



**UNDP Management Response Template**  
**Mid-term Evaluation of Jobs, Skills and Finance for Women and Youth in the Gambia (JSF)**

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**Overall comments:**

UNCDF welcomes the evaluation. The report provides a number of insightful and solid recommendations that can guide UNCDF and partners to strengthen and deepen the JSF until the end of the programme. While the job creation dimension of the programme have largely been discussed in respect to result 1, it is important to highlight reduction in unemployment is considered at the impact level of the programme, specific objective 1 focuses on employability and result 1 focuses on temporary job creation as a mean to employability, among a number of other target indicators.

**Recommendation 1**

*Develop a separate SME job creation component based on an expansion of existing LFI activities. JSF currently focuses particularly on supply side aspects of job creation through skills development and financial inclusion interventions, with more limited focus on private sector job creation in productive sectors. It is recommended that JSF select a range of promising sectors with strong potential to create more productive jobs and income generating opportunities, potentially including tourism, agro-processing and renewable energy. The component should focus on larger SMEs with growth potential, offering technical assistance, grant funding and facilitating access to finance. UNCDF experience of working with large scale agricultural processors in Northern Uganda could be applied in this context. This component should also be linked to the skills development component, training women and youth for productive jobs in these selected sectors based on the needs of target companies. The LoCAL result could also be linked by focusing on wards where companies are located and supporting small infrastructure projects (local road upgrading, water supply, electricity distribution) that would contribute to job creation by businesses in these sectors. The component could adopt a sector wide, value chain approach, bringing multiple interventions to bear that will fill gaps and create opportunities in productive, job creating sectors. This reorientation could most easily be introduced in a new phase of JSF but diagnostic work to identify sectors and potential companies could be introduced as part of the current JSF phase. It is recommended that UNCDF consider loan and guarantee instruments to support SMEs within this component. UNCDF should follow up on EU's 'pillar assessment' of the institution which, if successful, would lift the restrictions on use of project funds to grant instruments only and enable JSF to use EU funds for lending and guarantees.*

**Management Response: Partially accepted**

Reduction in unemployment is considered at the impact level of the programme, specific objective 1 of component 1 focuses on employability and result 1 aims to create temporary jobs as a mean to employability, among a number of other target indicators.

Result 2, was budgeted and designed to support investments with small seed capital in the form of grants to help derisk and unlock additional finance from local banks. The budget and duration of JSF will not allow for the development of a new component that can target of large SMEs. UNCDF takes however good note of the recommendation and UNCDF and ITC will continue activating linkages with SMEs, with a view of increasing job opportunities for beneficiaries supported in their employability particularly unskilled laborers, complementing other efforts in the country in the area.

As far as adjusting the “focus on wards based on presence of companies” or changing the menu of investments to focus on “different types of projects (local road upgrading, water supply, electricity distribution) that would contribute to job creation by businesses in these sectors”, a mapping of SMEs in the current wards

will be considered but a geographical shift can not be undertaken at this point of the programme where all 32 wards are already selected, nor allow for the PBCRG system to operate with the annual performance assessments. A review of the menu can be considered although keeping in consideration the types of investments within the mandates of the wards and within the size of the grants. In further deploying the menu and/or a revised menu, due consideration will be given to the fact investments are selected at the ward level together with communities to foster ownership and sustainability and cannot be decided externally to focus exclusively on investments that might meet mainly the needs of SMEs. The size of the grants within the current programme might also pose constraints in terms of the type of investments recommended by the mid-term evaluation (local road upgrading, water supply, electricity distribution).

“Diagnostic work to identify sectors and potential companies” will be considered within the remaining duration of the programme.

UNCDF is following the pillar assessment with EU closely. The remaining duration of the programme is however unlikely to allow for a change and use of loans and guarantees.

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking*	
			Status	Comments
1.1. UNCDF and ITC will continue activating linkages with SMEs, with a view of increasing job opportunities for beneficiaries supported in their employability particularly unskilled laborers, complementing other efforts in the country in the area. This includes existing SME clients like Aspuna or Tropingo. And under ITC, apprenticeship with GHE, TAF, Radville Farms etc.	Q2 2022	UNCDF (LoCAL and LFI) & ITC under its TVET roadmap program	Ongoing	
1.2. ITC and UNCDF will develop a joint thought paper / roadmap to promote MSME investment opportunities in key sectors – Agriculture, Transport, Tourism and Digital (“Diagnostic work to identify sectors and potential companies”)	Q2 2022	UNCDF (all) ITC/DCP/OA, ITC/DEI	Ongoing	
1.3. UNCDF will undertake a mapping of SMEs present in the 32 target wards and review the menu based on the MTE recommendations	Q2 2022	UNCDF LoCAL	To be started	

### Recommendation 2

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

**Management Response: Accepted**

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
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			<b>Status</b>	<b>Comments</b>
2.1 UNCDF through JSF will continue to raise awareness and advocate for the creation budget codes and allocation of funds to support WDCs and councils to for local and climate investments that address climate risks, improve their resilience, and enhance their livelihoods. This will be done through dialogue and the technical steering committee (TSC) and national steering committee (NSC) set up by the programme.	Q4 2022	UNCDF LoCAL ; LoCAL TSC & NSC	Ongoing	
2.2 A study on the role of local government in resource mobilization will be developed.	Q2 2022	UNCDF LoCAL	To be started	
<p><b>Recommendation 3</b>  <i>Strengthening the weak middle by widening LoCAL support to regional level government. Strengthening the planning budgeting, auditing, financial management and coordination capacities of the Area Councils is crucial to the continued effectiveness and sustainability of LoCAL in The Gambia. In the first instance, UNCDF might amend the budget modestly to cater for the training of CEOs, Committee Chairpersons and technical staff of the council. UNCDF might also approach the EU and the World Bank for a supplementary grant focused specifically on Area Councils including their revenue raising capacities and regional infrastructure. In the medium term, the capacity building of the Area Councils should be explicitly built into the GCF proposal.</i></p>				
<b>Management Response: Accepted</b>				
<b>Key Action(s)</b>	<b>Time Frame</b>	<b>Responsible Unit(s)</b>	<b>Tracking</b>	
			<b>Status</b>	<b>Comments</b>
3.1 UNCDF will continue and step up efforts to involve council staff in capacity building activities	Q2 2022	UNCDF LoCAL; LoCAL TSC	Ongoing	
3.2 UNCDF will continue to provide support to councils to enhance their documentation and knowledge management skills.	Q3 2022	UNCDF LoCAL; LoCAL TSC	Ongoing	
3.3 UNCDF will consult with development partners to explore options to provide additional support to councils including for their revenue raising capacities and regional infrastructure.	Q2 2022	UNCDF LoCAL; LoCAL TSC	To be initiated	
<p><b>Recommendation 4</b>  <i>Building on the Sector Skills Council work to date, ITC should strengthen the demand side aspects of the skills development components by introducing:</i></p> <ul style="list-style-type: none"> <li>- <i>Mentorship and career guidance as a key activity within the skills development component, aimed at enhancing career progression of trainees. This could be important to focus on in the final phase of programme rollout.</i></li> <li>- <i>Ensure systematic monitoring and documentation of beneficiaries' employment post- graduation through post-placement tracking, such as</i></li> </ul>				

*the independent GBOS monitoring, to assess how the training has impacted project beneficiaries. This will help measure programme impact but also consolidate a focus on employment outcomes and provide evidence of promising career progression pathways that open-up for project beneficiaries.*

- A focus on more generic, cross-cutting training in transferable skills, such as financial management, negotiation, communication etc., This could further enhance employability of trainees in a changing job market as well help drive self-employment.*
- Further innovative funding models for private sector TVET providers. The use of outcome-based funding programmes for skills development, such as Development Impact Bonds, or enhancing public-private partnerships in this area could play a role in overcoming current funding challenges faced by private TVET providers.*

**Management Response: Accepted**

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking*	
			Status	Comments
4.1 This is part of the 2022 workplan and activities have already been planned and service providers contracted (e.g. COIF) to implement a series of orientations, trainings and coaching programs for TVET graduates.	Q2 2022	ITC/DCP/OA		
4.2 Baseline end-of-activity data collection will continue through the collaboration with implementing partners and independent enumerators with increased focus on employment tracking in 2022 to consolidate project results and inform government strategies for replicability and scale.	Q2 2022	ITC/DCP/OA		
4.3 It also part of the workplan and JSF activities in 2022 include continuous entrepreneurship support and complementary soft-skills through initiatives like Kick4Trade that focused on key behavioral aspects for improved employability	Q2 2022	ITC/DCP/OA		
4.4 ITC has championed outcome-based skills training through the Skills for Youth Employment Funds, the SSCs and the apprenticeship framework involving private sector. The push to further innovative funding models will continue through the National TVET Committee that are organized quarterly and work with private sector association (NAVSTI). The PPP will continue in construction through the apprenticeship framework (e.g. partnerships with GHE or TAF, NAQAA, Sector Associations). A new PPP will be rolled out in the poultry sector involving, NAQAA, the Young Poultry Farmers Association (YPFA), Empas and a number of model farms for a new practical on the job training	Q2 2022	ITC/DCP/OA		

**Recommendation 5**

*Build a stronger business case for development of mobile money and agent banking networks by widening out support to providers from the current focus on systems to pay Cash for Work recipients. Linking support for developing payment systems to CfW recipients in LoCAL projects has challenged the*

*viability of agent network expansion due to low numbers, delays, short term and small scale payment schedules. JFS should expand work with Reliance Financial Services and QMoney to assess potential for developing agent networks through:*

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

**Management Response: Accepted**

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
			Status	Comments
5.1 UNCDF will work on digitizing agricultural value chains, potentially involving a linkage with recommended SME job creation component	Q2 2022	UNCDF IDE		
5.2 UNCDF will assess potential on linkages with inward international remittance flows	Q2 2022	UNCDF IDE		

**Recommendation 6**

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

**Management Response: Accepted**

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking*	
			Status	Comments
6.1 UNCDF will lead the finalization and launch of NFIS	Q1 2022	UNCDF IDE		

**Recommendation 7**

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

**Management Response: Accepted**

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
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			<b>Status</b>	<b>Comments</b>
7.1 Review approval level for MoUs and Letters of agreement	Q1 2022	UNCDF HQ	Ongoing	
7.2 Consider establishing service standards or timelines for approvals	Q4 2022	UNCDF HQ	Ongoing	
7.3 Strengthen in country capacities for finance and accounting function	Q3 2022	UNCDF (all unit)	Ongoing	
<p><b>Recommendation 8</b>  <i>Redraft the logframe. For any new phase of JSF, reconsider the project Theory of Change, introducing greater emphasis on demand side aspects of job creation, centred around a potential SME job creation component. Rebuild the logframe based on the revised Theory of Change and any other changes to the programme resulting from evaluation recommendations, addressing some earlier and current recommendations including:</i></p> <ul style="list-style-type: none"> <li>– Adding intermediate milestone targets before the end of the programme.</li> <li>– Adding indicators at outcome level which reflect integration between programme components.</li> <li>– Result 1 logframe indicators should be linked with the indicators used in the wards' Annual Performance Assessments;</li> <li>– Some result 3 output indicators should be re-categorised as outcome indicators.</li> </ul>				
<b>Management Response: Accepted</b>				
<b>Key Action(s)</b>	<b>Time Frame</b>	<b>Responsible Unit(s)</b>	<b>Tracking</b>	
			<b>Status</b>	<b>Comments</b>
8.1 Secure the services of key resource persons to provide support to improve the logframe within the timeframe of the programme (linking Result 1 logframe indicators with APA and re-categorising result 3 indicators)	Q1 2022	UNCDF	To be initiated	