. The Central Bank has invited JSF to provide support in the drafting of the NFIS. Once the NFIS is approved, the Central Bank believes that JSF can also play an important part in its implementation, particularly the digitisation strategy.

4.2. RELEVANCE TO PARTNER INSTITUTIONS

EQ: How relevant is the support provided by JSF, including capacity building, knowledge sharing and the performance-based country mechanism, to the needs of local governments, FSPs, TSPs and other partners?

> The JSF programme is considered by local government institutions and TVET institutions as highly relevant to their needs. The LoCAL mechanism has revitalised the role of Ward and Village Development Committees. The programme has been less relevant for middle level government agencies at regional level. JSF support on financial inclusion has been highly relevant to some of the start-up and smaller partners but less relevant for more established financial service providers.

4.2.1. Local government institutions

The JSF approach was seen by all stakeholders as highly relevant to local government institutions in view of the capacity building of local government institutions to manage integrated projects and foster climate adaptation.

This was attested by local government representatives interviewed for this evaluation. "JSF has given practical meaning to bottom-up planning and bottom-up governance. Because of JSF, for the first time, the Ward Development Committees are executing programmes for which reason the community gives the WDC members respect and appreciation" (TAC, Mansakonko). A representative of Kerewan Area Council stated that: "Where UNCDF is not operating, the WDCs are not operating as well as those where they do".

A senior official at the Ministry of Local Government stated that: "Training of WDCs in procurement management, book keeping, performance management and auditing and the application of these basic skills in the management of grants are preparing the grounds for fiscal devolution and central government transfers, and helping the Ministry of Local Government make the case for it".

4.2.2. Training providers

The key interventions proposed under the JSF programme were described as relevant by all the partner organisations interviewed.

The key informant interviews with most of the private training providers suggest that the programme is very relevant to TVET institutions. Donor funded projects with skill development components like JSF have been a very important source of revenue and capacity building for them because they do not receive any financial or technical support from the government. Under the skills development component, the JSF programme has agreements with nearly 25 different training providers comprised of both private and public sector institutions to carry out training programs in various areas/sectors. The evaluation team was informed that several training providers had prior relationships with the ITC for training similar target groups (youth and women) in other projects such as the Youth Empowerment Project.

Training providers consider their role in the TVET ecosystem to be critical and stated that the JSF programme has given TVET a new impetus in the Gambia. Historically, TVET is considered as an auxiliary component to post-secondary education with little support or resources provided by the government. However, with the JSF programme, there have been noticeable changes such as the formulation of National TVET Committee where stakeholders have participated in formulating a roadmap for the National TVET Policy, currently at the draft stage. The Permanent Secretary of the Ministry of Higher Education, Science and Technology (MOHEST) credited the support the Ministry has received through the JSF programme in operationalising the TVET Unit at the Ministry and other public skills centres MOHERST is establishing. This is in line with Government plans to decentralise and improve access to skills development across the country.

Additionally, the JSF programme has been instrumental in revitalizing the previously dormant National Association of TVET institutions. The evaluation was informed that the association has gained more visibility and is now recognised by NAQAA, MOHERST and the National Assembly. TVET institutions previously approached issues in isolation but are now more hopeful that issues pertaining to TVET will be addressed in a more participatory and holistic manner.

4.2.3. Financial institutions

JSF support has been highly relevant to some of the start-up and smaller partners but less relevant for more established financial service providers. According to the representative of Bayba Financial Services interviewed for this evaluation, the technical assistance provided through JSF during its start-up phase has been invaluable in terms of: preparation for regulatory approval, development of a business plan, advice on IT infrastructure, drafting of human resource policies, internal audit and compliance procedures and product development. Financial support to the crowdfunding platform Thundafund has also been pivotal to start-up operations in the Gambia.

For more established financial institutions, however, JSF's relevance has been limited. JSF has concentrated on working with non-bank financial institutions and fintechs but has not engaged with the formal banking sector. Support to Reliance Financial Services, the Gambia's largest non-bank financial institution has covered the costs of expanding and implementing its existing network and savings products but has not enabled Reliance to develop new payment mechanisms, through linkage with mobile money providers, or new loan products. Similarly the engagement with QMoney also focused on helping to extend the existing agent network to locations covered by the Cash for Work schemes rather than supporting the company's own priorities in terms of innovation and development.

4.3. RELEVANCE TO CROSS-CUTTING ISSUES

EQ: To what extent does the JSF design incorporate gender equality (GE), human rights (HR) and climate change adaptation issues? How coherent is it to needs and interests of all stakeholder groups? Does it offer good quality information on the underlying causes of inequality and discrimination to inform the programme?

> The JSF programme is formulated as a programme to support jobs for women and youth and the LoCAL mechanism is clearly focused on climate change adaption and resilience. Both the local government finance and skills components have targets for participation of women and youth. The financial inclusion component included gender analysis in initial diagnostics and interventions are gender aware. However, JSF project objectives are not framed as human rights objectives and JSF does not engage with structural drivers of gender inequality. In terms of design, the programme's objectives do align with Sustainable Development Goals 1, 5, 8 and 13.

The overall objective of JSF, as well as the Specific Objective to increase employability of youth, women and local communities, have specific and measurable targets related to benefits for women and youth. Investment conditions require that employment opportunities should benefit 25% young women, 25% young men and 25% adult women – a minimum of 50% women, young and old. By value, more than 50% of JSF's investments should be pro-women.

Gender equality has also been factored into participation in capacity building training and in conducting sensitisation efforts on the LoCAL mechanism at the ward level. UNCDF requires that 40–50% of participants during every meeting should be women. In Years 1 and 2, of those who participated in sensitisation training on the LoCAL mechanism, over 59% were women; of those who attended financial management training, 48% were women; whilst for training of trainers only 37.5% were women.

The JSF skills component has also had a strong gender focus with equitable involvement of women as beneficiaries of skills development opportunities at ward level as part of the Cash for Work programme. ITC ensures that women and youth are fairly represented in all trainings conducted. At the end of December 2020, the JSF project had trained a total number of 429 beneficiaries, out of which 387 were youth and 146 women. However, the training providers did encounter challenges in recruiting and retaining female participants in some of the skills development components due to certain societal norms and gender stereotypes. For example, some female participants that were accepted into the solar installation training course delivered by Sterling were compelled to drop out because their parents thought that kind of job was not appropriate for women.

The skills component design also incorporated climate change adaptation issues. There has been a focus on promoting the green economy which guides the identification and selection of economic sectors, such as renewable energy, sustainable construction, soil and water management and climate-smart agriculture.

The design of JSF financial inclusion component clearly incorporated gender equality in terms of initial diagnostics while interventions have tended to be gender aware rather than focused specifically on gender objectives. The project commissioned a PoWER[6] assessment of Women's Economic Empowerment in the Gambia, published in June 2019, which assessed factors underlying the gender gap in financial inclusion in the Gambia and presented recommendations for regulators and financial service providers on addressing these constraints. A request for proposals was issued relating to development of tailored financial products for women but this activity has not yet been carried out. The Ministry of Women's Affairs has been represented on the Financial Inclusion Technical Steering Committee, which has met twice. The financial inclusion component does not target human rights or climate change adaption issues.

However, JSF project objectives are clearly not framed as human rights objectives and JSF does not engage with structural drivers of gender inequality. Overall, the programme is gender aware rather than focused on specific outcomes relating to women's economic empowerment.

The JSF programme document states that the programme will contribute to the achievement of the following SDGs: Goal 1 – End poverty in all its forms everywhere; Goal 5 – Achieve gender equality and empower all women and girls; Goal 8 – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all; Goal 13 – Take urgent action to combat climate change and its impacts; Goal 15 - Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity. In terms of design, the programme's objectives do align with Goals 1, 5, 8 and 13. The link to Goal 15 would appear tenuous.

[6] PoWER stands for: Participation of Women in the Economy Realized

5. Evaluation findings: Coherence

5.1. COMPLEMENTARITY WITH RELATED PROGRAMMES

EQ 4: How distinct/complementary is JSF's approach to other programmes and initiatives implemented in The Gambia by government and/or key development partners, particularly the EU, with similar objectives?

> The JSF programme builds on earlier EU and World Bank programmes promoting decentralisation and ongoing ITC implemented programmes on skills development. Interventions are complementary though issues have arisen from differential rates paid by different programmes in Cash for Work programmes. Collaboration with the World Bank on support to the Central Bank for developing a National Financial Inclusion Strategy started strongly but has since floundered.

5.1.1. Local government finance

JSF built on earlier EU and World Bank projects aimed at strengthening local institutions for decentralisation. In terms of coherence with current programmes implemented by other development partners, inconsistency in daily wage rates paid by other Cash for Work projects, also funded by EU, has led to complaints in some local areas.

JSF is not the first project to support the decentralisation process through strengthening local structures or channelling money to local level structures and it is not the first to promote employment through Cash for Work. The EU provided significant support in the early 2000s after the Local Government Act was passed. This included training for Area Councils, establishing management systems and even supporting the construction of some office spaces in some Area Councils to host Community Development Officers.

An earlier World Bank Community Driven Development Project (CDDP) trained Multi-Disciplinary Facilitation Teams and provided performance-based grants to small businesses through Village Development Councils. Through its Water and Sanitation programmes, UNICEF is reported to be supporting capacity building of WDCs and VDCs in some regions without providing cash for community projects or Cash for Work.

Cash for Work programmes are currently also being implemented by two other organisations, one of them with EU funding. The European Union's Rural Infrastructure and Employment Creation (RIEC) project, implemented by Enabel (Belgian Cooperation Agency), is a three-year, 388 million Dalasis (7 million Euros) project, which is part of the larger Tekki Fii programme. Other programmes are offering higher daily wager rates in their Cash for Work programmes which has led to complaints being made to JSF in some areas. In North Bank, JSF field staff reported that rates of 750 dalasi per day for skilled labour and 450 dalasi per day for unskilled labour paid by other projects were causing difficulties in relationships with local authorities and communities[7].

JSF does have a number of distinctive elements compared with other and earlier programmes. These include combined objectives relating to climate change adaptation, employment creation,

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[7] At the time of the evaluation, the exchange rate was approximately US$1=50 GMD. GMD 750 equates to approximately $15 while 450 GMD is approximately $9. The Gambia does not currently set a national minimum wage.

skills training and financial inclusion for youth and women. JSF also has a catalytic purpose, seeking to leverage the platform to diversify and scale up funding sources.

5.1.2. Skills development

The JSF approach to skills development is complementary to similar initiatives being implemented by other development partners. According to discussions with TVET providers, the most distinctive feature of the JSF's approach is that JSF beneficiaries are selected from specific geographies (targeted wards in four rural regions). In addition, the programme focuses on skills that contribute to climate friendly development.

The JSF programme has leveraged ITC experience in the TVET sector and created synergies with other initiatives. The JSF has used the performance-based training model developed under the Skills for Youth Employment Fund (SkYE) which was first piloted under the 6-year EU-funded Youth Empowerment Project (YEP). Combining JSF and YEP beneficiaries positively contributed to creating efficiencies of scale for the SkYE programme, implemented in partnership with a range of TVET institutions, including the most established and longest serving TVET institution, The Gambia Technical Training Institute (GTTI). JSF programme has benefited from ITC's prior investments in the area of assessment, standards and curriculum development, teacher training and training equipment for TVET institutions.

ITC's collaboration with partners such as GIZ provided resources for the upgrade of training in construction, including training on Compressed Stabilised Earth Blocks (CSEB), rural mechanics and solar installations, programmes on which target beneficiaries under the JSF programme have been trained.

Through a combined MOU, JSF and YEP collaborated to deliver entrepreneurship skills training in rural Gambia with implementing partners such as the Gambia Chamber of Commerce and Industry (GCCI). Graduates were connected to finance options such as the Tekki Fii grants managed by the ITC. Moreover, ITC and FAO are in the process of institutionalising the Farmer Field School (FFS) programme in The Gambia and have created FFSs in the JSF target regions. With the upgrading of FFFs to Farmer Business Schools (FBS), the JSF programme is supporting their technical staff to participate in the technical core team and this can have a transformative impact for some of the agricultural projects such as gardens being supported by the JSF programme.

5.1.3. Financial inclusion

JSF has collaborated with the World Bank on support for the National Financial Inclusion Strategy Drafting process but, following an initial conference, communication and collaboration has been limited.

The EU Delegation in the Gambia does not support other significant work on financial inclusion except for JSF. In terms of other development partners, JSF sought to collaborate with the World Bank in support of the National Financial Inclusion Strategy drafting process. The Year 1 Annual Report states that "an agreement was established by which the World Bank is conducting a thorough supply-side diagnostic while UNCDF conducts the demand-side diagnostic (the FinScope Survey) and leads stakeholder consultations for the NFIS."

The World Bank representative interviewed for this evaluation expressed some concerns about how this collaboration has worked in practice. Collaboration started well with the joint organisation by the Central Bank, World Bank, Alliance for Financial Inclusion and UNCDF of a conference to discuss the state of financial inclusion in the Gambia and lay the foundations for the

NFIS drafting process. However, since then, there has been limited progress in establishment of working groups under the Technical Steering Committee to help inform the NFIS drafting process. The World Bank has not yet delivered a draft of the strategy for discussion with the Central Bank and other stakeholders.

5.2. COMPLEMENTARITY WITH UN PROGRAMME IN THE GAMBIA

EQ: How compatible is the JSF intervention to UNDAF as well as to initiatives of the UN Country Team in the Gambia? How compatible is the JSF intervention to UNCDF's work with LoCAL and YouthStart at the programme and regional levels?

There has been successful communication and collaboration between the JSF programme and the wider UN system relating to JSF components 1 and 2, including both UNCDF and ITC. Other UN agencies are not involved in areas covered by JSF component 3 on financial inclusion.

UNDP and UNCDF collaborate on Results Area 1 of the UN Development Assistance Framework: Governance, Economic Management and Human Rights. UNCDF is co-chair of the Technical/Result Working Group on Result Area 1. With the Ministry of Lands and Local Government, UNDP has been involved in supporting local government capacity building for decentralisation, including capacity assessments of Ward and Village Development Committees in JSF supported wards. UNDP has also signed an MOU to work with UNCDF (outside the JSF framework) on Asset Management measures to improve financial management and sustainability of local government owned infrastructure in 74 identified communities, through the Programme for Accelerated Community Development (PACD).

In JSF component 2, ITC also collaborates with UNDP through the National TVET Committee, in which UNDP also participates. UNDP supports similar training partners as ITC and works together on entrepreneurship training organised by the Gambia Investment and Export Promotion Agency. The UNDP representative interviewed for this evaluation described the collaboration as close and effective. IN 2020-1, the project collaborated with UNESCO which, through a KOICA funded project, is also seeking to revise and update national TVET policy.

Other UN agencies are not active in the area of financial inclusion, which has not been prioritised in the UN Development Assistance Framework. There is therefore little consultation or collaboration with UNCDF in this sector.

6. Evaluation findings: Efficiency

6.1. RESOURCES AND PARTNERSHIPS

EQ: How well has JSF delivered its expected results to date, including in terms of budget allocation and cost-effectiveness of activities? How well are the key implementation partnerships functioning (between UNCDF and ITC and between UNCDF and the national government)?

> Despite staffing gaps and other delays, JSF achieved 85% budget implementation during the first two years of operations. Expenditure figures since May have not been updated but are likely to have been significantly affected by COVID-19 restrictions. The partnership between UNCDF and ITC has been strong. Relationships with government counterparts have also been strong on a sectoral level, particularly with the Ministry of Local Government, Lands and Regional Government, the Ministry of the Environment and the Ministry of Higher Education, Research, Science and Technology.

Of the total project budget of €15,205,000, €6,491,337 was spent or committed by the end of Year 2 (end May 2020), half way through the programme. This constitutes 85% of budgeted expenditure over the two-year period and 43% of the overall budget for the project over four years. It has not been possible to meet the expectation outlined in the inception report to report expenditure up to end December 2020. An expenditure report shared with the evaluation team reports total expenditure of €6,248,980 up to end December 2020, less than the figure until end May 2020. The JSF team mentioned that this report may not include some expenditure in component 3.

Component 1 (Local Government Grants) is on track to achieve its objectives and to close by May 2022, subject to adverse impacts of Covid-19 necessitating extension. By the end of Year 2, a total amount of €1, 426,314.00 had been spent or committed under this component. By close of 2020, JSF had expanded to 20 wards and it is planned to add a further 12 in 2021. The delivery of capacity building services at local government level is on track. By close of 2020, more than 1000 people had been trained on financial management, integrating climate into local level planning, the investment menu and on results monitoring.

Regarding the PBCRGs, more than US$630,000 in volume had been disbursed to 20 wards by May 2020. Of the investments, 20% were channelled to capacity building activities and 80% to local infrastructure. Of the latter, 40% supported agricultural projects whilst 30% were channelled into water and sanitation projects and 20% into forestry.

Project delivery was slowed down by the COVID-19 pandemic. Government of The Gambia suspended all trainings and scaling up of the LoCAL mechanism to 12 new wards was temporarily halted.

By and large the partnership arrangements fostered by JSF are strong and functioning well but there are gaps that can be addressed. The Ministry of Local Government, Lands and Regional Government (MLGLRG) is the main implementing agency for LoCAL. Its main role is coordination with other line ministries and agencies, especially with the Ministry of Finance and Economic Affairs for resource transfers and the Ministry of Environment, Climate Change, and Natural Resources (MECCNAR) for climate resilience planning and programming. The MLGL&RG hosts the Steering Committee, an Inter-Ministerial and multi-agency body which provides decision-making oversight, and the National Technical Advisory Committee (TAC), which take final decisions on project selection. At the Local Council and Wards levels, the line ministries are represented through the TAC and MDFTs. The Community Development Officers of the MLGLRG are the key facilitators of LoCAL on the ground.

During interviews with the Ministers for Environment, Climate Change and Natural Resources as well as the Minister for Local Government both spoke forcefully about strong partnership between the two ministers in a shared commitment to see decentralisation work as the delivery framework for climate adaptation and resilience at the local level.

UNCDF signed a Letter of Agreement with the National Audit Office to provide training to the WDCs, Training of Trainers to TAC and MDFTs and to audit the accounts of the WDCs. One audit exercise has so far been undertaken and the lessons of the audit have been used to improve financial management performance of the WDCs.

In an interview with the National Audit Office, the audit team flagged the need for UNCDF to sign a similar Letter of Agreement with the office of the Accountant General in view of their mandate to draw up the policies and guidelines for financial management in the public sector which in turn guides the work of the audit office. Their absence has meant that the NAO plays the dual role of providing training on both financial management as well undertaking audits. Also, in an interview, the Director General of the Public Procurement Authority (PPA) indicated that he had never heard of JSF but indicated the Authority's willingness to collaborate with UNCDF to strengthen procurement practices with Local Government Authorities.

Component 2 (Skills development). The partnership between UNCDF and ITC is considered satisfactory by both institutions. ITC highlighted that the high turnover of UNCDF staff in the initial stages of project implementation mildly disrupted the collaboration. However, there is now more stability and ITC is adequately reporting to UNCDF on the skills component.

The skills component of JSF has a total allocated budget of €3,211,800, broken down by activity as follows:

Activity	Budget	Expenditure to end Year 2	% budget spent
1. National TVET roadmap and skill gap assessment for priority sectors/investments	€700,000	€390,522	56%
2. Increase value proposition of TVET training to youths and women in provinces	€1,270,000	€549,518.25	43%
3. Improve quality of informal skills training and apprenticeship programmes	€1,030,000	€349,625.88	34%

Budget execution rates demonstrate the adverse impact of COVID-19 restrictions on implementation of the skills component. Spending on Activity 3 went up by 66.5% in Year 2 compared to Year 1 due to new apprenticeship programmes in agriculture and construction, as well as other practical trainings in farming, poultry management and marketing, and entrepreneurship trainings. Spending on Activity 1 decreased by 43.7% in Year 2 due to reduced spending on activities relating to TVET policy whilst Activity 2 spending decreased by 31.2% in Year 2 mainly due to the mandated closure of institutions which halted training programmes.

Partnering with ITC to implement skills training and institutional strengthening for the TVET ecosystem has created some efficiencies and cost savings for JSF as it is leveraging on prior investments made by ITC.

Whilst generally satisfied with their partnership with JSF, a common appeal made by the implementing partners is for additional resources to be allocated for institutional strengthening of TVET institutions in the form of equipment to modernise their facilities.

NAQAA had the most critical perspective on how resources should be allocated. They are of the view that due to the short-term nature of the JSF programme, it would be more efficient to focus on skills upgrade rather than introduction of new skills to beneficiaries.

ITC and UNCDF should jointly review remaining planned activities against available budget. Savings made on budgeted activities can be allocated to repeatedly mentioned areas such as (i) procuring material/equipment for TVET institutions, (ii) providing soft loans/grants and/or technical assistance to training graduates with business plans for start-ups, (iii) increasing the incentive/allowance for training beneficiaries.

Component 3 (Financial Inclusion) of the programme had the largest overall budget of the three components (€5,160, 280, equivalent to 34% of total project budget) but was the most underspent (78% of budget for Years 1 and 2). Work on public-private dialogue (activity 3.2) was particularly underspent potentially because of gaps in UNCDF staffing which disrupted development of technical working groups. In terms of the three sub-components, investment has focused particularly on sub-component 3.3, the Funding and Technical Assistance Facility, under which 66% of total project budget was spent by end May 2020. This is not surprising as some quite large grants were agreed under this component, including $400,000 to Insist Global for the SME management application and $380,000 to Thundafund/MChanga for the crowdfunding platform work. Sub-component 3.2 on public-private dialogue and sub-component 3.1 on policy and regulatory work were underspent (33% and 49% of total budget spent by end May 2020 respectively). This reflects the more limited progress made on work with the Central Bank on the National Financial Inclusion Strategy and some of the gaps in JSF staffing experienced in relation to these activities. Relationships between UNCDF and the Central Bank were also disrupted by staff changes and staffing gaps which may also have affected coordination with the World Bank. However, with the appointment of the current in-country programme management, this relationship has now been restored.

6.2. MONITORING AND EVALUATION SYSTEM

EQ: What is the quality of outputs (deliverables) provided to date? How appropriate is the programme's monitoring system to track direct programme results and its broader contribution to the overall objectives?

> In general, the JSF results framework is not effective in tracking programme results and has not been a helpful tool in assisting the mid-term evaluation. This is mainly a result of inappropriate indicators and lack of updated figures for components 1 and 3.

Achievements against targets for output and outcome indicators are presented in the JSF annual reports. The figures at end of year 2 are included in Annex 1, with information updated by ITC for indicators under component 2 updated until end December 2020.

Issues with the results framework have been highlighted in a number of previous reviews, including the EU Results Oriented Monitoring Report and the LoCAL Mid-Term Review. These issues remain outstanding**.**

The EU Results Oriented Monitoring Report (ROM, March 2020) highlighted a variety of issues with the programme logframe which has limited its usefulness as an effective monitoring tool. These included: lack of intermediate milestone targets before the end of the programme; a recommendation from LoCAL Mid-Term Review not yet implemented that Component 1 logframe indicators should be linked with the indicators used in the wards' Annual Performance Assessments; need to redefine some component 3 output indicators as outcome indicators.

JSF Programme management acknowledged that limited progress has been made in improving the programme's results management system. The framework for each component is managed at global and regional level, with local programme staff unable to revise or update the framework. Programme management also acknowledged that the framework lacks integration between components.

The programme team was not able to provide updated Logframe indicator results for components 1 and 3 to December 2020. The team therefore used data up to end May 2020 presented in the second Annual Report. ITC were able to present results updated to end December 2020 for component 2.

Component 1. The Monitoring and Evaluation framework for Component 1 is detailed in the JSF Design Note for Component 1 which was approved by the Technical Committee in 2018. The framework comprises:

1. A set of minimum project delivery conditions such as legal agreement, annual activity plans, basic financial management, conditions for cash-for-work.
2. Performance measures to incentivise competition between wards such as the quality of WDC plans and data collected on activities, skills development, and beneficiary's satisfaction. Ward performance scores are the basis of for allocation of performance-based shares of the total PBCRG.

The monitoring process combines regular field visits and Back to Office Reports (BtOR), monthly monitoring reports and Annual Performance Assessments and an annual audit conducted by the National Audit Office. The Annual Performance Reviews are conducted by the TACs and presented in multi-stakeholder forums including the WDCs, the TAC, the MDFTs and the Area Council leadership. Synthesis of the results are entered into excel data bases.

A review of the excel databases and field records suggest a fairly rigorous and effective monitoring system. Also, with the exception of some lapses in the WDCs procurement management process noted during the annual audit, the deliverables were of generally of high quality.

Component 2. The monitoring and evaluation system in place for the skills training component is considered appropriate. However, training providers should improve on filling out reporting templates developed by ITC. During discussions with TVET institutions, it was indicated that ITC conducts monitoring visits to training institutions on a monthly basis to verify that training programmes are being satisfactorily implemented. Through these monitoring visits, discussions are held with management of the institutions, teachers, and enrolled students/training beneficiaries to solicit diverse views and feedback on ongoing trainings.

In addition to ITC's monthly visits, TVET providers are required to submit monthly reports, as well as an end of activity report. Upon reviewing these reports, we found the end of activity reports to be most useful in terms of extracting data and findings on programme results and drawing conclusion on the trainings' contribution to the overall objective. The reports are detailed and some even include testimonial statements from participants. The National TVET Committee meeting minutes are relevant for keeping abreast with the progress being made on the National TVET Roadmap.

ITC's monthly reporting templates include tables that, if properly filled by the training providers, can also facilitate the tracking of programme results. The data reported on training beneficiaries are disaggregated by sex.

In 2020, ITC signed a contract with GBOS to collect data independently from target beneficiaries enrolled in programmes, including information on skills and income. GBOS will also carry out follow up surveys, after graduation to ascertain changes in employment and income. At the time of this evaluation, initial data was still being collected and cleaned. This was due to some disruptions and delays in 2020 as well as challenges in gathering information through a phone survey.

The JSF results framework defines the skills component output as "TVET, Skills development and apprenticeship opportunities in line with MSME's needs are improved and accessible to the youth and women". The output indicator "# of new curricula that meets market needs and address gender issues (also in % compared to existing curricula)" is not sufficiently specific and is difficult to measure.

Component 3. Issues with the component 3 results framework include the following:

- The output objective is defined as "regulatory framework on financial sector improved." This implies that the programme is only working at the macro level on regulation and policy whereas most programme activity is focused on individual financial and technical service providers.
- Output indicators such as "% of adult population actively using DFS", "volume of savings collected" and "number of loans provided" should be changed. These objectives are not direct results of programme activity so should be assessed at outcome or impact level, not as outputs.
- No baseline figures are included for outputs or the outcome related to financial inclusion, making it impossible to judge extent of progress made.

6.3. GOVERNANCE

EQ: How well is the programme being governed, through the involvement and contributions of key partners such as the EU and the government counterpart?

> With the recruitment of a strong local programme management team, management of the programme has stabilised and relations with the EU Delegation and government partners are strong. Establishment of a National Steering Committee should help to strengthen higher level government buy-in and collaboration with the programme. Strengthening in-country JSF management decision-making authority and visibility could contribute to addressing issues of segmented management and to improving efficiency.

In terms of the formal governance structure for the JSF programme, a National Steering Committee, comprising representatives from the EU Delegation, the Government of the Gambia and JSF management is designed to provide overall direction and supervision. This National Steering Committee has not yet been set up. Communication and collaboration with government takes place through technical steering committees for each component. These are reported to be meeting regularly and working effectively in terms of facilitating communication and co-ordination. The Ministry of Lands and Local Government is reported by JSF to have a strong sense of ownership of the programme. The Ministry of Higher Education attends the skills development technical steering committee meetings which are held on a quarterly basis. The EU Delegation representative interviewed for this evaluation, however, did raise the delay in establishing a National Steering Committee as a significant obstacle to mobilising higher level government support and buy-in for the programme.

Relations with the EU Delegation, the programme donor, have been strong since the recruitment of the current Programme Manager in October 2019. The EU Delegation representative interviewed for this evaluation commented that communications with the JSF were good, despite the disruption caused by COVID-19, and that JSF management is responsive to their requests. This constitutes significant improvement on the earlier period of the programme where there was high turnover of programme management and a long gap in recruitment of the Programme Manager.

Internally, the JSF programme management has tended to be segmented, with the different components of the programme being managed separately through separate UNCDF structures: the LoCAL mechanism, Youthstart and the Local Finance Initiative. This segmentation increased, by default, in the period when the in-country Programme Manager position was unfilled. Still, responsibility for financial accounting and reporting lies with the global programmes with the JSF collating these sources of information for donor reporting. A number of JSF stakeholders interviewed for this evaluation suggested that, with the stable in-country programme leadership now in place, decentralisation of decision-making authority and a more prominent leadership role for in-country programme management would help to raise JSF profile and improve programme efficiency.

Currently, all MOUs and Letter of Agreement need to be signed by the Executive Secretary of UNCDF which can lead to delays. All component 3 contracts have to be approved by an investment committee chaired by the Director of the Inclusive Digital Economies Practice in New York. Delays caused by this centralised structure were referenced by JSF management and also by UNDP representatives interviewed for this evaluation.

6.4. RESOURCE ALLOCATION TO CROSS-CUTTING ISSUES

EQ: How well are resources (financial, time, people) allocated to integrate interventions to meet programme objectives on Human Rights (HR) & Gender Equality (GE) in the implementation of JSF, and to what extent are HR & GE a priority in the overall intervention budget? To what extent are such resources being used efficiently?

> The project gender adviser has contributed to ensuring gender balance in policies and practices within the project and in participation in project activities. This position, however, currently remains vacant.

The Project Implementation and Monitoring Unit, the name given to the programme management structure in country, includes one gender specialist position. The Year 1 report (up to end May

2019) mentions that the recruitment of a gender adviser was in final stages. At the time of the evaluation field visit (May 2021), the gender adviser had recently left. The gender adviser was responsible for mainstreaming attention to gender issues throughout the programme and was involved in review of policies, practices and documentation from a gender perspective. She had worked on gender representation in the Cash for Work projects and was also taking on responsibility for women-focused financial products under component 3. She had reviewed the skills gap analysis carried out under component 2 from a gender perspective.

Component 1 is focused on socio-economic rights including poverty reduction through employment and gender equality through equitable participation in decision making and socio-economic development. It follows that most of the programme budget, especially the PBCRGs, directly aim at addressing human rights and gender equality. The performance management system, including specific gender and youth quotas for CfW beneficiaries (25% young men, 25% young women and 25% adult women), incorporates these commitments. The capacity building activities seek to create the conditions for the project to fulfil these targets and the Annual Performance Reviews track progress.

6.5. ADAPTABILITY TO IMPACT OF COVID-19 RESTRICTIONS

EQ: How has programme management adapted to the impact of COVID-19 in the design and management of the programme, and with what likely results?

The COVID-19 restrictions halted the planned scaling up of LoCAL to 12 additional Wards in 2020 and delayed disbursements of PBCRGs. It also led to the suspension of training activities for WDCs. This in turn impacted on many related components of the financial inclusion programme, including establishment of payments systems and delivery of financial education. Restrictions also adversely affected the skills component of the project as training activities had to be postponed.

The COVID-19 restrictions halted the planned scaling up of LoCAL to 12 additional Wards in 2020 and delayed disbursements of PBCRGs. It also led to the suspension of training activities for WDCs. The programme had to shift its focus to activities that could progress remotely. Plans to conduct community-based Climate Vulnerability assessments were also delayed and subsequently plans to contract an external firm to undertake these assessments were modified so that more local technical expertise was deployed. Recruitment of international staff for Component 1 was also delayed. Delays to the roll out of PBCRGs and Cash for Work projects had a knock-on effect on activities in component 3 relating to payment systems and financial education for CfW beneficiaries.

COVID-19 restrictions adversely affected the skills component of the project because training activities had to be postponed. Following the declaration of a State of Emergency by the Government in March 2020, schools and training facilities were required to fully close and were only able to reopen in November 2020 with restrictions related to class size and precautionary measures. To adapt to the new reality, the scope of support during the peak of the pandemic was adjusted and shifted to focus more on virtual institutional capacity building, development of the apprenticeship framework and e-learning. A few TVET providers explored blended learning but due to cost of internet and connectivity issues, as well as the practical nature of TVET, this approach could not be effectively adopted. ITC provided personal protective equipment to training institutions during the reopening period and, in collaboration with NAQAA, put in place mechanisms to monitor adherence to safety precautions and standards.

Interviews with representatives of training partners and Sector Skills Councils also highlighted that the COVID-19 restrictions also adversely affected employers, with a number of business units closed down during this time. This made ensuring placement linkages post-training a challenge for some training providers over the last year.

7. Evaluation findings: Effectiveness

7.1. OUTCOMES OF LOCAL GOVERNMENT FINANCE COMPONENT

EQ: To what extent are JSF activities under ER 1 contributing to local governments' capacities to deliver climate resilient investments and jobs for youth and women?

> The ER1 activities have been highly effective to date in building local government capacities to integrate climate resilience into local planning; to manage discretionary financial resources provided through PBCRGs and to manage and monitor project performance. JSF under ER1 has strengthened the capacity of WDCs and the local government system to access and absorb larger funds provided through government fiscal transfers or international climate funds. The gap that remains to be addressed is to strengthen the capacities of mid-level Local Governmental Authorities, the Area Councils.

ER1 objective of creating "Sustainable and equal employment opportunities for youth and women" was to be achieved through three sets of activities: i) build capacity of local government structures and facilitate the mainstreaming of climate change in local level planning; ii) expand employment opportunities for women and youth through investment of PBCRGs in climate-resilient community projects through CfW or contracting for local SMEs and; iii) design and roll-out the performance based LoCAL mechanism that can be upscaled nation-wide and harness international finance.

Capacity Building and Local planning: Activities delivered under capacity building and local planning include: (1) Sensitisation on JSF Programme and the LoCAL mechanism for 8 wards in 2019 and 12 new wards in 2020, involving 985 individuals drawn from WDCs, TAC, MDFTs; (2)Training of Trainers in financial management involving 24 individual TAC and MDFT members (3) Training on financial management and procurement for eight wards in 2019 involving 200 WDC executives (4) Training of Trainers in auditing involving 48 MDFT and TAC members (5) Training on audit process for 240 WDC executives and (6) Training on climate risk vulnerability assessment for 80 MDFT and TAC members.

Stakeholders involved in these capacity building activities interviewed at Ward levels, affirm the positive impact on their capacity to play their roles meaningfully in delivering the objectives of JSF. They pointed particularly to the value of training on financial management, procurement management and participatory local planning.

The delivery of investments through CfW programmes and procurement to local SMEs: More than half of the budgetary allocation to ER1, or 17% of the total JSF budget was devoted to PBCRGs. The amount expended or committed to 20 Wards for WDC adaptation projects in years 1&2 amounted to €634,184.00. In year one, $180,000 was disbursed resulting in 10 climate resilient community projects. Of this amount, 65% was expended in procurements to local SMEs and the remainder (35%) in CfW. In Year 1, 80% of the PBCRGs went to infrastructure and the balance into capacity building. In terms of sectoral priorities, most of the grants (70%) financed agriculture and water and sanitation projects.

For the second year, the PBCRG envelop was $450,000, allocated among Wards according to a formula based on Ward population and the poverty index (70% of the total envelope) and a performance component (30% of the total envelope based on performance indicators). These amounts are disbursed to the accounts of WDCs directly from the Ministry of Finance.

At the Ward level a contracts committee from within the WDCs is set up to manage the procurement process for contractors and the various equipment required for implementation of the adaptation projects. A CfW committee is also established to manage selection of beneficiaries. The activity plans set up by the WDCs delineate the services that could be delivered through CfW and those that require contracting.

By end of May 2020, the investments benefited 21,093 people (10,410 males and 10,683 females) and created 825 month-long full-time equivalent jobs, mainly for women and youth, according the UNCDF reports.

Design and roll-out the LoCAL Mechanism. The key features of the PBCRGs are a set of minimum conditions, performance measures and an investment menu designed to ensure that sufficient safeguards are in place for planning, utilization and handling of funds. Minimum conditions cover the legal agreement, the annual activity programme, basic financial management (accounting, reporting, auditing), functioning of the WDC, monitoring, and decent conditions for CfW.

The performance measures are designed to create competitive incentives between wards. Relative performance determines the performance-based shares of the total PBCRGs among Wards. The Annual Performance Assessment Manual details the performance measures as judgement criteria and provides a scoring system to allow for neutral evaluation. The measures may evolve over the years, reflecting the learning curve. These performance measures include the quality of planning; implementation performance and the use of annual monitoring information to improve relevance.

Other Outcomes: ER1 is providing an important demonstration effect for the scaling up of decentralisation. For example, the skills being provided by the capacity building activities are the core skills needed to run decentralised government. They include how to manage and report on money; how to cost and procure; how to monitor performance; how to prioritise and conduct integrated planning; audit requirements and how to address performance lapses and audit queries; how to ensure consensual decision making. The manuals and guidelines that accompany these trainings, as well as the experience and the knowledge acquired by TAC and MDFT members, make capacity building at pilot Wards scalable nation-wide. Moreover, as observed by an official of Kerewan Area Council, "The JSF is demonstrating to the Council and to the government that if we give money to the Wards, they will manage it well. This should give comfort for government to channel money to the Wards".

Similarly, the climate vulnerability assessment work and information system, as well as the performance measures that ensure the integration of climate change adaptation in infrastructure projects offer a template for climate-aware development planning that can be adopted by national development planning.

The evaluation identified the following gaps relevant to building a robust local government system overall:

The role of the Area Councils in JSF. Some officials at Kerewan Council expressed the concern that although individuals in the Council have roles to play in implementing JSF, the Council's role is somewhat peripheral to the project. In their view, the project staff, including DCD staff, ought to be physically located in the Council even if the modus operandi is to channel grants to WDCs directly. According to a member of the Mansakonko TAC, the decentralisation policy requires that heads of department should sit at the Council. The project's objectives should include building the capacity of Area Councils to manage and account for money, to convene and to monitor. Avoiding the Council's capacity building needs puts JSF's sustainability at risk. Area Councils have the principal responsibility to provide services at the local level according to the Local Government Act (2002).

Weak local revenue raising capacity risks entrenching aid dependency. A local government system cannot be robust without revenues – central government transfers and internally generated revenues from taxes, fees and levies. At a focus group discussion, an official of Kerewan Council made the following observations: "We have not received any central government transfers for years". "What we are able to mobilise in revenues is a small fraction of annual costed plans. For example, whereas in 2019 we mobilised 13 million dalasis in revenues our budget totalled over 600 million". "The Councils do not even know their revenue base. Because they mobilise such small money, we cannot afford to invest adequately even in revenue mobilisation. Yet still our revenue base is being eroded through centralising some local government revenue streams". Some tax raising powers have been taken away from local government through the creation of autonomous entities by central government.

If the PBCRGs are meant as a supplement to local funds, in line with the LoCAL framework, then attention has to be given to revenue mobilisation as well as central government fiscal transfers to LGAs. The latter may be a subject of policy dialogue with the central government.

Heavy centralised oversight. Another Area Council official expressed a concern that one consequence of not involving the Area Councils in the project is that too much responsibility for oversight is being placed at the national level which risks recentralising the development process. For example, central government officials undertake monitoring visits to individual projects partly to inform the decisions of the TAC at the national level whether or not to approve a project. This is not only wasteful and bureaucratic it also sends a signal of re-centralisation. In addition as was observed by a TAC member from Mansakonko, "sometimes information and responsibility gaps arise when national officers go straight to the Ward level without the presence of regional officers".

Administrative and logistical issues at ward level. Although the WDCs show a high degree of ownership and pride over the JSF, there remain some ownership and logistical issues to address. Ownership of the WDC account is an example. A Councillor (WDC Chairman) appealed for permission for the WDC to use the account also for their own activities (other than JSF ones), suggesting that the account is currently a project account rather than a Ward Account. There are concerns about the lack of petty cash provisions to support the WDC's day to day activities and fuel allowances for the MDFTs. These latter issues might become significant with upscaling.

7.2. OUTCOMES OF SKILLS DEVELOPMENT COMPONENT

EQ: To what extent are JSF activities under ER 2 contributing to increase the number, quality and accessibility of vocational training schemes offered to youth and women?

The skills development component of the programme has three broad objectives: (i): the development of a National TVET roadmap and skills gap assessment for priority sectors and regions, (ii) increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces, and (iii) improve quality of informal skills training apprenticeship programmes. The programme aims to reach 3,500 youth and women, as beneficiaries, with a focus on those living in North Bank, Lower River and Central River Regions of The Gambia. An underlying assumption is that these three factors together will contribute to enhancing employability (particularly of women and youth) and drive growth.

Activity 2: Increase value proposition (quality, affordability and accessibility) of TVET training to youth and women in provinces

At the end of December 2020, the JSF project had trained a total number of 429 beneficiaries, out of which 387 were youth and 146 women. The non-youth beneficiaries were mostly on trainings conducted for Farmer Field School Facilitators, Poultry Training of Trainers, and Construction Master Crafters. The relatively low percentage (11%) of achievement against the end target of 3500 trained youth and women is predominately attributed to the compulsory closure of schools from March 2020 to November 2020 and the phased reopening since government lifted restrictions. Notwithstanding, ITC has reported that 1,290 beneficiaries are enrolled in different training programs expected to be completed in the first and second quarter of 2021 which will put the program at nearly 48% achievement rate towards the end target.

Realistically, it may not be feasible to achieve similar levels of enrolment and completion rate for the remaining quarters of 2021 because it coincides with the agricultural season/rainy season during which many youths in the target geographies will be engaged in farming and other related activities. Accordingly, ITC should closely track the output indicator and JSF programme managers should consider any request for a non-cost extension to make up for the time lost due to Covid-19.

Several activities have been supported by JSF to improve the quality of TVET programmes offered and this was echoed by both government and private TVET providers. MoHERST has been supported to build staff capacity in TVET management and monitoring. The head of the TVET Unit confirmed that JSF assisted in providing training in project management, equipment and internet facilities which strengthened their ability to coordinate TVET policy matters.

ITC has partnered with training providers to develop curricula in the areas of horticulture, bike recycling and maintenance, solar installation, agro-processing, road construction, and compressed stabilised earth blocks. For quality assurance of these trainings, NAQAA confirmed assessing the contracted training providers on areas including training curricula, quality of trainers, availability of learning tools and environment, and training equipment which was reported to be satisfactory and this was verified by reviewing the workplace assessment report provided to the evaluation team.

Activity 3: Improve quality of informal skills training apprenticeship programmes.

The formation of Sector Skills Councils is another lauded initiative from the JSF programme which is seen to be improving the quality of vocational training schemes offered to youth and women. The Employer Skills Need Assessment Survey 2018 documented that there is a low training provider-industry linkage which affects relevance of curriculum and the subsequent output and employability of graduates. To remedy the disconnect between the industry and training providers, the JSF programme facilitated the creation of Sector Skills Councils (SSC) in three critical industries: ICT, Construction and Agriculture. The SSCs are assisting in identifying areas of apprenticeship schemes for trainees and improve the linkages between curricula and skills demand. The SSCs in agriculture and construction have drafted national occupational standards to serve as frameworks for structured apprenticeships in agribusiness and masonry. Interviews were held with chairperson of the agriculture and construction SSCs and both shared optimism with the role SSCs can play in creating linkages between skills and market demands if the structures are maintained and fully resourced.

ITC has a signed MOU with NAQAA to coordinate the SSCs, review the pilot apprenticeship programmes, train and license assessors to appraise prior learning, and assess master craft persons and their workplaces. However, NAQAA is of the view that the SSCs should be further scrutinised to ensure that its membership is comprised of the right individuals with the requisite qualifications and experience needed to develop proper occupational standards. It is important that a common position is reached with NAQAA to ensure ownership is firmly established within national institutional arrangements for continuity once the JSF programme phases out. At the same time, ITC is right to stress the importance of private sector leaders and their sector associations within the Sector Skills Councils, particularly the importance of their inputs on competencies and qualifications.

7.3. OUTCOMES OF FINANCIAL INCLUSION COMPONENT

EQ: To what extent are JSF activities under ER 3 contributing to increase the performance of FSPs and the capacity of regulators to deepen inclusive finance for youth and women?

> In the early stages of the programme, JSF engaged with the Central Bank on policy and regulatory matters and established a forum for consultation between financial service providers, the Central Bank and development partners. But due to weak co-ordination with other development partners, lack of follow up and limited absorptive capacity on the government side, there have been few results in terms of policy and regulatory initiatives. JSF has been able to establish cash for work payment mechanisms through a non- bank financial institution and a mobile money provider. The pilot revealed a variety of practical and business challenges in this process and, due to the small number of beneficiaries and transactions, the pilot has not demonstrated a strong business case for providers to continue or extend these services.

As outlined in section 6.2, the output and outcome indicators outlined in the programme document for component 3 do not form a comprehensive framework for assessing the effectiveness of interventions in this component. In this section, therefore, the activities carried out under the three subcomponents will be reviewed rather than indicators and achievement of targets. The wider impact of these interventions on the financial market system will then be discussed under 'impact' in section 8.3 below.

<u>Policy and regulatory work</u>

JSF engaged with the Central Bank on a wide range of policy and regulatory matters in the early stages of the JSF programme. This has had a positive impact in terms of increased exposure to, and awareness of, international practice for Central Bank leadership and has contributed to building their capacity. However, due to weak co-ordination with other development partners, lack of follow up due to staff changes and limited absorptive capacity on the government side, there have been few results in terms of policy and regulatory initiatives.

According to the Year 1 Annual Report, an agreement was reached between the Central Bank, UNCDF and the World Bank on developing a National Financial Inclusion Strategy for the Gambia, with UNCDF taking responsibility for demand-side diagnostic and stakeholder consultations. The Year 2 Annual Report mentions the joint organisation of a National Financial Inclusion Strategy conference by the Central Bank, together with JSF, the World Bank and the Alliance for Financial Inclusion to discuss the state of financial inclusion in the Gambia in December 2019. UNCDF supported the roll-out of the Finscope Survey for the demand side diagnostic from Quarter 1, 2019. Initial results were presented at a workshop in October 2019 with the official launch taking place in November 2019.

The Year 2 JSF Annual Report states that a first draft of the National Financial Inclusion Strategy was revised after the conference. However, no draft was available at the time of the evaluation. Central Bank representatives stated that a Powerpoint presentation on the strategy had been prepared by JSF and they were requesting support for this presentation to be turned into a full document as technical assistance from the World Bank on the strategy had been delayed. The World Bank representative said that their team would be delivering a draft strategy to the Central Bank in the coming weeks. There appears to be weak communication and co-ordination between stakeholders on this matter which has resulted in limited progress being made.

During some delays in the NFIS process, JSF then supported the Central Bank to carry out a self-assessment policy diagnostic. One of the recommendations of this assessment was for the Central Bank to adopt tiered account opening standards, making low-value bank accounts as accessible as mobile money wallets. JSF provided some technical advice on KYC requirements for low value accounts. This was confirmed in interviews with Central Bank representative for this evaluation who also stated that a directive had been signed. However, this directive has not yet been issued due to continued debate over account size thresholds.

A second recommendation was presented on the development of a use case for the national switch, Gamswitch. The second JSF annual report stated that JSF drafted this use case which was submitted to stakeholders. The report also mentions that Gamswitch was undergoing a management change. In an interview for this evaluation, Gamswitch representatives reported that they had not received any technical assistance or advisory services from JSF.

JSF also offered support to the Central Bank to improve data collection and monitoring of financial inclusion in the country through the development of a financial inclusion data dashboard. Central Bank representatives in an interview for this evaluation confirmed that they had participated in a peer learning exchange with Nepal to benefit from Central Bank of Nepal's experience in implementing and operating its financial inclusion dashboard. However, interest in the dashboard from Central Bank was low and capacity to use data generated limited. This initiative has been suspended.

<u>Public private dialogue on inclusive finance</u>

In the early stages of the JSF programme from late 2018 to 2019, significant progress was made in establishing a forum for consultation between financial service providers, the Central Bank and development partners. Due initially to staff changes and gaps within JSF, and compounded since by COVID-19 related restrictions, this momentum has since been lost.

The JSF Year 1 Annual Report states that the Financial Inclusion Working Group was launched in the fourth quarter of 2018, with dissemination of a demand side diagnostic report on financial services for youth. The group included representatives from banks, MFIs, mobile money operators and the Central Bank. Training was also provided to working group members on Human Centred Design. A second meeting was held in the second quarter of 2019, where the findings of the self-assessment policy diagnostic, described above, were discussed and validated. The report states that three workshops were held on financial innovation, financial literacy and consumer protection between the second quarter of 2019 and the first quarter of 2020.

Discussions have been held with the Central Bank on establishing working groups to support consultation and industry input into the National Financial Inclusion Strategy but the groups have not been established yet. This was mentioned as a constraint by the World Bank representative interviewed for this evaluation.

Funding and Technical Assistance Facility

JSF has been able to establish cash for work payment mechanisms through a non- bank financial institution and a mobile money provider. The pilot revealed a variety of practical and business challenges in this process and, due to the small number of beneficiaries and transactions, the pilot has not demonstrated a strong business case for providers to continue or extend these services.

The main intervention supported under this facility comprised support to a Non-Bank financial institution (Reliance Financial Services) and a mobile money provider (QMoney) to design products and establish delivery mechanisms to enable Cash for Work beneficiaries to open an account to receive CFW payments and use the account to continue to access other financial services.

Reliance Financial Services (RFS) did develop a savings account which has been offered to CFW beneficiaries. The JSF Year 2 Annual Report stated that 354 beneficiaries had opened savings accounts in 8 wards in Lower River and North Bank regions from the third quarter of 2019. QMoney similarly has facilitated opening of mobile money wallets for CFW recipients. Interviews with RFS and QMoney, as well as focus group discussions with CFW recipients in three locations in Lower River and North Bank regions, revealed the following:

- All recipients had opened both Reliance and QMoney accounts. However, delays and difficulties were experienced by many due to the need to show official nation ID cards. Many had to apply for an ID in order to open an account.
- For RFS accounts, account holders had to travel to an RFS branch to make withdrawals (2 wards visited) or to wait for the RFS van to visit the village (1 ward). RFS was not able to set up any village based agents. For QMoney, account holders could withdraw from an agent in their village or nearby village (2 wards) and in one case had to travel to the QMoney branch in the nearest town (1 ward). QMoney account holders experienced difficulties in withdrawing money because of lack of float held by the agents, network coverage or problems with remembering PINs.
- Though RFS account opening charges were reduced to 25 GMD, beneficiaries complained about account maintenance charges and QMoney cash withdrawal charges (reported as 20-40 GMD per transaction depending on size of withdrawal). The project reports that all charges, for account opening and maintenance, have now been waived by RFS.
- While each recipient had to open two accounts, the amounts transferred through QMoney were small (15% of total payments, 85% transferred through RFS). Given the complications and costs of account opening and maintenance, FGD participants stated that they would prefer to only have to open one account. Indeed, most FGD recipients stated that they would still prefer to have been paid in cash.
- Plans to facilitate transfers between RFS and QMoney accounts were abandoned after agreement could not be reached between the two providers.

A series of other services were developed or piloted with RFS and QMoney in association with the CFW payment mechanisms:

Financial education app. Dimagi worked with RFS and QMoney to tailor their existing financial education app to the Gambian context but were only able to roll out the savings module and in only one, large scale, training session involving around 100 participants. Due to limited smartphone usage, the training had to be group-based training organised by the financial service provider. The main obstacle to widespread roll out of the training was limited number of beneficiaries or account holders and constraints caused by COVID restrictions.

Chatbot**.** JSF provided $80,000 support to an IT provider, Ker-Twang, to create a chatbot aimed at providing verbal assistance to QMoney account holders who may be functionally or digitally illiterate. The providers experienced technical difficulties in integrating with QMoney systems. These technical difficulties were resolved though functionality to allow inbound calls was never achieved. QMoney has not shown willingness to continue with the application. Again, limited usage due to a small number of CFW beneficiaries was cited by QMoney as one of the limitations to the application's viability.

Some other technical assistance grants unrelated to CFW payment have been successful in building the capacity of financial service providers:

- Technical assistance to Bayba Financial Services. As outlined in section 4.2.3, this technical assistance proved invaluable to the company, enabling it to build a comprehensive set of operating systems, as well as supporting the organisation's human resource development.

- Crowdfunding platform. Grant assistance of $380,000 has assisted two related companies, Thundafund and M-Changa, to replicate a successful crowd-funding platform popular in Kenya and South Africa since 2012. The platform is currently raising funds for 350 micro entrepreneurs live on the system, with approximately $25,000 in philanthropic funding raised so far. Thundafund is also currently piloting a crowdfunded loan product. The funding model depends on a 5% success fee for entrepreneurs that receive funding. Initial start-up costs in terms of building the network of entrepreneurs is high and long term financial viability of the model will depend on significant expansion which may prove difficult in a small market such as the Gambia.

- Integrated business Management tool. JSF provided a grant of $400,000 to IT provider, Insist Global, to develop an accounting and business management tool for MSMEs that also helps prepares users to demonstrate creditworthiness to financial institutions. The platform has 1758 subscribers to date, with an ultimate milestone target of 12,000 subscribers. The platform uses a 'freemium' model in which the basic application is free to users with additional services available at a cost. Long terms financial viability of the tool remains a question.

7.4. OUTCOMES ON CROSS-CUTTING ISSUES

EQ: To what extent is JSF on track towards meeting its objectives on HR & GE? To what degree are the results achieved equitably distributed among the targeted stakeholder groups?

> Quotas set for participation of women in training under components 1 and 3 have been largely met. As outlined in section 4.3, the programme did not set wider objectives relating to human rights or addressing the underlying drivers of gender inequality.

In component 1, the PBCRG's conditions include that employment opportunities generated by the investments should benefit 25% young women, 25% young men and 25% adult women – a minimum of 50% women, (young and old). However, of the 825 full-time equivalent jobs created by May 2020, the project reported that 15% of beneficiaries were adult women and 74% youth. There is no information about what proportion of women and young women benefited.

UNCDF requires that 40–50% of participants during every training should be women. In Years 1 and 2, only 37.5% of participants in training of trainers in audit procedures were women, while only 31% of participants in training on climate risk assessment were women. Overall, 42% of women participated in all trainings.

In component 2, there is no violation or imminent concern for any particular human rights issue and the programme is not gender biased. Women are given equal opportunities for training and as at the end of December 2020, the JSF project has provided skills development training to 146 women out of a total number of 429 beneficiaries.

8. Evaluation findings: Impact

8.1. IMPACT OF LOCAL GOVERNMENT FINANCE COMPONENT ON EMPLOYMENT

EQ: To what extent are JSF results under ER 1 contributing to new sustainable and equal employment opportunities for youth and women?

> After the first two years, 825 equivalent temporary jobs were created through CfW of which women benefited marginally more than men.

The logframe of the JSF targets six thousand (6000) equivalent full-time jobs and about 500,000 beneficiaries of the PBCRGs by the end of the programme. After the first two years, 825 equivalent temporary jobs were created through CfW of which women benefited marginally more than men.

There is no data as to any jobs that may have been created by the reinvestment of CfW wages in SMEs, although it is reported that a number of beneficiaries managed to establish small businesses (piggery, and a corner shop) with their wages. Temporary jobs average 20-35 days of wages. Whilst these provide needed incomes, CfW is by no means sustainable employment. Moreover, based on evidence from Focus Group Discussions with beneficiaries and observation of one of the women's gardens upgraded with PBCRG finance, the incomes resulting from them will at best contribute to filling food and nutrition gaps. The medium to long-term impacts on employment may be higher with infrastructure projects that open up access to markets and in skill training and SME financing components of the project.

The Wards that are selected for the programme qualified partly because they are poorer than others. Creating sustainable job opportunities in this context is very challenging when the range of productive sectors is so limited. To do so will require a combination of public investment to open up productive opportunities as well as development of commercial opportunities in agriculture and other sectors.

8.2. IMPACT OF SKILLS DEVELOPMENT COMPONENT ON SKILLS

EQ: To what extent are JSF results under ER 2 contributing to improved and more accessible TVET, skills development and apprenticeship opportunities in line with MSMEs' needs?

> The results to end December 2020 do provide evidence that JSF activities are contributing to improved and more accessible TVET skills development and apprenticeship opportunities.

Representatives of Sector Skills Councils and training providers highlighted that a key strength of the JSF programme was on the improvement in the quality and relevance of training. This point came up repeatedly in interviews with training providers. The skills areas targeted were identified in the skills gap analysis conducted to inform that TVET roadmap which were aligned with findings in the NAQAA Employers Skills Need Study, 2018. However, there is not yet sufficient evidence to conclude that these skills and apprenticeships have in practice yet been able to meet the needs of MSMEs. The Skills for Youth Employment Fund includes a performance-based mechanism through which training partners are requested to meet a 50% job placement target in order to trigger the final payment under the contract. As part of the selection of partners, they also have to demonstrate a clear strategy to connect graduates to the job market including partnerships with employers for placements. But since the first round of SkYE contracts under JSF has not yet ended, ITC has not yet collected the evidence on job placements. Also, the independent monitoring by GBOS will also involve collection of data on employment and incomes.

Interviews conducted for this evaluation indicate that while JSF interventions were relevant and important in improving training quality, there is a need for stronger employment linkages – with greater involvement of employers in the process of curriculum development and training. The emphasis on apprenticeship training was repeatedly highlighted as a positive feature of the programme – which can play a key role in ensuring the quality and relevance of training. Training providers also provided examples of how on-the-job training has been integrated into the training programmes, to further enhance the quality and relevance of skills training.

To draw more rigorous conclusions on JSF impact on the sector, there is a need to go beyond anecdotal evidence suggesting alignment of skills and market demand. The JSF programme is developing a systematic mechanism for documenting beneficiaries' employment post-graduation and post-placement tracking to assess how the training has impacted project beneficiaries. This will also provide evidence on the career progression pathways that open up for project beneficiaries, post training. It is also recommended that tracer assessments and market surveys should be routinely carried out to provide evidence on impact of interventions.

8.3. IMPACT OF FINANCIAL INCLUSION COMPONENT ON FINANCIAL MARKET SYSTEM

EQ: To what extent are JSF results under ER 3 likely to contribute to an improved market system for financial inclusion at the micro, meso and macro levels?

> The JSF programme has had limited impact In terms of policy and regulation of the financial system in the Gambia to date. The focus on supporting payment systems for Cash for Work beneficiaries has prevented JSF from proving the business case for establishing mobile money and bank agent networks in rural areas. Other technical assistance and grants have had limited wider impact on the financial market system.

In terms of policy and regulation of the financial system in the Gambia, JSF support to the Central Bank and to public private dialogue in the sector, has laid a foundation which has the potential to impact positively on the financial market system. However, a combination of limited government partner responsiveness, lack of follow up due to gaps in staffing, inadequate donor co-ordination and the effects of COVID-19 restrictions have resulted in very limited impacts on policy and regulation to date. Simplified KYC has not been introduced, the National Financial Inclusion Strategy has not been published and the financial inclusion dashboard concept has been put on hold.

JSF's work with financial service providers has been focused on an MFI and a Mobile Money operator. JSF has not engaged comprehensively with the banking sector. The choice of partners has been driven by the focus on supporting the financial inclusion of Cash for Work beneficiaries. This makes sense in terms of linking programme components but has a number of limitations in terms of impacting on the wider financial market system. Cash for Work beneficiaries are too few and payments made too short term and small for this target group to form a viable market for Reliance and QMoney to develop an agent network to service them. FSPs and developers of applications such as the financial education modules and chatbot have been frustrated by lack of clients and users, as well as delays in their identification. This focus on a limited and scattered target group of clients has prevented JSF from proving the business case for these types of innovation.

Other technical assistance and grants have had limited wider impact on the financial market system. Technical assistance to Bayba Financial Services has been highly valued by the client but has had limited knock-on effects in the wider market. The crowdfunding platform has worked with a network of partner organisations such as the Gambian Chamber of Commerce and the Women's Chamber but is a stand-alone initiative with no linkages to the wider financial system. The Afrijula Business Management Tool is currently in expansion mode and is seeking out linkages with the banking sector but has not yet facilitated access to bank finance for SMEs on the platform.

8.4. OVERALL PROGRAMME IMPACT ON GROWTH AND EMPLOYMENT

EQ: To what extent is the programme as a whole contributing to achievement of the programme's overall objectives (Inclusive and sustainable growth; Employment of youth and women increased) ?

The JSF programme impact objective is to foster "inclusive and sustainable growth as well as employment of youth and women". Impact indicators used are unemployment rates (disaggregated for youth and women) and poverty rates, including disaggregated poverty rates for women headed households. The baseline unemployment figures were taken from the National Development Plan 2018-21 but were based on the 2012 Labour Force Survey. The poverty rate figures were based on the Integrated Household Survey data for 2015. The more recent 2018 Labour Force Survey shows a worsening trend for youth unemployment, from 38% in 2012 to 41.5% in 2018 though there was also a change in methodology for the LFS which makes it difficult to compare figures between 2012 and 2018. There has been no more recent household survey data to assess trends in poverty rates. However, in October 2020, the World Bank estimated that the international poverty rate had declined from 10.3% to 8.4% between 2015 and 2019, and then increased to 9.6% in 2020.

Indicator	Baseline[8]	JSF logframe target	Comparison figure
Youth unemployment	38% (2012)	30%	41.5% (2018 Labour Survey)
Female Youth Unemployment	42%	33%	44.7% of unemployed are male; 55.3% are female)
Poverty rate (national poverty definition)	48.65% (2015)	To be determined	
Poverty rate (international poverty definition[9])	10.3% (2015)	n/a	9.6% 2020 (WBG estimate)
Poverty rate (women headed households)	24.6% (2015)	22%	

[8] Source of data: National Development Plan 2018-2021.

[9] $1.9 per capita per day (PPP 2011)

The worsening trend in youth unemployment between the two Labour Force Surveys (2012-2018) is not related to JSF programme performance as the timeframes do not coincide and the causal linkage is extremely weak.

This trend does, however, illustrate the difficult economic context in which the JSF programme is being implemented. This context has only deteriorated further since the 2018 survey with the impacts of the COVID-19 pandemic evident in 2020-1. The World Bank Gambia Economic Update (December 2020) concluded that: “Between 2012 and 2018, the working-age population grew by 3.4% annually. Over the same period, the number of employed workers remained constant and GDP increased by less than 0.1% annually in per capita terms. These trends suggest job creation has been limited and labour productivity growth has been slow.”

9. Evaluation findings: Sustainability

9.1. SUSTAINABILITY OF PERFORMANCE BASED CLIMATE RESILIENT GRANTS

EQ: To what extent are any changes in the capacity of governments (central and local) to foster green and climate resilient local economies likely to continue over time? To what extent are partners likely to institutionalise and scale-up the mechanisms under JSF, including PBCRGs?

> The LoCAL mechanism has strong levels of government support and national ownership. JSF has helped to build capacity of WDCs to manage public funds. Long term sustainability will depend on government securing longer term sources of funds for investment in climate resilience projects through the mechanisms established.

Sustainability of the PBCRGs depends on three factors: the degree of ownership at the Ward and regional levels and integration into Area Council budgets and line ministry operations; the degree of integration into national policy and national budgets; and the level of uptake of the LoCAL model by external development partners. In the medium-term, upscaling through access to Green Climate Finance such as the GCF will be essential.

On local level sustainability there is no doubt that WDCs feel reborn by the JSF intervention. However, WDC members have been shouldering the cost of their meetings, including travel when the meeting does not involve UNCDF. VDCs also operate on a voluntary basis. As long as WDCs can continue to find a purpose e.g. to implement or lobby for projects or even to fundraise locally for projects (for example one WDC proposed organising wrestling matches) the WDCs will remain active. But this cannot be taken for granted. WDCs need help to develop innovative ideas to raise funds for development in their communities. Also, investing in modest office accommodation for the WDCs will formalise their structure better and make them more appealing for financing.

MDFTs are also important for the sustainability of the PBCRGs. As staff of line ministries, their source of financial support may change from one agency to the other as different projects are implemented. It remains important to ensure continued sources of funding for these teams. One MDFT group interviewed pointed to projects financed by the World Bank Community Driven Development Project which they continue to monitor to date, although the project has ended. A worthwhile investment to ensure continued support is mobility – functioning motorcycles.

Perhaps the most important level of investment for sustainability are the Area Councils. As long as they are seen as inefficient, unable to coordinate good quality plans and to monitor and report on performance, central government will always have an excuse not to transfer funds to them. But with the capacity to increase locally-generated revenues supplemented by national transfers and armed with planning and management capacity, the Area Councils would be the first entities to fully adopt the structures put in place by the JSF. Even with limited resources, WDC members have pointed to financial and logistical support from the Area Councils for projects they undertake.

At the national level, ownership of LoCAL by top leadership of the MLGLRG and the Ministry of Environment is evident in various ways. For example, the Ministry of Local Government has plans to create a specific LoCAL budget line in the central budget to support decentralisation through the structures that JSF is strengthening.

In the medium-term, plans are on the way for the GoTG to apply for the GCF. A draft Concept Note has been prepared for the purpose. A blended finance approach - a mix of grants, equity and loan

– may be considered. Another option for the Ministry of Local Government for the immediate and short term is to request for EU budget support to scale up activities to cover the remaining 90 WDCs nationally.

9.2. SUSTAINABILITY OF JOB SUPPLY

EQ: How sustainable are changes in the supply of jobs at the local level likely to be over time?

Due to ongoing impacts of the COVID-19 crisis, the short-term prospects for economic growth and job creation in The Gambia are not encouraging. The economy achieved 0% growth in 2020, due to a range of factors including: reduced tourist arrivals, trade disruption, suppressed domestic economic activity etc. The World Bank Economic Update (December 2020) predicts that "Assuming the pandemic recedes by late 2021, the global economy starts to recover, and tourism resumes, growth is expected to recover to 3.1% in 2021." This forecast is driven by a pipeline of investment projects expected to be launched prior to the December 2021 Presidential election. Risks include renewed impacts of the COVID-19 pandemic on tourist arrivals and domestic economic activity, risk of widening fiscal deficit and political and governance risks surrounding the Presidential election. Crucially, sustained job creation requires a transfer of labour to sectors with higher productivity, including tourism but also, given the risks exposed by COVID, diversification into other sectors. These macro-economic factors lie outside the control of the JSF project but are a crucial determinant of whether improved skills and access to finance will result in creation of jobs and economic opportunities for Gambians.

9.3. SUSTAINABILITY OF FINANCIAL INCLUSION SYSTEM CHANGES

EQ: How sustainable are changes in the inclusive finance system (at macro, meso and micro-levels) likely to be over time?

> In terms of policy and regulation, impacts of JSF interventions on the wider financial market system have to date been limited. However, JSF has laid some foundations on which sustainability of impact could be built in the longer term. Concerns remain about the sustainability of some JSF interventions in support of financial and technical service providers.

JSF's engagement with policy and regulation in the financial sector has been based on encouraging national ownership. This is important as the Central Bank representative interviewed for this evaluation stated that they had previous negative experience of technical assistance and wished to retain control over the type and direction of technical assistance provided. Delivering a consultant-driven, generic Financial Inclusion Strategy, is unlikely to be welcomed by government partners. JSF has also invested in capacity building and awareness raising for government partners, including a study visit to Nepal relating to the financial inclusion dashboard and invitations to a range of regional meetings and visits.

Concerns remain about the sustainability of some JSF interventions in support of financial and technical service providers. The business case for building digital payment systems and supporting agent networks based on cash for work beneficiaries as a target group remains doubtful. Quite significant amounts have been invested in piloting of the SME financial management tool and the Crowdfunding platform with revenue models that require significant growth to be able to cover costs. This level of growth may be difficult to achieve in a small and under-developed market such as The Gambia.

10. Conclusions and Recommendations

10.1. CONCLUSIONS

The three components of JSF have proved highly **relevant to national development needs** of the Gambia and of national counterpart organisations. There have also been **significant achievements in terms of meeting the objectives in each component**. The LoCAL mechanism has demonstrated how decentralised planning, investment, project implementation and monitoring at ward level can be realised in the context of limited financial resources and human capacity. The programme has shown how climate resilience can be incorporated into local development planning and has created a structure through which international climate finance could be reliably invested. The skills development component has supported national TVET policy development and co-ordination between development partners. It has contributed to improved supply, quality and relevance of TVET services for youth and women. The financial inclusion component has also engaged with national policy on financial inclusion and regulation of the financial sector while also supporting innovation by financial service providers in developing a range of delivery channels and services. All three component have adopted a comprehensive systems approach, seeking to support and influence national government and market systems.

The programme has been delivered efficiently, particularly given a difficult operating environment with relatively weak government structures, co-ordination and capacity. However, **JSF efficiency has also been adversely affected by staffing gaps**, particularly in component 3 and the in-country programme management team. Organisation of the programme through **separate global and regional programme structures** (LoCAL, Youthstart and LFI) has also created distance between programme managers and partners and activities on the ground, particularly exacerbated during gaps in programme management staffing in country. Fortunately, a strong local team is now in place, developing close relationships with implementing partners.

JSF is a groundbreaking programme for UNCDF in its aim to combine the local government finance, skills development and financial inclusion initiatives together to have a wider impact in terms of sustainable job creation. How successful has this been? Ultimately, the programme's combined contribution to job creation has been limited. This is firstly and primarily because **the design of the programme is focused mainly on supply side aspects of the labour market**, improving employability of the workforce and strengthening the capacity of the target group to exploit income generating opportunities. It has not engaged significantly with factors effecting broader economic growth, the engine of job creation, such as government macroeconomic management, improving the enabling environment for trade and investment and increasing productivity and competitiveness of key sectors such as tourism and agriculture. Though it is important for JSF to keep its activities well focused, it is notable that job creation in JSF has primarily been in the form of limited and short term 'cash for work' opportunities created through the PBCRGs.

Secondly, **the main intersection of the three programme components has been in the small infrastructure projects supported through the LoCAL mechanism**. The beneficiaries of the cash for work projects were identified as a primary target group for the skills development component and much of the financial inclusion work was based on seeking to build payment systems and financial education opportunities for CfW beneficiaries as a route to wider financial inclusion. The problem with this approach is that the pool of Cash for Work beneficiaries has been small and scattered and the cash for work intervention temporary in nature. Given this target group, it has proved difficult to prove the business case for developing a banking or mobile money agent network in poor, remote communities. Similarly, skills requirements for participants in the cash for work projects have not been high and where training has been provided it has often been in skills, such as compressed building block production, in which it has not been easy for trainees to organise themselves to meet demand in the wider market. Delays in roll-out of the PBCRGs have also resulted in delays for financial and training service providers who are dependent on this pipeline for their target group, resulting in missed coverage targets throughout the programme.

Limited impact in terms of overall job creation is, of course, more directly related to wider factors in the external environment, in particular the economic impacts of the COVID-19 pandemic. The JSF annual report noted the impact of government imposed lockdowns, reduced remittance flows from overseas and from urban to rural areas and the close down of the tourist sector: “A three month truncation of the tourist season resulted in significant employment losses – an estimated 20,000 jobs, or 19.9% of the previous employment rate – and a potential revenue loss of $108.5 million.” The closure of rural markets has also impacted on economic opportunities in rural areas, with a disproportionately severe impact on women and small traders. An assessment by the Department of Community Development on the impact of COVID-19 restrictions found that “vegetable producers have lost 40–60% of their incomes from vegetables sales, and small traders up to 38%.” Political factors have compounded these difficulties: the upcoming Presidential election in December 2021 is reported to be distracting government from the reform gender and adding an element of uncertainty for the future. This is acknowledged as a difficult context in which to be implementing a job creation programme.

JSF has given considerable consideration and weight to ensuring the sustainability of its interventions. The programme has focused on seeking to strengthen existing government and market systems rather than trying to bypass challenging institutional conditions by setting up new project structures. This approach can be challenging. For example, while government policy is to promote decentralisation, this has been eroded in some cases by central capture of what were previously locally controlled sources of revenue. Central Bank progress on developing a National Financial Inclusion Strategy has been slow – with other factors such as AML/CTF considerations delaying the implementation of measures that had been considered ‘low hanging fruit’ such as the simplified KYC requirements for small transaction accounts. While prospects for mobilising new Green Climate Fund resources for further rounds of PBCRGs to local government look strong, the financial sustainability of other initiatives in the skills and financial sector are in question.

10.2. RECOMMENDATIONS

Based on the conclusions outlined above, a series of strategic and operational recommendations have been developed which are targeted specifically at programme stakeholders (UNCDF, ITC,JSF programme management, EU and government of The Gambia partners) for consideration in the remainder of the current JSF programme term.

Strategic Recommendations

1. **Develop a separate SME job creation component based on an expansion of existing LFI activities**. JSF currently focuses particularly on supply side aspects of job creation through skills development and financial inclusion interventions, with more limited focus on private sector job creation in productive sectors. It is recommended that JSF select a range of

promising sectors with strong potential to create more productive jobs and income generating opportunities, potentially including tourism, agro-processing and renewable energy. The component should focus on larger SMEs with growth potential, offering technical assistance, grant funding and facilitating access to finance. UNCDF experience of working with large scale agricultural processors in Northern Uganda could be applied in this context. This component should also be linked to the skills development component, training women and youth for productive jobs in these selected sectors based on the needs of target companies. The LoCAL component could also be linked by focusing on wards where companies are located and supporting small infrastructure projects (local road upgrading, water supply, electricity distribution) that would contribute to job creation by businesses in these sectors.

The component could adopt a sector wide, value chain approach, bringing multiple interventions to bear that will fill gaps and create opportunities in productive, job creating sectors. This reorientation could most easily be introduced in a new phase of JSF but diagnostic work to identify sectors and potential companies could be introduced as part of the current JSF phase. It is recommended that UNCDF consider loan and guarantee instruments to support SMEs within this component. UNCDF should follow up on EU's 'pillar assessment' of the institution which, if successful, would lift the restrictions on use of project funds to grant instruments only and enable JSF to use EU funds for lending and guarantees.

2. **Advocating for decentralisation**. Demonstrating the effectiveness of the LoCAL model should be combined with more targeted communication and advocacy work with the Government on applying the lessons of LoCAL to government finances. An ambitious lobbying and advocacy strategy could work to unlock fiscal transfers from the central to local governments and to foster all-of-government adoption of LoCAL as a framework for line Ministries' work. JSF should also assess local government role in resource mobilisation and the apparent trend towards recentralising some local revenue sources. The research and communications budget lines may need to be reviewed upwards.

3. **Strengthening the weak middle by widening LoCAL support to regional level government**. Strengthening the planning budgeting, auditing, financial management and coordination capacities of the Area Councils is crucial to the continued effectiveness and sustainability of LoCAL in The Gambia. In the first instance, UNCDF might amend the budget modestly to cater for the training of CEOs, Committee Chairpersons and technical staff of the council. UNCDF might also approach the EU and the World Bank for a supplementary grant focused specifically on Area Councils including their revenue raising capacities and regional infrastructure. In the medium term, the capacity building of the Area Councils should be explicitly built into the GCF proposal.

4. **Building on the Sector Skills Council work to date, ITC should strengthen the demand side aspects of the skills development components by introducing:**

- Mentorship and career guidance as a key activity within the skills development component, aimed at enhancing career progression of trainees. This could be important to focus on in the final phase of programme rollout.
- Ensure systematic monitoring and documentation of beneficiaries' employment post-graduation through post-placement tracking, such as the independent GBOS monitoring, to assess how the training has impacted project beneficiaries. This will help measure programme impact but also consolidate a focus on employment outcomes and provide evidence of promising career progression pathways that open-up for project beneficiaries.
- A focus on more generic, cross-cutting training in transferable skills, such as financial management, negotiation, communication etc., This could further enhance employability of trainees in a changing job market as well help drive self- employment.
- Further innovative funding models for private sector TVET providers. The use of outcome-based funding programmes for skills development, such as Development Impact Bonds, or enhancing public-private partnerships in this area could play a role in overcoming current funding challenges faced by private TVET providers.

5. **Build a stronger business case for development of mobile money and agent banking networks by widening out support to providers from the current focus on systems to pay Cash for Work recipients**. Linking support for developing payment systems to CfW recipients in LoCAL projects has challenged the viability of agent network expansion due to low numbers, delays, short term and small scale payment schedules. JFS should expand work with Reliance Financial Services and QMoney to assess potential for developing agent networks through:

   - Digitising agricultural value chains, potentially involving a linkage with recommended SME job creation component. Viable opportunities may exist to work with lead firms trading and processing ground nuts, cashew nuts, mango and other crops.
   - Linkage with inward international remittance flows. The Gambian diaspora is a very important source of funds for the country which could be attracted into the financial system through digital linkages between international remittance providers and domestic mobile money, bank and non-bank networks.

Operational Recommendations

6. **In conjunction with the Central Bank and the World Bank, discuss and agree a realigned approach to the National Financial Inclusion strategy and wider support for improving the regulatory framework for financial services**. Communication and co-ordination between the Central Bank, WBG and UNCDF, its main sources of technical assistance, appears to have faltered, partly as a result of staffing gaps at UNCDF but also due to COVID-19 related restrictions effecting government priorities and international travel. JFS should continue to work with other parties to clarify the status of work on the NFIS, Central Bank requirements for support and an optimal division of responsibilities. To avoid over-reach in terms of workload and competencies, JFS could seek to focus on establishing processes for consultation and engagement on the strategy with stakeholders in the industry.

7. **Decentralise JSF management structures to empower and raise the profile of UNCDF country office and JSF programme management.** In any new phase or continuation of JSF, devolve greater decision-making authority in the project from regional or global programmes structures (YouthStart, LoCAL, LFI) to the programme management team in the Gambia. Review approval level for MOUs and letters of agreement. Consider establishing service standards or timelines for approvals. Consider upgrading status of office to Country Representative Office. Consolidate finance and accounting function for JFS in the country office.

8. **Redraft the logframe**. For any new phase of JSF, reconsider the project Theory of Change, introducing greater emphasis on demand side aspects of job creation, centred around a potential SME job creation component. Rebuild the logframe based on the revised Theory of Change and any other changes to the programme resulting from evaluation recommendations, addressing some earlier and current recommendations including:

   – Adding intermediate milestone targets before the end of the programme.
   – Adding indicators at outcome level which reflect integration between programme components.
   – Component 1 logframe indicators should be linked with the indicators used in the wards' Annual Performance Assessments;
   – Some component 3 output indicators should be re-categorised as outcome indicators.

10.3. LESSONS LEARNED

In addition to the specific recommendations for the JSF programme, the evaluation findings also give rise to a number of general lessons that may be relevant more widely to other programmes, donors and governments engaged in programmes with similar objectives elsewhere.

- **Employing global models for programme interventions, such as LoCAL or Youthstart, in multiple settings has advantages in terms of efficiency**. If the model is adapted based on experience from earlier projects in other contexts, lessons can be systematically learnt and applied in new programmes. Formats, manuals and procedures do not have to be re-invented from scratch for each new project. UNCDF can develop expertise through a cadre of experienced staff that have worked on similar projects elsewhere. This is clearly the case in the JSF programme, which has benefited from a wealth of experience from the wider LoCAL programme in how to decentralise government spending to local authorities.

- **However, application of global intervention models in specific local contexts can also carry risks.** When a solution is conveniently to hand, it may influence analysis of the initial problem which the programme aimed to address. The initial aim of JSF was to create jobs but it is not obviously clear that decentralisation of government expenditure was the most effective way to stimulate job creation. Similarly, when examining issues of public finance in a very small, aid dependent country such as The Gambia, the availability of the LoCAL mechanism may have influenced the extent to which decentralisation of government spending was prioritised over, for example, the need to increase domestic resource mobilisation and reduce aid dependency. A lesson for the future may be to ensure project design is centred on a tailored approach to the priority issues of the country in question, taking into account the particularities of the context.

- **JSF has also raised questions of wider relevance on how to combine different project elements together for maximum impact.** JSF was designed on the assumption that single intervention projects on their own are likely to be less effective in achieving wider goals, with job creation, for example, dependent on a wide variety of factors, including skills and access to finance. However, the practicalities of combining project components together to create an impact larger than the sum of each part is complex. JSF focused particularly on Cash for Work project beneficiaries as the target group for all three components although this choice may have had a detrimental effect on the impact of each individual intervention. Criteria for selecting project wards and cash for work beneficiaries do not appear to have been optimal criteria for the targeting of the skills development or financial inclusion interventions. A lesson for the future may be to give careful consideration of practical options on how and where to combine project components and, where relevant, when to implement project components separately.

- **The JSF programme has also demonstrated the difficulties of stimulating job creation through skills development and financial inclusion initiatives in difficult economic contexts such as The Gambia.** The economy of The Gambia is fragile due to the long term dependence of the agricultural economy on groundnut production and the reliance on the international tourism market, particularly in the context of major COVID-19 related travel restrictions. A lesson for job creation programmes in the future may also be to adopt an approach which identifies sectors with high potential to create productive jobs, but diversified to spread the risk of volatility in specific sectors.

- **Decentralisation of decision-making and management to the government level nearest to the end beneficiaries of government spending is a positive objective** and JSF has shown that, with intensive support provided to Ward Development Committees, effective decentralisation can be achieved. However, JSF also shows that in the context of weak local institutional structures and limited human resources at the lowest administrative level, attention needs also to be paid to the strengthening the 'weak middle' – in this case the Area Councils – to ensure efficient monitoring and accountability, particularly in anticipation of when the intervention is expanded from a small and relatively intensive pilot to a wider, nation-wide initiative.

- **The JSF programme has also helped to illustrate the importance for private sector led initiatives of being able to demonstrate a solid business case for interventions proposed.** A programme such as JSF aims to promote innovation and test new technologies and business models, such as private sector provision of skills training, mobile money transfers and a variety of fintech or other digital solutions for financial education, crowdfunding etc. For these innovations to succeed and be replicated, however, it is important to fund pilots with a strong chance of demonstrating commercial viability. This is difficult in a market as poor and as small as The Gambia. A lesson for the future may also be to focus private sector led pilots on companies, localities and sectors where the potential for viability is strongest. In the case of The Gambia, this might be newer agricultural commodities such as cashews and mangoes, as well as international remittances, an important source of foreign exchange revenue.

Gender and Human Rights

Evaluation methodology

The evaluation utilised five different data collection methods or 'lines of evidence' which have been combined to triangulate data and verify findings. A mixed method evaluation approach was adopted, using a wide range of information sources, including the perspectives of women and under-represented groups, such as the male and female Cash for Work beneficiaries who participated in the FGDs.

In the three wards where field work was conducted, FGDs were held with a total of 39 CfW beneficiaries. The team consulted directly with 5% of Year 1 CfW beneficiaries. In all wards, the number of female beneficiaries participating in FGDs was higher than male participants. In Dasimaleh, for example, the attendance sheet records 10 female and 4 male CfW participants.

Programme design

The JSF programme is formulated as a programme to support jobs for women and youth. However, JSF does not seek to engage with the structural drivers of gender inequality and, while promoting greater political representation through decentralisation, it is not designed as a programme to promote human rights.

LoCAL mechanism. The overall objective of JSF, as well as the Specific Objective to increase employability of youth, women and local communities, have specific and measurable targets related to benefits for women and youth. Investment conditions require that employment opportunities should benefit 25% young women, 25% young men and 25% adult women – a minimum of 50% women, young and old. By value, more than 50% of JSF's investments should be pro-women.

Gender equality has also been factored into capacity building training and sensitisation efforts on the LoCAL mechanism at the ward level. UNCDF requires that 40–50% of participants during every meeting should be women. In Years 1 and 2, of those who participated in sensitisation training on the LoCAL mechanism, over 59% were women; of those who attended financial management training, 48% were women; whilst for training of trainers only 37.5% were women.

More generally, decentralised governance work is investing in the right of women and youth to participate in governance and to lead their own development. This represents political empowerment of the marginalised and has the potential to be transformational if JSF contributes to decentralisation and fiscal devolution nation-wide.

Skills Development. The JSF skills component has had a strong gender focus**.** There appears to be equitable involvement of women as beneficiaries of skills development opportunities at ward level as part of the Cash for Work programme. ITC ensures that women and youth are fairly represented in all trainings conducted.

Financial inclusion. The design of JSF financial inclusion component clearly incorporated gender equality in terms of initial diagnostics while interventions have tended to be gender aware rather than focused specifically on gender objectives. The project commissioned a PoWER assessment of Women's Economic Empowerment in the Gambia, published in June 2019, which assessed factors underlying the gender gap in financial inclusion in the Gambia and presented recommendations for regulators and financial service providers on addressing these constraints. A request for proposals was issued relating to development of tailored financial products for women but this activity has not yet been carried out. The Ministry of Women's Affairs has been represented on the Financial Inclusion Technical Steering Committee, which has met twice. The financial inclusion component does not target human rights or climate change adaption issues.

Allocation of resources to gender and human rights

The Project Implementation and Monitoring Unit includes one gender specialist position. The Year 1 report (up to end May 2019) mentions that the recruitment of a gender adviser was in final stages. At the time of the evaluation field visit (May 2021), the gender adviser had recently left. The gender adviser was responsible for mainstreaming attention to gender issues throughout the programme and was involved in review of policies, practices and documentation from a gender perspective. She had worked on gender representation in the Cash for Work projects and was also taking on responsibility for women-focused financial products under component 3. She had reviewed the skills gap analysis carried out under component 2 from a gender perspective.

Gender related outputs and outcomes

LoCAL mechanism. The PBCRG's conditions include that employment opportunities generated by the investments should benefit 25% young women, 25% young men and 25% adult women – a minimum of 50% women, (young and old). However, of the 825 full-time equivalent jobs created by May 2020, the project reported that 15% of beneficiaries were adult women and 74% youth. There is no information about what proportion of women and young women benefited.

UNCDF requires that 40–50% of participants during every training should be women. In Years 1 and 2, only 37.5% of participants in training of trainers in audit procedures were women, while only 31% of participants in training on climate risk assessment were women. Overall, 42% of women participated in all trainings.

Skills Development. In component 2 there is no violation or imminent concern for any particular human rights issue and the programme is not gender biased. At the end of December 2020, the JSF project had trained a total number of 429 beneficiaries, out of which 387 were youth and 146 women. However, the training providers did encounter challenges in recruiting and retaining female participants in some of the skills development components due to certain societal norms and gender stereotypes. For example, some female participants that were accepted into the solar installation training course delivered by Sterling were compelled to drop out because their parents thought that kind of job was not appropriate for women.

Annex 1: Programme Results and Resources Framework

Component 1: Local Government finance
The following data is taken from the JSF Year 2 Progress Report.

Output indicator	Target	Achievement: May 2020
No. of local governments engaged in the mechanism and who benefit from on the job capacity building	4 local government authorities (4 regions and 32 wards)	4 regions and 20 wards)
No. of temporary jobs created (disaggregated by sex and age)	6000 full time equivalent (during a month) >25% young men; >25% young women; >25% adult women	825 full-time equivalent jobs created during a month (15 % adult women; 74 % youth)
Value of additional investments delivered by local SMEs	EUR 900,000	92,700 (or 52 % of the PBCRG envelope)
% of investments that are pro-women	>50%	Methodology being finalised and will be applied ex-post
No. of beneficiaries of the investments (disaggregated by sex and age)	300,000 (50% women)	82,037

Component 2: Skills development

The following data was provided by ITC up to end December 2020:

Output indicator	Target	Achievement: December 2020
TVET, skills development and apprenticeship opportunities in line with MSME's needs are improved and accessible to women and youth	7 new curricula that meet market needs and address gender issues	- Curricula for poultry Permaculture, Road Maintenance, CSEB are completed and approved by NAQAA for delivery
Number of institutions reporting improved performance and gender awareness	At least 7 institutions show improved performance	– Sector skills councils (SSC) established and draft occupational standards on Masonry and Agro processing developed. – Assessments completed and TVET Roadmap launched. – Poultry TOT phase 1 and 2 completed (4 training institutions incl GSI, Gambia College, DLS and NATC). - 11 master craft persons from Gambia Association of Construction and Contractors assessed for the recognition of prior learning MOHERST staff capacity built in TVET Management and Monitoring and provided with office equipment and internet facility to strengthen the TVET Unit. - Earth Builders Association strengthened operationally and technically to promote the use of CSEB in The Gambia - 17 institutions have received PPEs and other materials to ensure that the trainings are conducted in a safe manner for trainers and trainees during the peak period of Covid-19 in the Gambia.
Number of trainees successfully completing skills development programmes (disaggregated by sex and age)	3500 trainees to be trained	- 429 youth and women successfully completed the training in various marketable skills. 1290 are enrolled in different programs to be completed in the first and second quarter of 2021
Number of jobs created by SMEs	300 jobs created for SMEs	

Component 3: Financial Inclusion
The following data is taken from the JSF Year 2 Progress Report.

Output indicator	Target	May 2020
Regulator approves gender and age sensitive enabling policies (e.g. related to tier system, financial education and client protection).	NFIS approved Market interventions are coordinated, and stakeholders actively share best practices and lessons learned.	• Draft NFIS developed and waiting for approval from CBG Governor • Financial Inclusion Working Group ensures co-ordination (2 meetings held) • Directive to ease 'Know Your Customer' requirements finalised and awaiting CBG Governor endorsement. • PoWER diagnostic finalised and disseminated. • FinScope diagnostic finalised and disseminated (to inform NFIS)
% of adult population (disaggregated by sex and age) actively using DFS	At least 15 %of adults are actively using DFS (40 % women)	Performance-based agreement signed and activities launched at micro level with Lead Reliance and QMoney. Progress as of April 30: Programme – CfW: 354 clients, 70% youth, 70% women; savings mobilized: $7,770; credit volume: not available Institutional level: Total clients reached: 34,429, 51% women; Savings mobilized: $16,488,840; Credit volume: $4,438,060 Achievement against objective: • Access to finance: 34% • Savings portfolio: reached • Loan portfolio: 97%
Volume of savings collected (disagg. by sex and age)	EUR 5 million (75 % for women)	As of April 2020: EUR 13,920,602 ($16,384,549) (50%)
# of loans provided (disagg. by sex and age)	EUR 4 million (75 % for women)	As of April 2020: EUR 3,571,377 ($4,203,511)
# of financial literacy trainings offered	3 financial literacy trainings offered to 100,000 beneficiaries	Financial literacy training developed and offered to over 300 CfW beneficiaries
# of new/adapted products and services for women & girls	At least 2 per FSP supported	Reliance: 2 products; QMoney: 2 products; Bayba: 6 products

Net # of new services offered by FSPs	At least 3 per FSP supported	Reliance: 2 services; QMoney: 2 services; Bayba: 4 services

Annex 2: Evaluation Matrix

OECD-DAC Criteria/Evaluation Question	Indicator/assessment criteria	Research activity
1. Relevance *[The extent to which JSF's objectives and design respond to beneficiaries', global, country, and partner/institution needs, policies, and priorities, and continue to do so if circumstances change]*		
1.1 How relevant and how well designed is JSF's approach to the priorities of the government of The Gambia, considering the programme's intended support to employability for youth, women and local communities, with an emphasis on the green and climate resilient economy, and access to finance?	Evidence of extent of overlap between programme approach and government documented policy priorities.	Local government grant component review; Skills development review; Financial Inclusion review *Project data and reports to include:* *- Signed project agreement* *- Design documents e.g. LoCAL design* *Secondary data and literature to include:* *- Gambia National Policy on Decentralisation and Local Development* *- UNDAF on Local Government and Local development* *Key informant interviews (see section* ***Error! Reference source not found.****)*
1.2 How relevant is the support provided by JSF, including capacity building, knowledge sharing and the performance-based country mechanism, to the needs of local governments, FSPs, TSPs and other partners?	Evidence of extent of overlap between programme approach and documented priorities of local government, FSPs and other partners.	Local government grant component review; Skills development review; Financial Inclusion review *Key informant interviews (see section* ***Error! Reference source not found.****)*

		FGDs with WDCs.
1.3 To what extent does the JSF design incorporate gender equality (GE), human rights (HR) and climate change adaptation issues? How coherent is it to needs and interests of all stakeholder groups? Does it offer good quality information on the underlying causes of inequality and discrimination to inform the programme?	Evidence of programme's assessment of relevant GE and HR issues and alignment of programme design with best practices in how to address them.	Programme finance, governance, management and MRM review *Project data and reports to include:* *- Signed project agreement* *Secondary literature on GE-HR mainstreaming*
2. Coherence *[The compatibility of JSFwith other interventions in a country, sector or institution]*		
2.1 How distinct/complementary is JSF's approach to other programmes and initiatives implemented in The Gambia by government and/or key development partners, particularly the EU, with similar objectives?	Evidence of geographical, institutional and technical overlap with other government or donor partner programme's activities in jobs, skills and finance.	Local government grant component review; Skills development review; Financial Inclusion review *Key informant interviews (see section **Error! Reference source not found.**)*
2.2 How compatible is the JSF intervention to UNDAF as well as to initiatives of the UN Country Team in the Gambia? How compatible is the JSF intervention to UNCDF's work with LoCAL and YouthStart at the programme and regional levels?	Evidence of common outcome and impact objectives between JSF and UNDAF. Evidence of alignment of JSF (via LoCAL/YS) with UNCDF's global work	Local government grant component review; Financial Inclusion review *Secondary data and literature to include:* *- The Gambia UNDAF (2017-21)* *Project data and reports to include:* *- Signed project agreement* *- UNCDF Strategic Framework 2018-21* *KIIs with UNCDF management*

3. Efficiency *[The extent to which JSF is likely to deliver results in an economic and timely way]*		
3.1 How well has JSF delivered its expected results to date, including in terms of budget allocation and cost-effectiveness of activities? How well are the key implementation partnerships functioning (between UNCDF and ITC and between UNCDF and the national government)?	A range of VfM indicators can be assessed – to be agreed with the client – including budget execution Evidence of open and co-operative relationships between UNCDF and ITC/Government of Gambia at national and sub-national levels	Programme finance, governance, management and MRM review *Project data and reports to include:* *- Annual reports* *- Financial Reports* *Key informant interviews (see section* ***Error! Reference source not found.****)*
3.2 What is the quality of outputs (deliverables) provided to date? How appropriate is the programme's monitoring system to track direct programme results and its broader contribution to the overall objectives?	- Assessment of views of target audiences on quality, relevance and usefulness of outputs. - Quality of monitoring system at each level of the result chain (outputs/outcomes) in capturing results - Clarity of data collection and disaggregation + lessons integrated into decision making at JSF+global levels	Local government grant component review; Skills development review; Financial Inclusion review *Key informant interviews (see section* ***Error! Reference source not found.****)* *Project data and reports to include:* *- Annual reports* *- Logframe* *- Other partner/subcontractor reports*
3.3 How well is the programme being governed, through the involvement and contributions of key partners such as the EU and the government counterpart?	Evidence of good governance based on agreed criteria: information flows to JSF governance structures involving EU and government; meeting regularity; quality and timeliness of decision-making; effective financial oversight (e.g. audit committee); regularity of risk assessment etc.	Programme finance, governance, management and MRM review *Key informant interviews (see section* ***Error! Reference source not found.****)* *Project data and reports to include:*

		- *Meeting minutes*
3.4 How well are resources (financial, time, people) allocated to integrate interventions to meet programme objectives on Human Rights (HR) & Gender Equality (GE) in the implementation of JSF, and to what extent are HR & GE a priority in the overall intervention budget? To what extent are such resources being used efficiently?	Evidence of intentional allocation and use of resources (financial, time, people) to address HR, GE and other cross-cutting issues.	Programme finance, governance, management and MRM review *Project data and reports to include:* - *Annual reports* - *Financial Reports*
3.5 How has programme management adapted to the impact of COVID-19 in the design and management of the programme, and with what likely results?	Evidence of specific design and management decisions made and implemented in response to the impact of COVID-19	Programme finance, governance, management and MRM review *Key informant interviews (see section* ***Error! Reference source not found.****)*
4. Effectiveness *The extent to which JSF is expected to achieve its objectives, and its results, including any differential results across groups.*		
4.1 To what extent are JSF activities under ER 1 contributing to local governments' capacities to deliver climate resilient investments and jobs for youth and women?	Evidence of achievement of outputs under ER 1: - Capacity of government partners to prepare local government development plans and budgets increased. - Local government development plans and budgets prepared. - Investments made in CfW programmes. - Procurement through local SMEs - Design and implementation of LoCAL	Local government grant component review. *Project data and reports to include:* - *Annual reports* - *Other partner/subcontractor reports* *Key informant interviews (see section* ***Error! Reference source not found.****)* *FGDs with WDCs*

		Case studies
4.2 To what extent are JSF activities under ER 2 contributing to increase the number, quality and accessibility of vocational training schemes offered to youth and women?	Evidence of achievement of outputs under ER 2: - National TVET roadmap and skills gap assessment for priority sectors and regions - Increased value proposition of TVET training for youth and women in provinces (quality, affordability, access) - Improved quality of informal skills training and apprenticeships - SMEs supported to move from planning to investment ready - Improved capacity of local technical service providers and commercial bank officers	Skills development review *Project data and reports to include:* *- Annual reports* *- Other partner/subcontractor reports* *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries* *Case Studies*
4.3 To what extent are JSF activities under ER 3 contributing to increase the performance of FSPs and the capacity of regulators to deepen inclusive finance for youth and women?	Evidence of achievement of outputs under ER 3: - Capacity, data capacity, analytical ability and gender responsiveness of regulators increased. - Public-Private dialogue occurring on inclusive finance, with sub-groups on women, youth, DFS and SME finance - FSPs extend services and improve value proposition for youth, women and MSMEs.	Financial Inclusion review *Project data and reports to include:* *- Annual reports* *- Other partner/subcontractor reports* *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries.* *Case Studies*

4.4 To what extent is JSF on track towards meeting its objectives on HR & GE? To what degree are the results achieved equitably distributed among the targeted stakeholder groups?	Evidence of programme and market outcomes specifically relating to HR and GE. Evidence of differential programme and market outcomes for women and other identified target social groups, based on disaggregated data.	Local government grant component review; Skills development review; financial Inclusion review *Project data and reports to include:* *- Annual reports* *- Other partner/subcontractor reports* *Key informant interviews (see section **Error! Reference source not found.**)*
5. Impact *The extent to which JSF is expected to foster an inclusive and sustainable growth and employment of youth and women.*		
5.1 To what extent are JSF results under ER 1 contributing to new sustainable and equal employment opportunities for youth and women?	Evidence of sustainable employment creation for youth and women as a result of the programme. Equitable distribution of employment opportunities created.	Local government grant component review. *Project data and reports to include:* *- Annual reports* *- Other partner/subcontractor reports* *2018 Gambia Labour Force Survey* *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries* *Case Studies*
5.2 To what extent are JSF results under ER 2 contributing to improved and more accessible TVET, skills development and apprenticeship opportunities in line with MSMEs' needs?	Evidence of increased access and improved quality of TVET skills development and apprenticeships as a result of the programme	Skills development review *Project data and reports to include:* *- Annual reports* *- Other partner/subcontractor reports*

		*Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries* *Case Studies*
5.3 To what extent are JSF results under ER 3 contributing to an improved market system for financial inclusion at the micro, meso and macro levels?	Evidence of improved market system as a result of the programme, through indicators such as: No. of FSPs serving or increasing market share of women, youth and MSMEs. Trends in financial inclusion of women, youth and MSMEs and contribution of programme to account opening and use.	Financial Inclusion review *Project data and reports to include:* *- Annual reports; - Other partner/subcontractor reports* *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries; Case studies*
5.4 To what extent has the programme as a whole contributed to achievement of the programme's overall objectives (Inclusive and sustainable growth; Employment of youth and women increased) ?	Growth rates; Employment rates of women and youth; Evidence of contribution of programme activities to improvements.	*National economic data; national employment data* *Project data and reports to include:* *- Annual reports;*
6. Sustainability *The extent to which the net benefits of JSF are likely to continue beyond the life of the intervention*		

6.1 To what extent are any changes in the capacity of governments (central and local) to foster green and climate resilient local economies likely to continue over time? To what extent are partners likely to institutionalise and scale-up the mechanisms under JSF, including PBCRGs?	Factors to be assessed include: - Organisational and management capacity of government to implement PBCRGs - Political priority given to PBCRGs. - Government fiscal space post COVID and appetite of other development partners to support grants. - Institutional architecture for the implementation of PBCRGs and CfW. - Robustness of financial management systems	Local government grant component review *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with WDCs and Multi-sectoral Facilitation Team*
6.2 How sustainable are changes in the supply of jobs at the local level likely to be over time?	Factors to be assessed include: - Analysis of impact of COVID 19 on key sectors such as tourism and agriculture - Government fiscal space post COVID and appetite of other development partners to support grants.	Local government grant component review; Skills development review *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries*
6.3 How sustainable are changes in the inclusive finance system (at macro, meso and micro-levels) likely to be over time?	Factors to be assessed may include: • Viability of new microfinance institutions such as Bayba Financials. • Openness of financial institutions and regulators to work with and support fintech. Government support and finance for implementation of NFIS	Financial Inclusion review *Key informant interviews (see section **Error! Reference source not found.**)* *FGDs with beneficiaries*

Annex 3: Persons interviewed and Projects sites visited

<u>European Union Delegation in The Gambia</u>

- Lumana Kamashi

<u>UNCDF</u>

- Preeti Sinha, Executive Secretary
- Xavier Michon, Deputy Executive Secretary
- David Jackson, Director, Local Development Finance
- Henri Dommel, Director, Inclusive Digital Economies
- John Tucker, Deputy Director, Inclusive Digital Economies
- Sophie de Coninck, LoCAL Facility Global Manager
- Christel Alvergne, LDFP Regional Technical Advisor
- Niania Dabo, JSF Programme Manager
- Peter Malika, Global LFI Manager & Chief Technical Advisor
- Sirra Foon, LFI Investment Officer
- Sabine Mensah, Regional Digital Hub Lead - West & Central Africa
- Ata Cisse, Youth Finance Regional specialist
- Kebba Cham, UNCDF The Gambia
- Ludovica Amatucci, LoCAL M&E Programme Analyst
- Rafael Moser, LoCAL Programme Specialist

<u>ITC</u>

- Raimund Moser, ITC Representative in The Gambia
- Yusupha Keita, ITC The Gambia

<u>UN Country Team in The Gambia</u>

- Seraphine Wakana, Resident Coordinator
- Nana Chinbuah, Deputy Resident Representative, UNDP
- Narissa Seegulam, Partnership and Development Finance officer, UNRCO
- Abdou Touray, Programme Specialist, UNDP

<u>World Bank Group</u>

- Kate Kibuuka, Financial Sector Specialist

<u>Ministry of Finance</u>

- Alagie Fadera, Director of Planning

<u>Central Bank</u>

- Dr. Seeku Jaabi, Deputy Governor State Bank
- Fatou Deen Touray (NFIS Project Manager)
- Siaka Bah (Deputy Director)

<u>Ministry of Environment, Climate Change and Natural Resources</u>

- Hon. Lamin Dibba (Minister)
- Mbye Jabang (Permanent Secretary)
- Alpha Jallow (Director of Climate Change)

- Bubacar Jallow (Director of Programmes/Projects)

Ministry of Local Government, Lands and Regional Government
- Buba Sanyang, Permanent Secretary
- Fatou Gibba (Director, Department, Community Development)

Ministry of Higher Education Research Science and Technology (MOHERST)
- Mod AK Secka (Permanent Secretary)
- Fatou Janneh (Director of TVET Policy Unit)

National Audit Office
- Bakary Trawally, Focal Point. Director Audit and Director Programme Monitoring

Public Procurement Authority
- Mr Saloum, Director-General

National Accreditation and Quality Assurance Authority (NAQAA)
- Dr Gibril Jaw (CEO)

Financial Service Providers
- Baboucar Khan, Managing Director, Reliance Financial Services
- Alieu Sow, Reliance Financial Services
- Alieu B. Njie, QMoney
- Seedy Bensouda, Jorjoh Ndure, INSIST Global
- Fatoumatta Samba, Country Manager M-Changa
- Matt Roberts-Davies, Thundafund
- Dodou Nyang, Acting Managing Director, Bayba Financial Services
- Lamin Bojang, Head of Operations, Credit & Business Development; Bayba Financial Services
- Bernard Mendy, Gamswitch
- Codou Ndiaye, Dimagi
- Nate Bernhard, Ker-Twang

Skills Development providers
- Kebba Sillah (CEO), Sterling Training Institute
- Ousainou Allen, Chair of Skills Sector Council (Construction)
- Mama MK Manneh (Chair of Skills Sector Council, Agriculture)
- Ozioma Ikkonne (Head of Professional Development Programs, Gambia Technical Training Institute (GTTI)
- Fatou Saine Gaye (CEO), GAYE NJORO Training Institute
- Adama Gaye (Director of Administration), GAYE NJORO Training Institute
- Oussainou Saine (Technical Expert), GAYE NJORO Training Institute

LFI grantees
- Momar Taal ,Tropingo Foods
- Amadou Jah, Aspuna Gambia

Area Council Chairman and CEO, Technical Advisory Committee members, Mansakonko (Lower River Region) and Kerewan (North Bank Region)

Ward Development Committees, Bureng Ward and Jalaffar Ward, Lower River Region and Darsimaleh Ward, North Bank Region.

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National TVET Roadmap (2019)

Youth and Trade Roadmap (2020) (for the tourism, creative industries, ICT and agribusiness sectors)

Mid-Term Evaluation of YEP (2019)

ITC in The Gambia at a Glance in 'The Gambia Overview SMC (November 2020)

Sterling Consortium Report (2020)

Monthly reports of training partners

ITC JSF 2020 Workplan

Workplace Assessments (2020)

Minutes of TVET Committee Meetings

Workplace assessments

Skye Reports

The Gambia Economic Update: Preserving the Gains (World Bank, 2020)

Annex 5: Case Studies

1. Aspuna Gambia: Unlocking Gambia's cassava value and generating social impact

The company

Aspuna Gambia is part of a wider, family run social enterprise operating agri-processing enterprises in Nigeria, Tanzania and the Gambia. In the Gambia, the company established a cassava processing factory in Duwasu Village, West Coast Region. The plot for the factory was purchased in 2015. The company received matching grants from the Food and Agriculture Sector Development Project (FASDEP) and from the IFAD-financed NEMA project in 2016 to contribute to purchase of cassava processing equipment. Plant was purchased from China and Chinese technicians who spent two months at the factory installing the equipment in 2018. Commercial production was piloted in 2018 and started in earnest in 2019.

Aspuna started an outgrower scheme providing cassava sticks purchased from the National Agricultural Research Institute (NARI). The company buys and transports cassava from the farm gate and has even been involved in harvesting cassava on behalf of farmers. The scheme was reaching a total of 627 farmers by February 2021. The company reports purchasing cassava from many regions of the country, sourcing from 11 different co-operatives. Aspuna currently purchases cassava at 6 GMD/kg but available cassava varieties are low in starch content. Supply to the factory is currently therefore high cost. The company needs to scale up production to reduce unit costs and is also testing higher yield varieties from NARI.

The factory employs 55 people and produces cassava flour for the domestic market. The plant produces an average of 2 tonnes of cassava flour from 10 tonnes of fresh cassava, a relatively low yield. The cassava flour sells for 1150 GMD for a 25 kg bag. Cassava flour is currently imported to the Gambia in large quantities so there is a significant market for domestically produced flour if produced at low cost. Mains electricity is currently not available at the Aspuna plant which is reliant on a diesel generator. Waste water from the plant is currently treated using traditional methods despite the dangers of cyanide contamination associated with cassava flour production.

UNCDF support

Aspuna applied to a call for proposals issued by UNCDF from May to July 2019. After shortlisting, due diligence and approval processes were completed, UNCDF signed a US$100,000 grant agreement with Aspuna in July 2020. The agreement is valid until May, 2022. The agreement covered purchase of vehicles, the purchase of a cassava waste water treatment plant and working capital. Vehicle and equipment purchases were budgeted at $85,000, with the remaining $15,000 provided as working capital.

The overall objective of the project is to "enhance livelihoods and increase resilience of smallholder farmers, mainly women and youth, across the 4 regions of The Gambia through promotion of climate smart and sustainable cassava value chains." The company aims to increase purchase of cassava to 4000 tonnes per season and production capacity to 250 tonnes of flour per month. The project was assessed to meet climate change resilience and adaption criteria because cassava is a drought resistant crop and the project aims to support crop diversification and sustainable intensification of production.

The project aims to increase income generating opportunities for farmers and increase their resilience to climate change. The company aims to expand its outgrower scheme to 1400 smallholders, of which 25% will be women and 25% youth. The company is expected to provide training on climate smart cultivation techniques and encourage intercropping. The UNCDF grant contributes to the outgrower scheme by supporting purchase of trucks and working capital but does not finance training or TA for outgrowers, responsibility for which lies with the company.

At the time of the evaluation, Aspuna had received the first tranche of $60,000 in August 2020 and the second tranche of $15,000 in October 2020. Funds had been used to purchase two trucks in 2020. The waste water treatment equipment had not yet been purchased.

Other sources of support

Early on, Aspuna received two grants from FASDEP and NEMA projects to support purchase of the initial processing plant. In July 2020, Aspuna signed an MOU with GIZ under the Tekki-Fi project for an apprenticeship scheme implemented by Aspuna. UNCDF reports that a grant of $12,000 was received to support apprenticeship opportunities for 35 youth. Aspuna also invited an expert from PUM, the Dutch Volunteer Service, who provided Hazard Analysis and Critical Control Point (HACCP) training.

Access to finance

According to the due diligence reports, Aspuna has had an overdraft facility up to GMD 1 million from Arab Gambian Islamic Bank (AGIB) since February 2019. Aspuna was also granted a loan of £78,871 by UK Not-for-profit social lender Foundation East in May 2019. The Aspuna Country Director reported that the company had taken a bank loan of 1.5 million GMD from Trust Bank in the Gambia at an interest rate of 28%. He reported the company faced repayment difficulties although the loan was eventually repaid in full.

Conclusions

- Aspuna's outgrower scheme reached 627 farmers during the 2021 season and is therefore facing challenges in reaching its target of 4000 farmers by 2022. Clearly COVID restrictions have influenced outreach but there appear to be underlying difficulties in sourcing cassava from farmers. Aspuna has reported that their partner co-operatives lack capacity. Farmers are currently producing cassava for consumption rather than industrial cassava as a commercial crop. This means that starch yields are low and that farmers may prefer to retain crops for consumption or local sale.

- Aspuna's supply costs are high, including transport of supplies from all over the country. Reliance on diesel power also increases processing costs. The company needs to increase scale of processing significantly in order to remain viable.

- One of the aims of the UNCDF grant is to help Aspuna Gambia develop investment readiness. This objective is challenging due to the operational and cost issues mentioned. Aspuna has banking and overdraft facilities with a national bank and already has unhappy experience of borrowing at high cost from a local bank. It seems unlikely that the project can help Aspuna to mobilise additional commercial sources of capital.

- The social and environmental screening for the project focused on potential risks from increased cassava cultivation and also on the environmental risks of cyanide contamination from waste water from the processing plant. The screening document notes that: "Aspuna is planning to purchase a wastewater treatment machine that will filter impurities from cassava starch. Aspuna will follow all waste management laws as required by responsible agencies/councils." However, the treatment equipment has not yet been purchased or installed and the evaluation team believe that greater focus should be placed on mitigating this potentially serious environmental risk.

- Aspuna is a social enterprise which places great emphasis on its social impact in terms of employment of local people, impact on women and youth. The company has also been adept at mobilising grant funds from a wide variety of development partners to support its operations. However, there is a risk that dependence on donor funding can blunt commercial competitiveness and viability of the business. UNCDF provided grant funding to Aspuna because EU funds under the JSF project cannot be used to extend recoverable grants, loans or guarantees. However, use of recoverable grant or loans instruments might help to rebalance focus towards commercial viability and promote longer term sustainability of the enterprise.

- UNCDF clearly implements thorough due diligence and screening processes for investing in firms such as Aspuna. However, processes are lengthy and time consuming, involving approval of the grant by the UNCDF Investment Committee in New York. As a result, the grant agreement was signed with Aspuna one year after the closing of the Request for Proposals. UNCDF should seek to shorten and simplify due diligence and approval processes in order to ensure that grant support is timely and responsive to the needs of grantees.

2. Sterling: Equipping Gambian Youth with Skills for Employability

About Sterling and its skills training programmes

Sterling is a key TVET service provider in The Gambia. The company, which was established in 2016, offers a variety of training programmes in areas such as solar PV installation, plumbing, satellite installation, electronic CCTV installation, biometric entry, cyber security, vehicle diagnostic, etc. Sterling places emphasis on enhancing youth employability through its strong linkages with employers. This includes apprenticeships and on the job training components (which are integrated into the design of training programmes) and post training placement linkages, to ensure that those who complete the training are employed. The company has two main training centres in The Gambia. It is headquartered in Busumbala (GBA) and it also has an Annex Campus is the second regional centre based in URR at Basse.

UNCDF support and its close partnership with ITC

Sterling has worked closely with ITC, as a part of the YEP programme. Under JSF, young men and women are trained in Solar PV installation. This 9 month training programme, consists of 6 months in-house training and 3 months of apprenticeships where trainees work in the field, to enable trainees to apply their skills on the ground. This course was chosen to be a part of the JSF programme for two reasons. First, there is a strong demand for solar installation technicians in the Gambia, due to increase in the number of people using solar energy in their homes. Second, this is a short-term training course with limited entry requirements. Even young people who have not fully completed their school education could enroll in this programme, making it accessible to a larger number of youth.

How has this programme worked on the ground?

Interviews with the representatives of Sterling, highlighted the positive impact that the programme has had on the ground. For example, data from Sterling suggests that 70-80% of trainees who have completed the programme are employed or self-employed. The self-employment aspect of the programme was particularly highlighted as a key strength – as this meant that trainees who completed the programme became job creators, creating new employment opportunities for young people in The Gambia.

Launching this programme as a component of JSF has also had several other benefits according to senior leaders at Sterling. This includes:

- **Investing in improving the quality and relevance of training** – through a focus on investing in high quality training of trainer programmes, upskilling programmes and upgrading course content and curricula to make it more relevant to the requirements of industry.
- **Developing these new courses and modes of delivery** (with a focus on apprenticeships) has also now **enabled Sterling to scale up** such training programme, replicating it in other parts of the country – making in a model for skills training in the country.
- **Strengthening industry linkages,** through strong strategic partnerships with industry and employers. The partnership with ITC and the support of JSF has enabled Sterling to sign several MoUs with industry representatives (including Sector Skills Councils and employers). This has

also enabled the firm to create strong placement linkages for youth who complete the training programme.

- **Pivot to address COVID-19 challenges.** The JSF programme and the mentorship of ITC staff also helped the organisation pivot and switch to blended modes of learning rapidly, enabling the organisation to learn how to be adaptive to shocks and build resilience.
- **Breaking gender stereotypes:** Most trainees who enrolled for the Solar PV installation course were men. Through the JSF programme, Sterling also worked on encouraging more women to take up this course, to help break gender stereotypes. One way in which this was done was to ensure that the lead lecturers were women, giving female students in the class role models that could inspire them to pursue this course and help them visualize a career pathway for themselves. While such steps have been taken, Sterling employees and government officials interviewed suggest that a lot more needs to be done to encourage more women to take up traditionally male dominated job roles.

Some ideas for the way forward

In the future, Sterling plans to expand their work further through the following initiatives:

- **Expand trainings to higher levels**, to facilitate skills upgrade of existing cohort of trainees and ensure that their skills remain relevant to the changing requirements of employers.
- **Increase capacity building opportunities for trainers**. A senior Sterling employee mentioned that there remains a shortage of trainers. In the future, the company will prioritise creating new training of trainer programmes and encouraging trainees from the existing cohorts to become trainers. This will also create new career progression pathways for trained youth.
- **Embedding life skills in training curriculum**: The training programme so far has a strong focus on technical skills. However, an important insight that Sterling has learnt through the JSF programme is that cross-cutting transferable skills or life skills play a crucial role in strengthening employability prospects of young people. They particularly play a role in driving entrepreneurship. Hence, some modifications to the course curriculum to include life skills are also being planned.
- **Strengthening monitoring and post-placement tracking**: There has been limited focus on monitoring and tracking the progress of candidates and their career progression pathways. This will be prioritised going forward, as lessons from the tracking exercise could also provide inputs on how the training programme can be strengthened to respond effectively to the changing needs of employers in The Gambia and the aspirations of youth in the country.

How can private sector organisations benefit from government and UNCDF support?

Sterling emphasises that it has really benefitted from being a part of the JSF programme and particularly appreciated the funding and mentorship support from UNCDF and ITC. However, representatives of Sterling underscored the importance of government providing greater financial support to private sector skills training providers, through soft loans, joint-funding partnerships or other innovative methods of financing, in order to boost the TVET sector in The Gambia.

3. Bureng Ward: Sustainability lies in the hands of the Ward Development Committee

Bureng is a small, dusty town in the Lower River Region, one of the 8 Wards in which the JSF project is implemented in the region. At a Focus Group meeting of two dozen or so WDC members (more women than men) sitting under acacia trees, the secretary to the WDC, Sirra Sabally spoke proudly of the 2 French Culverts (small bridges) that her WDC oversaw from procurement to commissioning. The WDC was looking forward to the construction of additional culverts if UNCDF provided additional grants.

The decision to devote most of the Ward's 970,000 (c. $20,000) GMD Performance-Based Climate Resilient Grant (PBCRG) to the construction of culverts was heavily favoured by the women members of the WDC. They explained that these culverts were more valuable to women than men because without them heavy rains cut the roads linking to key markets that women trade in, including the neighbouring Casamance region of Senegal, a fertile agricultural area.

Of the total value of their PBCRGs, 65% was expended through procuring goods and services from local SMEs and 35% (roughly 340,000+ dalasis) was spent on Cash for Work (CfW). The WDC worked hard to fulfil the JSF benefit sharing criteria of 25% women, 25% youth and 25% young women but found it hard to fill the youth quota, especially male youth.

Building Capacities

WDC members recounted various training activities they benefited from, including: sensitisation on the LoCAL mechanism; sensitisation on climate change and climate vulnerability assessments; training in record keeping and climate resilient planning and budgeting; procurement rules; training on auditing. They were also trained on management of the performance of contractors as well as on the minimum conditions for Cash for Work. "We are not only enlightened about what the work of the WDC is, we are also taught how to do that work well" (the Chairman of the WDC). The training they received, plus the money to execute programmes, together have "legitimised the WDCs". "Before UNCDF, we didn't have much to boast of. Now we can show that the WDCs and the VDCs are useful" (a WDC member).

Something special?

JSF is not the first programme in Bureng. The United States Embassy paid for the construction of a health centre. They passed the money through a Village Development Committee account and the WDCs were given the responsibility to monitor implementation. The Embassy required that community provided matching contribution which was mainly in the form of labour. This pushed the community to mobilise voluntary labour and contribute land and water for the construction. The project was successful. However, there was no CfW as in the JSF programme.

The World Bank also provided financial support to VDCs for environmental cleanliness through the National Nutrition Agency. The WDCs played a limited role and there was limited training. "JSF is special. It pays to us as WDCs and through us the projects work well. This is good for sustainability" (WDC Secretary).

The role of the Area Council

"The Councils help us when they have money. But many times they have no money. They helped us with a trick of stones during construction. They also once provided 35.000 dalasis for the health centre" (the Chairman of the WDC). The WDC explain the Council's lack of money as resulting for; (1) Low tax rates and levies. Government has not approved their request to review rates for a long time (2) "the government takes away their right to tax in some areas. The Councils have fewer and fewer places to tax (3) the government doesn't transfer money to them. They have to rely only on what they can collect as taxes and levies. (4) 'they are not even good at collecting what they should collect". The Councils need help, according to the WDC, but the money for local development should still be sent directly to the WDCs.

Issues to address

- **Perceived inadequacy of the CfW wages.** CfW for the culverts lasted about 21 days. At 200 GMD for unskilled labour and 350 GMD for skilled labour, the money is small. Young men expect to be paid better. Moreover, the money is not paid daily as is the familiar practice but cumulated over time, Many young people can't afford to wait. Moreover, the payment through financial institutions, although seen by the programme as a means of promoting inclusive banking is perceived as an expensive conditionality to cope with rather than an opportunity to seize.

- **Skills hard to put to use.** Whilst welcoming the opportunity for community members to learn new skills through the skill training component, few could point to the productive application of those skills in the community largely because of poor demand for those skills and inability to afford the necessary equipment such as the block press to make construction blocks.

- **How is Cash for Work used?** WDC beneficiaries of CfW say they have invested some of their wages in various commercial ventures – buying and selling groundnuts, vegetable gardens, sale of sweet tea, goat breeding, dress-making and repairs. These are mainly micro-activities and unlikely to add much to financial sustainability. Outside of the programme, almost all the women CfW beneficiaries are involved in mutual savings and loans as their main financial services activities. Development partners should consider investing in, and scaling up, the financial services which women in particular are familiar with and trust such as mutual savings and loans.

- **Sustainability:** WDCs are dependent on the PBCRGs to maintain their energy and enthusiasm. Will these fall apart once there is no injection of external resources? The key challenge for the programme is how to support the WDCs to diversify sources of funding and develop various activities that will keep them engaged as WDCs.

- **Linkage to the Area Councils**: The WDCs see themselves as integral parts of the Area Councils and believe that once the latter thrive, they will benefit. The programme needs to take a second look as to how to boost the Area Council's capacity to support the WDCs.

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