 

FINAL REPORT

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| **Terminal evaluation of the Enterprise and Entrepreneurship**  **Development (EMPRETEC) Project** |

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Preface

Executive Summary

EMPRETEC-The Gambia is a Small and Micro Enterprise Project that was funded by the United Nations Development Programme (UNDP) Country Office in The Gambia for a period of three-years, from June2014-June 2017, but extended for another three months to the end of September 2017. The project was hosted and executed on behalf of the Gambia Government by The Gambia Investment and Export Promotion Agency (GIEPA).

This terminal evaluation report of the EMPRETEC project was commissioned by the UNDP, which sought to measure the level of achievement of the project’s interventions within the target beneficiary population, which include Micro, Small and Medium Enterprises (MSME) in The Gambia.

For the purpose of this evaluation a mixed method approach was taken. This approach entails document review, particularly of recent evaluations of the project through the quarterly progress reports, annual monitoring and evaluation reports and the mid-term review report of the project, key stakeholder interviews and focus group discussion sessions. A semi-structured questionnaire was used and distributed to policy makers, program managers and program implementers to be completed on-line and mailed back to the evaluator. Visits were also undertaken to businesses in the 6 regions to evaluate the impact of the EMPRETEC Training Workshops (ETWs) and the Business Development Advisory Services (BDSs) on those business owners who participated in the project’s training and business advisory services.

The project set a number of quantitative targets as specific benchmarks against which the success of the project can be assessed upon its completion. During the three-year period the project was expected to:

conduct 50 entrepreneurship training sessions for 1070 entrepreneurs and 270 farmers; train some 15 local trainers who will eventually take over from the foreign trainers and conduct the training workshops; train 70 Business Advisers to assist in providing consultancy and advisory services in various areas to some 700 SMEs; enhance the job creation capacity of 1070 MSMEs; and through these activities contribute to generating at least 3,210 new jobs locally

Within the country’s economic context and the reduced timeframe and resources (both financial and in human resource) availed to the project, from a total of 12 output indicators, the project managed to meet 7 targets on time by the end of June 2017, while missing out on 5. These include: 58 entrepreneurial workshops completed as compared to 50 planned; 1980 entrepreneurs trained in EMPRETEC Model out of a projected 1070; 300 farmers trained out of a projected 270; 3 Training of Trainers sessions held out of a projected 7; 10 Refresher courses held for Business Advisers out of a projected 6; 14 national trainers trained out of a projected 15, of which 12 have completed the required training and have been certified by UNCTAD; 125 Business Advisers were trained out of a projected 70; and 900 entrepreneurs and farmers advised out of a projected 700.

According to the EMPRETEC Model, participation in the post EMPRETEC Training Workshop(ETW) follow-up ‘health checks’ to determine needs for entrepreneurship assistance and provide business advice and guidance as necessary and other issues of interest to entrepreneurs, is key to the successful implementation of the EMPRETEC Model in The Gambia. It is also critical to the success of target entrepreneurs engaged in the project and key to the achievement of programmatic such as increased incomes and employment creation. Information and quantifiable data on these behavioural changes was largely obtained from the BDS impact assessment reports, from the on-line evaluation questionnaires administered by policy makers and program managers as well as from participants to the Focus Group Discussion session

Drawing from the analysis of data and information generated in the evaluation process, EMPRETEC is considered to be very relevant to The Gambia Government’s development priorities in poverty reduction and MSME development. The project is also very relevant to UNDP’s mission and strategy of engaging the private sector in enterprise development programs that address poverty reduction and inclusive growth for sustainable human development outcomes.

Project beneficiaries are also very satisfied with the training and business development services offered so far by the project and repeatedly cited their participation in the EMPRETEC Training Workshops (ETWs) as a key factor in changing their entrepreneurial attitudes and behaviours and this was beginning to achieve positive results. The EMPRETEC project was carried out very cost efficiently on a very tight budget, and Centre Staff had to use their own resources sometimes including their own vehicles and money to carry out some of the activities (especially follow up health checks with EMPRETECOs).

Notwithstanding some difficulties encountered during the implementation process, the project still managed to achieve a substantial amount of its planned outputs including training workshops and business development services .and therefore based on the key evaluation findings, the evaluation team recommended the following to GIEPA/EMPRETEC Centre: development of a transition program to guide the Centre during the next 1-3 years as it consolidates on the fragile gains achieved as well as develops its product to enhance its competiveness; making use of and fully tapping into the capacity of the membership of the Project Steering Committee (PSC) and the Technical Advisory Committee (TAC); developing and concretising synergies with similar initiatives as a way of avoiding unnecessary competition and duplication of efforts and making efforts to better contextualise the EMPRETEC model to local Gambian situation in order to more positively influence local business behaviour and attitudes.

It also recommended to Central Government through the Ministry of Trade, Industry, Regional Integration and Employment (MOTRIE), as the parent Ministry of GIEPA/EMPRETEC Centre, to create required resources such as Start-Up or Venture Capital Funds to support the creation of new businesses as well as the growth and expansion of existing enterprises; and for MOTRIE to engage relevant Ministries with a view to synchronising the double tax being levied on small businesses by both Gambia Revenue Authority (GRA) and the local Government Authorities (LGAs) as well as endeavour to lower the high cost of borrowing by Commercial Banks which among other things makes it difficult for small businesses to access credit from formal financial institutions.

To UNDP, the report recommends that it deepens its engagement with the other United Nations System Agencies to spur their active and direct involvement in the implementation of future activities of the EMPRETEC Centre. In the light of the above, the Evaluator recommends that UNDP should continue provide funding support to EMPRETEC Centre and inform the project management team of its decision in this regards at the quickest possible time so as to reduce anxiety and uncertainty on job security which is currently evident amongst staff and foster their commitment and creativity to effectively plan for the future and sustainability of the centre.

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Acronyms and Abbreviation

BDS Business Development Services

CP Country Programme

CPAP Country Programme Action Plan

ESD Enterprise Support Department

ETWs EMPRETEC Training Workshop

FGD Focus Group Discussion

GCCI Gambia Chamber of Commerce and Industry

GIEPA Gambia Investment and Export Promotion Agency

GRA Gambia Revenue Authority

GTTI Gambia Technical Training Institute

IBAS Indigenous Business Advisory Service

LGA Local Government Authority

MDI Management Development Institute

MOTRIE Ministry of Trade, Industry, Regional Integration and Employment

MoU Memorandum of Understanding

MSME Micro, Small and Medium Enterprises

NEDI National Enterprise Development Initiative

PMU Project Management Unit

PPP Public, Private Partnership

PSC Project Steering Committee

SDF Social Development Fund

SME Small and Medium Enterprise

TAC Technical Advisory Committee

TNC Trans National Company

I. INTRODUCTION

I.1. Project background, outcomes, objectives and expected outputs

*I.1.1. Project background*

Through its Country Program Action Plan (CPAP), UNDP sets out to provide programme support to The Gambia government in its efforts to reduce poverty through promoting and sustaining inclusive development, with a view to ensuring equitable growth that benefits the poor and the vulnerable.

It was within the framework of its 2012-2016 CPAP that UNDP and government of The Gambia signed a three‐year project in July 2014 to support enterprise and entrepreneurship development in the country, anchored on the need to ensure that the private sector‐led manufacturing, agriculture and agro‐processing, and services industries (especially micro, small and medium‐scale enterprises), sustainably improve the country’s competitiveness and employment creation potentials by 2020.

The three-year project is designed to contribute to the attainment of this goal by developing a versatile entrepreneurship and enterprise development program which is expected to bring about a transformational change in agriculture and industry. This was to be achieved through unlocking the potential of small scale farmers and micro, small and medium scale enterprises (MSME) with a strategy that is inclusive of entrepreneurial skills training and provision of a comprehensive range of business advisory services.

This Enterprise Support Centre project (EMPRETEC) was therefore established at the initiative of the Government of The Gambia in a public partnership arrangement with the UNDP, other donor partners and the private sector using the UNCTAD’s entrepreneurship and enterprise development model.

*I.1.2. Project Desired Outcomes*

The desired outcome of the EMPRETEC Project is that by 2017, a private sector-led agricultural, industrial and service industries, especially small and medium enterprises (SMEs), sustainably improve their competitiveness and employment creation potential, and in addition agricultural producers increasingly use enhanced entrepreneurial skills, improved institutional services, efficient marketing system, and appropriate technology and practices to sustainably increase agricultural production and productivity

*I.1.3. Project Objectives*

1. To strengthen institutional capacities to implement an entrepreneurship and enterprise development program that fosters the emergence of a productive and competitive private sector;
2. To ensure sustainability, the project will reinforce the operations of GIEPA’s Enterprise Support Department (ESD) to spearhead and implement an innovative entrepreneurship skills training and provision of customized business development services to new and existing MSMEs in the country;
3. To interface with financial institutions to provide both awareness-creation seminars and training workshops, develop appropriate products and interface with entrepreneurs; and
4. To support strategic stakeholder engagement and policy dialogues aimed at creating awareness and solutions to address institutional, policy and market constraints that inhibit the establishment and growth of MSMEs in The Gambia

*I.1.5. Project Expected Outputs*

*Output 1*

Enterprise Support Center (PMU) established by GIEPA to render technical advice and coordinate the attainment of identified outputs. Through the Center theEMPRETEC model of entrepreneurship development will be installed. To this effect, the Center will conclude an MOU with UNCTAD with a view to regulating the transfer of EMPRETEC methodology to The Gambia and its full integration into regional and global networks

To facilitate the supervision and monitoring of the project, a Technical Advisory Committee (TAC) and a Project Steering Committee (PSC) will be established

*Output 2*

Coordinated Enterprise Support Services will be delivered across The Gambia through entrepreneurial training and skills development for 800 MSMEs including 40% women entrepreneurs and the unemployed youth, 270 farmers and 80 retired but active civil servants,

During the period of implementation of the project and for the purpose of technology transfer, the capacity of 30 Gambian entrepreneurship trainers would be developed through the conduct of a training of trainers program as well as improving the skills of 70 Gambian BDS providers through business development, advisory and mentorship training for sustainability.

It is expected that by the end of the 3-year project period, a total of 40 entrepreneurship workshops would be organised, 7 Training of Trainers (TOTs) for entrepreneurship trainers and 6 refresher training courses conducted for Business Advisers.

*Output 3*

Productivity and job creation capacity of 1,070 MSMEs including 40% women entrepreneurs, farmers, retired but active civil servants and unemployed youth enhanced through the provision of systematic but continuous and comprehensive range of business advisory and mentorship support services (BDS).

This will be achieved through 12,020 BDS interventions during the project period, provided by 70 trained BDS Advisers (30 DT’s and 40 Network Advisers)

This is expected to generate 3,210 new jobs. Of this, 30% is expected to be business start-ups, 23% farmers and 47% existing MSMEs seeking to stabilize, grow and expand their businesses.

*Output 4*

Development of improved business environment and enhancement of policy dialogues on MSMEs development among stakeholders to create awareness on the problems, constrains and business opportunities.It is planned to hold 3 of such roundtables to foster policy dialogues.

A National Entrepreneurship Policy and Action Plan will be designed to facilitate the development, proper coordination, monitoring and evaluation of stakeholder participation in entrepreneurship and enterprise development in the country.Successful entrepreneurs will be encouraged to form business forum or associations to create the opportunity for members to network and trade among themselves.

I.2. Evaluation background, objectives and methodology

*I.2.1. Background to the evaluation*

The purpose of the consultancy is to conduct a terminal evaluation of the EMPRETEC project, which is housed under the Gambia Investment and Export Promotion Agency (GIEPA) under the Ministry of Trade, Industry, Regional Integration and Employment (MOTRIE). The three- year project commenced in July 2014 and expected to end in July 2017, with the primary objective of sustainably improving the competitiveness and employment creation potentials of the private sector especially micro, medium and small enterprises and rural farmers.

At the end of a UNDP-supported project, the agency’s country offices undertake a terminal evaluation in accordance with its evaluation criteria to assess project relevance, effectiveness, efficiency, sustainability and impact on beneficiaries directly or indirectly.

*I.2.2. Objectives of the evaluation*

*General objectives:*

1. To support greater accountability of the UNDP to stakeholders**,** the evaluation will enable the various stakeholders in the EMPRETEC project process, including national counterparts and other partners, to hold the Project Management Team (PMT) and other parties accountable for fulfilling the aims and objectives of the project; and
2. To support learning, the evaluation should provide clear conclusions and recommendations for strengthening project management and results at the country level, specifically informing planning and decision‐making for the next UNDP programme /project cycle.

*Specific Objectives:*

The evaluation has the following four specific objectives:

1. To assess the contribution of the project in the realization of project objectives and set targets;
2. To identify the enabling factors and bottlenecks that have influenced the project’s contribution;
3. To draw conclusions concerning the project’s contributionacross the scope being examined;
4. To provide actionable recommendations for improving the project's contribution, especially for incorporation into the new UNDP programming. These recommendations should be logically linked to the conclusions and draw upon lessons learned through the evaluation.

*Expected Tasks and Outputs:*

1. Familiarization with key background documents of UNDP, GIEPA and other key stakeholders including Country Programme Documents (CPDs) such as CPAP and UNDAF, National policies, strategic and legislative frameworks that address the issues and challenges of women, young people, employment, entrepreneurship and enterprise development for MSMEs in agriculture and industry;
2. Review other literature relevant to entrepreneurship and enterprise development in The Gambia;
3. Prepare and submit to the UNDP and MOTRIE (GIEPA), an Inception Report that further refines the overall evaluation scope, approach, design and timeframe and a detailed outline of the evaluation methodology;
4. Collect and analyse data by deploying various data collection techniques and tools (including site visits) agreed upon in the Inception Report. To facilitate the data collection, relevant stakeholders within the Project Steering Committee (PSC) and the Technical Advisory Committee (TAC) will be expected to enhance access to information and provide all necessary support to the Consultant;
5. Facilitate a presentation of the First Draft Report of the evaluation to the UNDP and MOTIE (GIEPA) and its representatives, as well as additional stakeholders for immediate feedback;
6. Feedback from the debriefing session incorporated into the second revised Draft Report;
7. The second revised Draft Report submitted to a broader Stakeholder Validation Workshop to be facilitated by the Consultant;
8. The Consultant revises the second draft Report once again and incorporates feedback from the Validation Workshop during the preparation of the Final Evaluation Report; and
9. In incorporating feedbacks from the Debriefing Session and the Validation Workshop into the revised reports, the Consultant produced an ‘audit trail’ indicating whether and how each comment received was addressed in revisions to the final report. The final will be produced in accordance with UNEG Norms and Standards.

*I.2.3.Methodology for the evaluation*

For the purpose of this evaluation a mixed method approach was taken. This approach entails document review, particularly of recent evaluations of the project through the quarterly progress reports, annual monitoring and evaluation reports and the mid-term review report of the project, key stakeholder interviews and focus group discussion sessions. A semi-structured questionnaire was used and distributed to policy makers, program managers and program implementers to be completed on-line and mailed back to the evaluator. Visits were also undertaken to businesses in the 6 regions to evaluate the impact of the EMPRETEC Training Workshops (ETWs) and the Business Development Advisory Services (BDSs) on those business owners who participated in the project’s training and business advisory services. Guidelines for the focus group discussions, impact assessment of the business and the evaluation questionnaires for the policy makers and program managers are annexed to the report

In this respect, evaluation questionnaires were distributed to 35 policy makers, program managers and program implementers for on-line completion.A total of 12 Focus Group Discussion (FGD) sessions were organised in all the six regions that the EMPRETEC projectfocuses on (meaning 2 FGDs per region, of which one targets the members of the Regional Chapters and the other targets the Business Advisers). Equally a total of 36 businesses were visited in all the designated 6 regions of the country for the purpose of the impact assessment exercise to add an element of observation to the evaluation methodology (meaning 6 businesses per region, of which 3 are business champions and 3 are subsistence-oriented businesses).

Box 1: Data sources for the evaluation criteria and questions listed in the Terms of Reference (TOR)

|  |  |  |
| --- | --- | --- |
| Evaluation Criteria | Evaluation Questions | Data Sources |
| Relevance | |  | | --- | | Whether the project design and choice of activities/deliverables have properly reflected the needs of the beneficiaries | | Evaluation questionnaire, FGDs and document review |
| Whether there are complementarities between the project with other related government development initiatives | Evaluation questionnaire document review, Interviews |
| Effectiveness | Whether the activities have achieved planned objectives; Are there unintended outcomes that contribute towards project achievements? | Project Progress Reports, Annual M&E Reports, MTR |
| What were the main factors influencing the outcomes of this project | Document reviews, Interviews &visits |
| Impact | EMPRETEC institutional performance indicators | Site visits, document review, interview |
| Business linkages performance indicators | Site visits, document review, interview |
| Efficiency | |  | | --- | | Whether project schedules were met or projects were completed within reasonable time parameters | | Evaluation questionnaire, Interviews, document review |
| Whether the activities have used the most efficient means in delivering results, for example, through the use of local experts, when appropriate; | Project progress reports, M&E reports, interviews |
| Sustainability | Whether there is initial evidence that the benefits of the programme will, or are likely to continue in the future | Site visits, interviews, evaluation questionnaires |
| What are the specific factors that positively or negatively influence the sustainability of the results obtained by the programme; | Interviews, Project progress reports, M& E reports |

I.3. Scope and structure of the Evaluation Report

The report is structured into four parts. Part one provides the general backdrop to the report by providing insight into the background to the project, its desired outcomes, objectives and expected outputs. Part one also provides insight into the background and context to the terminal evaluation assignment, its objectives (general and specific) and the array of methodological instruments deployed to collect data from the different data sources.

Part two of the report highlights the key findings of the evaluation categorized according to the five key evaluation principles or criteria adopted by the UNDP to guide the evaluation of projects that the agency funds, namely: relevance, efficiency, effectively, impact and sustainability.

Part three provides a synopsis of the principal conclusions that the evaluator was able to draw from the findings of the evaluation and puts forward recommendations to address the challenges and conclusions emanating from the evaluation of the project and the way forward for its continuation

The rest of the report is devoted to an annex, highlighting the methodological tools used for the collection of data from different sources, the list of documents reviewed during the course of the assignment and the list of individuals interviewed either on-line or face-to-face.

I.4. Limitations of the evaluation

This section of the report highlights the challenges that the evaluator encountered during the conduct of the evaluation, which limited his capacity to carry out the assignment as originally designed. Key among them are☹(1) delays encountered in the review and adoption of the Inception Report which affected the original scheduling of the assignment; (2) difficulty in mobilizing the intended participants to the FGD sessions in all 6 regions; (3) difficulty of getting the policy makers, program managers and implementers to complete the evaluation questionnaires on-line , which has tremendously affected the response rate from this category of respondents.

II. KEY FINDINGS OF THE EVALUATION

The detailed findings of the evaluation are grouped according to the UNDP’s approved evaluation criteria of relevance, efficiency, effectiveness, impact and sustainability, for projects that the agency funds

II.1. Relevance

This section analyses a variety of dimensions of the relevance of the EMPRETEC model such as the policy relevance for the Government of The Gambia on skill and enterprise development, to the United Nations Development Assistance Framework for The Gambia (UNDAF-The Gambia), the United Nations Development Programme (UNDP) Country Programme (2012-2016), the Country Programme Action Plan (CPAP)(2012-2016) on support to private sector development and its contribution to poverty reduction and sustainable human development.

The section also makes an in-depth assessment of complementarities or synergies between the EMPREREC project and other national, bilateral or multilateral initiatives in the area of skills, business development and linkages in the country including the relevance to the institutional mandate of GIEPA as the host institution of the EMPRETEC project.

The assessment of relevance for skills, businesses development and linkages needs in The Gambia in regards the development of micro, small and medium-scale enterprises and their contribution to employment creation, wealth generation, poverty reduction and sustainable human development.Is followed by the evaluation of relevance for gender specific needs, human rights and environmental concerns of the project

The section closes with an assessment of the validity of project design and beneficiary satisfaction, so as to efficiently implement the EMPREREC model in ways that could produce the desired outcome of contributing to employment creation, wealth generation and poverty reduction.

*II.1.1. Policy Relevance*

*Relevance to government’sdevelopment policies and priorities*

EMPRETEC project is in line with government’s economic and social sector policies and development priorities as the project’s activities in entrepreneurship and enterprise development make it relevant to the government’s national priorities and support for skills and business development for micro, small and medium-scale enterprises as evidenced from the broad objectives of Vision 2020 and the medium-term development blueprints such as Programme for Accelerated Growth and Employment(PAGE)(2012-2015 and extended to 2016) and its successor National Development Plan(2018-2021).It is important to note that since the launch of PAGE in 2012, the government’s development objectives have given higher priority in the national policy and planning process for poverty reduction and inclusive growth through employment creation and wealth generation with encouragement to investments in skills and business development.

Vision 2020 (1996) for instance recognizes that the creative spirit of private individuals is the main drive towards sustainable economic development and therefore places entrepreneurship at the centre of a long-term strategy toward inclusive and sustainable private sector led growth. While its main thrust is on improving the fundamentals of economic growth, the document identifies poverty reduction as a major national policy objective and thereforeprovides the broad vision and longer-term framework for sustainable growth and poverty reduction in The Gambia.

The revised National Youth Policy (2016-2018) calls for “the provision of opportunities for skills acquisition and access to productive resources for the youth with a view to enhancing the prospects of employment or self-employment” The National Gender Policy and Women Empowerment Document (2010-2020), on theother hand calls for “equal access by girls and women, boys and men to quality formal and non-formal education at all levels (including vocational and technical training)”

Other strategic documents that also contribute to promoting governments development objectives with relevance to the project include: the Private Sector Development Strategy, National Entrepreneurship Promotion Strategy and the National Strategy for Micro-Finance Development.

In the case of the National Employment Policy and Action Plan *(NEP/NEAP)*, while it underscored the rate of deterioration in employment, it elaborates a set of strategies to reverse the unemployment trends by ensuring a policy that increased both employability and self-employment through emphasis on skills development and support to sectors that provided attraction for increased economic growth and employment such as MSMEs.

The National Micro, Small and Medium-scale Enterprise (MSME) Policy (2014-2018) on the other hand aims to establish an enabling environment for MSME development and promotion as the main vehicle for poverty reduction for the poor and vulnerable and in so doing, enable increased access to microfinance by entrepreneurs, establish an entrepreneurship culture and build local capacities to provide Business Development Services (BDS) and training opportunities.

In addition, the draft National Entrepreneurship Policy (2016) aims at optimizing the regulatory framework for the promotion of business start-up, enhancing entrepreneurship education, facilitating technology exchange and innovation, improving access to finance for entrepreneurs and promoting awareness and networking among the diverse private sector players with specific emphasis on women entrepreneurs.

However, policy relevance for skills and business development to promote poverty reduction and inclusive growth is not fully reflected in the availability of funds for programme related activities in entrepreneurship and enterprise development. Subsequently, policy relevance and policy priorities seem to differ from each other in the context of the country’s development interventions for this sub-sector.

***Relevance to UNDP’s mandate and strategy***

The objectives of the project as outlined above indicate that in principle, the EMPRETEC- Gambia project is relevant to UNDP’s mandate and commitment to Sustainable Human Development (SHD) and more specifically to the generation of employment for men and women for poverty reduction to promote inclusive growth.

The United Nations Development Assistance Framework for The Gambia (UNDAF-The Gambia) (2011- 2016) was aligned with the government’s Vision 2020 and the Programme for Accelerated Growth and Employment (PAGE). The objectives of the EMPRETC project are closely aligned to Outcome (1):2 of UNDAF-The Gambia by calling for the promotion of “capacity development for pro-poor and equitable distribution of economic growth and employment” amongst others.

As the UNDP’s programme for the operalisation of the United Nations System-Wide UNDAF, EMPRETEC project is also closely aligned to Outcome (1) of the UNDP’s Country Programme Action Plan (CPAP)(2012-2016) by calling for the “building of the capacity of institutions responsible for economic management and governance for inclusive growth that benefits women and men” and Outcome (2) which calls for the “promotion of income diversification opportunities with a view to enhancing sustainable livelihood security”

The desired outcome of the EMPRETEC project, which is directly extracted from the UNDP’s Country Programme Document (CPD) calls for“improvements to the competitiveness and employment creation potentials of Small and Micro Enterprises (SMEs)s and rural farmers”

*II.1.2. Relevance for skills, businesses development and linkage needs in The Gambia*

With limited employment available in the public sector, coupled with weather-related shocks in agriculture, the mainstay of the economy, a growing number of Gambians are turning to the Micro, Small and Medium Enterprises (MSMEs) sub-sector for employment and livelihood opportunities. As a result, the Gambian economy currently thrives on the MSME sub-sector, contributing an estimated 20% to GDP and employing the largest share (60%) of the active labour force (15 to 64 years) of which 70% are self-employed ((Emanic, 2014)

EMPRETEC project therefore addresses one of the major deficiencies of the small business sub-sector which is largely constituted of shopkeepers and commercial traders whose activities are mainly in buying and selling, yet the small business sub-sector is estimated to account for some 60% of the jobs created in The Gambia and, in agriculture, for more than 70% of the main export crops and an even higher proportion of domestic food crops.The sub-sector also provides a leading role in urban transportation for commuters and the ground transportation for tourists and leads in some manufacturing sub-sectors such as wood products, furniture, garments and tailoring, beauty and fashion and handicraft items, as well as in service industries such as construction, vehicle and equipment repairs and maintenance,office services such as printing, photocopy and internet services as well as money transfer services and in the retail trade.

The enterprises in this sub-sector contribute to sustainable human development (SHD) outcomes as they promote self-employment (mainly through low capital-cost investment), develop local entrepreneurial skills, technical and managerial competencies to improve performance capability, provide linkages to large-scale enterprises to promote export promotion and mobilize domestic savings.

According to the 2014 Emanic study, MSMEs are the missing link in The Gambia’s economic development. The primary reliance on FDA over the last 10-15 years resulted in minimal trickle-down effects for the development of MSMEs. What makes the matter challenging for the development of this sub-sector is that of the 88,940 MSMEs surveyed by the 2014 Emanic study, as high as 70% were unregistered with typically weak compliance to the country’s labour laws. If more businesses were registered as legal entities, it would be easier to identify emerging and innovative growth sectors and even better target EMPRETEC training and business development services.

The study also noted that in spite of the predominantly youthful and middle-aged segments of population actively engaged in entrepreneurial activity, only 34.4% of enterprise owners had some formal business training and 93% of the enterprises surveyed do not belong to any business association. This situation also constrains for them the opportunity for learning through participation in business networks (Emanic, 2014)

The project is extremely important for addressing the high level of unemployment in The Gambia by offering income generating opportunities in the informal sector. Every year, large numbers of young people graduate from tertiary institutions in the country to join the ranks of the unemployed providing a potential pool of entrants to the sub-sector. In spite of the fact that both the PAGE(2012-2015 and extended to 2016) and its successor NDP (2018-2021) seek to provide an enabling and facilitating environment in which the sub-sector can grow, many constraints continue to plague the MSME sub-sector: Until recently (2016) there was no national policy on entrepreneurship to provide the institutional framework for coordinating activities in the sub-sector and there continues to be an apparent lack of ‘soft finance’ in terms of low interest rates and collateral to enhance SME growth.

Given this background, the emerging shift of some MSME’s from subsistence-oriented to clearly growth-orientated enterprises is welcomed by the government, large scale companies and many MSMEs themselves. For this purpose, the enhancement of entrepreneurship, business attitudes, business skills and quality standards through participation in the EMPRETEC project and similar initiatives seems crucial for poverty reduction and inclusive growth to produce sustainable human development outcomes.

*II.1.3. Complementarities with the mandate of other organisations and similar initiatives*

In The Gambia, a wide range of organisations work in skills and business development ranging from the University of The Gambia, MDI, GTTI, NEDI, PIA, NYSS, some private sector organisations and training institutions, NGOs and a variety of government-related projects such as NEMA, FASDEP and GCAV. Very strong complementarities exist between EMPRETEC and some of these skills development initiatives such as FASDEP and My Farm whereby the latter would send their trainees to participate in the EMPRETEC Training Workshop (ETWs) to acquire skills in entrepreneurship and enterprise development according to the EMPRETEC model, while the EMPREREC project would also send its trainees to My Farm to acquire “hard” skills in trades of their interest such as soap making.

That notwithstanding, there are other instances where the EMPREREC project rather than enter into concrete forms of cooperation with similar initiatives such as NEDI, PIA or NYSS, etc. are in fact in competition with each other,**h**aving very similar approaches and programme design and competing for the same target beneficiaries and the same sectors to link MSME’s for example to large supermarkets and large-scale companies and suppliers.

In order to reap the benefits of a more positive and proactive competition, EMPRETEC project has concluded collaborative partnerships with some of these agencies either through the conclusion of MOUs with NEDI, My Farm, NEMA, FASDEP, etc. or ensured the representation of some institutions on thesupervisory committees of the project (such as PSC and TAC) such as MDI, GTTI, NYS, GCCI, as a way of establishing synergies in their efforts at prompting entrepreneurship and enterprise development

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| --- |
| Box 2:*Some Organisations involved in skills&business development collaborating with EMPRETEC Project*  *The Gambia Investment and Export Promotion Agency (GIEPA)*is the national agency responsible for promoting and facilitating Investment, Business and Export Development and Support to MSMEs and regulation of designated export processing zones in The Gambia. It is a statutory body established through an Act of Parliament under the legal framework of The Gambia Investment Promotion Act (2001) and The Free Zones Act (2001). The Empretec project in The Gambia is funded by UNDP and the Gambia Government and hosted at GIEPA.  **The National Enterprise Development Initiative (NEDI**) was established in 2004 to empower the Gambian youth and women, through the provision of training in business entrepreneurship, funding them to operate businesses in the informal sector and providing them with business advice to ensure sustainability. It provides funding for support to activities of MOYS initiated youth farm projects and purchase their produce. NEDI is a member of the EMPRETEC Project Steering Committee (PSC)  *The Gambia Chamber of Commerce and Industry (GCCI)*which as a non-governmental voluntary and private sector organization representing trade and commerce, agriculture, industry, transport, telecommunication services, banking and finance, provides essential business services to the private sector in general and its members in particular. It also advise and influence government in creating a favourable business environment. GCCI is also a member of the EMPRETEC Project Steering Committee (PSC)  *The American Chamber of Commerce (Am Cham*) is a non-governmental organization which aims to promote and facilitate trade between The Gambia and the United States of America. It also promotes Entrepreneurship development and helps start-up and businesses to grow and expand.  *The Gambia Technical Training Institute (GTTI)was* established in 1980 to provide training opportunities to satisfy the middle level technical and vocational human resource requirements of the country in disciplines such as: Business Studies, Teacher training, Construction and Management in collaboration with UTG and South Bank University in United Kingdom. GTTI is a member of the EMPRETEC Project Technical Advisory Committee (TAC)  *The Management Development Institute(MDI)*on the other hand was established in 1982 as an in-service institution specialising in management training, research and consultancy. MDI is a member of the EMPRETEC Project Technical Advisory Committee (TAC)  *My Farm*is an NGO providing start-up training and practical hands-on training to acquire hard skills in some of the local industries such as soap-making, production of local beverages & food items from locally-available raw materials |

While these institutions have their distinct institutional mandates and complement government efforts at implementing its development policies and plans, their mandates and activities bear several complementarities with EMPRETEC project so that establishing synergies in their activities is necessary for ensuring the holistic and coordinated development and promotion of their program activities

*II.1.4. Relevance for gender-specific needs*

The National Gender Policy (2010-2020) notes that the patriarchal system prevalent in the Gambian society engendered by male hegemony and other socio-cultural factors have in some cases resulted in the exclusion of women, girls, Persons with Disabilities (PWDs) and other vulnerable groups from actively participating in certain sectors and at certain levels of the development process.

Gender inequality is therefore both a major cause for poverty as well as a major impediment to sustainable human development. In this respect, reducing gender inequality means improving access to education and skills training with a view to improving opportunities for girls and women, boys and men to employment and control over productive resources such as land, credit and reliable market.

The EMPRETEC project responds to this need through a gender focus with women constituting 40% of the target beneficiary group. During project implementation, with the selection criteria broadened to incorporate the non-literate entrepreneurs, and women comprising the majority in this category, the gender perspective gained additional prominence beyond the level foreseen by the project.

While a gender perspective was included under all evaluation criteria in the questionnaire and interview guidelines for FGD sessions used for the purpose of this terminal evaluation, stakeholders interviewed agreed that from the outset the project showed a deliberate effort to respond to the needs of female entrepreneurs by closely aligning the screening and selection process, course content and methodology for delivering the course to women’s skill and business needs as well as the relevance of trainings for female entrepreneurs.

II.2. Efficiency

To evaluate the efficiency or performance of partners in implementing the EMPRETEC project in The Gambia, the evaluation questionnaire was designed “to assessthe adequacy of UNDP and GIEPA’s organizational (administrative and managerial) arrangements in supporting the project”based on the following six-point sub-criteria:

1. Administration of the Project
2. Technical backstopping;
3. Monitoring and Evaluation;
4. Financing/funding;
5. Communication; and
6. Speed of project implementation

***Administration of the Project***

An assessment was made of the adequacy of administrative support provided by UNDP and GIEPAto determine the extent to which it influenced the efficient administration of the project. Some of the key outputs that bolstered the administrative efficiency and competenceof project implementation include:

* Conclusion of a Memorandum of Understanding (MOU) between MOTIE/GIEPA, EMPRETEC Ghana Foundation (EGF) and the UNDP to clearly define the framework and modalities of project implementation as well as the roles and responsibilities of key partners in the process;
* Establishment of the Project Steering Committee (PSC) and the Technical Advisory Committee (TAC) during the first quarter of the commencement of the project (July-September 2014) was necessary for ensuring that the supervisory organs of the project are in place before project implementation starts in earnest. In this respect 10 PSC meetings and 9 TAC meetings were convened to facilitate their supervisory and monitoring responsibilities to the project;
* Recruitment of additional staff to enhance the efficient management of the project and these include: a Public Relations and Communications Manager, Project Accountant, Web and Data base Administrator and 2 Drivers for the two project vehicles procured from the UNDP funding;
* In addition to the above-mentioned additional staff, five staff members of the Enterprise Support Department (ESD) of GIEPA, double as EMPRETEC Project Coordinator, Training Manager and BusinessDevelopment Manager/Head of Research and Monitoring.
* Payment of Inducement Allowance to staff of the EMPRETEC Centre:

- In order to motivate the five ESD/GIEPA staff members for the additional responsibilities they shoulder at the EMPRETC Centre in addition to their normal functions at ESD/GIEPA, they benefit from an “Enhancement Allowance” as well as “Telephone Allowance” to facilitate the communication component of the project; and

- To motivate the Local Trainers as well, a “Retainer Allowance” is paid to them at a UNDP-approved rate

* To provide an appropriate and conducive working environment for the activities of the EMPRETC Center, the former office building of IBAS was contracted to GAMWORKS to rehabilitate and refurbish. The Contract took approximately one year to implement (3R Quarter of 2015- 2nd Quarter of 2016) when the Center’s staff moved in to occupy the building; and
* To facilitate the work of the Center’s staff and enhance the implementation of the project, essential office equipment and materials were procured through the UNDP funding component and these included: 2 project vehicles, office furniture (executive desks and chairs, visitors chairs) a heavy duty Photocopier, lap tops and accessories, projector and Flip Chart Stand

*Technical Backstopping*

Key strengths in the project’s efficiency include the Enterprise Support Department’s quarterly field monitoring visits to the Empretecos. In preparation of these visits the BDS Advisers prepare and submit to EMPRETC Center monthly Activity Reports as per the engagement with existing or potential MSMEs.

The ideal sequence was that based on the findings of the Enterprise Support Department’s BDS monitoring and evaluation visits, a high-level Technical Backstopping mission is undertaken composing mainly of the members of the Project Steering Committee (PSC) and the Technical Advisory Committee (TAC) to follow-up on the issues identified in the ESD/BDS monitoring visit reports as well as to enable them to obtain first-hand information and knowledge of what obtains on the ground.

*Monitoring and Evaluation*

A three-man BDS M&E team conducts quarterly visits to the 6 regions of the country to assess the impact of the ETWs and BDS services on the Empretecos and submit M&E reports. The team only comprises the Business Development Support Manager, the Enterprise Support Officer and a Driver.Without the participation of an independent M&E officer, the professional integrity of the mission is compromised as the BDS Manager of the ESD who also doubles as the M&E Officer of the Project, cannot on his own ensure professional objectivity and independence.

Monitoring and Evaluation (M&E) process was instituted at two different but inter-related levels. One is internally conducted by the Enterprise Support Department and the other through an annual review of the programme by EMPRETEC- Ghana Foundation (EGF).Reports produced at both levels are reviewed at the level of the TAC, PSC, the Ministry of Trade (as the parent Ministry of GIEPA/EMPRETEC Project) and UNDP (as the main funder of the project).

Resulting from the monitoring and evaluation visits, the ESD/BDS M&E Team prepares Monitoring and Evaluation Reports. Initially these were planned to be produced on bi-annual basis but due to logistic challenges they were eventually produced on annual basis. Two such reports were prepared during the three-year project implementation period. In addition to the annual M&E reports, quarterly Project Progress Reports are prepared to provide a detailed reporting on project delivery status.

EMPRETEC Centre needs to develop a Monitoring and Evaluation System and Plan with measurable indicators based on baseline data on business performance for use in progress and impact measurement drawing lessons from successful UNCTAD EMPRETEC projects globally and on the unique opportunities and context in The Gambia. This will enable future impact assessments to be carried out on the project to determine its overall contribution to the development of the MSME Sub-Sector in The Gambia.

*Financing*

UNDP as the principal contributor to the funding of the project has its contribution delivered on a quarterly basis. This source of intervention provides some element of certainty and security for the implementation of the project.

The efficiency of annual contributions with certain volatility in its actual amount has nonetheless affected the efficiency of project implementation. With a total resource requirement of US$2,374,718.00, UNDP is committed to US$2,000,000.00, whilst The Gambia Government expected to commit the US$ 374,718.00 as its counterpart funding. For this it provides an annual counterpart funding to the tune of GMD4, 000,000.00 (Four Million Gambia Dalasis) (equivalent to approximately US$88,888.89) to cater for the participation of GIEPA in the project.

In addition, as a result of the cumbersome disbursement process with all forms of international donor funding, GIEPA was micro-assessed like most UNDP implementing partners and found to be of low risk in managing public resources and therefore quarterly cash advances were issued based on approved work plans. GIEPA/EMPRETEC has in some instances adopted the direct cash advance modality to avoid possible delays in accessing funding to facilitate project implementation. But also because of the strict regulations and tight budgetary controls relating to international funding, the EMPRETEC project had to be forced by circumstances on three occasions, to pay back to UNDP funds that were not utilized for the intended purpose. In accordance with UNDP regulations, funds not used at the end of the year must be returned and if less than 80% of the funds allocated in a given quarter are not expended during that quarter, it must be returned. These rules were communicated to GIEPA and the EMPRETEC project management team at the beginning of the project. Consequently the implementation of those activities encountered some setbacks, and therefore to some extent affected the efficiency of implementation.

Furthermore, over-reliance on a single source of funding is rather risky and unsustainable and hence the need for the Centre to broaden and diversify its sources of funding. This has led to the development ofthe EMPRETCE Strategy for Resource Mobilisation to support its sustainability in June 2017. If successfully implemented that should go a long way in ensuring a sustainable future for the Centre.

*Communication*

One of the key strategies of the project is for the centre to play a leading role in promoting stakeholder dialogue for the establishment and growth of MSMEs. In addition, to ensure understanding and acceptability of the project among existing and potential beneficiaries, it is prudent for the project to put in place a clearly-defined and well-articulated communications and advocacy strategy.

In this respect, the project carried out series of communication and advocacy activities that have enhanced the efficiency of its implementation and these included:

* Tour of all the administrative regions of the country to hold dialogue with the regional Governors with a view to soliciting their support for the organisation of the regional EMPRETEC Training Workshops (ETWs);
* Creation and regular updating of social websites such as Face book, Twitter and LinkedIn with current information on the project;
* Construction of a website for the project to enhance the Centre’s visibility ([www.empretec.gm](http://www.empretec.gm));
* Signing of MOU with several organisations for promoting partnership, strategic alliances and synergy in their program activities such as NEDI, FASDEP, My Farm, GCAV and NEMA;
* Placing adverts on the localnewspapers, radio and GRTS Television Station on the projects;
* Production of a documentary film on the progress of implementation of the project;
* Commissioning the production and exhibition of banners and billboards at strategic locations to promote the visibility of the project and the Centre’s activities;
* Supporting the participation of the Empretecos at the GCCI Trade Fairs to facilitate the marketing of their businesses and in effect enhance the visibility of the EMPRETEC Center;
* To raise more awareness about the Center and its activities as a way of attractingmore partnerships with the business community and other stakeholders in the public sector, that could possibly broaden and diversify its sources of financial support, the Center organised series of high-profile presentations for the personnel of GAMCEL, NAWEC, FASDEP, GIA, SDF, GPA, Reliance Financial services, FBN Bank and the Tourism and Hospitality Institute;
* Formation and management of EMPRETEC Regional Chapters to provide the space for dialogue, sharing of best practices and networking among the Empretecos; and
* Development of a National Entrepreneurship Policy and Action Plan to coordinate

*Speed of project implementation*

The overall speed of project implementationhas affected the efficiency of project implementation due to some of the following factors:

* Initial project implementation schedules were found to be highly-pitched and overoptimistic and had to be revised from time to time to respond to certain challenges the project encountered periodically such as problems relating to delays in disbursement or the timely availability of trainers, leading to delays in undertaking the trainings;
* The over dependency on international trainers from the EMPRETEC Ghana Foundation (EGF) for longer than envisaged has affected the speed of project implementation, as some training activities had to be closely tied to their availability;
* This situation was complicated by the cumbersome certification process of UNCTAD to become Master Trainers, that discouraged some of them from continuing to offer their services; and
* EMPRETEC Center and other Project implementation partners’ lack of required capacities at the commencement of the project made it necessary to rely on international trainers for a much longer period than was necessary

II.3. Effectiveness

This section outlines the results of EMPRETEC training and business and business advisory services on the Empretecos. The section is further broken down into two sub-sections to: (1) measure the project’s effectiveness against predefined targets and indicators as provided for in the Project Document “establishing the EMPRETEC model of enterprise support programme in The Gambia” agreed to between The Gambia Government and the UNDP; and (2) document beneficiaries’ perceptions to how the project’s design and implementation affected their way of doing business and their likes/ dislikes about the project.

*II.3.1. Measuring project effectiveness against set targets and indicators*

The project set a number of quantitative targets as specific benchmarks against which the success of the project can be assessed upon its completion. During the three-year period the project was expected to:

* Conduct 50 entrepreneurship training sessions for 1070 entrepreneurs and 270 farmers;
* Train some 15 local trainers who will eventually take over from the foreign trainers and conduct the training workshops;
* Train 70 Business Advisers to assist in providing consultancy and advisory services in various areas to some 700 SMEs;
* Enhance the job creation capacity of 1070 MSMEs; and
* Through these activities contribute to generating at least 3,210 new jobs locally

Within the country’s economic context and the limited timeframe and resources (both financial and in human resource) availed to the project, from a total of 10 output indicators, the project managed to meet 6 targets on time by the end of June 2017, while missing out on 4. These include the following:

* 58 entrepreneurial workshops completed as compared to 50 planned;
* 1980 entrepreneurs trained in EMPRETEC Model out of a projected 1070;
* 300 farmers trained out of a projected 270;
* 3 Training of Trainers sessions held out of a projected 7;
* 10 Refresher courses held for Business Advisers out of a projected 6
* 14 national trainers trained out of a projected 15, of which 12 have completed the required training and have been certified by UNCTAD;
* 125 Business Advisers were trained out of a projected 70; and
* 900 entrepreneurs and farmers advised out of a projected 700

Table 1: Measuring project delivery against project indicators and set targets

|  |  |  |
| --- | --- | --- |
| PROJECT INDICATORS | PROJECT TARGETS | PROJECT  DELIVERY STATUS |
| TARGETS MET ON TIME |  |  |
| **Number of ETW Training Sessions Held** | **50** | **58** |
| **Entrepreneurs Trained** | **800** | **1980** |
| **Farmers Trained** | **270** | **300** |
| **Business Advisers Trained** | **70** | **125** |
| **Number of Man-Days BDS Advisory Interventions** | **3,180** | **10,290** |
| **Entrepreneurs and Farmers provided Advise** | **700** | **900** |
| **TARGETS MISSED** |  |  |
| **.**  **Number of jobs created** | **3,210** | **2,321** |
| |  |  |  | | --- | --- | --- | | **Entrepreneur Trainers Trained** |  |  | | **30/15** | **14** |
| **Number of Project Steering Committee Meetings** | **12** | **10** |
| **Number of Technical Advisory Committee Meetings** | **12** | **9** |

Source: EMPRETEC Project Document, EMPRETEC Progress Reports &EMPRETEC BDS Reports (2017)

The project adopts an Annual Work Plan approach and as such it is only prudent that it consolidates the quarterly progress reports and annual monitoring and evaluation reports into an Annual Report, which can make it easy to follow the reporting trend. In the absence of that the Evaluator found it difficult sometimes to reconcile the figures which tend to contradict each other in related reports.

There are other factors that have affected the effectiveness of project implementation. The strenuous nature of the road to certification of Trainers by UNCTAD, the huge work load of the training, limited number of people prepared and available to undertake the challenge to become a Trainer, the number of trainers dropping from the program before completion and the time and resources required to prepare an individual to become an Empretec Master Trainer challenged the project’s effectiveness.

Notwithstanding some of the above-mentioned shortcomings in the efficiency of project implementation, the effectiveness of the EMPRETEC model itself is said to be outstanding. Empretecos felt that their behaviour and business competences had significantly changed following the training as EMPRETEC boosted their morale, encouraged them to be persistent in their businesses, be goal focused and to believe in themselves. Some trainees were encouraged to take further industry specific trainings from other service providers such as My Farm in Nema-Kunku (West Coast Region, The Gambia), to systematize their business development. The importance of basic business skills like bookkeeping, legalizing and formalizing their businesses, practicing the entity concept (separating the business from self) and operating Bank Accounts were highlighted by participants as key training results.

Empretecos also commented on critical issues relating to the delivery of the training itself. The design of the training workshops (ETWs) were said to have been too condensed with too much content to be delivered in 6 days. Entrepreneurs complained thatthey found it difficult to be away from their businesses for an entire week as they were the sole decision makers of their businesses. In this respect, Entrepreneurs wanted to get an opportunity to implement the EMPRETEC learning in their businesses so as to be able to ask the EMPRETEC trainer more “real life” questions.

Overall the combination of practice and theory was highlighted by Empretecos as a distinctive character of the EMPRETEC model, compared to other trainings available in other institutions and initiatives in the country. Empretecos also felt that their lobbying, negotiating and time management skills have been strengthened owing to EMPRETEC training and business development services.

## II.3.1.1. Effective supervision and monitoring of the Project by the Project Steering Committee (PSC) and the Technical Advisory Committee (TAC)

The implementation of the EMPRETEC project during the 36 month period has benefited from the expertise and networking of the Project Steering Committee (PSC) and the Technical Advisory Committee(TAC) both of which have drawn together very highly qualified, competent and experienced individuals in entrepreneurship and enterprise development and related fields.

These are powerful committees, which supervise, guide and monitor implementation of EMPRETEC project in The Gambia. Through regular quarterly meetings backed by extensive and well documented minutes of the meetings, reports from EMPRETEC Centre staff on the progress of project implementation, studies and policy andstrategic documents developed under their purview, together they were able to ensure that project delivery was continuously on track.

The work of the Committees was not just confined to periodic meetings to review and approve reports,but also involved periodic monitoring visits to the regions to have direct contact with the Empretecos.

However, the Evaluation Team noticed that the project management did not fully tap into and use the individual capacities and competence of the members of PSC and TAC for specific activities of the Centre such as in the resource mobilisation and advocacy efforts.

***II.3.1.2. Implementation of the project in a cost-effective and efficient manner***

According to key stakeholders whose views were obtained from an on-line evaluation questionnaire, the EMPRETEC Centre was operating in an extremely financially efficient manner. The Center, it is claimed has madetremendous cost savings and achievements in order to ensure the successful implementation of the EMPRETEC Model and program activities in The Gambia. This was done in a cost efficient manner within a limited time frame and budget and with a vastly different target group i.e. Micro and Small Enterprises. For instances Cost efficient processes were applied to payment of training consultants

Notwithstanding the fact that the Centres current budget portrays high overhead and administrative costs, it is important to recognise that the quality of staff at the EMPRETEC Gambia Centre has been critical to the success of the project. The project is endowed with a Coordinator who was found to have the necessary qualification and relevant experience to drive the Centre to success. His passion for the job and his high level of commitment to the project has without doubt contributed in no small measure to the successful performance of the EMPRETEC Project.

## II.3.1.3. Public declaration of support to the project from high levels of government

According to stakeholders interviewed, a high-ranking official at the Ministry of Trade, Industry, Regional Integration and Employment (MOTRIE) publicly stated at the EMPRETECs award winning gala dinner that the EMPRETEC project had made an impact and government was committed to supporting it and ensuring its success, particularly in the monetisation of its assets to encourage private sector participation in its future operations, through Public-Private Partnership (PPP).

Notwithstanding the drawbacks with certain project inefficiencies described in the previous section, the EMPRETEC project activities were very effectively carried out. Should continuous support be guaranteed, it has the potential to achieve much more in terms of positively influencing entrepreneurial attitudes and behaviour and thereby contributing positive results outcomes and impacts in the MSME sub-sector in The Gambia.

*II.3.2. Beneficiaries perception of the EMPRETEC project design, implementation and benefits*

To evaluate the response of the beneficiaries of the Empretec Training Workshops (ETWs) and the Business Development Services (BDSs) otherwise known as the “Empretecos” to the EMPRERTEC project design and implementation, three evaluation tools were utilized These were the Focus Group Discussion (FGD) sessions, Impact Assessment Guidelines on the businesses performance of the Empretecos and semi-structured evaluation questionnaires administered on-line for policy-makers, program managers and implementers.

In this respect, evaluation questionnaires were distributed to 35 policy makers, program managers and program implementers for on-line completion. A total of 12 Focus Group Discussion (FGD) sessions were organised in all the six regions that the EMPRETEC project focuses on (meaning 2 FGDs per region, of which one targets the members of the Regional Chapters and the other targets the Business Advisers). .

Project beneficiaries who participated in the Focus Group Discussions (FGD) and the administration of the on-line evaluation questionnaires generally expressed satisfaction with the Enterprise Training Workshops (ETWs) and the Business Development Services (BDS) offered by the project. Participation to the FGD sessions were drawn from across the main target groups of the project, viz-a-vis women, youth, retired or dismissed but active civil servants and Farmers. To these four broad social categories of the target groups, the Evaluation Team added Persons with Disabilities (PWDs) and further breaks the categories down into literate and illiterate individuals.

A review of the profiles of participants indicate that they were engaged in business activities ranging from operating skills training centers, fashion and design, beauty salon and natural health products, food catering and light manufacturing (e.g. soap making, furniture and household goods manufacture, bee-keeping and honey production); livestock rearing; poultry keeping, office services such as printing, photocopy and internet, and money transfer services. Nearly all participants were already engaged in business prior to joining EMPRETEC and most were micro or small-entrepreneurs

Generally, all participants stated that they were satisfied and impressed with the high quality of the EMPRETEC training workshops that they attended and the business advisory services they benefitted from. They expressed extreme appreciation and support for the project’s contribution to improvements in their lives and gratitude to the Gambia Government and the UNDP whom they credited with bringing the project to The Gambia. Participants also overwhelmingly exhibited a high degree of support to the EMPRETEC Centre’s Management Team whom many described as very competent and committed; and the Trainers and Business Advisers whom they described as very professional and of high quality.

Participants displayed changed attitudes and reported changes in business behaviours which in the view of the Evaluation Team provide an indication of successful delivery of the EMPRETEC model and services and achievement of the expected behavioural change results of the project.

*‘****From now onwards it can never be business as usual, as i have adopted a completely different approach to managing my business, I have now become more proactive in identifying market opportunities - in designing clothes and sewing for suppliers, resulting in business growth and increased income”***

Participants also reported that the ETWs and BDSs exceeded their expectations and reported changes in attitudes and entrepreneurial practices as expressed by one participant:

*“****Paying yourself a salary as if you’re working as an employee of the business, keeping up-to-date record of business transactions and soliciting feedback from customers to know whether they’re satisfied with your service in order to determine whether and where to make improvements to the business has changed my perception of how to run a successful business****”*

Some participants felt that the training helped them to better identify their weaknesses and work on them before things get out of control

***“I now understand my business weaknesses and can work on then rather than going forward by trial and error. The course also helped me to decrease the risks to go into losses”***

Other factors listed by Entrepreneurs with direct relationship to the trainings and business advisory services received from the EMPRETEC project personnel include the following:

* Purchase of materials in bulk rather than buying pieces so the materials are always available and customers have a variety to choose from; and
* Some maintained that they were doing good business before EMPRETEC training but not making any profit as expenditure was always more than income due to poor budgeting.

II.4. Impact

II.4.1. Impact of Training Workshops and Business Development Services on the Empretecos

In the absence of a Monitoring and Evaluation System to guide the regular and systematic monitoring and evaluation of the performance of the EMPRETEC project implementation, which could also provide the baseline data for conducting project and impact assessment of the project, for the purpose of this evaluation, impact is indirectly measured through periodic evaluation visits to enterprises by EMPRETEC Business Development Services (BDS) staff:

*Table 2:Indicators for Assessing the Impact of ETW & BDS Services on business behaviour of Empretecos*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| INDICATOR | BEFORE BDS  **COUNT PERCENTAGE** | | DURING BDS  **COUNT PERCENTAGE** | | NO CHANGE  **COUNT PERCENTAGE** | | TOTAL |
| Business Registration | **60** | **30%** | **76** | **37%** | **67** | **33%** | **203** |
| Bank Account Opening | **65** | **32%** | **69** | **34%** | **69** | **34%** | **203** |
| Keeping Book of Account | **44** | **22%** | **112** | **55%** | **47** | **23%** | **203** |
| E-Mail & Social Media Usage | **65** | **32%** | **83** | **41%** | **55** | **27%** | **203** |

*Source: EMPRETEC Terminal Report (2017), EMPRETEC Centre*.

In accordance with the guidelines for the implementation of the EMPRETEC model, once Empretecos complete the six-day EMPRETEC Training Workshop (ETW), corps of Business Advisers recruited and trained by the project will visit the certified Empretecos to provide them with a range of Business development Services (BDS) that can enable them to put the training into practice in their transactions.

Table 2 above provides data on the impact of the ETWs and BDS on the business transactions of the Empretecos. It can be seen from the table that the trainings and business advisory services provided by the project somehow had an influence of the business behavior and attitudes of the entrepreneurs. The data shows a seven percentage increase in the number of business registrations before and during the business development services (from 30% to 37%) a two percentage increase for bank account openings (from 32% to 34%), a thirty-three percentage increase for keeping books of account of their transactions (from 22% to 55%) and a nine percentage increase on the use of electronic mailing system and social media in their business communications (from 32% to 41%).

However encouraging the statistics on the impact of EMPRETEC services on entrepreneurs might be, figures for those whose business practices and behavior have still not undergone any remarkable changes whether in the registration of their businesses (33%), opening and keeping bank accounts (34% and 23% respectively) or the use of electronic mailing and social media (27%), still remains a challenge that the Centre would have to continue to address. In this respect, the Center would have to expand the scope of its business development services by either recruiting more Business Advisers or providing more logistic support to motivate the Advisers to visit as many entrepreneurs as possible.

II.4.2. Empretec Center’s capacity to deliver improved training workshops

Improvements in the EMPRETEC Centre’s capacity to deliver quality services through the Centre’s training workshops were measured using the following impact indicators:

*Table 3: Distribution of beneficiaries of EMPRETEC Training Workshops by project target group*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| DISTRIBUTION OF TRAINING BENEFICIARIES BY PROJECTTARGET GROUP | | | | | | |
| YEAR | WOMEN | YOUTH | | | RETIRED ADULT MALE | TOTALS |
| MALE | FEMALE | |
| 2014 | **69** | **99** | | **55** | **87** | **310** |
| 2015 | **101** | **133** | | **11** | **94** | **339** |
| 2016 | **158** | **163** | | **152** | **119** | **592** |
| 2017 | **99** | **135** | | **120** | **72** | **426** |
| TOTALS | **427** | **530** | | **338** | **372** | **1667** |

*Source: EMPRETEC Terminal Report (20217), EMPRETEC Centre*

As could be seen from Table 3 the project has trained a substantial amount of target beneficiaries during the implementation period. The Centre has gradually increased its turn out from 310 trainees in 2014 to a maximum of 592 in 2016 and dropping to 426 for the six month period in 2017.

The data presented onTable 2shows that the Centre has demonstrated its capacity to deliver improved training services to target beneficiaries and this was partly made possible due to the 12 Trainers who were able to pass through the UNCTAD rigorous certification process.

In terms of gender targeting for the project, it could be noted that with the project target for women participation in the project pegged at 40%, the project was able to surpass this target by recording 48% during the implementation period.

II.5. Sustainability

Achieving sustainability is a major challenge for EMPRETEC Centres generally. For the purpose of this evaluation, sustainability will be examined form five different but inter-related perspectives:

II.5.1. Choice of supporting and participating partners in the operations of the Centre

The proper choice of supporting and participating partners seems to be key to the sustainability of the Centre. In this respect, It is crucial to obtain sufficient support, which can be financially, but also in terms of in-kind contributions, knowledge or guidance, from suitable partners. In this context, private sector partners might play an important role in providing guidance, e.g. on the development of demand-led services, which government might not necessarily be in a position to provide. Moreover, a higher government involvement in the implementation might reflect government support for services which are not necessarily market based.

At the same time, the type and efficiency of the support provided also matters and is directly linked to the partners’ capacity and experiences. A larger share of private implementation partners is associated with higher financial sustainability as private partners might encourage the centre to offer more demand-led services, which ultimately increases its financial base.

Should the Centre be created as an independent organisation, a special arrangement will have to be worked out with GIEPA for ensuring a cordial collaborative partnership between them. GIEPA is mandated by its enabling legislation (GIEPA Act, 2015) to establish an Enterprise Support Department and even with the creation of the Centre, GIEPA’s ESD unit will continue to operate and provide services similar to those to be provided by the Centre. Thus an MOU to be concluded between the Centre and GIEPA could ensure coordination of their services to the extent that GIEPA could even be contracting the Center for certain assignments. In this respect, GIEPA could be expected to provide a very useful supporting role to the Centre particularly in its relations with the Government.

II.5.2. Diversifying product portfolio for ensuring financial sustainability

Achieving financial sustainability is a key objective and challenge for the EMPRETEC centre. A range of factors seem to promote financial sustainability. In addition to the type and overall support received, the centre’s product portfolio is crucial for achieving financial sustainability. Although training services such as the ETW represent the core services, there still seems to be great potential for the development of financial and other business services. Moreover, tailor-made services seem to have the potential to generate sufficient income to cover other, loss-making, but nonetheless crucial services.

The recommendation here is to tailor-make additional services in such a way that they can easily be replicated. The guiding principle for product diversification should be the existing market-demand and private sector needs, which should be monitored and assessed closely on an ongoing basis. This requires, above all, capacity building in income generating activities. Given scarce resources, a proper balance between management and income-generating activities should be maintained to keep overhead costs low and sustainable.

Moreover, the product portfolio should dynamically respond to changing market demands and trends. In this context, the centre has the potential to become a market leader, if it is able to identify and respond to market needs.

II.5.3. Sustainability of learning outcomes

Ensuring sustainability of learning outcomes is essential for promoting the competiveness of the Centre. This can be achieved through consideration of the following six factors:

* Target Group for training

The training approach of the EMPRETEC programme focuses on entrepreneurs with a high business growth potential, which is due to the underlying motivational concept of strengthening entrepreneurial competencies. In order to fully benefit from the training, it is assumed that participants would need minimum capabilities in some of the ten competencies.

Evidence from the terminal evaluation seems to suggest that the motivational training is most effective if participants already have minimum capabilities and experience. A second reason for targeting entrepreneurs with a high growth potential is because the training could be quite expensive, so that usually only larger or established businesses are likely to afford the training.

* Adapting training to local Gambia conditions

Feedback from this terminal evaluation seems to indicate that the training will be most beneficial if it is adapted to the local conditions as participants can directly relate the course modules to their day-to-day business practice including the adaptation to local languages, as well as appropriate examples and course content. This has given rise to the translation of the Training Manual into the key local languages and using the local languages as the medium of instruction for those participants non-literate in formal education.

* Involvement of the public and private sector partners

As the EMPRETEC programme is a private sector programme, it is assumed that a strong private sector involvement might ensure that the offered services are better aligned with private sector needs and that additional funds could be made available for the implementation and running of the centre. The main reason is that prominent private sector leaders could play an important role in mobilising additional support and resources for the Centre.

* The role of Regional Chapters

Another key component of the EMPRETEC approach to ensure the sustainability of the learning effects is through a distinct exchange network of Regional Chapters established in all the regions of the country. This provides the space for regional forums, which are a sort of alumni forums, at which former ETW participants (also called EMPRETECOS in the EMPRETEC terminology) are entitled to participate. Such exchange forums might favour mutual learning, networking and exchange of ideas, information and best practice experiences, which might lead to concrete cooperation or business deals among the participants.

In this respect, it is strongly recommended that the Regional Chapters should be strengthened by ensuring that they are capacitised and empowered to be able to take over ownership of the EMPRETEC programme through the purchase of shares and other portfolio contributions.

* Promoting mutually-beneficial business linkages

The idea of promoting mutually beneficial business linkages was at the core of the original EMPRETEC programme based on the underlying assumption that business linkages facilitate business development through, for example, technology and knowledge transfers, outsourcing and new business opportunities. This is likely to positively influence businesses performance as businesses that engage in beneficial business linkages are likely to benefit from technology upgrading or new contracts, which in turn could stimulate more demand for EMPRETEC training and business development services, thereby contributing to its sustainability and survival.

* Capacity-building aspect of the EMPRETEC Centre and its financial sustainability

The underlying assumption here is that sustainability could be achieved through the establishment of the EMPRETEC Centre as an independent organisation that offers various training and business development services (BDS) to businesses and sustains itself from the resulting revenues. If effectively pursued, there could be a positive correlation between the number of services that the centre offers and its financial sustainability.

II.5.4. Composition of the Centre’s Governance Structures

Another observation is that if established as an independent organisation, with a higher percentage share of private sector representatives on its governing body, it would be in a better position to meet more implementation objectives in a sustainable manner. This could be related to the fact that private sector representatives are more likely to support the development of services for which a real demand exists as opposed to a more demand-led approach if government partners dominate the governing body

II.5.5. Size and Composition of the Centre’s Work Force

The employment size and composition of the EMPRETEC Centre’s work force is also directly related to the Centers’ sustainability. The number of staff working in income generating activities is positively associated with the perceived implementation success, impact of services, number of services offered, and the financial sustainability of the centre. At the same time the larger the number of management staff, the more it could negatively influence the sustainability of the EMPRETEC centre. In other words, it seems to matter that for achieving financial sustainability, it will be necessary to keep the management overheads low and invest in the expansion of services which requires sufficient staff working in income generating activities such as Trainers or Business Advisers.

III. CONCLUSIONS AND RECOMMENDATIONS

Recommendations to GIEPA / EMPRETEC Centre

I. Define and establish a Transition Program for the EMPRETEC Centre

As the project transitions from a ‘Project Status’ to ‘Institution Status’, for the effective organisation and management of that process, it is considered prudent to develop a clearly-defined and well-articulated one-year transition program to provide a road map to guide that process. .

In this respect, it is recommended that the Center continues to be associated with GIEPA during the transition programs, through similar arrangements as during the project implementation period.

In anticipation of the transition program, a one-year project proposal will be developed to allow for the extension of the EMPRETEC Project funding period by UNDP for a further 12 months: from October 2017-September 2018 (Considering the fact that the Project came to an end at the end of June 2017 but extended through additional UNDP funding for 3 months to the end of September 2017).

For the Transitional Program, the Evaluator proposes that the Centre will require a minimum budget of approximately (US$1,000,000) to enable it to catch up on its program deliverables which it failed to implement due to the delays and budgetary restrictions previously mentioned. This one-year project extension would also provide time for the project management team to:

i. Implement the proposed transition program;

ii. Develop a Medium-Term Strategic Plan (probably over a 3-6-year period); and

iii. Develop a three-year Project Document to implement priorities of the Strategic Plan.

|  |
| --- |
| BOX 3 : KEY ELEMENTS OF THE PROPOSED TRANSITION PROGRAM |
| 1. **Establish the Legal Status of the EMPRETEC Centre** |
| 1. **Establish the Governance Structures for the Centre** |
| 1. **Develop the Accountability Instruments (Organisational Processes) of the centre** |
| 1. **Regularise the situation of the existing 3 core categories of competence of the Centre** |
| 1. **Develop the Strategic Documents of the Centre**   **V.1. 3 – 6 Year Strategic Plan**  **V.2. 3-Year Project Document to implement the priorities of the Strategic Plan** |
| 1. **Implement some of the deliverables missed out during the project implementation period** |
| 1. **EMPRETEC Centre to continue to engage the Financial Institutions for support to MSMEs** |

II.Determine the appropriate Institutional Model for the Centre

Should decision be taken to establish the Centre as a Public-Private Partnership (PPP) initiative, there are still certain unanswered questions that would have to be addressed as part of the institution-building process:

1. Decision has to be taken as to whether to establish the Centre as a ‘Consultancy and Advisory Firm’ to provide demand-driven skills training and business advisory services to the MSME sub-sector, or to establish it as an ‘Entrepreneurship Development Institute’ which though could still be providing skills training and advisory services, but would fall under the broad category of tertiary institutions and not a purely consultancy firm; and
2. As noted earlier, the EMPRERTEC project has no doubt made considerable gains, but these are somehow fragile and uncertain as all the three core categories of competence for the centre (Current GIEPA staff who double as senior management of the project; project staff recruited within the framework of the project; and the Trainers and Business Advisers) are all currently maintaining a loose arrangement with the project that needs to be regularised
3. The issue of sustainability requires very careful consideration. What is proposed here (Ref: Pages 31-33) could be complemented with the innovative financial sustainability strategies documented in the “Resource Mobilisation Strategy produced by 3As Consultants.

|  |
| --- |
| BOX 4: PROPOSED ACCOUNTABILITY INSTRUMENTS (ORGANISATIONAL PROCESSES) |
| I. ***Staff Rules or Service Rules*to provide guidance on decision – making on critical human resource**  **management issues relating to staff welfare, benefits, entitlements, disciplinary measures, etc.** |
| II. ***Scheme of Service***-**as a human resource development plan, defines job categories, job descriptions,**  **academic qualifications requirement for the positions and on-the-job training**  **needs of the Centre’spersonnel** |
| III. ***Financial guidelines and accounting procedures****manual* **for ensuring transparency and**  **accountability in the management of the financial resources of the Centre;** |
| IV. ***Development of the monitoring, evaluation and reporting system and processes*** |
| V. ***Communications and advocacy strategy*** |
| VI. ***Board Manual*to define the roles and responsibilities of Board and Committee Members** |
| VII.**Otherinstruments already developed or adopted include: (1**) Resource mobilisatiobn strategy;  (2)Training Manual; (3)Business Advisory Manual; and (4)Website and Database**(although**  **the database requires improvement to professional standards** |

III. Relations with the Governing Body and Technical Committees of the Centre

As noted earlier, the project was blessed to draw together the membership of very high-profile, competent and well experienced individuals, some of whom have international network connections, the project management failed to fully tap into these competences for its varied purposes, particularly relating to the future and sustainability of the Center.

The Centre seems to have used them primarily at the Committee level to review and approve reports or provide advice within the framework of the committee context but not engaging them fully on a one-on-one basis to tap into their expertise and connections. In this respect, the Project Coordinator appeared to have taken on more of an independent approach, doing a lot of things at his own initiative and drive, hence dissipating his energy and yielding little or no dividend for his efforts

Should the project transition to a new dispensation and framework, it would be prudent for the Centre’s management to tap into and make full use of the membership of its governing body and technical committees because each and every one of them constitute a valuable asset and brings to the work of the Center unique qualities that could be of tremendous benefit to the fulfillment of its mandate.

IV. Develop or strengthencollaborative partnerships and strategic alliances with similar initiatives

As noted earlier (under Box 2, Page 18), EMPRETEC project in an attempt to strengthen the synergy with organisations or initiatives with a similar mandate and targeting the same client base, has concluded Memorandum of Understanding (MoU) with several organisations, institutions, initiatives and projects.

However, even though MoUs have been signed with these agencies, the Evaluator was able to observe an atmosphere of competition still existing among them rather than more concrete forms of collaborative partnerships except in the case of My Farm or FASDEP

In order to reduce the operational costs of carrying out certain activities as well as establish synergy withthe activities of similar initiatives, it is strongly recommended that once fully established, the Centre develops or strengthens its collaborative partnerships or strategic alliances with these agencies. This could be concretised by identifying areas of common interest or congruence and resources are pulled together to carry the activities as joint or partnership programs

V. Localise the EMPRETEC model to local Gambian context

Transposing a universal developmental model from one country to another where circumstances are likely to be different, without modification to meet the new conditions and the different cultures and societal circumstances including the business organizational culture and environment, is not a best practice approach to social and economic development.

In this respect, while the EMPRETEC training model itself might be subject to copyright conditions, but the Gambian context in which the model is to be mainstreamed should be fully taken into account, particularly peoples’ perceptions, mindsets and business organisational culture,for the model to be positively influence local business behavior and attitudes.

Recommendations toThe GambiaGovernment / MOTRIE

I. Government to create the resources to support MSME growth and development

As noted earlier, The Gambian economy currently thrives on the MSME sub-sector, contributing an estimated 20% to GDP and employing the largest share (60%) of the active labour force (15 to 64 years) of which 70% are self-employed ((Emanic, 2014). However, the ability of MSMEs to spur growth and foster job creation is limited by their ability to access “soft finance” on reasonable terms and conditions.

Given the aforesaid desperate situation confronting the small business sub-sector, the EMPRETEC project’s BDS periodic monitoring and evaluation report for 2016, indicated that about 65% of the Empretecos benefiting from the BDS service, stated that they urgently require financial support to either start up or grow and expand their businesses. This is a real challenge and a concern for the project implementing team since the project currently does not have the funds to undertake such initiatives.

Further to that, one of the key stakeholders did note on the on-line evaluation questionnaire administered by policy-makers and program managers that the project experienced an 85% failure during the first year of implementation due to the lack of access to “soft finance” for the Empretecos.

In addition, figures on Table 1 depicting the project’s delivery status show that indicators for which the project failed to meet the set targets are mainly in the areas of “number of jobs created”, number of start-up created”, or “number of MSMEs with job-creating capacity created”. The project management tem explains that the main reason why they were unable to meet the targets for these indicators was because no budget line was created for the project to enable them to successfully intervene in these areas, yet still no special funds exits in the country to tap for start-up or business growth and expansion.

In the light of the above situation, it is recommended that government creates the following resources to be administered and managed by an Independent Board of Trustees (BoT):

*Start-up Fund or Angel Investment Fund* to facilitate the creation of new businesses in the country;

*Export Promotion and Investment Fund* to facilitate business linkages between existing MSMEs and Large Local Companies or Trans National Companies (TNCs) with a view to providing a reliable market for their produce or to access the Fund to meet the quality standards requirements of the destination markets;

|  |
| --- |
| Box 5: Proposed process for the establishment of the Start-Up Fund |
| **I. Government establishes the enabling legal environment by developing an ‘Act’ to establish the Fund** |
| **II. GIEPA/GCCI and the business community mobilises the initial resources of the Fund** |
| **III. Government budgets for its annual contribution to the Fund** |
| **IV. Contributions solicited from the international development partners** |

II. Streamlining the domestic tax system

From the EMPRERTEC BDS reports it came to light that some of the difficulties that the small business sub-sector encounters which threatens the survival of their businesses has to do with the issue of double taxation by Gambia Revenue Authority and the Local Government Authorities (LGAs).

For new businesses or start-ups which are crawling to survive, in having to meet their tax obligations to two separate Agencies at the same time could be problematic for the survival of their businesses. In this respect, it is recommended that the Ministry of Trade takes up this matter with the Ministries of Finance and Local Government respectively, to resolve the issue by synchronizing the two separate taxes.

III. Lowering of interest rates for Farmers and MSMEs

As noted earlier, low level of financing from formal financial institutions for the small business sub-sector is mainly due to the high interest rates charged and the required collateral, and partly to the perceived high risk profiles of MSMEs, high cost of lending, poor visibility, lack of credit history of enterprises, weak management and low absorptive capacities to make good use of loanable funds, limited skills and weak linkages, information asymmetry about SME operations, high intermediate and administrative costs of lending to SMEs and history of non-performing loans among the sub-sector.

Given the absence of Start-up or venture Capital Funds in the country to support the small business sub-sector, coupled with the difficulty of accessing loan facilities from formal financial institutions, it is recommended that the Ministry of Trade engages the Ministry of Finance and Central Bank of the Gambia to explore the possibility of lowering interest rates for Farmers and MSMEs for a limited period of time to enable the sub-sector to pick up, before allowing the rates to revert to normal market levels.

Recommendations to the United Nations System Agencies

Although the EMPRETEC project was and continues to be funded mainly by the UNDP –The Gambia Country Office, but the objectives, activities, target groups and direct beneficiaries of the project makes it quite relevant to the outcomes of UNDAF-The Gambia as well as the organisational mandate and Country Programmes (CPs) of other United Nations System Agencies other than the UNDP alone.

In this respect, it is recommended that the UNDP engages the other UN Agencies within the system with a view to mobilizing their contribution to the future funding requirements of the project. This could be undertaken in collaboration with senior staff of the Ministry of Trade, selected members of PSC, TAC and the senior management of the EMPRERTEC Centre

In the light of recommendations for a one-year Transition Program, it is furthermore recommended that the UNDP continues funding the project for a further one year commencing October 2017

Recommendations to the Gambia Chamber of Commerce and Industry

As the umbrella organisation drawing together the business and industry sectors, GCCI could be instrumental in mobilising the support of these sectors to the activities of the EMPRETEC Centre. It is recommended that the Agency actively involves the Center in all its activities to enhance its visibility as well as work closely with the Centre in mobilising the support of the business and industry sectors

IV. LESSONS LEARNED

1. While it is certainly not desirable to have a log frame for each funding contribution to the EMPRETEC project, the development of log frames for the project would have significantly improved the assessment of progress (as called for in the Project Document). A clear performance framework with baselines, milestones and targets would enable regular results-based reporting and efficient monitoring while at the same time providing valuable data for evaluations. In addition, it could increase donor’s willingness for longer-term investments. Failure to develop this and make it an integral part of project implementation has seriously affected the project’s monitoring, evaluation and reporting responsibilities;
2. Although the Centre currently receives funding from UNDP, the autonomy of the EMPRETEC Centre, including financial and operational decision-making by the management needs to be ensured in order to enable it to gain the experience and access the financial support that will enable it to achieve future sustainability and eventual independence once the donor funding cycle is concluded;
3. EMPRETEC Centre targets entrepreneurs mainly in the small business sub-sector. However, given the difficulty of accessing funding by entrepreneurs in this sector from formal financial institutions, coupled with the absence of Start-Up or Venture Capital Funds in the country, training and business development services provided by the Centre may not make a significant contribution to employment creation and wealth generation that can bring about improvements in household income at the community level, unless access to finance for MSME is addressed;
4. Empretec model is a very challenging and intense training programme that initially required participants to acquire a minimum of Grade 12 to be able to fully comprehend the modules and makes best use of it. However, during the course of project implementation, it was discovered that the caliber of participants applying to participate in the training program in the regions is far below that standard. This has posed a challenge for the program to make maximum impact in the regions. Communication is only effective when participants are able to comprehend the message being communicated, thus the situation calledfor the use of local languages as the medium of instruction in the provincial training to enable the participantsto fully comprehend the modules and thereby enhance their full participation;
5. There are several skills training programs in entrepreneurship and enterprise development in the country conducted by different institutions and targeting the same beneficiaries like the EMPRETEC project such as small businesses and farmers. Instead of creating synergies in their training programs, these institutions are instead in competition with each other. In other to maximize the impact of their interventions at the national level, there is the need for them to establish collaborative partnerships rather than duplicating each other’s efforts. In this respect, Empretec Centre has taken the initiative in concluding MOUs with relevant institutions to cut down this practice.

ANNEXES

I. EVALUATION QUESTIONNAIRE FOR POLICY MAKERS, PROGRAMME MANAGERS AND IMPLEMENTERS

|  |  |  |  |
| --- | --- | --- | --- |
| NAME | POSITION | ORGANISATION | DATE |
|  |  |  |  |

I. RELEVANCE

1a. To what extent does the EMPRETEC project design and choice of activities relate to skills/business development needs and priorities of the country?

Please Explain

1b. Is the EMPRETEC project design responding to the needs of female entrepreneurs in terms of:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Highly Relevant | Relevant | Neutral | Less Relevant | Irrelevant |
| a. It’s Relevance to women’s skills needs |  |  |  |  |  |
| b. It’s Relevance to women’s business needs |  |  |  |  |  |
| c. It’s Relevance for female entrepreneurs |  |  |  |  |  |

2. How does the project relate to the priorities listed under 1b?

Please Explain

3. To what extent is the project complementary to government’s initiatives to:

(a) Providing business development services (BDS) for local SMEs / female-led SMEs

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Highly Relevant | Relevant | Neutral | Less Relevant | Irrelevant |
| Complementarities |  |  |  |  |  |

(b) Enhancing the competitiveness of SMEs/ female led SMEs through business linkages with large firms?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Highly Relevant | Relevant | Neutral | Less Relevant | Irrelevant |
| Complementarities |  |  |  |  |  |

***Please explain your assessment of 3a & 3b above***:

II.EFFICIENCY AND VALIDITY OF PROJECT DESIGN

4. How would you rate the adequacy of UNDP and GIEPA’s organizational (administrative and managerial) arrangements in supporting the project?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Adequacy of UNDP’s and GIEPA’s arrangements | Very High | High | Neutral | Low | Very Low |
| Administration |  |  |  |  |  |
| Technical Backstopping |  |  |  |  |  |
| Monitoring and Evaluation |  |  |  |  |  |
| Finance |  |  |  |  |  |
| Communication |  |  |  |  |  |

6. To what extent could the same results have been achieved efficiently with less money?

Please Explain

7. Have planned activities always been delivered as scheduled?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Always | Usually | Neutral | Sometimes | Never |
| Planned Activities |  |  |  |  |  |

***Please explain your assessment****:*

III. EFFECTIVENESS

8. a. To what extent have project activities achieved the planned objectives?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Achievement ofplanned objectives | Very High | High | Neutral | Low | Very Low |
| 1. EMPRETEC Training Workshops (ETWs) |  |  |  |  |  |
| 2. Business Development Services (BDS) |  |  |  |  |  |
| 3.Establishment of Regional Chapters |  |  |  |  |  |
| 4. Establishment of Business Linkages |  |  |  |  |  |
| 5. Provide SMEs with Additional Business Opportunities |  |  |  |  |  |
| 6. Others (Specify) |  |  |  |  |  |

***Please explain your assessment and the reasons influencing the progress made to date:***

8. b. What are the major strengths and weaknesses of the project?

9. What are the project’s major complementarities with related National/UN/bilateral donor initiatives:

9. a. Provision of business development services (BDS) for local SMEs/female led SMEs;

9. b. Enhancing the competitiveness of SMEs/ female led SMEs through business linkages with large companies within the country;

IV. IMPACT

10. To what extent is the EMPRETEC Centre better able to design, initiate and implement strategies and mechanisms to deliver EMPRETEC Training Workshops (ETWs)?

***Please explain your assessment****:*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Improvements of strategies and mechanisms to deliver EMPRETEC Training Workshops (ETWs) | Very High | High | Neutral | Low | Very Low |
| Design of EMPRETEC Training Workshops |  |  |  |  |  |
| Initiation/Start of EMPRETEC Training Workshops |  |  |  |  |  |
| Implementation of EMPRETEC Training Workshops |  |  |  |  |  |

***Please explain your assessment****:*

11. To what extent is the EMPRETEC Centre better able to provide entrepreneurs and particularly SMEs/ female-led SMEs with tools, solutions and information on business opportunities compared to other similar projects or initiatives in the country?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Improvements in the EMPRETEC Centre to provide business opportunities toEntrepreneurs/SMEs/Female –led SMEs in terms of: | Very High | High | Neutral | Low | Very Low |
| 1. Tools |  |  |  |  |  |
| 1. Solutions |  |  |  |  |  |
| 1. Information |  |  |  |  |  |

***Please explain your assessment****:*

12. To what extent is the EMPRETEC Centres better able to provide entrepreneurs and particularly SMEs/ female- led SMEs with potential business linkages partnerships, and share expertise and best practices compared to other similar projects or initiatives in the country?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Improvements in the EMPRETEC Centre to provide for SMEs Female –led SMEs in terms of: | Very High | High | Neutral | Low | Very Low |
| 1. Potential business linkages partnerships |  |  |  |  |  |
| 1. Share expertise |  |  |  |  |  |
| 1. Share best practice |  |  |  |  |  |

V. SUSTAINABILITY

13. To what extent do linked businesses require support by the EMPRETEC Business Linkages Programme once the linkages are established?

14. To what extent is the replication or expansion of business linkages happening beyond the EMPRETEC Business Linkages Programme? To what extent is SMEs/female led SMEs benefitting?

15. To what extent has the EMPRETEC Centre assumed ownership and responsibility for taking over training from the international trainers on a routine basis as envisioned?

16. To what extent have exit strategies been agreed between UNDP and GIEPA to fully hand over responsibilities at the end of the project?

17. Which elements of the project are replicable in other organisations and which are not? Why?

II. FOCUS GROUP DISCUSSION GUIDELINES

II.1. Focus Group Discussion Guidelines for Regional Chapters

The discussions will focus on the extent of the Empretecos awareness and impressions on the project

1. What government policies/plans on skills & business development are you awareness of?
2. What are the goals and objectives of the EMPRETEC project under review?
3. Were you involved in the design, implementation, monitoring and evaluation of the project? If so, How?
4. How have you benefitted from the trainings and business development services provided?
5. How beneficial/useful is the project for your community and the trainees?
6. What are your impressions regarding the screening and selection process for EMPRETEC training programs?
7. What are your impressions on the objectives, content and methodology of the EMPRETEC Training Workshops (ETWs)
8. What are your impressions regarding the Business Advisory Services (BDS) provided to you by advisers?
9. Did the project fulfil your expectations and business development plans and in what ways?
10. Did you encounter any constraints during the implementation of the project and what is/are the constraint(s)?
11. What are your recommendations for improving the effectiveness, efficiency, impact and sustainability of the project?
12. What were the Lessons learnt from participating in the ETWs and BDS and in running your enterprises?

II.2. Focus Group Discussion Guidelines for Business Advisers

1. To what extent does the EMPRETEC project design and choice of activities relate to skills/business development needs and priorities of the country?
2. In what ways is the EMPRETEC project design specifically responding to the needs of female and youth entrepreneurs in terms of their:

(1) Skill needs; and

(2) Business needs?

1. What are your impressions on the organizational arrangements for managing the EMPRETEC project in terms of:

(1) Planning of activities;

(2) Project administration;

(3) Monitoring and evaluation;

(4) Public relations with resource persons, trainees and the general public; and

(5) Financial aspects

4 What are your impressions of the efficiency of the implementation arrangements for project activities, particularly the Business Advisory services?

5. Do you think the activities have attained the project goals and objectivities, and if so how?

6. What do you consider to be the major strengths and weaknesses of the project?

7. To what extent do you think the Empretec Center is better able to provide entrepreneurs with the tools, solutions and information on business opportunities compared to similar projects?

8. To what extent is the Empretec Center better able to provide entrepreneurs with business linkages and partnership to facilitate the exchange and sharing of expertise and best practices?

9. Do you think the linked businesses require support by the EMPRETEC Business Linkages Programme once the linkages are established and in what ways?

10. Which elements of the project are replicable in other organisations and which are not? Why?

1. What are your impressions on the BDS’s response to the needs of the Empretecos?
2. What are your overall impressions of the EMPRETEC Business Development Advisory Services?
3. Do you have any recommendations for improving the project’s effectiveness and efficiency?

II.3. Focus Group Discussion Guidelines for EMPRETEC Trainers

1. To what extent do you think the EMPRETEC project design and choice of activities relate to skills/business development needs and priorities of the country?
2. In what ways do you think is the EMPRETEC project design specifically responding to the needs of female and youth entrepreneurs in terms of their:

(1) Skill needs; and

(2) Business needs?

1. What are your impressions on the organizational arrangements for managing the EMPRETEC project in terms of:

(1) Planning of activities;

(2) Project administration;

(3) Monitoring and evaluation;

(4) Public relations with resource persons, trainees and the general public; and

(5) Financial aspects

4 What are your impressions of the efficiency of the implementation arrangements for project activities, particularly the EMPRETEC Training Workshops?

5. Do you think the activities have attained the project goals and objectivities, and if so how?

6. What do you consider to be the major strengths and weaknesses of the project?

7. To what extent is the EMPRETEC Centre better able to design, initiate and implement strategies and mechanisms to deliver EMPRETEC Training Workshops (ETWs) more efficiently?

8. To what extent has the EMPRETEC Centre assumed ownership and responsibility for taking over training from the international trainers on a routine basis as envisioned?

9. What are your impressions on the screening and selection process for the EMPRETEC Training Workshops (ETWs)?

10. What are your impressions of the objectives, content and methodology for the ETWs? and do you think there is need for further improvements to enhance the learning effectiveness for the trainees

11. How would you generally gauge the level of participation and performance of the trainees?

12. Do you have any recommendations for improving the efficiency and effectiveness of the project in general and the ETWs in particular?

III. LIST OF DOCUMENTS REVIEWED

GIEPA: EMPRETEC-Gambia BDS Training Reports (2014-2017)

BDS Impact Evaluation Reports (2015-2016)

EMPRETEC Training Manual

GIEPA Act (2015)

Strategy for Resource Mobilisation (2017-2020)

Minutes of the PSC Meetings

Minutes of TAC Meetings

EMPRETEC Project Database

EMPRETEC Project Website ([www.empretec.gm0](http://www.empretec.gm0)

GIEPA-My Farm/FASDEP Memorandum of Understanding (MoU)

EMPRETEC Project Terminal Report

GORG: Gambia Entrepreneurship Policy and Action Plan (Draft), 2017

National Gender Policy and Women’s Advancement (2010-2020)

Revised National Youth Policy and Action Plan (2016-2018)

Project Document for Enterprise Development Programme in The Gambia (2014)

National Employment Policy (NEP) and Action Plan (NEAP)

National Micro, Small and Medium Enterprises Policy (2014-2018)

Programme for Accelerated Growth and Employment (PAGE) (2012-2015 /2016)

Draft National Development Plan (2018-2021)

IV. LIST OF INDIVIDUALS CONTACTED (ON-LINE AND INDIVIDUAL INTERVIEWS)

1. Abdoulie Touray, Chairman, Project Steering Committee (PSC)

2. Lamin Dampha, Deputy Permanaent Secretary, MOTRIE

3. Abdou Touray, Programme Specialist, UNDP

4. Momodou Drammeh, Director of ESD and EMPRETEC Project Coordinator

5. Salieu Taal, Chairman, Technical Advisory Committee (TAC)

6. Sarata Conateh, Director, Business Development Services, GCCI

7. Lamin Camara, Permanent Secretary, MOICI

8. Bintou Gassama-Jammeh, Deputy Permanent Secretary, Office of the Vice president

9. Lamin Sanyang, Head of Operations, ECO Bank

10. Sola D Mahoney

11. Karamo Sawaneh, Management Development Institute (MDI)

12. Landing Sanneh, General Manager, National Enterprise Development Initiative (NEDI)

13. Naffie Barry, Permanent secretary, MOTRIE

14. Fatou Saine-Gaye, Manager, Gaye-Njoro Skills Training Centre

15. Mariama Jammeh, EMPRETEC Trainer

16. Bilal Jawo, EMPRETEC Business Adviser