



DRAFT

End of Project Evaluation

Fight Against Social and
Economic Exclusion (FASE)

September 2006

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LIST OF ABBREVIATIONS

AFET	-	Association of Farmers Educators and Trainers
BDS	-	Business Development Services
CBO	-	Community Based Organization
CCF	-	Christian Children Fund
CDD	-	Community-Driven Development project
CDEI-PP	-	Community Development Enhancement Initiative – Pilot Project
CPAP	-	Country Programme Action Plan
CSOs	-	Civil Society Organizations
DCC	-	Divisional Coordinating Committee
DLS	-	Department for Livestock Services
DOSH	-	Department of State for Health
EDFs	-	Entrepreneurship Development Facilitators
FASE	-	Fight Against Social and Economic Exclusion
FGD	-	Focus Group Discussions
FNU	-	Food and Nutrition Unit
GAMSEN	-	Gambians For Self-Employment
GAWFA	-	Gambia Women’s Finance Association
GBA	-	Greater Banjul Area
GCRD	-	Governor, Central River Division
GTA	-	Gambia Tourism Authority
GURD	-	Governor, Upper River Division
HIV/AIDS	-	Human Immune Deficiency Virus/ Acquired Immune Deficiency
HMIS	-	Health Micro Insurance Schemes
IBAS	-	Indigenous Business Advisory Services
IGA	-	Income Generating Activity
ILO	-	International Labour Organisation
IYB	-	Improving Your Business
KEWYA	-	Kembujeh Women and Youth Association
KMC	-	Kanifing Municipal Council
MDFT	-	Multi Disciplinary Facilitation Team
MDGs	-	Millennium Development Goals
MFI	-	Micro-Finance Institution
MOU	-	Memorandum Of Understanding
MSEs	-	Micro and Small Entrepreneurs
MYFF	-	Multi Year Financial Framework
NaNA	-	National Nutrition Association
NAS	-	National Aids Secretariat
NAWEC	-	National Water and Electricity Company
NHA	-	National Health Account
NHFPSF	-	National Health Financing Policy and Strategic Framework
NAYAF	-	National Youth Association for Food Security
NYSS	-	National Youth Service Scheme
PCC	-	Project Coordinating Committee
PMU	-	Project Management Unit
SBA	-	Small Business Associations
SDF	-	Social Development Fund
SME	-	Small-Medium Enterprise
SPACO	-	Strategy for Poverty Alleviation coordinating Office
SPA II	-	Strategy for Poverty Alleviation II
SWOT	-	Strengths, Weaknesses, Opportunities and Threats

TA	-	Technical Assistance
TANGO	-	The Association of Non-Governmental Organizations
TARUD	-	Trust Agency for Rural Development
TOT	-	Training of Trainers
UNDESA	-	United Nations Department of Economics and Social Affairs
UNDAF	-	United Nations Development Assistance Framework
UNDP	-	United Nations Development Programme
UNICEF	-	United Nations International Children's Fund
UNV	-	United Nations Volunteer
URD	-	Upper River Division
USAID	-	United States Agency for International Development
VATG	-	Village Aid The Gambia
VISACA	-	Village Savings and Credit Associations
WASDA	-	Wuli And Sandu Development Association
WB	-	World Bank
WD	-	Western Division
WHO	-	World Health Organisation
YMCA	-	Young Men Christian Association

EXECUTIVE SUMMARY

1. The Fight Against Social and Economic Exclusion (FASE) project is a UNDP funded initiative with the support of the International Labour Organization-ILO as implementing partner. The focus of the project is to strengthen community responses to poverty, promote the participation of the poor in their own development and to develop national policies favourable to the poor. The target beneficiaries of the FASE project are the traditional Kafos women, individual micro and small entrepreneurs, including unemployed youth, smallholder/women, farmers and members of small business associations.
2. This project lasts in total 5 years in two similar phases (Oct 2000-2004 and 2005-2006) with an overall budget of US\$ 2,58 Million (US\$ 2,0 for the first period and US\$ 0,58 Million for the second).
3. The overall results of this end of the project evaluation is positive. It is established by the evaluation team who finds evidences and facts that conclude the FASE project has been very successful in achieving its goals at micro, meso and macro levels.
4. During the period of implementation of the FASE project, the poverty levels in the country have experienced a slight reduction. Thus, in 1998 overall poverty was around 69% (63% according to PRSP II) and for 2003 is approximately 61%. According to the numbers of people that have directly or indirectly been benefited by the project (about 130,000 persons) the contribution of FASE for this reduction has been highly praised by partner organizations and by the government itself.
5. The project has exceeded its expectations in terms of capacity building and creating partnership with local institutions, NGO's, government organization, CBO's and civil society organizations in general. This was a strategic partnership, that allowed to the Project to develop joining efforts achieving its objectives in an efficient manner, minimizing financial resources requirements. Certainly, the level of partnerships that the FASE project has built at the institutional level is highly significant, and it was one of the keys to its success.
6. Another key-driver of its success was that the FASE project used an integral methodology through the identification of groups, organization, training needs assessment, participatory planning process, before implementing the skills and business training or linking with MFIs for micro credits. Focusing on integral solutions of the communities needs, providing capacity building activities and participatory planning approaches to assure sustainability for community development.
7. During the working visits to the beneficiaries, they have testified that they have increased their incomes and improved their lives. Before the FASE project most of them did not know how to engage in any productive activity (they had only sold in the market some fruits, vegetables or very small households products with very limited incomes). Today they feel more capable to produce something which is value-added (tie-dye, batik, food processing-fruit juices, flour from coarse grains-, soap, pottery) and are better prepared tin their fight against poverty.

8. One of the key indicators of their lives have got improvements is analyzing the level of incomes at individually and at group level. Most of the responses were that they have increased their incomes in about 5 to 10 times the levels that they have had before the project implementation (2000). They can now send their children to school and pay basic fees for education and health needs, that before were very difficult for them to pay for.
9. Other additional information that supports improvements in their lives is the fact regarding the increase in the number of members by each community Kafo. Most of the visited groups have increased their members by about 50% on average. This increase is due to the multiple positive effects for the community. The implementation of income generating activities has drawn more people, especially women, who want to join the Kafo in order to receive skills and business training to improve their lives.
10. The institutional government partners (DOSTIE, SPACO, DOSFEA, DOSLGL) are very satisfy with the project activities, because its results and contributions in reducing poverty, especially at the community level and in remote rural areas. The labour of the FASE project has also received favourable commentaries by the local governments in URD and CRD. The impact in their communities has been highlighted by Regional Governors, who have high praise for the program.
11. The Government at the central level is very interested in seeing that the FASE model be replicated in a new approach targeting not only women, youths and MSEs but other vulnerable groups as well. Likewise, they suggested extending the project activities to other areas/divisions that were not possible to cover with the FASE project.
12. All of the above evidence has indicated that there are early signs of good impact. The project activities among the beneficiaries need to be continued. Most of the beneficiaries has shown great interest in receiving more skills and business training, this is not only because they will receive something material, but, by the fact through this they are improving the quality of their products or are selling more subsequently earning more as well. This of course means they are improving their lives
13. Although the FASE project has been one of the most successful cases in developing synergies and partnership for development through capacity building activities at three different levels of intervention, the Project partners could not get enough resources for implementing its activities especially for its second period (a quarter of the previous period). In this sense, the evaluation team recommends to establish a strategic framework for mobilizing resources from donors through advocacy and partnerships using successful interventions like the FASE project for enhancing and assuring sustainability and impact.
14. If the FASE project needs to be ended (a fully decision of UNDP and ILO), it must be closed accordingly. It is necessary that the Project coordinator elaborate an exit strategy during the next three months before the end of December 2006. The Exit strategy aims should clearly define how this project will be transferred to a government entity, elaborating on the basic principles for this transference, the necessary preconditions to be satisfied before its implementation, the methods and legal procedures achieving this goal. This strategy should also identify the government entity that will manage the FASE remaining funds and assets, and continue with the overall activities.

15. During this period it is also advisable to design a future UNDP/ILO intervention, planning for which project will follow and considering the results, experience and lessons learned in this project. In case it is necessary, a short-extension (3 to 6 months) of the FASE project could be established in order to conclude and implement the exit strategy and for a new project be elaborated.
16. One of the recommendations of this report is to define a successor of the FASE project, emphasizing poverty reduction and employment promotion and micro enterprise development. The following components could be useful to be considered, which could be transformed into separate or independent projects under one program aimed toward poverty reduction.
 - Micro enterprise development, including BDS, IYB, SYB and CBO trainings and other introductory self-employment approaches (GYB).
 - Employment promotion, including employment markets assessment, vocational training and,
 - Social protection for the poor, including MHIS (it is advisable that this component be separated into another single project)
17. To define this new approach (project), it is necessary to consider the following aspects:
 - Extend the area of coverage to others that were not attended by the FASE project (CRDS, URDS).
 - Extend the project beneficiaries to other vulnerable groups.
 - Continue to maintain a strong partnership with other institutions or development partners, with especial attention and collaboration be established with SDF II and CDD.
 - Skills training or vocational training needs to look for other products/skills needed by the market.
 - More business development training courses need to be implemented (using modules of SIYB)
 - A strong partnership with local government structures need to be emphasized.
18. Another recommendation which the evaluation team wants to highlight in reference to the need for the new project to establish a strong partnerships with the new WB's project - Community Driven Development Project-CDD, in order to complement initiatives and built synergies for self-sustainability of the FASE's beneficiaries at the community level. The participation of the FASE project or its successor at the Project Steering Committee -PSC of CDD project has been suggested by the WB.
19. The main lesson learned from the FASE project is the need to perform a strong resource mobilization effort among main development partners and donors in order to support successful projects which had proven be effective and well accepted by all stakeholders.
20. Another important lesson learned of this project is that successful results could be obtained if a strong partnership link is incorporated into the design of the development projects. Thus, the need for financial external resources and specialized expertise are shared with partners and stakeholders.

1. Project Concept And Design

1.1 Introduction

The Fight Against Social and Economic Exclusion (FASE) project is part of the National Poverty Alleviation Program of the Government of The Gambia, funded by UNDP and executed by the International Labour Organization (ILO). The focus of the project is to strengthen community responses to poverty, promote the participation of the poor in their own development and to develop national policies favourable to the poor.

The target beneficiaries of the FASE project are the traditional Kafos women , individual micro and small entrepreneurs, including unemployed youth, smallholder/women, farmers and members of small business associations.

The FASE project operates in the Greater Banjul Area; Western Division (Kombo North, Kombo Central and Kombo East), Central River Division – North and Upper River Division, these areas considered the most critical in terms of poverty and social exclusion.

The purpose of the End of the Project Evaluation is to assess progress made by the project in achieving its objectives as stated in the project document (see Annex 1 Terms of Reference). The Evaluation Team explored whether the project accomplished their objectives, assessing the development outputs of the project and the sustainability strategies adopted by the project. The Evaluation Team explored whether there had been any quantitative or qualitative evidence on project impacts in respect of project activities and its influence or effects on the target group. Project management was also scrutinized based on such criteria as effectiveness and efficiency.

A methodology and work plan for the consultancy was presented during the first week, as well as weekly summaries of findings and progress reports were presented at the end of each week.

The Evaluation Team had many interviews with key project stakeholders and working visits were carried out to main geographical divisions and local governments. The beneficiary's groups to be visited were selected in a randomly manner, and interviews with them were without the presence of project officers for avoiding any influence and prejudicing the beneficiaries' answers. There were also many reports and publications reviewed.

1.2 Project design

During the early nineties the Government of Gambia had developed several strategies in regards to combating poverty and social exclusion. This is due to the fact that global poverty in Gambia had increased from about 60% in 1992¹ to almost 69% in 1998².

¹ "Poverty in the Gambia" ILO report 1992.

² National Household Poverty Survey 1998; however, the second PSRP for the period 2007-2011 of July 2006 indicates that for 1998 overall poverty was 63% due to methodological approaches used to calculate poverty levels.

The Fight Against Social and Economic Exclusion (FASE) was designed as a follow up of the UNDP in support of the four pillars of the Strategy for Poverty Alleviation Program (PAP) of Gambia's Government, which was developed in 1997. UNDP's support was channelled through three nationally executed components: Household Food Security, Sustainable Livelihood and Integrated Functional Literacy.

An evaluation of the first three year (1997-1999) was conducted in 1999, with reporting in 2000. The evaluation recommended that the UNDP financed program be reviewed, refocused and reshaped with the idea of integrating and coordinating activities at a central level.

That evaluation led to the design in 2000 of the Fight Against Social and Economic Exclusion (FASE) Project- GAM/00/002/A/01/11. This project initially contained five strategic operational objectives at the micro, meso and macro levels of social exclusion and poverty: i) Empower women organized in kafos ii) Empower individual micro and small entrepreneurs iii) Improve the capacity of those women's groups and entrepreneurs iv) Strengthen the capacity of public, private and civil society institutions and, v) Enhance national capacity to formulate policies and strategies. Thus, the FASE program is funded by UNDP and executed by ILO. The project started its activities on October 2000.

During the Tripartite Review Meeting of May 2002 the FASE project was re-structured to contain only three objectives without changing the nature of the project: i) To empower women and youths as well as micro-entrepreneurs to develop capabilities, sustainable income by generating activities and viable micro-enterprises, as well as specific social protection schemes; ii) Strengthen the capacity of public, private and civil society organizations to provide efficient technical assistance, support savings and micro-entrepreneurs; iii) Support national capacity to formulate policies and strategies to reduce poverty, reinforce synergy among poverty related, development programs in order to respond adequately to the needs of the target groups.

The initial projections according to the PRODOC were a series of Outcomes as outlined in Box 1. These outcomes cover a large variety of focus areas such as health, gender, HIV/AIDS, education, private sector development, human resource development and poverty policy.

Box 1.- Overall Outcomes to which FASE project will contribute.

<p><u>2.3 Private Sector & Employer</u> 2.3.1 Reduce Unemployment</p> <p><u>2.4 Gender</u> 2.4.1 Mainstream gender in all economic activities</p> <p><u>3. Education</u> 3.1.1 Increase Adult literacy for women</p> <p><u>3.6 Employment</u> 3.6.1 Increase employment opportunities for women and youths</p> <p><u>3.7 HIV/AIDS</u> 3.7.1 Control the spread of HIV/AIDS</p> <p><u>3.8 Human Resources Development</u> 3.8.1 Build Capacity of poverty related institutions</p> <p><u>3.10 Poverty Policy</u> 3.10.1 Assist the formulation of PRSP into an action plan 3.10.2 Promote the formulation of pro-poor policies</p>

The Project was also designed to contribute towards achieving the MDG and reducing human poverty in:

- 1.2 Pro-poor policy reform to achieve MDG targets.
- 1.4 Globalization benefiting the poor
- 1.6 Gender Mainstreaming

Other linkages of the FASE project, are those related to the CP which are linked also with SRF/MYFF in their following goals and service lines:

- PRSP and MDG outcome indicators harmonized to improve an effective poverty monitoring system.
- Implementation of gender balanced policies and programs promoted in such areas as SME, Micro-Finance and trade.
- Medium Term Plan developed approved and launched by the Government.

The main focus of the FASE project is to empower women, youth and micro entrepreneurs with sustainable income generating activities and social protection schemes, in certain geographical divisions which certainly are the poorest of Gambia³, which means that appropriate locations for project activities have been identified.

In respect to women, youth and micro entrepreneurs as direct beneficiaries, Gambia's Poverty Reduction Strategy Paper (SPA II-PRSP) concluded that "the poverty is a rural phenomenon, spanning income poverty, human poverty and poverty of representation and participation. Gender dimensions of this poverty shows that women are more vulnerable to specific aspects of poverty, relating to income and access to property." This confirms the vulnerability of women to access income generating activities and thus combat poverty.

At the same time the SPA II has as its second objective "enhancing the productive capacity and social protection of the poor" which is tacitly referred to as the micro entrepreneurs and a series of social protection schemes for this group. This indicator confirmed to promoting poverty through enhancing productive capacity (involving training) of micro entrepreneurs or the self-employed in general terms.

The gender dimension of the poverty indicates that women are not only the most vulnerable but also discriminated against. The recent second Poverty Reduction Strategy (PRSP II) shows that poverty levels of female headed households are over 63% poor; likewise, mean per capita living standards are lower in female headed households (D11,303 of women vs. D14,312 of men). According to 2005 Economic Census covering all establishments in Gambia, 52% of the total employment are men.

The involvement of youth as beneficiaries of the project is due to the fact that most of the Gambia's population is relatively young⁴ and the levels of unemployment for people under 25 years is considered too high.

³ According to "the Gambia's progress report towards achieving the MDGs" The URD, CRD, NBD and WD are the places which have the highest rates of overall and extreme poverty.

⁴ Approximately 83,3% of the entire population are under 39 years. Gambia 2003, Preliminary Census estimates.

2. Project Implementation

FASE project as stated in the project document was considered as a flagship by UNDP in its poverty reduction strategy. It started with an initial budget of US\$ 2,0 million was planned to last 3 years (October 2000- October 2003). After the Tripartite Review Meeting of May 2002 and the Mid -Term Review of May 2004 recommended that the project continue and consolidate its strategy of addressing critical and interrelated poverty issues for an additional two years (2005-2006) involving a program budget of US\$ 0.77 Million, which lately was reduced to only US\$ 0.58 Million.

According to the 2004 Annual Project report, the FASE project in this year was moved into a transitional phase while the new innovations for the second phase were agreed upon by the major stakeholders.

The project during its first phase (2000-2003), had an expatriated Chief Technical Adviser-CTA, who together with the national coordinator managed the project in an external organizational body: Project Management Unit-PMU, with organizational structure is shown in the Annex 3.

The Project during this time had up to 20 staff members; a CTA, a national coordinator, a national for social protection expert, a national association building expert, a national enterprise development expert and marketing specialist, a macroeconomic economist, two field officers for association building and social protection, a field officer enterprise for development and marketing, an administrator, two UNVs, three secretaries and five drivers.

During the second phase of the project (2005-2006) the staff was reduced to 15 staff members. The expatriated CTA, the national association building , the macroeconomist and one of the UNV positions were closed. At the time of writing this report, only 12 positions remain filled. See Annex N 5 for details.

The PMU is responsible for (i) participatory development, (ii) organizational development; (iii) community development and gender analysis, (iv) individual micro and small entrepreneurs development (v) training and literacy and (vi) monitoring and evaluation. Divisional offices had been established at Basse in Upper River Division, Brikama in Western Division and Kombo in Kombo and Greater Banjul Municipality. The field officers provide technical support at the divisional level working with the Divisional Coordinating Committee, Divisional Multidisciplinary Team and technical field staff of government and non-governmental organization (NGO's).

At the policy and strategic management level, the project has the Project Coordinating Committee-PCC, composed by the DOSFEA, DOSTIE, SPACO, DOSH, DCD, Women's Bureau and UNDP/ILO staff. The PCC has been meeting on a regular basis (quarterly). The last meeting was held on June 2006.

ILO Regional office in Dakar has been providing technical backstopping in issues highly specialized and critical for the success of the Project. It was basically in BDS which includes SYIB training packages and the MHIS conducting the feasibility study for its implementation in the country.

The project management team in general has performed and excellent work, both in technical aspects and during the implementation in the field. In this sense, the three Project Officers in charge of the activities in their respective divisions, have carried out remarkable efforts with regards to dedication and professionalism.

Most of the problems and difficult during the implementation of the project have been the lack of resources which were supplied by the Project Officers with creativity and innovation doing linkages with partners organizations at local levels.

The national coordinator has shown leadership in this area, bringing advocacy and support to project partners institutions and target beneficiaries, but additional efforts could have been provided to the field officers in their correspondent division in order to continue the level of activities as were experienced during the first phase of the project.

Although the project's budget was drastically reduced to its quarter (from US\$2,0 to US\$ 0,58 Million) there were significant results in the second phase of the project. This is because the previous work was done using integral approaches in assistance to the beneficiaries which resulted in sustainability of these activities. This means that the additional support that the current beneficiaries may need will be less than the previous.

The latter is true for current beneficiaries, but the problem will be more profound when the project needs to expand to new beneficiaries. In this sense the financial resources for achieving similar results will be critical.

Reporting and sharing information among main project stakeholders has been relatively good. Project management has produced reports of activities on a regular basis (monthly, quarterly and annual reports) as well as for the Project Coordination Committee which has met regularly (quarterly).

The budget for 2005 and 2006 are indicated in the table below:

**Table No. 1
Summary of Approved Budget for 2005 and 2006**

Expected output	Amount budgeted for 2005	Amount budgeted for 2006
1. Improve enterprise development training activities to enhance SME capacity.	57,500.0	21,000
2. Social marketing campaign developed around basic business messages that will be conveyed through radio mini-dramas supported by other media and events.	75,279.1	35,500
3. Coordinating, implementing and monitoring and evaluation of project activities at PMU and field level enhanced	169,932.9	155,546
4. an operational strategy integrating micro health insurance into the Bamako initiative in the established and a comprehensive methodology to set up Micro insurance scheme (MIS) for SDF partners developed.	57,500.0	13,223
TOTAL BY YEAR	\$ 360,212	\$ 225,000
TOTAL PROJECT	\$ 585,212	

3. Project Results

In this Chapter we have established the extent to which the FASE project's planned results have been achieved. The detailed results are presented in the Annex N 2 in a form of an evaluation matrix that was designed in order to present the outputs established in the project document. Note that these results are for the period 2005-2006 which are in agreement with the TOR requirements of this consultancy. The results are presented according to the three different levels of intervention (micro, meso and macro).

3.1 Results at Micro level

The project support objective at the micro level was:

To Empower women, youths as well as micro – entrepreneurs to develop capabilities, sustainable income generating activities and viable micro – enterprises, as well as specific social protection schemes.

The main results are:

1. Refresher training in management and leadership skills. A total of 56 selected partner groups were trained
2. 15 Small Business Associations were trained
3. The capacity of 103 women trained to improve to produce better quality products/designs
4. Job creation for 103 women involved in skills e.g. tie & dye, batik and soap making
5. 4 trainers' associations/apex groups of 25 members each set up and trained
6. 7 members of trainers' associations engaged in training other groups/individuals outside FASE intervention areas
7. 65 women trainers received refresher training in tie-dye, batik and soap making
8. 3 master trainers identified focused and motivated.
9. Two additional sets of stoves provided for Community Development Enhancement Initiative Pilot Project (CDEI-PP) fish smoking house at Jeshwang
10. Fencing toilets and a working shed erected for the CDEI-PP skill centre at Lamin
11. Fencing and toilet erected at Taanaato product display centre at Basse
12. One rice dehulling machine and procured installed for Kuntanr Fula Kunda Yiriwa Kafo with beneficiaries trained on its use.
13. Two new pottery studios established in Western Division resulting in Pottery being an enterprise activity with jobs created for 6 youths
14. 3 master trainers further sensitized on their functions in the FASE BDS programs.
15. 8 Entrepreneurship Development Facilitators (EDFs) Identified, sensitized and initial contacts made.
16. Pre-testing and report for further improvements by the illustrator with the would be beneficiaries of the BDS training manuals

3.2 Results at Meso level

The project support objective at the meso level was:

Strengthen the capacity of public, private and civil society organizations to provide efficient technical assistance, support savings and micro –entrepreneurs.

The main results are:

1. 20 members of the Multi Disciplinary Facilitation Teams (MDFTs) equipped with knowledge and skills in adult education methods/technique with particular focus on enterprise management and management of Community Based Organizations
2. 200 loan beneficiaries at the National Youth Service Scheme (NYSS) received technical assistance on how to effectively utilize their loans.
3. 7 students from NYSS received training on micro-business management, marketing, financial management, product design, business and computer literacy.
4. 152 entrance level NYSS candidates received lectures on business development.
5. 4 NYSS staff were trained on basic typing skills.
6. 3 staff of the NYSS received classes on micro soft office application, economics and accounting.
7. 1 (One) Business Enterprise Officer of NYSS was trained on the management of micro finance.
8. Strengthened the capacity of The Fajara Skills Centre by providing funds for the procurement of a standby generator for the supply of electricity and provide support to tuition heads for hair dressing training.
9. Through networking with partner groups 60 women and 20 male youth were exposed to proper management and marketing techniques.
10. 5 FASE staff received additional training on BDS including IYB
11. BDS Market Appraisal Survey conducted with information provided on the status of Enterprise Culture of Gambians and on the level of preparedness of Gambians for the BDS concept.
12. Focus Group Discussions on BDS conducted with Additional information on BDS in The Gambia acquired
13. Validation of appraisal report and finalisation of survey findings

3.3 Results at Macro level

The project support objective at the macro level was:

Support national capacity to formulate policies and strategies to reduce poverty, reinforce synergy among poverty related development programs in order to respond adequately to the needs of the target groups.

The main results are:

1. Support of SPACO in the formulation of the 1st National Poverty Policy
2. Support of the Department of State for Trade Industry and Employment in the formulation of the National Employment Policy, the Micro and Small Enterprise Policy and the Youth Employment Framework
3. Support of the DoSTIE in the Restructuring of the Indigenous business Advisory Services (IBAS) with a view to enhancing its ability to provide capacity building services and credit to small and micro-enterprises and entrepreneurs in The Gambia

4. Develop synergy through linkage with SDF, Micro-fins, Village Aid The Gambia, Gambia Women's Finance Association, Village Initiative Support and Credit Associations, FANDEMA and GAMCEN to enhance access to credit by micro-enterprise community groups and institutions.
5. Pre-feasibility study on Health Micro Insurance Scheme (HMIS) conducted with relevant data generated to serve as basis for national level dialogue with stakeholders on the Gambia's state of preparedness to take on HMIS
6. Findings of the draft pre-feasibility shared with participants at a workshop in Geneva
7. Community Health Nurses trained to collect data for the HMIS survey by training enumerators for HMIS data collection
8. 6 FASE staff trained on data collection for HMIS resulting in 6 FASE staff equipped with knowledge and skills to collect such data
9. The Vice President and National Security Committee sensitized on the NHA
10. 6 Departments of States sensitized on the NHA
11. Consultative meetings were held with DOSH and WHO on the NHA, with the Department of State for Health and WHO expressing commitment to be partners in the NHA exercise
12. National Health Account launched
13. Technical committee on NHA inaugurated
14. Messages on NHA for radio broadcast developed
15. Round Table Meeting held with key stakeholders (7), with funding pledges made
16. 12 Departments of states and 14 private sector institutions sensitized on the NHA
17. Radio messages on NHA broadcasted
18. Video clip on NHA broadcasted
19. Support of the general public solicited during the NHA data collection for households
20. Survey instruments for the NHA data collection developed
21. 75 enumerators trained for the execution of NHA survey/data collection

3.4 Number of beneficiaries

The FASE project has supported to approximately 16,109 direct beneficiaries, which have received benefits from the project activities in the form of community based organization training, skills and business training, loans, etc. This number is highly significant, especially for the size of the market and the population of the involved regions⁵.

Most of these beneficiaries are women (95%) which are organized in groups (traditional Kafos). The groups are composed by an average of 83 beneficiaries, in some cases is possible to find groups with 300 or more members and in others with only 20 or 40 members.

This total number of beneficiaries does not involve the number of indirect beneficiaries which could be the family of each beneficiary (6 to 7 members as national average) and other members of the community, like local government authorities, sectoral associations, trade organizations and micro and small private companies established in the surrounding communities. Thus, the total number of beneficiaries of the project could reach about 120,000 beneficiaries (approx. 10% of the population).

5

Table No. 2
Number of groups and beneficiaries of the FASE project

Geographical division	Groups	Direct beneficiaries
Greater Banjul Area-GBA	55	3,965
Western Division Area-WDA	69	4,692
Central River Division-CRD	38	3,515
Upper River Division-URD	31	3,937
TOTAL	193	16,109

3.5 Key partnership established

Building partnerships and forging links with other institutions fighting poverty were among the successes of the FASE Project. From 2002 to 2006, it developed partnership relations with about 33 different Institutions engaged in the fight against poverty. MOUs have been signed with 26 of the 33 institutions. See below table No 3.

The evaluation team has visited about 20 of the 33 institutions (see details in the Annex N 9) and conclusions of these visits are summarized in the Part N.4 of this report.

This remarkable number of partnerships established during the life of the project, accounted for the efficiency and effectiveness with which the project was able to function probably registering a greater impact with limited financial resources. Certainly, the level of partnerships that the FASE project has built at the institutional level is highly significant, and was one of the keys to its success. It is advisable that for future projects and programs, that a strong component of partnership for development be included, which have as its utmost priority, according to the eighth goal of the MDGs.

Table No. 3
Number of key partnership established

Num	Date	Institution	MOU		Main areas of partnership
			yes	no	
1.	2002	Department of State for Tourism and Culture	√		- Tie/dye, batik production - Food Processing training - Enterprise and business management training
2.	2002	Gambia Food and Nutrition Association	√		- Food processing as a skills training for Hotel Vendors
3.	2002	National Women's Farmers Association	√		- Business Enterprise Management - Annual Husbandry
4.	2002	National Association of Cooperative Credit unions	√		- Institution strengthening - Capacity building - Manual Development
5.	2002	Trust Agency for Rural Development	√		- Literacy Support - Enterprise Development
6.	2002	National Youth Association for Food Security	√		- Support in Food Security - Capacity building
7.	2002	The Association of Non-Governmental Organization	√		- Capacity building - Institutional strengthening
8.	2002	Social Development Fund	√		- Support to MFI's for onward lending to groups - Technical support

9.	2001	Department of Community Development	√	<ul style="list-style-type: none"> - Capacity building in skills - Group management training - Enterprise management training
10.	2001	Young Men Christian Association	√	<ul style="list-style-type: none"> - Skills and enterprise development training
11.	2001	National Youth Service Scheme	√	<ul style="list-style-type: none"> - Technical support through skills transfers
12.	2001	Food and Nutrition Unit Department of State of Agriculture	√	<ul style="list-style-type: none"> - Food processing to groups
13.	2001	Department of Livestock Services	√	<ul style="list-style-type: none"> - Training of Groups on Animal Husbandry
14.	2004	Sustainable Fisheries Livelihood Project	√	<ul style="list-style-type: none"> - Technical support
15.	2001	Micro-fins	√	<ul style="list-style-type: none"> - MFI supports group financing
16.	2001	Village Aid The Gambia	√	<ul style="list-style-type: none"> - Enterprise development - MFI-supporting the financing of the groups
17.	2001	Gambia Women's Finance Association	√	<ul style="list-style-type: none"> - MFI-supporting the financing of the groups
18.	2001	Christian Children Fund	√	<ul style="list-style-type: none"> - Capacity building - Enterprise development
19.	2001	Village Initiative Support and Credit Associations	√	Micro Finance Institution supporting the financing of groups
20.	2001	FANDEMA	√	Micro Finance Institution supporting group financing
21.	2001	Wuli And Sandu Development Association		<ul style="list-style-type: none"> - Skills training for its members - Enterprise development
22.	2002	GAMCEM	√	MFI supporting group financing
23.	2000	DOSTIE	√	<ul style="list-style-type: none"> - Promotions of group members products - Trade fares - Policy Development - Program Development - Institutional Assessment
24.	2000	DOSFEA SPACO	√	<ul style="list-style-type: none"> - Providing the enabling financial environment for the groups we work with - Technical support in the development of PRSP I and II - Capacity building - Institutional strengthening - Skills training
25.	2001	Community Skills Improvement Project – DCD	√	
26.	2001	DOSA	√	<ul style="list-style-type: none"> - Food processing training - Multi Disciplinary Facilitation Teams training
27.	2002	DOSH	√	<ul style="list-style-type: none"> - Creating the enabling environment for the groups - Technical support and advocacy for the National Health Account, Policy Review for Health Micro Insurance Schemes
28.	2001	The Association of Non-Governmental Organization	√	<ul style="list-style-type: none"> - Institutional strengthening - Capacity building
29.	2000	Women's Bureau	√	<ul style="list-style-type: none"> - Are members of the PCC - Support women's programmes at community level - Technical support in policy review and development - Technical support in gender mainstreaming

30.	2005	WHO	√	- Creating an enabling environment for the National Health Account survey leading to Health Micro Insurance Scheme
31.	2001	Gambia Tourism Authority	√	- Skills training to the beach boys leading to job creation as juice pressers on the beach - Training of business - Training and the provision of support to hotel vendors on enterprise management
32.	2001	AFFET	√	- T/training
33.	2002	Action Aid The Gambia	√	-

3.6 Number of skills training courses developed

The FASE project has facilitated and developed 14 different types of training courses in cooperation with its partner institutions to a total of approximately 16,000 beneficiaries. These courses cover a wide variety of skills acquisition in the key IGAs such as Tie & Dye, Batik, Soap and Soap-powder, Pottery, Poultry and Animal Husbandry, Juice processing, including its sanitation requirements, Weaving, Brick and Roof Tile Making. Other capacity building courses were in Enterprise Development, Group Management, Accounting, Marketing, Computer and Business Management, TOT in Horticultural Production and Social Protection. Technical assistance was also provided to local salt production.

These training courses have positively impacted on the lives of the beneficiaries as they have testified from interviews with them. They have improved their overall income due to the quality of the products and enhanced ability to handle the responsibilities and functions and management of their respective enterprises.

Before the FASE project's implementation, most of the women beneficiaries had been working on the farm as the sole economic activity of their lives. Some of them had additional petty trade activities in the local market. At present, as a result of the project's implementation, most of them are very satisfied, because they can run their own micro or small business activities which are generating additional incomes for their families.

The training courses were designed according to needs and potential of each community or involved group. These were obtained after several discussions at community level with the project officers who facilitate the process. This has great importance in the development process of these communities because they were able to define and identify their problems, needs and solutions by themselves. They retain ownership of their own development, projects (like FASE) are only facilitators.

Table No. 4
Number of skill training courses developed

Num	Institution	Skill training courses developed	Number of Beneficiaries
1.	Fight Against Social & Economic Exclusion united Nations Volunteer/CSIP	Tie & dye/batik training courses developed Soap, Omo powder training course development	1762
2.	FASE/UNV/Department of Community Development	Pottery training course development	541
3.	Food & Nutrition Unit of DOSA/GAFNA	Juice processing training course	64

	development	
4. Livestock Services	Poultry and Animal husbandry	1450
5. Gambia Food & Nutrition Association	Fruit processing hygiene	187
6. FASE	Enterprise development training course	3905
7. FASE/UNV	Weaving training course	53
8. FASE/DCD/MDFTs	Group management training course	4310
9. FASE/DCD	Press Bricks and roof tile Making	20
10. FASE/NYSS	Accounting, marketing, computer and business management training to would be entrepreneurs.	515
	Capacity building of staff in computer software, general management, finance management, marketing and office administration	10
11. FASE/Peri-Urban project	TOT in horticultural production	14
12. FASE/Nana	Technical assistance to local salt producers in Western Division	8
13. FASE/Gambia Workers Confederation	Conducted training course in social protection.	60
14. TARUD	Conduct training manual Production on Enterprise Support the production of literacy materials	253 15,000
15. NAYAF	Conduct training in food security	85
16. FASE/NAS	HIV&AIDs sensitivity & skills training for participants	195
17. TANGO/FASE/NACCUG	Institutional strengthening	1653
18. FASE/SDF	Staff capacity building on microfinance	25
19. FASE/Food and Nutrition Unit	Food processing and preservation	1747
20. FASE	Gender and Development Training	778
21. FASE/DCD	Ward development committee training	15
22. FASE/DCD	TOT CBO management training	52
23. Department of State for Tourism and Culture	- Tie/Dye, Batik Production - Food Processing - Enterprise Training - Monitoring of Tourist Guides - Business Management	271
24. Gambia Food and Nutrition Association	- Food Processing - Skills Training - Tourism Development	1,485
25. National Women's Farmers Association	- Sesame production techniques - Livestock Rearing - Literacy - Manual Development - Business and Management Training	26,000 ⁶
26. Other Government Agencies and NGOs	Product design and marketing	37

3.7 Number of Micro and Small Enterprises organized

The FASE project was able to facilitate the creation and organization of micro and small enterprises-MSEs. This was as part of its strategy to create income generating activities which will result on sustainable incomes into the beneficiaries groups. These MSEs were organized after an integral approach going since participatory planning and

⁶ Approximate number of beneficiaries who were trained by the National Women's Farmers Association, funding and training materials were provided by FASE project.

needs assessment up to skills and business training courses. The MSEs created were in the form of groups (as a whole) or in an individual manner. At the end of the project, it had organized 193 groups functioning as community-based small enterprises, 320 individual MSEs and 37 small business associations, involving a total of 16,109, 20,027 and 2,968 beneficiaries respectively. See table No. 5 below.

Table No. 5
Number of MSE organized by the FASE project

Geographical divisions	Groups	Bnf (1)	SBA s	Bnf (1)	MSEs	Bnf (1)
Greater Banjul Area-GBA	55	3,965	12	720	33	2,976
Western Division Area-WDA	69	4,692	9	511	60	5,292
Central River Division-CRD	38	3,515	8	1211	134	4,491
Upper River Division-URD	31	3,937	8	526	93	7,268
TOTAL	193	16,109	37	2,968	320	20,027

(1) Number of involved beneficiaries

3.8 Number of national key policy documents promoted

FASE has supported SPACO at the beginning in the formulation of the 1st National Poverty Policy. It provided a technical adviser (macro-economist) who was posted to SPACO and paid for by FASE. It also supported the interface activities at the grassroots level by holding consultations to ensure that their views are taken into account in the formulation of the policy. FASE supported the documentation and printing of the Policy framework.

The DOSTIE has been a major beneficiary of FASE specifically in two key areas: fine tuning two (2) policy frameworks, such as (i) on Employment Policy and (ii) the SME Policy. It supported the study on the Restructuring of IBAS a major client of the DOSTIE, the recommendations which are to be implemented soon.

In partnership with the NYSS, FASE was instrumental in developing the policy on youth employment and in providing the link between youth unemployment and poverty.

The development of these policy instruments were major achievements in the fight against poverty as there was a lack of information on poverty, employment (especially youth unemployment), and SMEs.

Table No. 6
Number of national key policy documents developed

Area	Name of the Policy Document	Government partner	International Partners
Poverty	1 st National Poverty Policy	SPACO/DoSFEA	UNDP, ILO
Employment	National Employment Policy	DoSTIE	ILO
Enterprise	Micro and Small Enterprise Policy	DoSTIE	ILO
Youth employment	Youth Employment Framework	NYSS/DoSYS&RA	UNDP, ILO

3.9 Number of loans and amount benefited

FASE has registered significant success in linking Microfinance Institutions-MFIs to trained groups (in both, skills and in business management) who were able to access credit for ongoing lending to the group members/beneficiaries, who are able to start-up income generating activities-IGAs or strengthen or expand their businesses. Up to date, FASE has linked 9 MFIs to 165 groups.

The total amount disbursed to the 165 groups comprising a total of 10,264 beneficiaries was D 6,353,484.00 (US\$ 240,000.00). Thus, each group on an average received D38,505.00 (US\$ 1,500.00). This amount is used to purchase inputs for income generating activities-IGAs which are then sold and a part of the profit are used to repay the loan while the other portion is returned back into the group account for subsequent lending to group members.

The partnership and linkages with MFI's were crucial for the success of the project, because with this aspect the project beneficiaries were able to get loans from these specialized micro finance institutions. Moreover, the FASE project did not need to manage directly this fund (US\$ 240,000) for providing itself these loans to the beneficiaries; the project simply *leveraged* of its resources using partners' resources.

Table No. 7
Number of loans and amount benefited

Num	Institution	Number of groups benefited	Number of beneficiaries	Amount (D)
1.	SDF	40	872	1,699,584
2.	GAWFA	40	5,466	1,346,280
3.	Micro-Firms	30	900	900,000
4.	Village Aid	10	1,000	555,800
5.	VISACAs	15	800	730,800
6.	NASACA	12	933	559,290
7.	Gambia Arab Islamic Bank	1	50	250,000
8.	WASDA	11	90	110,730
9.	GAFNA	6	153	201,000
TOTAL		165	10,264	6,353,484

3.10 Budget execution

The project budget funds and its execution has been one of the main difficulties for overall project implementation and achieving more results. From inception the project was designed, all parties had agreed to establish a strategic action for fundraising; however no significant effective approach was obtained.

The case was more critical for the second phase of the FASE project. When instead of getting more resources for the project, the global fund available was only a quarter of what was obtained in the first phase (The budget for the first phase was US\$ 2'057,510 and for the second phase US\$ 585,212).

Moreover, during 2004 the project had a transitional period in which produced only limited expenditures while a new phase of the project was configured. However, the

funds for starting the project for 2005 only was released on July 2005, which had consequences in the planned activities of that year. Most of these causes were produced because changes to the ATLAS into the UNDP global activities.

The delays in the disbursement of funds forced the project management unit to push forward some of its activities for 2006. The approved budget for 2006 was implemented almost the same as the previous year when the budget was released only by August 2006. All these delays (about 6 months) in disbursement of funds had consequences into this year so that some of the planned results will not be completely achieved.

Table No.8
Summary of Budget Execution 2005-2006
(US \$)

Expected output	2005			2006		
	Amount budgeted	Amount executed	% Exec/ Budg	Amount budgeted	Amount executed	% Exec/ Budg
1. Improve enterprise development training activities to enhance SME capacity.	57,500.0	45,633.5	79.3	21,000	19,584.0	93.2
2. Social marketing campaign developed around basic business messages that will be conveyed through radio mini-dramas supported by other media and events.	75,279.1	44,458.7	59.0	35,500	21946.1	61.8
3. Coordinating, implementing and monitoring and evaluation of project activities at PMU and field level enhanced	169,932.9	168,551.9	99.2	155,546	149,812.2	96.3
4. An operational strategy integrating micro health insurance into the Bamako initiative in the established and a comprehensive methodology to set up Micro insurance scheme (MIS) for SDF partners developed.	57,500.0	36,173.5	62.9	13,223	5,000	37.8
TOTAL	360,212	294,817.6	81.8	225,000	196,342.3	87.3

The budget executed for 2005 represents only 81.8% of the planned budget for the year. The same figure seems to be for 2006, when at the time of writing this report only 87.3% of the planned expenditures were spent.

Is curious that, even though the overall budget is insufficient, not all was disbursed or spent. This is because the mentioned delays (approx. 6 months gap) in the approval and disbursement of funds.

Another interesting fact is that the expenditure for 2005 and 2006 on PMU staff is approximately 64.8% of the overall expenditure for the period, which is higher than the previous period.

3.11 Effectiveness

have the project objectives been achieved or expected to be achieved?

The overall assessment of the FASE project indicated that most of the project objectives have been achieved. This is because the work performed during both phases of the project had continuity; thus, the beneficiaries, institutional partners and project officers built a framework, sharing synergies in their efforts to fight against poverty.

Certainly the results achieved during the life cycle of the project was remarkable. This is especially true during its first phase when it was necessary to create the basic conditions for a sustainable work with the target group. The second phase was a continuation of the previous one emphasizing BDS, MSE promotion and social protection (MHIS).

The Micro Health Insurance System-MHIS due to its long-term nature (included into the project in its second phase) which is far from the life cycle of the project, most probably will not be accomplished. However, progress has been made configuring an advocacy and awareness campaign about the importance of implementing the MHIS addressed to the poor. A pre-feasibility study was done and a National Health Account was created.

Other activity on which its effects was minimum has been regarding illiteracy. This was originally incorporated in the FASE project in its first phase, but due a move to involve a broader and specialized action, efforts were not enough, even though the project produced training materials in the local languages and it became part of some of the skills training programs.

The budget constraints and delays in disbursement, as indicated in the part 3.10, also had a negative impact on the operational effectiveness. The overall conclusion of this report is that the FASE project had a remarkable effectiveness reaching its objectives.

3.12 Efficiency

The efficiency, as defined by the UNDP M&E Unit, means answering the question to what extend the project outputs derive from the efficient use of resources. The FASE project during the first and second phase of the period of implementation (since October 2000 to the time of writing this report) has achieved remarkable results. A summary of these accomplishments are shown in the table below:

**Table No.9
FASE Project Key outputs**

Key Outputs	Number
Number of total beneficiaries	16,109
Number of group benefited by a loan	165
Number of beneficiaries by loans	10,264
Amount of loans mobilized to beneficiaries (US\$)	240,000
Number of beneficiaries of skills training courses	16,000
Number of Micro and small enterprises organized	2,968

The inputs for achieving the indicated results were:

**Table No.10
FASE Project Key inputs**

Inputs	Number
Overall budget for phase I and II of FASE project (US\$ Million)	2,5
Overall number of personnel (average number for phase I and II)	16
Number of expatriate staff	3
Number of national staff (average)	13
Budget for administrative (personnel) expenditures (US\$ Million)	1,2

The efficiency rates that were built from the above previous tables are:

**Table No.11
FASE Project main efficiency rates**

Efficiency rates	Value
Overall rate of US\$ per Beneficiary	155
Overall number of beneficiaries attended by project staff	1,006
Rate of external resource mobilized (loans) per project own fund (%)	9,6%
Rate budget for Administrative costs vs. total budget	48%
Rate of number of MSEs created by project staff	186

3.13 Relevance

This is referred to as the relevance of FASE project to UNDP mandates, national priorities and to beneficiaries' need. The FASE project was configured with the participation of Government structures SPACO, DOSTIE and DOSFEA in the framework of the National Poverty Alleviation Program (NPAP), as defined by the Government.

The project is in harmony with UNDP mandates and priorities, in accordance with the PSRP, UNDAF, CDP and CIPAP. It is in line with the main UNDP orientations and principles of its poverty reduction program design.

It is also an important part of the MDGs regarding to:

- Goal 1: Eradicate extreme poverty and hunger
- Goal 3: Promote gender equality and empower women
- Goal 6: Combat HIV/AIDS, malaria and other diseases
- Goal 8: Develop a Global Partnership for Development

Likewise, the geographical coverage of the project was focused in areas with high levels of global and extreme poverty⁷, with special attention to populations usually excluded of access to the basic social and economical services in health, education and employment opportunities.

⁷ According to the Gambia's progress towards achieving the MDG's, the levels of overall poverty for the URD, CRD, WD and GBA for 1998 were 80%, 74%, 69% and 53% respectively.

The participation of ILO as the project implementing partner has also been of great relevance, because of its broad experience and expertise in MSE development, BDS and social protection schemes. Thus, ILO through the STEP program and ENTERPRISE division has provided several technical backstopping missions.

All of these aspects configure into the total relevance and interest of the project as it has been implemented.

3.14 Strengths and Weaknesses

In the table below we show the most important strengths and weaknesses of the FASE project and some recommendations on these matters.

**Table No.12
Strengths and Weaknesses of the FASE Project**

Strengths	Recommendations
<ul style="list-style-type: none"> ○ Utilized the learning process approach which allowed for lessons learned to be incorporated into subsequent phases of the project ○ Adapted to functioning as a program when in fact it was intended to be a project ○ Viewed fight against poverty as a process with capacity building as a fundamental aspect of poverty alleviation ○ Raised national consciousness on key issues related to poverty alleviation, such as the need for social protection, the relationship between youth unemployment and poverty alleviation ○ Developed new strategies in building partnerships and linkages with service institutions ○ Adopted a proactive and action oriented stance by executing activities outside of the planned work in the wake of delays in receiving funding approval ○ addressed the vulnerability of the poor through health insurance to the point that MHIS is now one of the strategic options in the new Health Policy ○ influenced national policy on social and economic exclusion ○ undertook pilot activities which were innovative approaches to development and poverty alleviation and informed other similar poverty alleviation projects, e.g. The POVERTY II Project and the CDDP took lessons learned from FASE ○ Attempted to develop a link between local producers and markets to ensure that products are marketable e.g. the women's craft market in Cape Point. ○ effectively and efficiently reduced financial resources to the project through building of strategic partnerships ○ approach to work was done with professionalism ○ FASE was able to develop very relevant training manuals for group management and enterprise development in English and the local languages, which are being used by others. The manuals are also used as post literacy materials. ○ the project incorporated integral approaches that assure sustainability into beneficiary projects ○ tried to address the practical issues that alleviate poverty, e.g. capacity building of the poor, ○ built synergy among different institutions fighting poverty 	<ul style="list-style-type: none"> ○ Scale up the positive lessons learned to avoid going back to the former state of things. ○ Need to support the positive aspects of the project within the short to medium term to ensure that the processes are internalised by partners and thus it will become a working methodology to address poverty. ○ it should continue with developing IGAs, enterprise development, creating market opportunities, as the level of poverty is on the increase.

Weaknesses

- Ventured into areas for which it did not have comparative advantage e.g. incorporating “literacy for the poor”, and trying to address the issue of high interest rates for micro credit which was beyond the undertakings/scope of a project.
 - Housing the project at the UNDP gave the wrong signal for a poverty project with such expensive profile and made it seem as if it was a UNDP project. This restricted easy access by other stakeholders
 - The project was viewed as a success story by the GOTG, UNDP and others⁸, but the issue of resources mobilisation was not addressed by these institutions and it remained a problem.
 - Project deals with MHIS which involve a long-term approach far from the life cycle of the project.
 - The national counterpart of the project (SPACO and DOSTIE) do not have significant or large structures at the community level, which have limited the transference of knowledge and experiences to the national partner in the field.
 - It should instead continue to act as a catalyst/advocate for social protection.
 - Poverty alleviation project should be housed where it is visible and accessible to the poor and other stakeholders
 - Poverty alleviation projects/program of this nature should be well financed, as an obligation to the poor.
 - Additional efforts need to be addressed for resource mobilization using successful projects as an entry-point.
 - The new project that will succeed FASE need to work more closely with local government authorities who have broader structures than the current national counterpart. The incorporation of DOSLGL as national counterpart of the new approach needs to be considered.
-

3.15 Sustainability

The sustainability of the project activities in the future is upheld by the integral approach developed by the project. The Project implemented several activities before providing training or conducting instruction to the beneficiaries to get a loan. Thus, they started organizing the beneficiaries, and finding themselves the basic needs and solutions to their problems. The project officers through community chiefs of Kafo groups played a crucial role as facilitators. Once the community had organized and discovered their needs and viable solutions, the FASE project established their program providing CBO training, skills training, preparation for receiving a loan, and providing refreshment or specialized training.

This approach effectively has contributed to the sustainability of the project activities beyond of the project’s life. However, additional support would be necessary in order to strengthen all efforts. The need to handover the project activities to a government entity (DOSFEA, DOSTIE or DOSLGL-DCD) should be defined in an exit strategy report, which is one of the recommendations of this evaluation.

The Gambia’s second Poverty Reduction Strategy Paper-PRSP II for the period 2007-2011, indicates high importance for the government to promote women, community development efforts and micro and small enterprises. This strategy involves a commitment to maintain and provide support to previous development efforts (like FASE project) assigning government funding for this effect⁹.

Regarding MHIS, the FASE project has contributed to organize and perform an advocacy among main stakeholders. The government itself is very interested in continuing with this initiative, which is also reflected in the Government’s PRSP II for the period of 2007-2011 assigning a budget of U\$ 0.81 Million in the Health sector. This certainly contributes to its sustainability.

⁸ During the period of elaboration and implementation ILO had sent alerts about the need to mobilize resources due to insufficient funds would negatively affect to the project implementation activities.

⁹ The assigned budget proposal for the MSE and Microfinance is US\$ 21,1M, Youths US\$2.4M, and women US\$17,0M.

4. Findings

- 4.1 The Fight Against Social and Economic Exclusion-FASE was designed under a meaning of a Program rather than a specific Project for combating poverty and social exclusion. It has been established itself in the initial Program support document, which indicates that FASE is the phase II of the previous UNDP's Poverty alleviation program. It means that FASE was a "Program" implemented as a "Project".
- 4.2 Poverty levels seem to have experienced a reduction during the period of FASE implementation. Thus, in 1998 overall poverty was around 69% (63% according to PRSP II) and for 2003 is approximately 61%. The overall poverty levels before the execution of the FASE project had increased from 60% in 1992 to the indicated 69% in 1998. This means that current levels of poverty are the same as they were in the nineties, even though slight progress has been achieved during the FASE period of implementation.
- 4.3 Late disbursements of funds due to involved mechanism of approval and coordination between UNDP Co in Gambia and ILO office in Dakar had consequences in delays in the implementation of the second phase of the project. These delays were because external factors such as: implementation of the new ATLAS system in 2004-2005 and changes in the UNDP CO in Gambia's management structure. There are approximately 6 months of delay of implementation, which will affect the overall results of the project, scheduled to end by December 2006.
- 4.4 Good implementation at the Micro and Meso level (training groups, youths, women, SBAs, etc). The FASE contributed significantly at micro and meso levels, but it seems not to be enough the support provided at macro level (policy advice, national strategic approaches for poverty reduction, etc). Although the support provided to SPACO in poverty reduction strategy and to DOSTIE in elaborating the employment policy for the country, no additional efforts have been made for disseminating and/or publishing these among main stakeholders.
- 4.5 The project has exceeded its expectations in terms of capacity building and creating partnership with local institutions, NGO's, government organization, CBO's and civil society organizations in general. This was a strategic partnership, that allowed to the Project to develop joining efforts achieving its objectives in an efficient manner, and minimizing financial resources requirements. Certainly, the level of partnerships that the FASE project has built at institutional level is highly significant, and it was one of the keys to its success.
- 4.6 At the beginning of the project this strategy had disadvantages with the beneficiaries, because the FASE project works using an integrated methodology through the identification of groups, organization, training needs assessment, skills training, micro credits, marketing, to business development services and social services. The disadvantage is that other partners were offering direct support rather than an preliminary arrangements in organizing the groups or doing needs assessment.

- 4.7 The latter indicated disadvantage is transformed into a great advantage for sustainability, because the focus on an integral solution of the communities needs, providing capacity building activities and participatory planning approaches assure sustainability for community development.
- 4.8 The Project objectives covered a broad range of different sub-sectors , even though all of them are related to combat/reduce poverty, like MSE, Skills development, employment promotion, IYB, Literacy, BDS, HIV/AIDS awareness, and Micro Health Insurance System. This is due to the design of the project referred in the part 1 of this report.
- 4.9 The FASE project will not probably accomplish their objectives in MHIS, Literacy and in BDS due to the wide efforts in accomplishing other objectives and to late disbursement/approval of project funds. Thus, the fund available for 2005 were approved only by July 2005 and for 2006 was approved by August 2006.
- 4.10 The case of MHIS is special; this has involved several discussions at the Gambia national levels. Recently the National Health Account was created which was one of the requirements in organizing the MHIS for the poor. There are a numerous steps¹⁰ that have not been done yet, which will probably take more time (a minimum of two or three years) for this system be implemented.
- 4.11 Meanwhile, the project objectives in this area, will probably not be completed. The SDF partner is ending its operations this year, but by next year this project will enter to a new phase (SDF II), supported by ADB, on which the MHIS system could be implemented to its beneficiaries as it is specified in the FASE project document.
- 4.12 In this regards, even though UNDP does not have the necessary expertise to go ahead with this approach other specialized agencies (especially WHO and ILO) are interested in continuing work on this issue. The Government is also very interested to continue with this work, which is also indicated in its PRSP II. However, considerable resources maybe necessary for implementing MHIS due to the involved subsidies and operational structure in the field.
- 4.13 In terms of overall performance, the FASE project exceeds its expectations by reaching its goals at micro and meso levels. At the macro levels even though there are no visible results like in the first levels, additional efforts could have been done, specially providing support for a national policy and regulations in micro enterprise promotion and microfinance, but in general terms the performance at macro level is acceptable.
- 4.14 The results achieved at micro and meso levels creating MSEs, CBOs and linking partnership with CSOs are positive indicators for reaching high impacts among the beneficiaries. The dimension of this impact only should be obtained after some time ahead¹¹. At this stage the evaluation team found only indicators for its probably positive impact.

¹⁰ Its needs approval from the Government of Gambia and the Parliament. The pre-feasibility study report on introducing MHIS on the country conclude that the enabling environment policy does not exist.

¹¹ The UNDP Monitoring and Evaluation guidelines considers to have an ex-post (impact) evaluation two years after concluding the project.

- 4.15 Most of the partnership and training activities were done during the first phase of the project. During the working visits to the institutions and beneficiaries have confirmed that most of the project activities were before 2003. Workshops and seminars have been produced during the second phase of the project focusing on aspects of MHIS and BDS. The second phase of the project continued in its efforts to provide and facilitate skills and business training but certainly in less numbers than in the previous phase because of the limited budget to carry out training activities like in the previous phase.
- 4.16 Most of the beneficiaries have shown interest in participating in business development training (marketing, bookkeeping, etc) and more specialized training courses and techniques for improving their production and management skills. Training courses in Tie-Dye and Batik may be also required by new groups, but careful consideration needs to be made in order to not overload local community markets needs.
- 4.17 The World Bank-WB is starting the implementation of its Community Driven Development -CDD Project with a budget of U\$ 12 M for a period of 4 years. This project will work at the community level using the CBO structures (and creating multidisciplinary facilitation teams-MDFTs) especially in rural areas, in order to enhance their decision-making mechanism in fighting against poverty. They will provide support in health, education, water, sanitation, food production, awareness in HIV-Malaria and literacy.
- 4.18 The WB are very interested in a future collaboration with FASE project (or with its successor project) especially with the identified communities based organizations in the divisions where FASE had direct intervention. They do not intend to create a new parallel CBO at these places, but they want to provide additional support in other areas of common interest.
- 4.19 The WB wants that the FASE project be part of the Project Steering Committee-PSC of the CDD project as well. Likewise, they will provide some small grants (Max. U\$ 10,000) for financing small community based projects in the mentioned areas.
- 4.20 From the field visits, carried out by the mission, to the beneficiaries, all of the communities benefited by the project expressed their satisfaction with the labor. They have shown their gratitude to all partners and project officers. They have shown to be more organized, with a committee staff, president, secretary and a small and functional organizational structure.
- 4.21 The beneficiaries have testified that they have increased their incomes and improved their lives. Before the FASE project most of them did not know how to engage any productive activity. They had only sold in the market some fruits, vegetables or very small households products with very limited incomes. Today they feel more capable to produce something which is value-added like tie-dye, batik, food processing-fruit juices, flour from coarse grains-, soap, pottery, and are better prepared to fight against poverty.
- 4.22 One of the key indicators that evidence their lives have improvements is analyzing the level of incomes that at individually and in groups receive. Most of the answers in to our inquiry were that they have increased their incomes in about 5 to 10 times the levels that they had before the project's

implementation (2000). They can now send their children to school and pay basic fees for education and health, aspects that before were very difficult or impossible to pay for.

- 4.23 Other additional information that supports these findings is the fact regarding the increase in the number of members in each community Kafo. About 90% of the visited groups have increased their members in about 50% on average (See Annex N 8). This increase is due to the positive effect into the community the implementation of income generating activities. In conclusion more people, especially women, wanted to join the Kafo in order to receive skills and business training to improve their lives.
- 4.24 Another indicator of improvements in the beneficiaries' lives is that now most of the groups had opened bank saving accounts in the formal economy. Many have indicated having saving accounts in the Trust Bank. This is because they have benefited from business development training and had received loans, most of which has been completely repaid.
- 4.25 Although there are early signs of good impact, the project activities among the beneficiaries need to be continued. Most of the beneficiaries has shown great interest in receiving more skills and business training. This is not just because they will receive something material, but, by the fact that they are improving the quality of their products or are selling more and as a consequence they are earning more as well. This of course means they are improving their lives.
- 4.26 The Government at the central level, is very interested in seeing that the FASE model be replicated in a new approach targeting not only women, youths and MSEs but other vulnerable groups as well. Likewise, extending the project activities to other areas/divisions that were not possible to cover with the FASE project.
- 4.27 During the working visits to the regions, the labour of the FASE project has also received favourable commentaries by local governments in URD and CRD. The impact in their communities has been highlighted by Regional Governors, who have high praise for the program. They have advocated to the project be extended to other communities and the local government staff be part of the programme.

5. Recommendations

- 5.1. Establish a strategic framework for mobilizing resources from donors through advocacy and partnership using successful interventions like the FASE project as an example for enhancing and assuring sustainability and impact.
- 5.2. Improve the level of coordination among UN agencies (the case of UNDP and ILO is a good example) specially with implementing partners in order to enhance a smooth project/programme implementation and the accomplishment of planned results.
- 5.3. If the FASE project needs to be ended, it must be closed accordingly. In this sense it is necessary that the Project coordinator elaborate an exit strategy during the next three months before the end of December 2006. The Exit strategy aims should clearly define how this project will be transferred to a government entity, elaborating on the basic principles for this transference, the necessary preconditions to be satisfied before its implementation, the methods and legal procedures achieving this goal. This strategy should also identify the government entity that will manage the FASE remaining funds and assets, and continue with the overall activities.
- 5.4. During this period it is also advisable to design a future UNDP/ILO intervention, plan which will succeed The FASE project, considering the results, experience and lessons learnt in this project. In case it is necessary, a short-extension (3 to 6 months) of the FASE project could be needed in order to conclude and implementing the exit strategy and the new project be configured.
- 5.5. Define a successor of the FASE project emphasizing poverty reduction and employment promotion and micro enterprise development. The following components could be useful to be considered, which would be transformed into separate or independent projects under one program aimed toward poverty reduction.
 - Micro enterprise development, including BDS, IYB, SYB and CBO trainings and other introductory self-employment approaches (GYB).
 - Employment promotion, including employment markets assessment, vocational training. (this part is mentioned in the Draft Country Programme Document for the Gambia 2007-2011).
 - Social protection for the poor, including MHIS (it is advisable that this component be separated into another single project)
- 5.6. To define this new approach, it is necessary to consider the following aspects:
 - Extend the area of coverage to others that were not attended by the FASE project (CRDS, URDS).
 - Extend the project beneficiaries to other vulnerable groups.
 - Continue to maintain a strong partnership with other institutions or development partners, especial attention and collaboration be established with SDF II and CDD.
 - Skills training or vocational training needs to look in other products/skills needed by the market.
 - More business development training courses need to be implemented (using modules of SIYB)

- A strong partnership with local government structures need to be emphasized.
- 5.7. Establish contacts and partnerships with the new WB's project - Community Driven Development Project-CDD, in order to complement initiatives and built synergies for self-sustainability of the FASE's beneficiaries at the community level. The participation of FASE project at the Project Steering Committee - PSC of CDD project has been suggested by the WB.
- 5.8. The Gambia poverty level remains high, even though the success of FASE project intervention in reducing poverty gaps, the need for UNDP and ILO to consider new approaches, meaning development projects under a program of poverty reduction with emphasis on disadvantaged populations including women, youth and micro and small enterprises.

6. Lessons Learned

- 6.1. The FASE during its implementation period, has been very successful and well known throughout the country among development partners, donors and the Government itself, but contradictorily no many efforts have been provided in order to mobilize resources and extend or expand their results/impact among the target beneficiaries.
- 6.2. Successful results could be obtained if a strong partnership link is incorporated into the design of the development projects. Thus, the need for financial external resources and specialized expertise are shared with partners and stakeholders.
- 6.3. Within the MSE development area, integral approaches have proven to be instrumental in achieving successful results, like the FASE methodology. They have been working in previous activities (e.g. participatory planning, needs assessment, CBO training) before implementing skills training or providing micro credits. These are effective tools for self-sustainability.
- 6.4. Delays in approval of budgeted funds for projects should be improved among UNDP and ILO, especially if they are included in the previously approved programmed funds for the year, and thus, avoid holdups in project implementations.

Box 2.- Successful history 1.

(to be developed for the micro level)

Box 3.- Successful history 2.

(to be developed for the meso level)

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ANNEXES

- Annex 1. TOR for the End of the Project Evaluation
- Annex 2. Project Evaluation Matrix
- Annex 3. FASE organizational structure at start of project
- Annex 4. FASE present Organizational Structure
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- Annex 8. Summary of findings by visited community
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