

WOORD EN DAAD

JOB AND INCOME PROGRAMME

2005 - 2008



Programme Evaluation

Final Report

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Woord en Daad's preface

Woord en Daad developed its evaluation policy in 2006. According to this policy, each year a program evaluation will be done. In 2007, the Emergency Relief programme was evaluated, in 2008 the Education programme and in 2009 both the Basic Needs programme and the Job and Income programme.

This report is the result of the evaluation of the Job and Income programme from 2005 – 2008. The process of the evaluation was prepared and steered by the Department Advice and Research of Woord en Daad, which is responsible for implementation of the evaluation policy. Dr Bert van de Putte served as an independent external referent during the process. The evaluation itself was carried out by Frans van Gerwen from MDF.

Woord en Daad focuses strongly on learning outcomes of evaluations and is therefore glad that this study has given inputs for learning and improvement. Woord en Daad's response to this evaluation report addresses each of the recommendations and strategic points mentioned in the report and is published as the first part of this document. In this way, we hope and wish to be accountable not only for actual program outcomes, but also for program improvements and further policy development.

In this response, it is visible that the Job and Income programme of Woord en Daad is handled by two different departments: Projects and Programmes for TVET and JBC and Enterprise Development. Both differences and similarities can be seen in the approaches of the two departments, but Woord en Daad believes that the combination of these different approaches leads to the strongest effects because it is using the synergy of two different mindsets for making a change in people's life.

On the basis of the experience of the programme evaluations until now, Woord en Daad will also develop a new policy for Planning, Monitoring, Evaluation and Learning as part of its policy plan for the period 2011-2015.

As an organisation, we are glad with this evaluation process and want to thank all who invested their time and energy in it. For any positive conclusions with regard to implementation and outcomes of projects, Woord en Daad wants to congratulate its partner organisations. Moreover, we hope this report will be useful for learning and exchange for all who read it.

Jan Lock MSc
C.E.O. Woord en Daad

Woord en Daad's response to the evaluation

This section is the combined reaction of the TVET/JBC and the ED departments on the final conclusions and recommendations of the evaluation of the Job and Income program of Woord en Daad.

Many of the issues raised by the evaluator as well as those that this document contains have been topic of discussion at several meetings. To a certain extent these discussions are reflected in the final version of the evaluation.

This document contains the responses of both the ED department and the TVET/JBC department. Both have read and commented on each others' response.

During the partner conference in Kenia from March 25th until April 2nd, together with most of the enterprise development partner, a revised ED policy as well as a TVET/JBC policy were drafted. The revised policy framework takes into account most of the conclusions and recommendations especially regarding the way ED fits into the Woord en Daad chain approach.

Both departments indicate that a positive effect of this evaluations has been the generation of internal discussions and discussions with partners about the interventions and the role of these in the total Woord en Daad approach.

The document repeats each main conclusion and recommendation from the evaluation report and then presents the response from both departments separately. For increased clarity, different colours are used: black for the conclusions and recommendations from the report, blue for the reaction from the TVET/JBC department response and red for the ED department response.

Overall Conclusions and Recommendations

Learning, innovation and change in the J&I programme

The J&I programme over the past four years has shown a strong development and a steep learning curve within W&D as well as among partners. Based on several internal and external evaluations and researches, W&D has introduced new approaches and arrangements in the J&I programme as well as in its general programming. The two most important changes are:

- The transformation of the intervention chain approach of W&D from an individual target-group focused approach to more holistic and integral approach;
- The separation of provision of loans and guarantees and SME development from TVET and JBC functions. These functions are now organised in a separate programme and department.

These changes are recent and not yet well digested and understood among partners and possibly also among W&D staff.

W&D is recommended continuing with learning and innovation processes but needs to recognise that changes require intensive communication and time. It is recommended to continue exploring with partners a more holistic and integral use of the new chain approach. Possibilities to strengthen linkages between MED and SMED interventions with TVET and JBC interventions should be included in this exploration.

Response TVET-JBC department

We validate this conclusion. For both Woord en Daad and the partners some changes were too ambitious and needed more communication and time. A new model of the theory of change is already in discussion with our partner-organisations. During the Nairobi Conference we have discussed with our partners possible linkages with Basic Needs, Education and ED. The TVET-JBC department is also willing to strengthen linkages with MED/SMED interventions. We want to do this by:

- Give more attention and develop tools to measure early in the course which students have capacities to start their own business after their training.
- Developing a specific incubation fund product that can be delivered by JBC. The suggestion was done by the ED-department and we will ask them to work out this idea.
- Business incubation, combined with other BDS.
- Link VTC-graduates to MFI's
- Further developing of a Business Entrepreneurial Skills Training in the curricula of TVET

Response ED department

One of the main recommendations of the last J&I program evaluation (TMF evaluation) was to clearly separate the more charity oriented activities from the activities in the area of economic development and credit provision. Since 2005 steps were taken to realize this separation at partner level as well as within Woord en Daad. For SME development this approach has been quite successful.

The separation of the MED activities from the TVET/JBC activities takes more time. Some partners have been able to transfer the MED activities into a separate organization structure while other partners are still in a process of redefinition of their strategies. Within Woord en Daad the responsibility for MED was transferred to the Enterprise Development department in December 2007. In practice M&E and project approval is done within ED since mid 2008.

Linkages between MED and SMED are being explored and executed. Linkages between TVET/JBC and MED are still too tight in some occasions leading to high transaction costs and unacceptable default in repayments, according to examples from several partners during the conference. Linkages between program interventions should be explored as the evaluator recommends. However it is very important to do this under market conditions taking into account sound business principles from the point of view of credit provision.

The remark of the evaluator that the changes are not yet well digested might have a relation with the fact that neither Woord en Daad nor its partners are used to work with multiple partners in one country/region that specialize in a particular intervention area. Exclusivity in the relationship is definitely a reason why some do not seem to be well digested by partners.

The MED subprogram has been transferred just during the period evaluated. The fact that ED until 2009 was not using all the options the WDO-systems provides, may have caused that information flow about these projects, also for W&D employees, seemed to be interrupted.

All project of the MED sub-programs have been transferred to the ED department. However, some projects in fact are no real MED programs, that might be another cause of the ambiguity where the MED project are allocated.

During the last partner visits, especially to the multipurpose partners, the transfer of projects from one department to another and the underlying reasons have been discussed. The fact that this is still not well digested, as suggested by the evaluator, may be both caused by the lack of clear information from the side of W&D as well as the fact that this change may have

some implication on the programmatic approach at some of the partners. Another factor is that the year 2008 was not taken into account, while during that year a big part of what is called 'digestion' took place.

During the next policy period, most probably the distinction between MED and SMED will fade away, since access to finance, at what size that may be, will be one of the pillars of the ED-program.

The Chain Approach of W&D

This evaluation confirms that the Chain Approach of W&D is an effective instrument to link interventions in different sub-programmes within the J&I Programme and with the Education Programme: from Education, through TVET, JBCs target groups are supported to find their way on the labour market or to become self-employed in micro-enterprises. The MED and SMED sub-programmes have a different and much broader focus on poor target groups in different geographic contexts and as such are relevant contributions to economic development and effective particularly at the family level and in communities. MED and SMED interventions are not directly linked to the other interventions in the Chain Approach of W&D, but they can support these other interventions when target-groups and regions overlap. In this evaluation not many examples of such synergy were encountered.

It is recommended that W&D and partners, both historic multi-purpose partners and new specialised (S)MED partners, together explore possibilities for synergy and cooperation between TVET and JBC on the one hand and MED and SMED programmes on the other hand, when and where possible and under market conditions. Some concrete suggestions for linkages that can strengthen links in the chain approach of W&D are:

- 1. Support and strengthen labour intensive and/or larger enterprises that can be catered with skills from VTCs in the same target-areas;*
- 2. Link TVET training with needs for skilled staff in other W&D programmes in BN and Education and in the J&I programme itself;*
- 3. Support lobby and networking of different partners in all W&D programmes on the business enabling environment and linking labour markets and TVET institutes.*

Response TVET-JBC department

Positive. Our department sees the added value of cooperation with the ED – and the education department where possible.

- 1. We would support it when labour intensive enterprises are supported, so that qualified graduates have more opportunities to find a job. This point is a task to be worked out with the ED department as it also is related to the overall objective of ED. We also see a change for owners or employees of enterprises to upgrade their knowledge and skills by following short term, eg modular training in TVET centres.**
- 2. Because the staff in other programmes often need a high-level education, it is not always possible to link TVET training with the needs for skilled staff. Consultation of the BN and Education department is needed to find out whether there are possibilities. We will develop such consultation.**
- 3. We are of the opinion that in the education program, students already need adequate information about vocational training and whether this kind of training is appropriate for them. Selection of students with the right attitude will finally avoid disappointment and waste of time and money.**
- 4. Networking (and lobby) was one of the 6 key topics discussed during the partner conference in Nairobi. All our partners were convinced that this issue needs more attention. A lot of possible networks are located. Questions as 'What is your added value to the network?' and 'What is the added value from the network to you'**

organisation?’ need an answer in the coming period. After this discussion, the most important network issues will be integrated in the new TVET-JBC policy.

Response ED department

This issue has been the lion share of the dialogues between the ED department and the evaluator. The evaluator states quite clear in the report that though there are good linkages between the education and TVET/JBC program, these linkages are almost missing between the TVET/JBC program and the (S)MED program. The arrows in the visualization of the chain approach suggest a linear movement from one program to another.

ED departments reacts on the recommendations of synergy and cooperation as follows:

- The synergy and linkages are not goals in themselves, all programs should be evaluated regarding their contribution to the mission of W&D, taking into account the concretization of the value principle of stewardship as efficiency and effectiveness.
- ED promotes linkages between the different programs and will continue doing so. The fact that new single purpose partners should cover at least the region where the other partners have their intervention is a clear example of that. Nonetheless, and this is one of the major recommendation of the evaluator regarding linkages outside the W&D community, ED states that forcing linkages between partners of the W&D community may not be best in terms of efficiency, effectiveness and sometimes quality. Synergy for that reason should be promoted between all the actors active in mentioned development activities in the area of intervention.
- W&D partners for enterprise development have discussed on this issue and argued that the backwards influence in the chain, from the business community into influence on curriculum of TVET is of equal importance.
- The suggestion to mainly strengthen those enterprises that can be catered with skills from VTC’s in the same target area is a laudable suggestion. However it seems that the level of skills needed by the businesses supported through ED interventions are lower than the skills trained at the VTC. The suggestion to strengthen labour intensive businesses is appreciated as these type of enterprises indeed can have a direct impact for people without tertiary education or without any education at all which generates a more direct impact on poverty.
- On the concrete suggestions the remarks must be made that focus of ED department on the smaller segment of SME since these enterprises normally do not have access to the local financial system. Focussing on larger enterprises that could employ more easily the graduates of the TVET would mean a significant change in the SMED program.

In the new policy period the concept of ‘theory of change’ will become more important in the design and implementation of interventions. In this new framework the linear approach (from boarder to breadwinner) is less prominent and there is more focus on the development of capacities of people and communities in which every development actor plays its specific role.

Since the concept of the theory of change will be part of the policy of W&D and its partners during the next policy period, we consider this issue of less importance for the follow up as output of the partnerconference in Kenia. The analysis of lack of capacities, available development actors for the improvement of it and the linkages of these with the W&D community, will majorly cover the recommendation.

Embedding in local contexts and linkages with local institutions are beneficial for sustainability of J&I interventions

W&D partners are often well established and strong civil organisations in their own contexts. They also often have a large trajectory of cooperation with W&D and support from W&D. As a result there is not always a need to look outside for possibilities to strengthen local linkages to acquire moral, political and financial support for their operations. Through cooperation and partnerships with other relevant local J&I service providers, benefits of scale and cost-reduction can be achieved. Although such networking and linking was planned for in the J&I programme, during implementation, these actions only occurred on a limited scale. As a result financial sustainability of particularly TVET and JBC activities is not as strong as it could be.

Partners of W&D are encouraged to explore more possibilities to link up with local institutions and cooperate with other service providers in TVET, JBC and the provision of BDS and financial services to MSMEs. W&D could think of mechanisms to stimulate such behaviour of partners in order to speed up the progress in achieving more local institutional and financial sustainability of its J&I interventions.

Response TVET-JBC department

Positive. Linking with local institutions, including non usual actors, as MFI's, businesses, employment agencies, chamber of commerce, government, etc and cooperating with other TVET-JBC providers is one of the network issues as mentioned above. All our partners are convinced that this issue is important to improve the quality of the TVET- and JBC-projects. In the new W&D model of regional cooperation among our partners there is already much attention for networking. We think that the '*mechanisms to stimulate certain behaviour of partners*' do not fit into this new partnership concept, which is based on equality. When we have a one-to-one relationship with a partner, this can be a possibility.

Response ED department

The new conceptual framework of the 'theory of change' will definitely challenge Woord en Daad and its partners to embed interventions in the local context making best use of linkages with other actors. In the area of ED more emphasis should be given to linkages with other private actors like financial institutions, consultants, BDS providers, government facilities to stimulate SME's, etc.

As for the (S)MED partners there will still be some discussion needed on how to effectively implement a program of networking and incidence. For the partners that assist enterprises, there is a need to focus on specific business sectors in order to have added value for the clients that are being supported., The option for ED partners to become members of business networks or other organizations with lobby capacity needs more attention during the coming years. More direct influence on the private sector is expected from relationships with local business development support providers, guarantees from government. That will immediately improve the doing business environment.

Improving the Business Enabling Environment for J&I interventions

Although the J&I programme in each sub-programme has planned for interventions in the area of networking, lobby and advocacy on TVET-facilities, labour market and MSME development, actions during the past years have been very limited. Generally partners focus very much on implementation of their programmes. While this is of course laudable, it is not sufficient, because conditions for implementation depend on external factors. W&D partners do not look very much across their own community and link up with other actors and stakeholders to strengthen lobby and advocacy initiatives.

W&D and partners are recommended to invest extra effort in developing capacities in networking, lobby and advocacy on around issues of importance in their programmes. Active support and stimulation of partners is needed as otherwise partners might tend to prefer to remain with a focus mainly on implementation of programmes. Partners should also be stimulated and supported to look outside their traditional circles for allies and partners in lobby and advocacy to gain more entry in relevant networks and initiatives.

Response TVET-JBC department

Positive. The networking, lobby and advocacy issues are really important. As mentioned above, we will emphasize these issues in the new policy. All our partners agree with this. To prevent partners from focussing just on implementation of the programme or just duplication, by doing the same things as others do, we will:

- Discuss further with the partners the issues of networking, lobby and advocacy and make concrete plans to mainstream these issues in the programme activities, based on the context analyses.
- Make clear appointments about the contents of networking. E.g. for the next policy period all partners indicated they are willing to start with an alumni association, and to report about the progress and the fruits of this association. On the same level we discussed about other networking issues with the partners in the Nairobi conference. They all agreed to stimulate network in the future with industry, government and other VTC's in the region.
- Where possible oblige our partners to become (partly) self-sustainable. A tailor-made strategy about this issue will be developed with all partners.

Response ED department

See previous paragraph

Quality of employment and self-employment

In reporting and monitoring protocols no distinction is made between wage-employment and self-employment while both categories have very different characteristics and require different strategies. This has not yet sufficiently received attention in the J&I programme and particularly in the JBC and MED sub-programmes.

W&D is recommended to conduct more research on the similarities and differences between employment and self-employment and develop criteria to measure quality and decency of work-conditions. W&D needs to develop specific indicators in its monitoring protocol to obtain more understanding of the different dynamics in wage-employment and self employment.

Response TVET-JBC department

Positive. This important issue became one of the core outcomes during the Nairobi conference. We will cover this issue by...

- Developing JBC-tools, e.g. for identifying entrepreneurship capacities, teaching business skills, curricula for BEST, etc
- Improving the quality of the JBC-workers through training or appointing additional personnel with the necessary skills
- Stimulating exchanges (if possible in regional JBC-conferences)

We will develop indicators to get insight in the different dynamics of wage-employment and self-employment. For measuring the quality and decency of work-conditions already a Fair Labour Score Card is developed and introduced to our partners. From now on they will work

with this card and report their scores. This will be a topic for discussion and monitoring during work visits as from 2009 onwards.

Response ED department

This recommendation was also made in the Bangladesh SMED evaluation and is taken into account in the knowledge program with ISS. Though generally self employment is more linked to MED and wage employment to SMED this separation is not totally applicable.

Specific Conclusions and Recommendations On TVET

Mobilisation of existing experience and innovation capacity in TVET training

W&D and its partners have built a lot of experience in provision of TVET. This programme achieves good results. There are some partners within the evaluation sample that have acquired the capacity to become international references for other TVET initiatives, such as the Skilled Hands Technical and Vocational Training Centre of AMG-P. Outside the sample we can mention the experience of Hope Enterprises.

W&D and partner's approach in TVET historically has been focusing on the provision of institution based TVET. While this certainly is relevant and serves a clear demand it also is relatively expensive and sometimes may not be sufficiently flexible to adapt to changes in the market and to changes in local contexts. Some partners in the sample have explored other approaches in TVET provision that are more closely linked to communities and that are flexible, sometimes even literally mobile (in the case of CDA). Outside the evaluation sample DEDRAS in Benin has set up a three year non-formal training trajectory for students in which learning and working are combined.

W&D should continue to support and strengthen linking and learning between partners (and non-partners) to promote more innovation of TVET approaches and to continue to work on quality improvement of TVET education as well as increase linkages with trends and developments on the labour market. The experiences of the SHVTC and CDA in the evaluation-sample (and others outside it) could serve as references in urban settings. Similarly such innovations and developments should be identified in rural settings, where W&D's and partner's experiences are still more limited.

Response TVET-JBC department

Positive. 'Improving quality of TVET' became one of the 6 core issues during the Nairobi Partner Conference. To reach this goal, we will:

- Stimulate exchange between partner organisations. The first exchange (between LOH Sri Lanka and SHVTC, likewise exchanges have taken place between TVET partners in Benin and Burkina and Chad) is already planned in June. Regional conferences for VTC workers with in-depth discussions and demonstration of good practices will help to increase the quality.
- The JBC-workers have to be stimulated to improve their labour market surveys, or find institutions offering this kind of information. This is possible by developing qualified JBC-tools for this purpose. In general we will ask our partners to report the results of labour market survey every year.
- To identify innovations and developments in rural settings, a conference will be organized in Zambia in October 2009 (this is postponed till 2010). In this conference we will focus on work skills, life skills and income generating possibilities in rural areas and the consequences for our TVET-JBC program when we want to expand our work

in rural areas. Where possible we want to cooperate with Dutch partners as Red een Kind and other (inter-)national or regional organisations with experiences in this area.

VET Centres have improved capacity for financial and institutional sustainability

The TVET centres generally obtain a low rate of self-sufficiency. Many of the TVET programmes have become routine operations in which external support of W&D almost has become an automatic given. Thanks to sometimes very substantial W&D support some centres have become the state of the art in TVET training in their regional contexts. In these situations it is likely that possibilities for sustainability exist, e.g. through offering TVET capacity to other paying target-groups, offer infrastructure capacity to other parties and by obtaining other institutional support, including government subsidies.

W&D is recommended to develop criteria for financial exit-strategies from those TVET centres that have favourable conditions for self-sustainability. This should be included in SMAP discussions and plans with partners, because in year-plans and specific projects routine operations and support for running costs don't provide a sound basis for these discussions.

Response TVET-JBC department

We wonder whether it is possible for any of our TVET centres to become 100% financial self-sustainable. However, we have discussed and will focus on developing clear plans with all of our partners to improve and at least partly become self-sustainable. The issue of self-sufficiency was one of the 6 core issues during the Nairobi Conference. Partners came up with these suggestions and opportunities:

- JBC in a more central position: offering services to more target groups.
- Increase the target groups of VTC, including those that can pay. E.g. courses can be delivered in the evening, or in the weekend, or during holiday-periods.
- Provide training for companies, e.g. to upgrade the skills of their employees.
- Sell the VTC products and services or create production units.
- Stimulate student sponsorship by companies, alumni associations etc.
- Start a 'study first, pay later' programme. The VTC will raise money, and the students will get more self-awareness because they will pay a part of their own study afterwards.
- Make a cost-benefit analysis, especially when capital intensive courses are started.

Benchmarking of quality and cost-effectiveness of TVET centres

In this evaluation we have seen that there are insufficient data to compare cost-effectiveness and quality of TVET interventions of W&D partners. It was only possible to compare cost-effectiveness development over time, but not between different providers in a country and across countries.

W&D is recommended to research and develop a list of simple criteria that could be used for quick comparison of cost-effectiveness and quality of TVET training in different contexts. Such Benchmarking is needed as a rationale to continue to support and attracting other support for TVET training when such rates are favourable and develop agenda's for improvement if this is not the case.

Response TVET-JBC department

Positive. An instrument to compare the costs of VTC's is already developed in 2009. This instrument stimulates all partners to use the same costs categories in the budget, so that the

costs can be compared. However, there are many economical, regional and local, political, labour market and other differences among the partners. These differences will make it difficult to get a clear comparison of the costs and to draw consequences from the outcome of the comparison. We also expect it will be difficult to receive information about costs from other VTC's in the region, because this can be a sensitive issue. On this recommendation our department needs more advice from experts.

On JBC

Significant delays in setting up and developing JBC services in the J&I programme

Setting up and consolidation of JBCs and/or Job mediation services in TVET centres have suffered significant delay in the past years and only recently have shown a quicker pace of development. There are not yet good examples of longer-term experiences of JBCs with a clear track-record (the SHVTC in the Philippines in the evaluation sample is an exemption). Capacity development interventions have been realised but have not yet been sufficient to further boost the development of JBCs.

W&D and Partners should further speed up the development of JBCs and BC services linked with VTCs, if possible in all specific locations, because JBC services are a crucial link between the VTCs and the market. A fully fledged JBC service is fundamental to increase the capacity of VTCs to adapt to changes in the market and to increase its current underperformance in effective job-placements. Expansion and increased effort in capacity development of JBC in the further future is needed.

Response TVET-JBC department

Positive. We are glad with this conclusion, because it implicitly says that the instrument of JBC is successful for our TVET program. We agree that JBC services are a crucial link between VTCs and the market. The increase of the JBC quality was one of the 6 core issues during the partner conference in Nairobi. To reach this goal, we agreed with all partners to implement in the new policy:

- Organisational capacity development, putting emphasis on issues as the development of JBC staff, expanding of the staff if there is need, developing the broker function of the JBC.
- Enhance effective networking by stimulating PR-activities, exchanges between JBCs and improving the networking with business.
- Improve data collection and analyses by doing job market surveys, keep contact with alumni and use the current developed Student Tracking System (STS).
- Improve client support services, with focus on re-training of beneficiaries and labour law training.

JBCs have two very different areas of expertise

As observed under the overall conclusions and recommendations, we have seen that wage-employment and self-employment are very different categories of employment in which mediation requires very different knowledge and expertise. These differences are currently not recognised in the task-description of JBCs.

It is recommended to develop task-descriptions for JBCs that separate the two functions and that enable the JBCs for both areas attract sufficiently qualified staff. Additionally each JBC needs to research its environment well in order to identify the capacity it needs for each area. As a rule of thumb it is recommended:

- a) in countries with a vibrant private sector and positive economic perspective, focus on opportunities for wage-employment: e.g. in the Philippines, India, Thailand, South Africa, Kenya, Guatemala, Colombia;
- b) in countries with an almost non-existing private sector, focus on self-employment: e.g. in Haiti, Chad
- c) in countries with mixed characteristics invest both capacities: e.g. Cambodia, Honduras, Sri Lanka, Bangladesh, Nepal

Wage-employment orientation requires mediation and brokerage skills of the Job mediator. Self employments requires entrepreneurship and business incubator skills of the job mediator (who is in this case in fact not a job-mediator but a business incubator)

Response TVET-JBC department

Positive. To get more insight in the different approach which is needed for wage-employment and self-employment, task-descriptions for JBCs will be developed in consultation with our partners. In the meantime a context analysis will be carried out in the areas of most of our partners. The combination of this context analysis and the developed task-description will be the starting point for the new JBC policy of our partners. A plan is needed for training of the JBC-workers to make sure that they are able to apply the new policy in their work. The current developed JBC-tools can be a great help in this respect. Context analyses can be used to measure the possibilities for wage-employment and self-employment. For youngster there are risks if they start an own company immediately after leaving school. It can be better for them to work first in a company and learn how to do the work and other relevant issues, before they start for themselves.

VTCs and JBCs also need skills in developing entrepreneurship skills

Although W&D and Partners have already invested a lot in acquiring more business development skills, particularly in JBCs (and also in training capacity in VTCs) these skills are not yet sufficiently present. Setting up and development of micro enterprises requires a preparatory phase in identifying and developing entrepreneurship skills and therefore does not only come into play in the MED or SMED sub-programme but also in TVET and JBC. JBC and TVET also need to be very closely linked to increase success-rates in setting up micro enterprises.

In the further development of TVET curricula and training capacity and in the consolidation of the JBC centres and functions more attention should be given to entrepreneurship skills. In order to achieve benefits of scale and good linkages between TVET and JBCs, JBC staff could also be employed in TVET training on entrepreneurship and business incubation items in the curriculum.

Response TVET-JBC department

Positive. We agree with this conclusion and see the importance of giving attention to entrepreneurship skills. We already developed two tools for identifying entrepreneurship capacities of the trainees. We also created tools and curricula for developing entrepreneurship skills as making a business plan, making a cost price calculation, develop a PR-plan etc (e.g. BEST training currently developed in Ethiopia). These tools can be used and improved in the coming period. We need more knowledge and experience in the area of business incubation and how to integrate this in the curriculum. This can be one of the issues of the TVET-JBC knowledge program that in the near future will be started up.

Entrepreneurship is not a last option if everything else fails

In the Chain Approach and conceiving of the JBCs the primary focus of TVET training and job-mediation is on trying to guide students to decent wage-employment. The option of self-employment remains a kind of last resort or option, only to be applied when everything else fails, while it is commonly known that enterprises will only succeed when the persons involved have the right entrepreneurship characteristics and therefore they should not be identified in the final stage, but much earlier.

This insight is not new to W&D, as this point has been made in previous evaluations. However, it might be that this insight is not yet sufficiently disseminated among partners. Therefore it is recommended to W&D to actively disseminate this insight among partners and check if this message is well understood at all levels.

Response TVET-JBC department

Positive. In our opinion this insight is very clear already for the TVET/JBC team. The vision of our team is that both wage-employment and self-employment are valuable options for the trainees of our VTC's. One of the 6 core issues in the outcome of the Nairobi conference is to make a clear difference in the JBC-approach between wage-employment and self-employment. This was discussed also during the Nairobi conference as a focal point for future implementation. This will be done by:

- Upgrade curriculum to include specific business skills components
- Capacity building of JBC/TVET staff
- Selection criteria based on personal capabilities of students
- Business graduations for clients (legalise)
- Career counselling (inform students about job possibilities and guide them in their choice)
- Link students to incubation funds / micro financing and BDS
- Develop with partners a relevant approach for JBC's to deliver business-incubation.

Networking and good contacts with business sector is crucial for successful job-mediation

Networking and contacts between W&D partners [particularly with respect to the JBC function] and the business sector are not yet sufficiently strong and need to be more actively pursued by both W&D and partners. Strengthening relations and fostering good communication with the business sector requires the right attitude and mind-set, which is not always present in social services oriented organisations. The SHVTC in the Philippines is one of the partners that has achieved such contacts and relations, but is one of the few in the W&D partner-network.

Partners of W&D should be trained and stimulated in developing and fostering communication with the private sector and with larger businesses. If no internal capacity for a good, dynamic and open dialogue with businesses can be developed, partners need to consider attracting such capacity in their external environment, preferably from the business sector itself. Partners can learn from other organisations that have achieved more active interaction with the Business sector

Response TVET-JBC department

Positive. We validate this conclusion and want to stimulate partners to develop more communication with the world of business. The example of SHTC (Philippines) was already presented during the Nairobi conference and is a good practice. Exchange among partners on this issue will be of great help. The first exchange visit is already planned.

When the JBCs really want to invest more time in networking, most of the JBCs will need more capacity and – in the first years – more investment. When the networking has the desired effects, this investment will be paid back.

We stimulate partners to relate the number of JBC-workers to the number of students and the work involved with it. When there are 2 staff in a JBC, one can focus on wage-employment and one can focus on self-employment. Every partner has to decide what the best investment for his specific situation is.

To gain more insight in the costs per student it is recommended to work out a cost-benefit analysis. We realise that this will have financial consequences because this new approach will need more money for the investment. However, on the long term this investment will pay itself back when the JBC becomes more financial self-sustainable.

On MED and SMED

Coherence of BDS and financial services to Micro, Small and Medium Enterprises

Micro Enterprise Development originally was conceived as a programme to support former graduates of TVET training in setting up their own individual enterprises or very small cooperatives of TVET graduates. In practice, the MED and SMED programmes now serve many other target groups in communities to set up micro, small and medium enterprises. The bulk of MED and SMED services consist of micro-finance services to these target groups. In the case of micro-enterprises with potential, provision of well targeted BDS support in addition to micro-finance is crucial for further development of these enterprises and to increase chances to move to the SME sector, where further BDS support is needed.

W&D is recommended to discuss and develop with its partners a specific package of services that is well articulated to the needs of micro-enterprises with potential in their start-up phase and to SMEs. In this package, BDS and financial services are to be provided in a coherent way. It should be cared for that BDS delivery does not suffer a decline compared to financial services, as such services are crucial for the success of micro enterprises. Attention for BDS delivery in the situation of start-up companies cannot be 100% self-sustainable and therefore funds should be allocated to this activity. Where this support can cater to former TVET graduates that are starting up micro enterprise, coordination with VTCs and JBCs can strengthen potential of micro-enterprises through proper business incubation support and entrepreneurship development. BDS delivery at later stages for SMEs might be packaged differently in order to enable cost-recovery of these services.

Response ED department

ED agrees with the conclusion and has already taken it into discussion with its partners. Specifically the delivery of differentiated BDS to different sub target groups is an issue of high attention. First of all it has been agreed with partner organizations that the so called survivalist microcredit sub target group has very little growth potential in terms of enterprise development. This group will not be focus group for the next policy period. However partners as MFI will be willing to manage VTC or JBC incubatorfund to provide graduates with a small loan. Clear agreements between MFI's and VTC about 'the rules of the game' (= market conditions) are necessary in this case. Moreover the differentiation of BDS to MSME in different development phases will be worked out. The finance of BDS has been handled in a creative way from donations to fee for delivered services. In the coming period, different modalities together with partners will be elaborated further and best practices will be shared among partners.

Provision of coherent and integral services to communities and target groups

In the current development where the MED and SMED sub-programmes cater for broader target-groups of micro, small and medium enterprises in different geographic locations, the MED and SMED programmes produce relevant support to poverty reduction and local economic development. In those cases, where MED and SMED interventions are not linked to other interventions of W&D partners they produce results as stand alone programme. However, if no chances for synergy with other programmes of W&D partners in communities are explored, both results of MED and SMED interventions as well as other BN, Education and TVET/JBC interventions might remain more limited than they are now. In this evaluation we have not found many linkages between these interventions to achieve this synergy.

W&D needs to bring together all its partners in the J&I programme to discuss together where and how synergy and cooperation between specialised financial service providers, BDS-providers and W&D's multi-purpose partners can be obtained. An obvious request that should be made is that when MED and SMED partners cover concrete project locations and target groups serviced by other W&D partners and/or other W&D sub-programmes, those interventions are well coordinated and linked with each other where possible and relevant. Such linkages should not come at any price, but need to be cost-effective and sustainable over time. Initial investments should be considered to establish those linkages with perspectives for sustainability on the medium and longer term.

Response ED department

The focus in the (S)MED sub-program is very much actor oriented and hence demand driven. For that reason it is not only a policy decision whether to work or not in a certain region for enterprise development. Generally it has been decided that the partner for the (S)MED sub-program should be active in the area of intervention of the other partners, but in practice enterprise development depends a lot on the demand of the private sector in that particular region. Economic development in a remote area with lots of comparative disadvantages compared to a more central region might be difficult and even not a responsible decision in terms of use of available resources.

The theory of change will provide a framework to our partners for specific interventions with other actors in a region. So the implementation of the recommendation is to link with other development actors that provide similar services in the area of incidence.

Nonetheless also in future policy development and decision making, ED will consider the complementarities with other programs as one of the pro's to develop activities in a certain area. It will be open to accept higher transactions costs and risks for some time in regions where other W&D interventions take place. But it finally depends on the availability of sound business development organizations to provide financial and BD services to entrepreneurs that operate under market conditions.

A specific and recognisable profile for the MED and SMED programmes

The SMED programme until present has not developed in a balanced way. The lion share of the (success of the) programme is located in one country, Bangladesh, and depends on the performance of one partner. This partner handles microcredit on a rather large scale under the flag of SMED, but in fact it caters for target-groups that are micro-enterprises or very small SMEs. Enterprise development in the MED programme does in fact not apply for survival strategies of families that is also catered for by this programme; SMED small is a category that floats in between MED and SMED; BDS-support is not well described and tailored to specific categories.

A more specific profile for the MED and SMED programmes is recommendable to be able to more clearly distinguish between its different specific target-groups of Micro, Small and Medium Enterprises and to better identify, tailor, describe and monitor specific services to specific target groups.

Response ED department

During the next policy period, the distinction between MED and SMED, in fact result of the separation between the departments that administrated the different project, will almost fade away. The delimitation will consider more the type of enterprises and interventions to focus on, and their access to financial and BD services, either via W&D or in access to local financial services.

Together with each partner organization, depending on its track record, core business and strategy a certain sector or sectors will be chosen to focus on. This will provide, a tailor made, no-blue print, profile of the different activities of W&D and its partner community regarding enterprise development for different target groups.

Dialogue and cooperation between BDS institutes, MFIs and W&D's multi-purpose partners

Until present SMED support and micro-finance support to SMEs have not been sufficiently linked with other sub-programmes and partners of W&D, as was observed under the overall conclusions. Here we touch upon the aspect of difficulties and cultural limitations in dialogue between MFIs and BDS organisations and some of W&D partners that could be observed in several occasions in this evaluation. Possibilities for learning by exchanging knowledge and expertise between the different partners have not yet been sufficiently explored.

W&D needs to invest in activities to bring together MFIs, BDS-providers and more socially oriented partners and strive to increase each understanding of the other's activities. More understanding and bridging some existing cultural gaps are needed to break stereotypes of hard-ball capitalist business organisations and soft and not efficient social service delivery partners. These stereotypes are of course grossly incorrect. MED and SMED partners could contribute to strengthen the vision on financial sustainability of activities in the TVET and JBC sub-programmes as well as in W&D's Education and Basic Needs programmes.

Response ED department

ED will request of their networkpartners, who generally know because of their development focus about the culture of both development as well as the business sector, to assist the multipurpose partners, if wanted, in approaching the business community, specific service providers etc. Furthermore networkpartners will be encouraged to take into account the strengths of the multipurpose partners in their ED approaches. However the starting point of a dialogue should be the need/demand of each organization and based on this demand partners organizations should explore collaboration. This does not necessarily mean collaboration between two specialized W&D partners.

On implementation by W&D

The challenge of mobilising the right knowledge and expertise

This evaluation team has observed an excellent commitment and great professionalism of W&D programme staff in managing projects and partner relations. The staff has shown it has an excellent capacity to develop itself and learn, which has enabled a constant growth and development of the J&I programme.

This kind of professionalism needed in programme staff requires generalist knowledge, while on the other hand in specific programmes also specialised knowledge is needed. Such specialised knowledge is not always available within W&D and this is in principle not a problem, but it requires self-knowledge and realism on behalf of the staff to identify when and where its knowledge is sufficient and when other specialised knowledge and expertise needs to be mobilised for proper guidance and innovation of the different J&I sub-programmes

W&D is recommended to develop its capacity to identify when and where its knowledge and expertise in specific areas is not sufficient to provide guidance on programmes and partners and develop mechanisms and sources for mobilisation of the right knowledge when it is required.

Response TVET-JBC department

Positive. We agree that further developing of knowledge and expertise of the TVET-JBC staff is needed. Apart from that, we need to identify in what specific area we need (outside) knowledge and experience. This can be done during the development of the new policy plan. The context analyses can give input to this. The 'TVET denktank' and the TVET knowledge program will play an explicit role in developing (outside) knowledge and experience.

Response ED department

ED department tries to fill the gap of expert knowledge at its own department by participating at different specialist networks (on micro finance, value chain development etc.) Reflection on the strategies/ activities of those platforms may give insight in lack of specific knowledge within the own organization. Nonetheless normally from outside you should be told about your lack of capacities because it is difficult to say something about the things you do not know that you don't know them!

Separation of Business and Charity

W&D has taken the decision to start up the Enterprise Development department as a separate department to manage the Small and Medium Enterprise development aspects in the J&I programme. This department also maintains a close relation to the W&D business platform. Although the rationale of decision is clear and it clearly integrates business development principles and insights in W&D, the organisational separation might have been too strict, so that cross-fertilization of insights between departments has become difficult and the departments have developed their own different cultures. In the organisational separation, the MED programme has become too much a "grey area", somewhere between the Programme and Enterprise Development departments.

W&D is recommended to look into the pro's and con's of this organisational separation, to develop mechanisms to strengthen cooperation and cross-fertilisation between departments and to review where and how the MED programme best can be managed.

Response TVET-JBC department

Positive. We agree that the current organisational separation between the ED department and our department is strict, although we have a good relationship as colleagues. From our side we see the need and value for more mutual consultation. Topics for this consultation can be:

- Developing, implementing and evaluating the applicability of useful JBC-tools in the area of measuring entrepreneurship capacities, teaching business skills, starting business incubation etc.
- Work together on upgrading the current JBC-wiki with useful background information to improve the capacity of the JBC-workers, applicability of the different JBC-tools etc.
- Work together on a specific micro financing / incubator fund product, to be used by MFI's and (if possible) by qualified JBCs for the trainees of our VTCs.
- Work together in stimulating skills training and business development / agric enterprise development in rural areas and chain development where possible.

Response ED department

As stated earlier in this reaction, the fact that MED is considered to be a grey area might be caused by its transition to the ED department, but does not have to do with the separation of business and charity.

Organizational separation has been the reaction to a period when business development was executed in a charity way, in the period just before the evaluation. To the opinion of the ED department the conclusion of having developed its different cultures that make cross-fertilization difficult is stated rather strong. It is natural that each department has its culture, as can be seen for example in the A&O department that has a stronger focus on the 'why'-issues because of their research mandate. Communication between the departments moreover has been further improved for example by the participation of ED in the so called 'landen-overleggen' and also the regular coordination meetings between the two managers from the two departments (ED and P&P). However, different opinions, questions etc. will always sharpen discussions and improve the quality of the work done by the whole organization. The issue might be raised as well since opinion on certain issues might vary between colleagues of one department to another. As long as this does not affect the organization policy, ED considers this to be positive, since it contributes constructively to the improvement of the policy. However, it will be good to have regular consultation between the two departments to create possibilities for discussion and look for practical synergy.

Comprehensive and long-term planning of projects and programmes

The research on W&D projects-database has shown that most planning and reporting instruments within W&D historically have had a short-term horizon. In 2006 SMAPs have been introduced as an instrument to facilitate longer-term planning of projects and programmes of partners. Although this has been an enormous step forward, SMAPs are sometimes still limited in scope (a specific sub-programme) and specific projects are still separately developed, funded and implemented. In reporting this is mirrored by many specific and short-term reporting documents. Only SMAPS and closing reports on projects sometimes provide a more comprehensive and analytical view on planning and progress.

W&D and partners are recommended continuing on the road towards more longer-term and holistic strategic planning. This requires tools that permit funding at strategic programme level in stead of funding specific projects and items. At the same time it is beneficial to move to less frequent mostly narrative reporting to more semi-annual or annual analytical reporting, particularly with those partners that have shown to be able to handle strategic planning. With other partners capacity-development can help to move them to this stage, while there also will be a group of partners that will best perform under the existing largely project- and item based funding.

Response TVET-JBC department

Positive. In the process of developing a long term vision and policy on TVET and JBC with our partners, we certainly need to further integrate this issue. The capacity of our partners for long-term planning is very different, as the quality of the SMAP's shows. We like the recommendation, to adapt the approach per partner, because a lot of our partners are not yet able to develop a holistic long-term vision. We encourage our partners to exchange their SMAP's and discuss them together (conducting e.g. regional SMAP sessions.). We recognise the lack of analytical reporting; however in our progress report format there is explicit attention for analytical reporting. We will set stricter requirements for accepting the progress report and hence we might need to reformulate our questions.

Accessibility of the project-database of W&D

The project database is not very user-friendly. Information on projects is stored in it, but is not directly accessible as documents, but only through a web-environment with emails and other documents. The name-giving of documents is not clear and therefore it is impossible to quickly search and find specific documents in the system if you need them (unless you have stored them yourself). Many documents are stored at several places, without a clear logic. Most importantly the system of card-numbers has not led to standardisation of filing and separate elements/projects of partner-programmes. Therefore the system of project-cards has made the data-base very difficult to access.

A review of the W&D project-data base system is needed to investigate how it can be simplified and made accessible by users.

Response TVET-JBC department

Positive. This is an overall issue for the whole P&P department. The WDP-database is being monitored and its quality and usefulness being upgraded from time to time between the projects secretariat within W&D and the ICT department of W&D. We agree with the conclusion and recommendation.

Risk of using parallel systems

Related with the above, it is noticeable that track-records, monitoring protocol of MFS and W&D own year-reporting is based upon data on projects and programmes that might not have been stored in the project-database and at least are not easily accessible in that system. It leads to the suspicion that programme staff has to resort to parallel systems to generate management information that is needed for the documents above.

Use of parallel systems in monitoring of projects and programmes needs to be minimized.

Response TVET-JBC department

Positive. All narrative reports, financial reports and indicator sheets are centrally stored as documents in the WDP-database. Indeed these documents are not easily accessible. The cumulative scores are stored in separate Excel-files on the network. With the constant improvement and upgrading of the WDP-database, current difficulties and problems are slowly reduced.

Response ED department

Though WDO is mainly designed for 'donation' project administration, ED from 2009 onwards is using WDO for the entire administration of the (S)MED program. It is not using anymore a parallel system in Excel or windows environment.

Complexity of indicator sheets and monitoring protocol of the J&I programme

The indicator sheets and monitoring protocol request a lot of information that until present has not been provided in a systematic, uniform and reliable way. Although monitoring data are sufficient to describe overall development and progress they cannot provide a full picture. The indicators that have generated monitoring information are largely focusing on inputs and outputs and much less so on outcome and sustainability. Additionally, information provided by partners is difficult to cross-check and might not always be based on facts.

It is recommended developing a more concise indicator-set to monitor the J&I programme and to enforce the use of these indicators in partner-reports. Information on indicators needs to be accompanied with proof in documents or by internal or external auditing systems.

Response TVET-JBC department

Positive. Indicator sheets from our partners (when they are delivered) are indeed often incomplete. At the same time, the current list of TVET and JBC indicators are not always effective. In the new policy period we intend to develop and formulate more precise and effective indicators together with our partners. After that, we will not accept reporting without clear indicator values.

Response ED department

The indicator sheet for MED has been simplified and made uniform for use both internally and externally. The use of indicator sheets within WDO environment will be improved soon. The SMED indicator sheet is already implemented in WDO.

On relations between W&D and partners**W&D listens well to its partners**

W&D maintains an excellent dialogue with its partners and its listening capacity is widely commended by partners. This dialogue can be observed in exchange of documentation, monitoring visits, exchange and exposure visits and in international partner-conferences.

Field and monitoring visits are well documented

Reports of field and monitoring visits are insightful and provide comprehensive insights in the development of partner-relations and the specific partner projects. These reports also show that dialogue between W&D and partners takes place at both the concrete level of project-implementation as well as strategy. The visit reports provide also excellent information on the development of partner-relations

Relations with multi-purpose and with specialised partners

Historically W&D has had a preference to develop partner-relations with those organisations that have a multi-purpose mission in Basic Needs, Education and (later) Social-Economic Development. In the J&I programme with the introduction of MED and particularly SMED and micro-finance, W&D has also started relations with specialised single-purpose organisations. These organisations do not always have a good fit with other partners, but bring in expertise and experience that is crucial for the development of specific activities. This strategy has proven to be more effective than expanding mandates of some multi-purpose partners to areas where they did not have the right expertise.

W&D and partners are recommended to discuss the need for specialised knowledge and expertise in the J&I programme and assess how this knowledge and expertise can be developed (within existing partners) or acquired (new partners). All (existing, new, multi- and

single purpose) partner-organisations should be aware of the whole J&I programme and the chain approach of W&D to enable more exchange and cooperation between all partners. Bringing in new partners outside existing networks can, in addition to new specific expertise, also bring in new dynamics in the J&I programme.

Response TVET-JBC department

Positive. We agree with this recommendation. To reach this goal, we want

- More cooperation between the TVET-JBC program and possibly an ED program within W&D and our partners.
- To ask the ED department to search for new MFI-partners in the regions where our VTC's are located, so that the chain approach can be strengthened.
- To stimulate mutual capacity building among the partner organisations.

We already cooperate with Dutch partners as Driestar Hogeschool, Windesheim Hogeschool, Red een Kind and others to make use of their expertise and experience in specific areas. In the 'Schokland plan' we developed two proposals together with specialised partners

Response ED department

The implementation of the theory of change will make it possible to implement the recommendation on this issue. ED department will bring into the discussion that the communication of a comprehensive description of the J&I program within the W&D community should get attention when approaching single service actor. These organizations are normally having their own programs and it will be necessary to inform them about the "whole" of the program they will provide a specific contribution to.

The J&I programme in the Balkan

W&D implements the J&I programme in the Balkan solely through a cooperation agreement with Dorcas Aid. W&D does not maintain partner-relations with the organisations in this region and does not have other own relations with this region. Other than creating volume for the MSF programme and enabling exchange and cooperation with Dorcas Aid at the institutional level, this construction has no direct effect on the implementation of the J&I programme by partners and exchange between partners.

W&D and its MFS partners in the Netherlands are recommended to discuss, prior to the preparation of the next MFS programme proposal, how to work together in the J&I programme. The current cooperation with others such as Dorcas in the Balkan, although positive, is not sufficiently substantial and linked with other programme elements and particularly other partners, to be continued in the same fashion. A position of W&D on its regional coverage of the Balkan in its overall programme is also needed.

Response TVET-JBC department

In the new MFS programme we only work in the Woord en Daad regions, defined during the Nairobi Conference: Asia, Anglophone Africa, Francophone Africa, and Latin America.

On W&D policies

Potential for further improvements in the J&I programme of W&D

By way of summary of this concluding chapter we can say that W&D has developed a clear policy on the J&I programme. In this policy the chain approach is well integrated, more and more as construct within a broader contextual setting, in which all W&D programmes are integrated. W&D has shown a great capacity to develop and for innovation its policy and

approach based upon changing insights in the past years. The current set-up and design of the J&I programme compared to 2005 have clearly improved and particularly enterprise development activities have reach another level of professionalism and sustainability. Knowing that W&D has a great learning capacity and that innovation of the J&I programme always is needed, the following innovations at policy level could be considered:

- *Include and link in the Chain Approach and in the J&I programme SMED activities in such a way that more direct synergy and cooperation with other sub-programmes can be achieved. This requires a review of the profile of the SMED programme and development of criteria to strengthen these linkages;*

Response TVET-JBC department

Already described above.

- *Review the current organisational structuring of the MED programme and develop a clear profile of MED, that includes BDS and micro-finance and enables more direct linkages with the TVET and JBC sub-programmes;*

Response TVET-JBC department

We would value more linkages with the TVET and JBC sub-programs and the ED program.

- *Develop a vision and an approach on self-employment and wage-employment and integrate this in the task-description of JBCs;*

Response TVET-JBC department

Already described above.

- *More effort is needed for embedding of the J&I programme in local contexts and institutions, including strengthening financial and institutional sustainability within these local contexts (this recommendation probably also applies for the other W&D programmes in Basic Needs and Education);*

Response TVET-JBC department

The financial sustainability is already described above. By improving the quality of JBC and TVET and networking (as described above) the institutional sustainability will increase.

- *More attention to cooperation, networking between partners and with other relevant networks and organisations in order to tap on the right knowledge and expertise for project and programme innovation and to reach advantages in scale in implementation and also lobby and advocacy;*

Response TVET-JBC department

Already described above.

- *More attention is needed for aspects of entrepreneurship development, business incubation in all sub-programmes and for BDS support in addition to micro-finance in the MED and SMED programmes.*

Response TVET-JBC department

Already described above.

Acronyms

| | |
|--------|--|
| ACFIME | The Agency for Finance of Micro Enterprises, Burkina Faso |
| ADC | African Development Corporation, South Africa |
| AEAD | Evangelistic Association for Social Development, Burkina Faso |
| AMG-G | Advancing the Ministries of the Gospel, Guatemala |
| AMGH | Advancing the Ministries of the Gospel, Honduras |
| AMGI | Advancing the Ministries of the Gospel, India |
| AMG-P | Advancing the Ministries of the Gospel, Philippines |
| AMGT | Advancing the Ministries of the Gospel, Thailand |
| BDS | Business Development Services |
| BDO(s) | Business Development Organisation |
| BN | Basic Needs |
| BoL | Bread of Life |
| CCS | Community Centre Siloé, CREDO, Burkina Faso |
| CCT | Centre for Community Transformation, Philippines |
| CDA | Corporación Dios es Amor, Colombia |
| CITC | Christian Intermediate Technology Centre, Kenya |
| CPEDE | The Job and Business Development Centre, CREDO, Burkina Faso |
| CREDO | Christian Relief and Development Organisation, Burkina Faso |
| CSB | The School Complex Baraka de Bobo, CREDO, Burkina Faso |
| CSS | Christian Service Society, Bangladesh |
| CTF | Cotton Tree Foundation, Sierra Leone |
| DAB | Direct Poverty Alleviation |
| DAC | Development Assistance Committee |
| DPR | Direct Poverty Reduction |
| ED | Enterprise Development |
| FACA | Faith Christian Academy, Ghana |
| GSPI | Good Samaritan Project, India |
| HBI | Hindustan Bible Institute, India |
| ICCO | Interchurch Organisation for Development Co-operation, Netherlands |
| INDEF | Institute for Development of Economics and Finance, Nicaragua |
| IREF | India Rural Evangelical Fellowship, India |
| J&I | Job and Income |
| JBC | Job and Business Centres |
| LoH | Ladder of Hope |
| LTB | The Technical Lyceum Bérékia, CREDO, Burkina Faso |
| MCI | Micro credit institutions |
| MED | Micro Enterprise Development |
| MFI(s) | Micro Finance Institute |
| MoU(s) | Memorandum of Understanding |
| OJT | On-the-job training |
| OECD | Organisation for Economic Co-operation and Development |
| P&A | Parole et Action (Haiti) |
| PAC | Pueblos en Acción Comunitaria, Nicaragua |
| PCRU | Urban Refugee Programme, CREDO, Burkina Faso |
| PDI | Integral Development Programme, CREDO, Burkina Faso |
| PI | Policy Influencing |
| PO | Partner Organisation |
| PSAR | Food Security and Research Programme, CREDO, Burkina Faso |
| TLM | The Leprosy Mission. India |

| | |
|-------|---|
| ToR | Terms of Reference |
| SHTC | Skilled Hands Vocational Training Centre, Phillipines |
| SMAP | Strategic Multi Annual Plans |
| SMED | Small and Medium Enterprise Development |
| TVET | Technical and Vocational Education and Training |
| VTCs | Vocational Training Centre |
| W&D | Woord en Daad |
| VET | Vocational Education and Training |
| VPN | virtual private network |
| YOP | Yayasan Oikonomos Papua, Indonesia |
| ZATAC | Zambia Agribusiness Technical Assistance Center. Zambia |

Acknowledgements

This evaluation has been 'special' in several ways: it has, firstly, been conducted at a distance from the implementation level. This has meant, secondly, that the evaluator was unusually dependent on documents and (telephone) interviews – the latter with staff of partner organisations with whom the evaluator had not been acquainted before. Thirdly, there was a large choice of documents from which data for the evaluation could be selected.

This could thus easily have become an exercise in which the evaluator's selection of data would have been a biased choice. What has helped to counter-act this inherent risk was the readiness of Woord en Daad staff and also of partner organisation representatives to correct (or confirm) the evaluator's impressions until at some point a picture emerged that seemed to be 'close enough to the truth' to be both workable and helpful. That is: new data at some point no longer made a big difference to this picture, even though missed surprises cannot be ruled out. The debriefing sessions both at W&D in Gorinchem and with W&D and partners in Nairobi were very useful to take away initial doubts and biases in the analysis and improve the quality of this overall report.

Annex 2 lists the informants of this evaluation. The evaluator wishes to thank all of them for dedicating their time and sharing their insights. Fortunately the telephone interviews with partners could be complemented with personal meetings during the Nairobi conference. Through these personal meetings we have been able to better understand the reality of implementation of the J&I programmes on the ground.

The evaluators would like to express their gratitude to W&D staff, particularly to Wouter Rijnveld for guiding the exercise from start to completion and for the members of the Programme Department responsible for the TVET and JBC activities and the Members of the Enterprise Development Department responsible for MED and SMED activities, as well as additional staff and managers of W&D on overall aspects of W&D's programmes. Office manager Frieda Mooij secured a VPN connection which made it possible to log in from anywhere and avoid printing of the countless documents. Diny Boet took care of all appointments and the preparation of the Nairobi visit, so all meetings went fluidly.

A second word of thanks goes out to all partners of W&D that took the time to respond to our survey and to our other queries. We would like to specially mention staff and management from CCS, CDA, CREDO, CTF and AMG-Philippines who have patiently waited for slow skype connections and were flexible enough to explore other forms of communication.

Last but not least, I personally would like to thank team-mates Sjoerd Zanen, from MDF, and Joanne Harnmeijer from ETC-Crystal, for their positive attitude in performing as a team. In this team each member admittedly had to do his or her own thing, but also had to be mindful of cross-linkages and shortcuts between the programmes under evaluation. This formula has been both labour-intensive and rewarding.

Ede, 1-5-2009
Frans van Gerwen
MDF Training & Consultancy BV

Executive Summary

Background and objective of the Job and Income Programme Evaluation

Woord en Daad (W&D) is a Christian organisation that since 1973 has been working in international development cooperation in over twenty countries. W&D implements three main programmes: Basic Needs, Education and Job and Income (J&I). The large majority of projects and programmes are implemented by Partner Organisations of W&D, based in the twenty countries spread over three continents.

W&D regularly submits its projects to external evaluations and also programmes are periodically reviewed by independent evaluators. Two programme evaluations were scheduled for 2009: the Basic Needs and the J&I Programmes. This report concerns the J&I programme evaluation.

The objectives of this evaluation are:

1. Enable learning from the J&I programme at the level of principles (development). Based on the outcomes of this evaluation, W&D and partners should be able to learn about the performance of the J&I programme at policy level. This learning should lead to improvement or further development of policies for this programme and a follow up programme proposal after finishing the current period at the end of 2010;
2. Enable learning at the level of insights and rules (innovation and improvement): based on the outcome of this evaluation, W&D and partners should be able to learn about the overall performance of the J&I programme at the implementation level. This learning should lead to innovation and improvement of J&I programmes and projects.
3. Provide accountability to all stakeholders involved: through this evaluation, W&D wants to give insight about its J&I programme and the lessons learned in it.

The evaluation questions were formulated on four levels, following the chain along which W&D works:

1. W&D: policy and programming;
2. W&D: relations with partners (and other forms of cooperation);
3. W&D: programme implementation and management;
4. Partners: project implementation and management.

Under each level a series of specific research questions was formulated. The report follows the outline of the ToR and all specific research questions are addressed in specific sections.

This J&I programme evaluation was realised from December 2008 to April 2009 and it was primarily based on written sources, including underlying project and programme evaluations in the period under consideration: 2005-2008. For the purpose of this evaluation W&D prepared a sample of five countries and seven partner organisations: Bangladesh (CSS), Burkina Faso (CREDO and Burkinabail), The Philippines (AMG-P and Tekton), Colombia (CDA) and Sierra Leone (CTF). W&D staff was interviewed at Head Quarters and five out of seven partners were interviewed by phone/skype. Additionally a small survey was conducted to obtain opinions and experiences of other partners of W&D on the J&I programme.

Before the final report was produced, several debriefing and validation sessions were organised at W&D and with international partners during a partner conference in Nairobi in March 2009. The final report was submitted to W&D on May 1, 2009

Short description of the J&I programme: activities and results obtained until 2008

The J&I programme has gradually expanded over the past years. In 2008, W&D supported 54 partners World-wide. Most of these partners, 23 organisations are located in Africa. 19 W&D partners are active in Asia and another 9 in Latin America. Some partners of other Netherlands organisations who participated in the J&I programme subsidy request of W&D to MoFA also participated in this programme but these were not subjected to detailed analysis in this programme evaluation.

In 2008 W&D in total has approved an amount of approximately 21 million € (including 1.4 % reservation for evaluation purposes) for activities of its partners. Out of this amount 4,623,102 Euro was invested in J&I projects and programmes. This roughly corresponds with 22% of the total support of W&D to partners. In 2008, 13 W&D partners in Africa, 14 partners in Asia, 5 partners in Latin America and 4 partners (all partners of co-MFS organisation Dorcas) in the Balkan were implementing activities in the J&I programme.

The main results of the J&I programme until 2008 can be summarised as follows:

Technical and Vocational Education and Training

- In the TVET programme, the number of students benefiting from training has increased according to plan from 2,739 students in 2005 to 5.453 students in 2007;
- Infrastructural investments have been made in TVET with more partners as originally planned. With the consolidation of the TVET training among partners a decrease of budget for investments in infrastructure and materials was anticipated.
- The number of students benefitting from scholarships has constantly been above target. This was enabled by higher than anticipated income from W&D for scholarships during the same period.

Job and Business Centres

- The setting up of JBCs and their consolidation has been lagging behind targets, during most of the programme period and particularly in 2008. Particularly the set-up and development of a student tracking system did not proceed as quick as planned, but in the latter half of that year more progress was made;
- The number of TVET graduates mediated in jobs or supported in setting up their businesses is still modest, because among most partners this activity is still new;
- The role of JBCs in linking better with lobby and advocacy on labour market and conditions issues has not yet developed.

Micro Enterprise Development (MED)

W&D partners have made faster progress in provision in micro-finance to families and micro-enterprises than foreseen. More families and micro have been benefitting from such loans than planned:

- 64,467 clients were provided with micro-finance (70.000 planned);
- 17,879 micro-enterprises (many family enterprises) were supported with BDS services (against 4,500 planned);
- 5,253 new local savings and loan groups have been supported by W&D partners;

Small and Medium Enterprise Development (SMED)

- 375 SMEs were established in 2008, which is above the planned amount of 230;
- 1,145 new jobs were created in the SMEs supported by the SMED programme, which is slightly below the planning of 1,300;

Main findings

Technical and Vocational Education and Training

The TVET training sub-programme and the activities of the VTCs are clearly relevant in the light of local needs for poverty reduction in target areas. TVET training is a crucial instrument to link education with employment opportunities and self-employment.

TVET training has been generally effective as more than 90% of the students graduate. Through this performance, graduates are effectively prepared for their insertion in the labour market or for self-employment. Factors that have limited effectiveness are:

- Limited linking with and adapting to market developments;
- Efforts in mediation for internships and job-placements were not always sufficient to achieve entry of ex-students in jobs;
- Attention given to entrepreneurship and business development skills has been limited, though it is gradually inserted in TVET curriculums.

Assessment of efficiency in relation with other TVET providers was difficult as no data for benchmarking among TVET providers are available. Analysing development of efficiency in TVET among W&D partners over time one can see that in 2005 and 2006 many investments have been made in infrastructure during start-up phases of different TVET centres. These high investments were paired with limited numbers of students. The efficiency rate has drastically improved in 2007, where investments in infrastructure were less needed and the number of students was higher.

TVET training generally produces sustainable results in the form of skilled people with more self-confidence in their life in general and on the labour market. Financial sustainability of the TVET centres still leaves much to desire. At an average of 13% in 2007, the financial self-sustainability rates are low.

Job and Business Centres

The JBC services are very relevant and clearly linked in the chain of interventions in education and TVET training. JBCs provide an immediate and necessary step in this chain to enable that young graduates are effectively integrated in the labour market or are able to set up their own self employment opportunities.

The effectiveness and impact of the JBCs are still limited due the following factors:

- Most JBCs are still in their start-up phase;
- Linkages and networking with private sector and with enterprises are still not very well developed and this limits capacities of TVET centres to take private sector demands as a starting point for their TVET approaches and curriculums;
- Capacity of analysing the labour-market and local economic development opportunities among partners is relatively limited;
- Wage-employment and self-employment are very different roads towards self-sustainability and independence of former students and they also require very different strategies. These two roads are now combined in one approach and in monitoring no distinction is made between employment and self-employment;
- Attention within previous (VET) education and JBC support to life skills in entrepreneurship, though increasing over the past years, is still not sufficient to identify and prepare those start-up target groups that they have a good enough change to succeed as entrepreneur.

Longer-term longitudinal studies have not yet been done on sustainability of wage and self-employment and it is therefore difficult to assess what are perspectives for sustainability. More concretely for JBCs, linked to their immediate service delivery, there is a good potential for sustainability.

Micro Enterprise Development (MED)

The MED programme is primarily a programme for micro-finance provision and BDS delivery to very small family-run enterprises. Many of the target-groups take the credits to complement their family income and to survive, while a more limited number of credits are invested in micro-enterprises with potential for further development. In fact, only for the latter group the name of the MED programme really applies. For the other target-groups it is more appropriate to speak of poverty reduction and livelihood support to families.

Although the MED sub-programme is relevant for the poor target groups in terms of poverty reduction its relevance in the light of the broader W&D partners interventions is more limited in two aspects: a) the wider economic impact of micro-finance provision is limited and therefore does not create much potential and perspectives for employment and income generation and b) only a limited number of beneficiaries of the other TVET and JBC interventions is directly served by MED interventions.

The micro-finance provision in the MED sub-programme generally has been effective, in terms that people generally pay back their loans and that quite a number of the micro-enterprises (50%) is successful on the longer term. For those enterprises that might have potential for further growth to the SMED sector, effectiveness can still be improved through a more coherent package of financial and BDS services delivery.

In the framework of this evaluation it was impossible to assess efficiency aspects of the MED programme and also on sustainability little can be said. Sustainability performance and perspectives of MED partners vary greatly between different contexts.

Small and Medium Enterprise Development (SMED)

The SMED programme considers economic development in a variety of geographic contexts. This programme, as all W&D programmes, focuses on poorer target groups, directly, where these target groups can be supported in small and medium enterprises, or indirectly, through providing employment and economic growth through SME development for poor communities and target-groups. In this evaluation limited examples of SMED activities with other W&D interventions were found. The SMED programme is relevant in relation to economic growth and poverty reduction in communities, but less relevant in the framework of the chain approach in W&D's programmes.

The SMED programme has been effective over the past years. It has supported the creation of many small and medium Enterprises and it also contributed to the creation of a significant amount of employment. Most of the SMED support provided by W&D partners is quite recent, so it is still quite early to assess effectiveness. But what can be observed is that SMED programme shows good recovery rates for loans provided to SMEs. This indicates that SMEs are performing sufficiently well to be able to pay back their loans.

In the SMED programme, financial and BDS services are provided by partners, but the balance between the two seems to favour micro-finance more than BDS. This might affect effectiveness and sustainability of SMED interventions over longer periods of time.

Programme implementation by W&D

Programme implementation by W&D has been generally effective and efficient. Particularly the TVET programme has developed according to plan and currently more students than originally foreseen are supported by W&D partners. In setting up and consolidating the JBCs significant delays have been encountered, but at the end of 2008, most TVET centres are now equipped with a JBC or a Job Mediation service.

After initial problems in organising MED activities within the programme and within partner-organisations, the MED programme has developed into a programme that now serves a great many people. It is now hosted in separate new partners or in separated departments of existing partners. With this development the MED programme has no focus anymore on TVET and JBC but it serves target groups in general, contributing to poverty reduction and economic activity in the environment of TVET and JBCs, but also elsewhere. The SMED programme has since its beginning in 2005 focused on somewhat larger small and medium enterprises through micro-finance and BDS provisions and was not directly linked to the TVET and JBC programmes. Its impact is more general, including in the environment of other TVET and JBC interventions. The SMED programme since its start has worked with specialised partners. In 2008 the MED programme is incorporated in the Enterprise Development Department of W&D that already housed the SMED programme. After a slow start the MED and SMED programmes have picked up speed and are running on target.

W&D pays a lot of attention to dialogue with and consultation among partners. This is very much appreciated by partners. Through regular monitoring visits, exchange activities, conferences for policy development and learning events. W&D and partners have been able to develop and maintain steep learning curves. W&D and many partners provide excellent examples of real learning organisations.

Relations between W&D and partners

Important characteristics that apply for W&D's relationships with all partners are:

- active and open policy dialogue and consultation with partners in policy development;
- W&D strives to develop and maintain long-term relations with all partners;
- W&D provides active follow up to all partners through regular monitoring visits.

But there are also some distinguishing characteristics in partner relations:

- More historic multi-purpose partners are systematically involved in policy and programme development, while the partners in SMED and MED are new and specialised partners that are more involved in specific issues;
- New partners in MED and SMED have a clear economic focus, while older partners usually focus on social development. Exchange and dialogue between these different partners with different focuses is sometimes difficult, but gradually developing.

W&D policy development in the J&I programme

W&D over the years has developed a strong chain approach in which many different interventions are linked to each other. This chain approach over the past years has become more holistic, flexible and community-based. It allows for different routes of different individual people but also for more collective approaches and geographic interventions. MED and SMED have developed somewhat differently: these sub-programmes are not directly related to the historic intervention chain of W&D, but these programmes are very important in the context of the other W&D interventions, including those in the Basic Needs

and Education programmes. Some bottlenecks in policy development are encountered that can be summarised as follows:

- A vision and work-approach still needs to be developed for job-mediation, recognising specific tasks and roles in job-mediation in wage-employment and specific tasks and role in supporting people in starting-up self-employment initiatives;
- Building specific expertise that is needed in different context to provide the right balance in services in job-mediation and starting up enterprises;
- The challenge of improving linkages of MED and SMED interventions with other interventions in communities of W&D partner's target groups;
- Balancing the provision of Financial and BDS services to MED and SMED partners.

In addition to networks of partners in the South, W&D is actively cooperating with many stakeholders in the North: within the civil society sector (MFS partners) and with private sector (W&D business platform) and with universities. W&D can be characterised as a very open organisation interesting in learning of others and willing to share its own lessons learned. This can also be illustrated with the generally good reporting systems that provide a wealth of information both internally as well as for external parties.

Main Conclusions and Recommendations

Learning, innovation and change in the J&I programme

The J&I programme has shown a strong development and a steep learning curve within W&D as well as among partners. W&D has introduced new approaches and arrangements in the J&I programme. The two most important changes are:

- The transformation of the intervention chain approach of W&D from an individual target-group focused approach to more holistic and integral approach;
- The separation of provision of loans and guarantees and SME development from TVET and JBC functions.

These changes are recent and not yet well digested and understood among partners and possibly also among W&D staff.

W&D is recommended continuing with learning and innovation processes but needs to recognise that changes require intensive communication and time. It is recommended to continue exploring with partners a more holistic and integral use of the new chain approach. Possibilities to strengthen linkages between MED and SMED interventions with TVET and JBC interventions should be included in this exploration.

The Chain Approach of W&D

The Chain Approach of W&D is a good instrument to link interventions in different sub-programmes within the J&I Programme and with the Education Programme. The MED and SMED sub-programmes have a different and much broader focus on poor target groups in different geographic contexts and as such are relevant contributions to economic development. Although the MED and SMED interventions are not directly linked to other interventions of W&D, they can support them when target-groups and regions overlap. In these evaluation not much examples of such synergy were encountered.

It is recommended that W&D and partners, both historic multi-purpose partners and new specialised (S)MED partners, together explore possibilities for synergy and cooperation between TVET and JBC on the one hand and MED and SMED programmes on the other hand, when and where possible.

Embedding in local contexts and linkages with local institutions are beneficial for sustainability of J&I interventions

W&D partners are often well established and strong civil organisations in their own contexts. They have a large trajectory of cooperation with W&D. As a result there is not always a need to look outside for possibilities to strengthen local linkages to acquire moral, political and financial support for their operations. Through cooperation and partnerships with other relevant local J&I service providers, benefits of scale and cost-reduction can be achieved. Although such networking and linking was planned for in the J&I programme, during implementation, these actions only occurred on a limited scale. As a result financial sustainability of particularly TVET and JBC activities is not as strong as it could be.

Partners of W&D are encouraged to explore more possibilities to link up with local institutions and cooperate with other service providers in TVET, JBC and the provision of BDS and financial services to MSMEs. W&D could think of mechanisms to stimulate such behaviour of partners in order to speed up the progress in achieving more local institutional and financial sustainability of its J&I interventions.

Improving the Business Enabling Environment for J&I interventions

Although the J&I programme in each sub-programme has planned for interventions in the area of networking, lobby and advocacy on TVET-facilities, labour market and MSME development, actions during the past years have been very limited. Generally partners focus very much on implementation of their programmes. While this is of course laudable, it is not sufficient, because conditions for implementation depend on external factors. W&D partners do not look very much across their own community and link up with other actors and stakeholders to strengthen lobby and advocacy initiatives.

W&D and partners are recommended to invest extra effort in developing capacities in networking, lobby and advocacy on around issues of importance in their programmes. Active support and stimulation of partners is needed as otherwise partners might tend to prefer to remain with a focus mainly on implementation of programmes. Partners should also be stimulated and supported to look outside their traditional circles for allies and partners in lobby and advocacy to gain more entry in relevant networks and initiatives.

Quality of employment and self-employment

In reporting and monitoring protocols no distinction is made between wage-employment and self-employment while both categories have very different characteristics and require different strategies. This has not yet sufficiently received attention in the J&I programme and particularly in the JBC and MED sub-programmes.

W&D is recommended to conduct more research on the similarities and differences between employment and self-employment and develop criteria to measure quality and decency of work-conditions. W&D needs to develop specific indicators in its monitoring protocol to obtain more understanding of the different dynamics in wage-employment and self employment.

Specific conclusions and recommendations on the research questions in the ToR are presented in section 7.2 of the evaluation report.

1. Introduction

Woord en Daad is a Christian organisation that has worked in international development in over twenty countries, since 1973. The organisation has distinguished three programmes: Basic Needs, Education and Job and Income. A fourth programme, Emergency Relief and Rehabilitation, has recently been merged with the Basic Needs Programme. The large majority of projects and programmes are implemented by Partner Organisations, based in the twenty countries.

Woord en Daad (W&D) renewed its evaluation policy in 2006. The analogy of a pyramid is used in which the bottom is formed by regular monitoring systems and informal knowledge of partner organisations and project officers. The middle layer is formed by project evaluations, carried out by partner organisations in conjunction with W&D. The top layer is formed by programme evaluations – such as the one at hand - at the level of the programmes mentioned above.

Two such programme evaluations have been scheduled for 2009: of the Basic Needs (BN) and of the Job and Income (J&I) Programmes. Both concern the period 2005-2008. The two evaluations are aimed to serve as inputs in a new policy framework, which will in turn contribute to a new MFS proposal for the period after 2010. In addition the tail end of the 2008 evaluation of the Education Programme has overlapped with the current evaluations. In March 2009 a global W&D partner conference has been the occasion for all three evaluations to share their preliminary findings before finalising the evaluation reports.

For practical reasons and also to get cross-linkages the two 2009 evaluations, though separate, have been planned and implemented in conjunction, by a three member team, consisting of Sjoerd Zanen en Frans van Gerwen of MDF, and Joanne Harnmeijer of ETC Crystal. This report, of the Job & Income Programme evaluation, is written by Frans van Gerwen. ANNEX 3 refers for the Terms of Reference of this evaluation.

The Job and Income programme consists of four sub-programmes: Vocational Education and Training (VET), Job and Business Centres (JBC), Micro Enterprise Development, including micro credit (MED) and Small and Medium Enterprise Development (SMED). The first three sub-programmes have been managed by W&D's Programme Department until the end of 2007. The final, SMED programme, has been separately managed by the Enterprises Development Department. The MED programme was transferred from the Programme Department to the Enterprise Development Department.

1.1. Methodology and Approach

The team of MDF and ETC Crystal has produced an Inception Report in November 2008 for all three evaluations. The actual work on this J&I programme evaluation started mid December 2008 and was spread over a period of four months until mid April 2009, for a total of 23 budgeted working days. The evaluation team has had to rely on documents supplemented by interviews with W&D staff, plus telephone interviews with staff of Partner Organisations (POs) – no field visits have been made. This has been quite a challenge. The evaluators, through a VPN link, had access to the W&D computers and thus to all electronically filed data, on all projects. In addition evaluation reports, policy briefs, visiting report of W&D staff as well as studies were made available, altogether amounting to a sizeable volume of information.

The sampling of countries has been done by W&D; the ToR in ANNEX 3 provides the details. In brief, both evaluations were to study all relevant projects of the 2005-2008 period in five countries, two of which (Bangladesh and Burkina Faso) were identical. The Philippines, Colombia and Sierra Leone were the additional countries selected for the J&I programme evaluation. W&D also prepared the structure for the evaluations, with four 'levels', and a series of questions to be answered at each level, mostly in the usual format of the OECD DAC criteria. Questions for the two evaluations were largely identical at all levels: of policy (level 1); implementation by W&D (level 2); W&D relations with POs (level 3) and implementation by the POs (level 4).

The evaluation questions have been the guidance for the entire narrative of this report, that is: all sections in the report address one or more questions. The evaluators have, however, chosen to build up this pyramid from its basis, that is: starting from implementation (level 4), and working upwards to the policy level (level 1). This choice was made as it was felt that it is the implementation level, in the end, where all other levels meet and must prove themselves.

By applying this methodology, this report contains a strong focus on the implementation level with many specific findings that are in fact also relevant for the other levels. The findings and conclusions at the other levels are much more general and concise. Particularly level 3 proved to be a level where it was difficult to find specific issues related to the relations between W&D and POs in the area of the J&I programme. Therefore, in consultation with W&D, it was decided to skip some questions of the original ToR of this evaluation with corresponding changes in design of the chapter on W&D relations with partners: it now is a short chapter that contains only one section on the differences in relationships between W&D and its TVET/JBC partners on the one hand and MED/SMED partners on the other hand.

The methodology of this programme evaluation, according to W&D's evaluation policy, does not normally include field studies. Rather, monitoring information and information from project evaluations is used as building blocks for the program evaluation. This information is complemented by interviews with W&D staff and with partner organisations. This methodology proved to be difficult, because the amount of information to be handled was almost endless and it was impossible to check each source of information on its factual correctness. Information on the same issues from different sources was sometimes contradicting and regularly we found small differences in quantitative information. In other cases, information on issues was vague or non-existent. With all these limitations, this evaluation can be considered as an approximation of an overall image of the state of the art of the W&D J&I programme, but not as an exact picture of results of the programme thus far. Although this was originally not foreseen in the ToR, during the debriefing sessions with W&D the further development and finishing of this evaluation was discussed and agreed upon.

The main steps and instruments used in this evaluation were the following:

1. Desk study

The major part of the program evaluation was a desk research. This included the following documents:

Level 1: W&D policy

- Relevant parts of multi annual policy plans, annual plans and annual reports
- Relevant additional policy documents and vision papers

Level 2: relation with partners

- No specific documents were consulted other than those mentioned under level 4)

Level 3: W&D implementation

- Project manual, including assessment formats and monitoring procedures
- Evaluation manuals
- Overview and summary of time needed for proposal assessment
- For a sample of projects: project proposals, project assessments by W&D, project agreements, selected project reports, end memo's, field visit reports.
- Reports of project evaluations
- Learning inventories (which track the learning effects of evaluations and research projects).

Level 4: implementation by partners

- Policy document partnership
- Partner agreements
- Project evaluations (insofar these include sections about organisational capacity of partners)
- Reports of partner conferences and consultations
- Reports of financial field visits (for a sample of partner organisations)
- Reports of monitoring visits (for a sample of partner organisations)
- Description of systematic partner assessments
- For a sample of projects: project proposals, project agreements, selected project reports, end memo's, field visit reports.
- Reports of project evaluations

2. Interviews at W&D

During the period January – February 2009, a range of interviews were conducted with all staff directly involved in the J&I programme, particularly at the Programme Department and at the Enterprise Development Department. Additionally managers and staff of the Research and Advice Department and overall management were interviewed.

3. Telephone/Skype interviews with W&D partners

With five partners in the project-sample phone/skype interviews were carried out in the months of February and March 2009. This was done with AMG-P in the Philippines, CSS in Bangladesh, CDA in Colombia, CREDO in Burkina Fasa and CTF in Sierra Leone. In some cases these interviews were complemented with e-mail questions and responses.

4. Survey to all W&D partners

As a preparation for the interviews, but also to obtain opinions of all partners on specific aspects of the W&D programme and W&D partner-relations, a survey was carried out among partners in the period February-March 2009. The results of this survey have been fed in some sections of this report, but most of the results of the survey are further discussed in the meta-evaluation report of Mr Sjoerd Zanen.

5. Debriefing and Validation Session at W&D (18 March, 2009)

Based on draft reports of the three programme evaluations on Education, Basic Needs and J&I a debriefing and validation session was organised at W&D. During this session, mayor questions, comments and doubts on the report were discussed and W&D staff submitted suggestions for corrections in writing. During this session a methodology for debriefing and validation of findings with all partners during the international partner-conference was prepared.

6. W&D International partner-conference (25-27 March, 2009)

The conclusions and recommendations of the J&I report were presented to all W&D partners, W&D staff and selected external stakeholders for reaction and feedback. In working groups (TVET/JBC and MED/SMED) all conclusions and recommendations were discussed in detail. The feedback and suggestions of partners on this report have been taken into account in the final elaboration of this report. Furthermore the partners and W&D started to work in this conference on the preparation of a follow-up programme proposal for the next MFS II funding period.

7. Elaboration of the final report

After the international partner conference, the evaluator elaborated the final report. On some specific issues related particularly with the MED and SMED sub programmes, some additional interviews were carried and additional new information on the year of 2008 was integrated in the analysis, conclusions and recommendations of this final report. The draft final report of the J&I programme evaluation was submitted to W&D on April 17, 2009. This report was validated by W&D in writing on April 25, 2009 after which the final report was submitted on May 1, 2009.

1.2. Structure of this report

This evaluation report contains seven chapters.

After this first, introductory chapter, chapter 2 will introduce the history and context of the J&I programme. This chapter also contains the main characteristics of the J&I programme in the recent period.

The next chapter 3, in four sections, present the main findings on each of the four sub-programmes in the J&I programme at the implementation level: Technical and Vocational Education and Training (TVET), Job and Business Centre (JBC), Micro Enterprise Development (MED) and Small and Medium Enterprise Development. A final section 3.5 contains a summary of the main findings of this rather long chapter.

Chapter 4 contains an analysis of the findings related with the implementation of the programme by W&D.

In Chapter 5, the reader will find a concise description and analysis of similarities and differences in W&D partner-relations with the partners in the different sub-programme.

Chapter 6 discusses policy aspects of the J&I programme as a whole and how this programme is embedded in overall policies and approaches of W&D.

The final chapter 7 contains conclusions and recommendations. These are separated in two sections: Main overall conclusions and recommendations and specific conclusions and recommendations. The conclusions and recommendations were presented in pairs in order to keep a clear link between each specific conclusion and corresponding recommendation.

In the annexes, the reader will find a list of references (1), a list of people interviewed (2), the ToR of the J&I programme evaluation (3) and detailed analytical tables of the J&I programme used for the analysis in this evaluation process (4).

2. History, context and current characteristics of the J&I Programme

In 2008, W&D supported 54 partners World-wide. Most of these partners, 23 organisations are located in Africa. 19 W&D partners are active in Asia and another 9 in Latin America. W&D also supported organisations in J&I projects in the Balkan region, but this was done in a partnership with Dorcas Aid, who managed the direct partnership relations with these partners.

The historic development of the J&I programme is presented in the following table. Data on TVET and JBC have been included until July 10, 2008. For MED and SMED data for the entire year of 2008 are included.

Table 1: Development of spending in J&I programme 2005 - July 2008

| Sub Programme | Activity | 2005 | 2006 | 2007 | 2008 | Total |
|-------------------|--------------------------|-----------|-----------|-----------|------------------------|------------|
| VET | VTC | 938,000 | 1,600,000 | 2,080,000 | 1,512,000 | 6,130,000 |
| | Infrastructure | 610,000 | 790,000 | 468,000 | 294,000 | 2,162,000 |
| | Scholarships | 1,595,000 | 1,880,000 | 1,161,000 | 461,000 | 5,097,000 |
| | Capacity building | 190,000 | 137,000 | 146,000 | 29,000 | 502,000 |
| Total TVET | | 3,332,000 | 4,408,000 | 3,855,000 | 2,296,000 | 13,891,000 |
| JBC | JBC | 323,000 | 309,000 | 382,000 | 294,000 | 1,308,000 |
| | BDS | | | 207,000 | 81,000 | 288,000 |
| | credit | | 9,000 | 114,000 | 122,000 | 244,000 |
| | networks/PI ¹ | | 2,000 | 39,000 | 12,000 | 54,000 |
| | Capacity building | | 2,000 | 30,000 | 29,000 | 61,000 |
| Total JBC | | 323,000 | 322,000 | 772,000 | 539,000 | 1,956,000 |
| MED | general | | 246,000 | | | 246,000 |
| | MED | | | 324,000 | | 324,000 |
| | BDS | | 217,000 | 439,000 | | 656,000 |
| | credit | 750,000 | 23,000 | 216,000 | | 989,000 |
| | networks/PI | | | 11,000 | | 11,000 |
| | Capacity building | 17,000 | 10,000 | 159,000 | | 185,000 |
| Total MED | | 767,000 | 496,000 | 1,150,000 | 1,658,484 ² | 4,070,484 |
| SMED | BDO | 11,000 | 125,000 | 44,000 | | 179,000 |
| | credit | 294,000 | 319,000 | 952,000 | | 1,566,000 |
| | networks/PI | | | 18,000 | | 18,000 |
| | Capacity building | 16,000 | 132,000 | 141,000 | | 290,000 |
| Total SMED | | 322,000 | 576,000 | 1,156,000 | 1,390,961 | 3,444,961 |
| General | general | | | 242,000 | | 242,000 |
| | Capacity building | 61,000 | 63,000 | | | 124,000 |
| Total for general | | 61,000 | 63,000 | 242,000 | | 366,000 |
| Overall total | | 4,804,000 | 5,865,000 | 7,175,000 | 5,883,445 | 23,727,445 |

Source: ToR J&I programme evaluation³

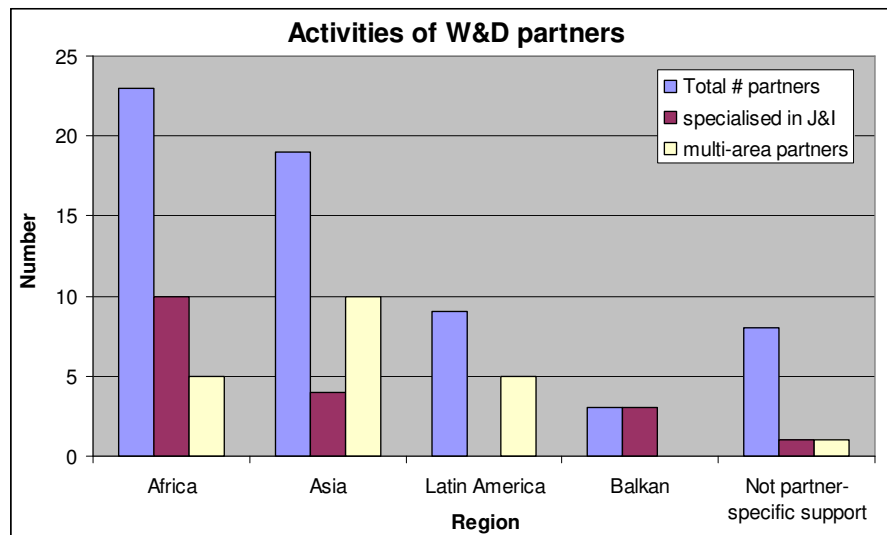
¹ PI = Policy Influencing

² On MED and SMED, data from the W&D draft year-report on 2008 are included in this table. But because of the fact budget-lines have changed over the years, only totals can be given here. These are for the entire year.

³ Different financial reporting documents contain different data on the financial development of the J&I programme. This is because in some overviews general project costs and a reservation for Monitoring and Evaluation are included. The data on the J&I programme in 2008 are not complete as

Figure 1 below presents an overview of the number of partners that have been active in the J&I programme (excluding SMED-projects and support)⁴ in 2008. In Africa in total 23 partners were supported by W&D. 13 of them implemented Basic Needs, Education or Emergency Support projects but were not active in the area of J&I. 15 partners in Africa implemented J&I programme and projects during this year. 10 of them were specialised organisations either in TVET, Job-mediation or Micro Enterprise Development and 5 organisations were multi-purpose organisations that in addition to one or more J&I programmes also implemented Education, Basic Needs and/or Emergency Support activities. In Asia and Latin America this picture is quite different. In Asia a total of 19 partners and in Latin America of a total of 9 partners respectively 10 and 5 partners include J&I activities in broader multi-purpose programmes. 4 partners in Asia only conducted J&I activities. In Latin America there were no specialised J&I organisations in the partner-network of W&D. Data from the ED department on 2008 showed that from the total of 18 SMED partners, 11 were specialised in SMED only. Another 4 were specialised in MED and 3 partners combined MED and SMED activities.

Figure 1: Description of activities of W&D partners in 2008



Interviews with staff and partners indicate that when W&D is focusing its support to a specific partner on J&I activities this generally indicates that this respective organisation is specialised in the area with J&I. This is even more the case for MED and/or SMED partners. All but 4 of the MED/SMED partners only focus on business development, micro-finance and loans and are not involved in education, health or emergency programmes.

However, W&D generally prefers to identify those partners that work on J&I activities within a broader programmatic approach that includes other areas, just a W&D itself.

they don't contain the latest figures on the MED and SMED programmes. Therefore we have chosen in the first section of this chapter to use the most recent data on the TVET and JBC sub-programmes of the whole year of 2008. In subsequent sections and chapter, the year of 2007 is used as the core reference year for analysis of budgets and expenditures per partner, as for this year the most precise and detailed data were available for spending per partner. The amounts are slightly different (lower) as general non-partner specific budgets and expenditures are not taken into account.

⁴ These SMED partners were separately managed and therefore could not be included in this overview.

The support given by W&D to Dorcas partners in the Balkan is focused on the J&I programme only. In the framework of this evaluation these Dorcas partners have not been subjected to further analysis but it is known that some of them are in addition to the area of J&I also active in social programmes and projects.

In addition to partner-specific support, W&D has also supported general activities of several partners. In 2008 this occurred 8 times, but only minor contributions were given.

In the sample of projects and partners selected for this J&I programme evaluation we can observe that five out of seven partners selected (CREDO, CSS, CDA, AMG-Philippines and CTF) are among the larger Multi-purpose partners of W&D. The other two partners (Burkina-Bail and TEKTON) in the sample are both specific SMED partners and not included in the analysis in this section, as SMED partners are managed by the Enterprise Development Unit of W&D with a separate administration and support structure.

In 2008 W&D in total has approved an amount of approximately 21 million Euro (including 1.4 % reservation for evaluation purposes) for activities of its partners.

Of this amount 2,064,752 Euro was invested in projects that focused on Education, Basic Needs, Emergency or general support only. 18,932,592 Euro was invested in partners that were active in one or more of the above areas **and** J&I income activities (excluding SMED). Out of that amount 4,623,102 Euro was invested in J&I projects and programmes. This roughly corresponds with 22% of the total support of W&D to partners. In Africa 27% of the funds is invested in J&I and in Asia 24 %, which indicates an increased focus on J&I, compared to Latin America, where only 14 % of the funds is invested in J&I programmes and projects. The percentage of 100% for J&I in the Balkan, can be explained by the fact that the agreement with Dorcas is only targeting J&I activities in this region. When we analyse more in detail, how the J&I support of W&D is distributed among partners (see table 1 below), we can see some interesting patterns emerge.

Table 2: Approved contributions of W&D to partners in J&I programme (excl. SMED), 2008

| Africa | | | | | Asia | | | | | Latin America | | | | | |
|--------------|-----------------------|----------------|---------------|-----------|-----------------|--------------|-----------------|---------------|-----------|---------------|----------|----------------|----------------------|-----------|-----------|
| Country | Partner | J&I (no. SMED) | Total support | % for J&I | Country | Partner | J&I (no. SMED) | Total support | % for J&I | Country | Partner | J&I (no. SMED) | Total support | % for J&I | |
| Benin | Dedras | 103,483 | 103,483 | 100% | Bangladesh | CSS | 203,838 | 1,602,940 | 13% | Colombia | CDA | 395,209 | 2,592,918 | 15% | |
| Burkina Faso | AEAD | 54,231 | 80,624 | 67% | Philippines | AMG-PH | 329,694 | 796,845 | 41% | Guatemala | AMGG | 280,036 | 1,721,397 | 16% | |
| | CREDO | 494,697 | 2,151,760 | 23% | | India | AMGI | 274,985 | 1,759,323 | | 16% | Haiti | P&A | 269,144 | 2,514,952 |
| Ethiopia | Hope | 93,661 | 893,937 | 10% | Count | | Count | 68,650 | 351,390 | 20% | Honduras | | AMGH | 25,813 | 62,767 |
| | Muluwongel | 38,876 | 38,876 | 100% | | Faizabad | Faizabad | 99,981 | 99,981 | 100% | | Nicaragua | INDEF | 88,049 | 300,009 |
| | Selam Awassa Bus. Gr. | 186,468 | 186,468 | 100% | | | GSPI | GSPI | 44,946 | 289,383 | 16% | | Balkan Region | | |
| Ghana | FACA | 33,106 | 33,106 | 100% | HBI | HBI | | 6,297 | 25,476 | 25% | Albania | Tabitha | 83,503 | 83,503 | 100% |
| Kenya | CITC | 45,630 | 45,630 | 100% | | IREF | IREF | 12,280 | 308,927 | 4% | Bosnia | Tabitha | 83,503 | 83,503 | 100% |
| Malawi | Stephanos Foundation | 58,746 | 58,746 | 100% | Vadath-prasular | | Vadath-prasular | 108,068 | 108,068 | 100% | | | Agape | 107,657 | 107,657 |
| Sierra Leone | CTF | 15,373 | 302,177 | 5% | | Vizian-agram | Vizian-agram | 120,565 | 120,565 | 100% | | | Bread of Life | 68,493 | 68,493 |
| Zimbabwe | Bulawayo Proj Ctr | 30,420 | 30,420 | 100% | W&D India | | W&D India | 245,835 | 833,165 | 30% | | | | | |
| South-Africa | Mfesane | 294,544 | 842,269 | 35% | | YOP | YOP | 125,780 | 125,780 | 100% | | | | | |
| | St Anthony | 62,300 | 62,300 | 100% | Indonesia | | LoH | 56,372 | 99,241 | 57% | | | | | |
| | | | | | | Sri Lanka | AMGT | 8,502 | 126,550 | 7% | | | | | |
| | | | | | Thailand | | | | | | | | | | |

Table 2 shows that the largest support recipients in the J&I programme are CREDO (Burkina Faso) in Africa; AMG in the Philippines and India, W&D India and CSS in Bangladesh (in Asia) and finally, in Latin America, CDA in Colombia, AMG in Guatemala and P&A in Haiti. All these partners received over 200.000 Euro in 2008 for their Job and Income activities. It is remarkable that these partners are all receiving support from W&D for other programmes as well and they belong among the largest partners of W&D, receiving more than a million Euro yearly from W&D in 2008 (except AMG-PH). There are only a few other larger partners, such as Hope Enterprises (Ethiopia) and Mfesane (South Africa) both in the African continent that received more than 800.000 Euro in 2008. AMG in the Philippines is the smallest among the larger partners, but here the W&D support is focusing on J&I activities with over 40 % of the funds and therefore it is one of the larger active in J&I activities among all partners.

Four out of the five multi-purpose partners in the evaluation sample therefore belong to this group of larger partners. The Cotton Tree Foundation in Sierra is the only exception; this is a smaller organisation, recently founded and focusing on semi-urban and rural areas in the area of rural development.

With respect to its support to multipurpose organisations, W&D's focus on J&I ranges from 4 to 67% of its total support, but typically is within the range of 10 to 40%, indicating that J&I in the overall package of activities is not the most important intervention area; usually Education and Basic Needs are more important areas of support and occasionally also emergency support.

Most of the J&I specialised organisations in Africa receive modest support from W&D for their activities; typically up until 60.000 Euro. In Asia, this picture is different; four specialised partners (all in Technical and Vocational Training) received amounts of close to 100.000 Euro. The Dorcas partners in Bosnia and Albania received between 68.000 and 108.000 Euro from W&D.

In Asia, the picture of support given by W&D to partners is most diverse; in that continent in addition to large multi-purpose partners and larger specialised Vocational Training Institutes, we can also observe several smaller multi-purpose organisations.

A final observation that goes with the table 2 above is that in many countries (16 out of 22), W&D works with only 1 J&I partner, although in some countries there are also specialised SMED-partners that receive support from W&D's Enterprise Development Department that complements these specialised partners. In the other countries W&D has been able to build a network of partners around J&I and Enterprise Development (MED and SMED), particularly in Burkina Faso, Ethiopia, South Africa, India and the Philippines, but this is still a minority group among all countries.

The most important results obtained in the previous years in the J&I programme are summarised in the table 3 below. A more detailed analysis of results is provided in the ANNEX 4.

Technical and Vocational Education and Training

In the TVET programme, the development of the number of students benefiting from training is on target. The number has increased according to plan from 2,739 students in 2005 to 5,453 students in 2007, with a minor decline in 2008, but the number of 5,141 students was still slightly above target.

Infrastructural investments have been made in TVET with more partners as originally planned, with the exception of the year of 2007, which showed a decline in investments. With the consolidation of the TVET training among partners a decrease of budget for investments in infrastructure and materials was anticipated.

The number of students benefitting from scholarships has constantly been above target. This was enabled by higher than anticipated income from W&D for scholarships during the same period.

Job and Business Centres

In the area of JBCs, we can see another picture. The setting up of JBCs and their consolidation has been lagging behind targets, during most of the programme period and particularly in 2008. Particularly the set-up and development of a student tracking system did not proceed as quick as planned, although from staff interviews we have understood that in the past half year more progress in developing the system has occurred and delays might be compensated in the next year.

The role of JBCs in linking better with lobby and advocacy on labour market and conditions issues has not yet developed. Although some partners have developed platforms, there has not yet been a strong external influence on other stakeholders in the government and private sector.

Micro Enterprise Development

In the MED programme, we can see a mixed picture. W&D partners have made faster progress in provision in micro-finance to families and micro-enterprises than foreseen. More families and micro have been benefitting from such loans than planned. Since 2008, all micro-finance delivery has been transferred to the Enterprise Development Department of W&D. Since this year the programme is separately administrated from the rest of the J&I programme (as the SMED programme). As many services were still in an initial stage, start up and operational costs of the Micro Finance activities in MED were considerable. Close to 466,000 € were distributed in 2008 to micro-finance clients and in addition a considerable amount was spent on Business Development Services for micro enterprise development. Also from the Netherlands, capacity development of partners and expert missions were organised.

In some countries where agricultural development was supported by W&D (such as was the case with CTF in the evaluation sample), a considerable number of rural family enterprises have been established and supported with BDS delivery and micro-finance. However in other settings the provision of BDS services was lagging behind schedule until 2007.

The micro-finance activities in the MED sub-programme in 2008 achieved considerable outreach: more than 65,000 persons acquired micro-credit in this year. The larger part of

these people can be considered as “survivors”; they use the loans to complement family income but not for business development. Another, much smaller, group uses micro-finance to set up small businesses. From the economic perspective it is this last group that is the most relevant in the MED sub-programme. It is this group that also needs support in the form of BDS services, but this group is not yet very large. Additionally, only a very small percentage of this latter group succeeds in establishing a successful micro-enterprise with perspective for growth towards the small and medium enterprise level.

W&D partners that were active in the MED programme were: ACFIME in Burkina (until 2008 part of CREDO, now an independent organisation in the CREDO holding); CTF in Sierra Leone; AMG and P&A in Haiti. Forjar in Colombia (independent unit in CDA), PAC in Nicaragua, Agudesa in Guatemala and CSS in Bangladesh combine MED support with support to particularly small SMED enterprises.

Small and Medium Enterprise Development (SMED)

W&D has decided in 2005 to organise its SMED activities in a separate department (see chapter 3.4). Most of the support channelled by W&D for SMED activities are not donations, but consists of loans and guarantees and therefore was administrated separately in the Enterprise Development Department.

W&D currently works with the following partners in the area of SMED. Through these partners most credit-support is channelled to specific companies and business initiatives.

Table 4: List of SMED partners in 2008

| Country | Partners |
|--------------|---------------------------------------|
| Philippines | Tekton BDO, Oikocredit and CCT |
| Bangladesh | CSS |
| South Africa | ADC (particularly BDS) and Oikocredit |
| Ethiopia | Hope/Gasha |
| Burkina Faso | Burkina Bail |
| Zambia | ZATAC |
| Nicaragua | PAC |
| Guatemala | Technoserve/Oikocredit and Agudesa |
| Colombia | Forjar and Fondo Biocomercio |

The annual report of W&D on 2007 shows the following activity areas in the area of Small and Medium Enterprise Development.

Table 5: Main activities in the SMED programme in 2007

| | Asia | Africa | Latin America | Eastern Europe | Total |
|----------------------------------|------------------|------------------|------------------|-----------------|--------------------|
| Total of Enterprises supported | 357 | 7 | 5 | - | 369 |
| Expert missions | 7 | 18 | 5 | - | 30 |
| Loans and Guarantees | € 134,750 | € 687,399 | € 120,165 | € 10,140 | € 952,454 |
| Financial support | € 51,226 | € 51,271 | € 42,549 | € 13,790 | € 159,836 |
| Support to Partner organisations | 4,563 | | € 19,773 | € 19,266 | € 43,602 |
| Total Financial Support | € 190,539 | € 739,670 | € 182,487 | € 43,196 | € 1,155,892 |

According to W&D track records and the year-report on 2007, 1,600 existing jobs in enterprises have been supported by credit provision and an estimated 530 new jobs were created. The year-report of the Enterprise Development Department on 2008 presents a further increase to 1,145 newly created jobs. The development of the SMED programme is developing slightly above planning. Most of the SMED activities though have been realised with one specific partner; CSS in Bangladesh, which indicates that progress has not been as quick in many other countries.

2.1. Introduction of the partners in the evaluation sample

The analysis in this and the following chapters is based on the evaluation sample (see chapter 1) and therefore focuses on the projects and programmes of a limited group of W&D partners. Before presenting further findings, these partners are briefly introduced below:

Burkina Faso:

CREDO

The Christian Relief and Development Organisation (CREDO) was founded in 1993 with the aim to contribute to the development of Burkina Faso. It works on the side with the churches and evangelical missions to support the most underprivileged persons in communities. CREDO envisions the integral human development of its target groups, without discrimination of race, religion or gender.

CREDO's structure consists of a general assembly as the highest decision-making body. This assembly consists of community leaders, church leaders and individual members. The administrative council meets twice a year (or when needed) to guide the implementation of the strategic course of CREDO. The Directive and Coordination council is the three monthly meeting of the different project and programme coordinators of CREDO, which deals with internal coordination, troubleshooting and monitoring of progress of programmes. The permanent secretariat is the executive management body of the CREDO programmes and it consists of the general secretary, Director of operations, Administrative and Financial Direction, Communications and Internal Audit.

CREDO executes different programmes, such as:

- Integral Development Programme (PDI)
- Food Security and Research Programme (PSAR)
- Urban Refugee Programme (PCRU)
- Community Centre Siloé (CCS)
- Technical and Professional Education Programme
- The Agency for Finance of Micro Enterprises (AC.FI.ME)

The Technical and Professional Education Programme consists of several TVET and JBC components:

1. *CPEDE*: The Job and Business Development Centre (CPEDE): placements for jobs and internships for TVET centres, networking and linking with the market, quality control and innovation of TVET training;
2. *CSB*: The School Complex Baraka de Bobo (CSB): technical and vocational training centre situated in Bobo-Dioulasso. This Centre started operations in October 2005 and it offers formal and non-formal training. Trades offered in 2007/2008 were: Metal construction, electro-mechanics, Masonry, Industrial Maintenance.
3. *LTB*: The Technical Lyceum Bérékia (LTB) is a second technical and vocational training centre of CREDO situated in Léo. This centre offers a preparation year for technical

training, followed by a three year training curriculum, certified by the Government. It offers three curricula: Metal construction, electro-mechanics, Masonry. Students can opt for Boarding, Half Boarding (lunch) or external subscriptions.

In MED development, CREDO has the following micro-finance programme: ACFIME (previously PAF): this programme is established in 2002 to provide loans to micro-enterprises in rural and urban settings and to stimulate savings of small groups. In June 2007 ACFIME separated from CREDO in terms of balance sheets and income/expense statement. CREDO has taken the decision to make ACFIME a separate MFI which will become legally independent in 2009. ACFIME in the past served 13 provinces of Burkina Faso, but more recently it is focusing its operations on Ouagadougou, Bobo, and Leo, the latter to places are home to CREDO's TVET centres. ACFIME is still making a loss, but it is expected to break even in 2010 or 2011.

BurkinaBail

This is a specialised Finance Institution that has become a partner of W&D in 2007 in the specific area of provision of loans to small and medium enterprises. It operates independently from CREDO and it identifies its own clients for loans. Burkina Bail is owned by three independent shareholding organisations. Burkina Bail mainly provides credit in Bobo & Ouagadougou (offices of Burkina Bail). There is no specific division of work between ACFIME and Burkina Bail. Both are financial institutions with their own client groups, financial products and approaches. Burkina Bail is financially independent.

Bangladesh:

CSS

The Christian Service Society (CSS) was founded in 1972. It is headquartered in Dhaka, the capital, with work around the whole country. It is a large multi-functional organisation with different programmes. It has a long standing experience in Microenterprise Development and programmes in this area are among the largest in the whole W&D network.

CSS's Microenterprise development programme targets the rural areas, where most adults are farmers or work as hired labourers for other farmers. Because they farm only about six months of the year, they do not earn a steady enough income to support their families. Although the majority of women are illiterate, many have skills and capabilities they could use to earn money. Their lack of literacy, exacerbated by religious and cultural traditions that block women from many forms of wage employment, makes self-employment one of their few options for earning money. Ample opportunity exists for these women to market products they make or buy to supplement their incomes. What they lack is access to credit to start a small business.

The program provides seed capital to poor entrepreneurs, 86 percent of whom are women, for income-generating activities. These businesses include: puffed and pressed rice production, in which the entrepreneurs buy rice, the chief agricultural crop in Bangladesh, and make puffed and pressed rice in their homes to sell in the local markets; bamboo, cane-craft and mat-making, to meet the high demand for baskets, furniture, and mats; grocery shops, to sell staples, such as rice, flour, sugar, and spices; beef fattening, to purchase cattle, raise them to full growth, and sell; and vegetable and agriculture products retailing. Under the program, groups of five meet weekly to receive business training and orientation. After the training is completed, members receive small loans while they continue to meet for encouragement, accountability and to make loan payments. As the loans are repaid, the capital is lent again to other poor entrepreneurs, thereby multiplying the benefits of

contributions to the loan fund.

In 2007, CSS Bangladesh issued over 40,000 loans valued at just over \$6 million to start or expand businesses. By extending credit to the poor to enable them to supplement their incomes, their families benefit from improved nutrition, health care, housing, and education. With an average family size of six members, more than 200,000 people enjoy a better standard of living due to the 2007 lending activity alone.

CSS receives support for its Micro-Enterprise Development from W&D and from other donors. For W&D it is the largest micro-finance providing partner in the network. The support of W&D goes to three different categories of lending programmes: MED, SMED-small and SMED. It is particularly in the area of small SMEs, where CCS and W&D have channelled a large amount of financial support.

Technical and Vocational Education and Training is a relatively new area of operations for CSS. It has started in 2006 and is fully supported by W&D. The TVET training is established in Khulna and also contains a boarding house for girls and boys who study in the centre.

Colombia:

CDA

Corporación Dios es Amor is a foundation established in 1966 and is aiming at transforming communities in risk situation and poverty reduction in the cities of Bogotá and Cartagena. CDA develops programmes for formal education, technical and vocational training, creation of employment and self-employment, promotion of basic health care, nutrition, child protection and humanitarian assistance in emergencies.

Particularly in the area of the J&I programme evaluation, CDA runs 7 colleges, including TVET training, with more than 4.500 students and it provides technical and vocational training to over 1500 adults in Bogotá and Cartagena. It provides scholarship to selected students for superior education. Job mediation is targeting on 200 graduates to find a job in 2007. Through its specialised centre Forjar, CDA supported over 120 micro-enterprises over the past 2 years.

In the light of the W&D J&I and SMED programme the following programmes of CDA are particularly relevant:

1. TVET centres and mobile centres

Institution based and mobile provision of technical and vocational training in several neighbourhoods of Bogotá and Cartagena

2. Forjar

Forjar is responsible for job-mediation and support to micro-enterprises through provision of micro-finance.

Philippines:

AMG-F

Advancing the Ministries of the Gospel (AMG-F) in the Philippines is one of the W&D partners with the longest standing experience in Technical and Vocational Training. This activity became known as the Skilled Hands Vocational Training Centre (SHVTC) The training centre had its humble beginning in a dilapidated warehouse on Commonwealth Avenue, Quezon City, generously provided rent - free for three years. In 1997, the training centre purchased a one hectare land in Barangay Makapilapil, San Ildefonso, Bulacan

through the generous support of W&D. It was on April 1998 when the construction of the first building was started. In August 1998, SHVTC settled in its new home in San Ildefonso, Bulacan. The first building served as its dormitory, kitchen, canteen, classrooms and recreational area for its thirty-five (35) staff and students. Two batches of auto mechanic course were accepted from January to June and from August to December of the same year. SHVTC graduated thirty-one (31) students from the automotive program in the year 1999.

In 2000, forty (40) students graduated: thirty-two (32) from Automotive four (4) welders and four (4) from Air-Con/Refrigeration program. It was also this year that the Trainers and Staff Cooperative Union was organized.

At the turn of the new millennium, SHVTC faced new challenges and began to expand. With its strategy to get skills trainers from its own program, SHVTC then had twelve (12) trainers from auto mechanic and welding courses. Three departments were formed: Administrative Support, Training and Livelihood Departments.

In the area of infrastructure development, the two-storey dormitory with roof deck housing 100 persons was completed in December 2001 and was used in the first term of 2002. In December 2002 the SHVTC was finally given legal status through its application to the SEC and change its name to AMG Skilled Hands Training Centre Incorporated with registration number CN 200262161.

In June 2004, TESDA accreditation gave SHVTC graduates better edge in getting employment after training. The four courses have been accredited by TESDA namely: Automotive Technology, Computer Technology, Electronics Technology and Information Technology. In 2006, SHTCI improved its training curriculum to 2 - year courses.

The Job and Business Centre (JBC) was started in 2003. JBC is an additional department in the Skilled Hands system that serves to provide placement to graduates in On-the-job training (OJT) and employment.

The SHVTC is specialised in TVET training and job-mediation and it does not run MED and SMED programmes. W&D works with other partners in the Philippines in this field.

TEKTON

TEKTON is a specialised Micro-finance and BDS support Institution that has become a partner of W&D in 2006 in the specific area of provision of loans to beneficiaries and target-groups of W&D in the Philippines. It operates independently from AMG-F Skilled Hands Training Centre and it identifies its own clients for loans. In the past years it has facilitated several business-plans and it has cooperated with Oikocredit, a financial institution to provide loans to MFIs for onward lending to micro clients. W&D collaborated with Oikocredit providing guarantees for businesses (SME or MFIs) supported by Oikocredit. This also was the arrangement with TEKTON. W&D Activities with TEKTON have not developed much since the initial contacts in 2006. In a few cases guarantees have been approved to TEKTON enterprises, but since 2008 the relationship was much less active. TEKTON was not well linked to other W&D and partners' activities. W&D in 2008 identified a new financial partner in the Philippines. Although TEKTON was part of the evaluation sample with only one specific project-card, not much attention is given in this evaluation to TEKTON and this organisation was not interviewed by the evaluators.

Sierra Leone:*CTF:*

The Cotton Tree Foundation was founded in 2000, when the first perspectives for peace started to arise in Sierra Leone. CTF has aimed to set up and develop activities in Education, Business Development and Consultancy, particularly in the area of agriculture. CTF has a small HQ in Freetown, but its activities are mainly implemented in rural areas in Makomp. Its main programmes are:

1. Education

In 2004 CTF started the Goflames Primary School in the outskirts of Freetown in Grafton Camp. Since then more schools have been set up and supported: currently a total of six. CTF in Freetown also runs a day-care centre, a high school, an orphanage and a special school for blind people. CTF recently started to develop programmes for technical and Vocational training and Adult Education. These are currently being set up with support from W&D. A start was made with a small scholarship programme to enable the most talented children to follow technical or university education in formal institutes.

2. Rural Development

Sierra Leone is a rural society. Most people live from agriculture. CTF supports producers of ginger, sesame seed, groundnuts and pepper. Together with international partners it tries to establish and develop international value chains in these productive sub-sectors. The agricultural activities aim at self-sufficiency. After a period of support and micro-finance provision, local enterprises should be able to take on the challenges of enterprise development. A first buying, processing and trading company was established; the CTF-Ginger Enterprise. The agricultural programme is supported by a centre based in Makomp that functions as a demonstration farm, guesthouse and training and conference centre.

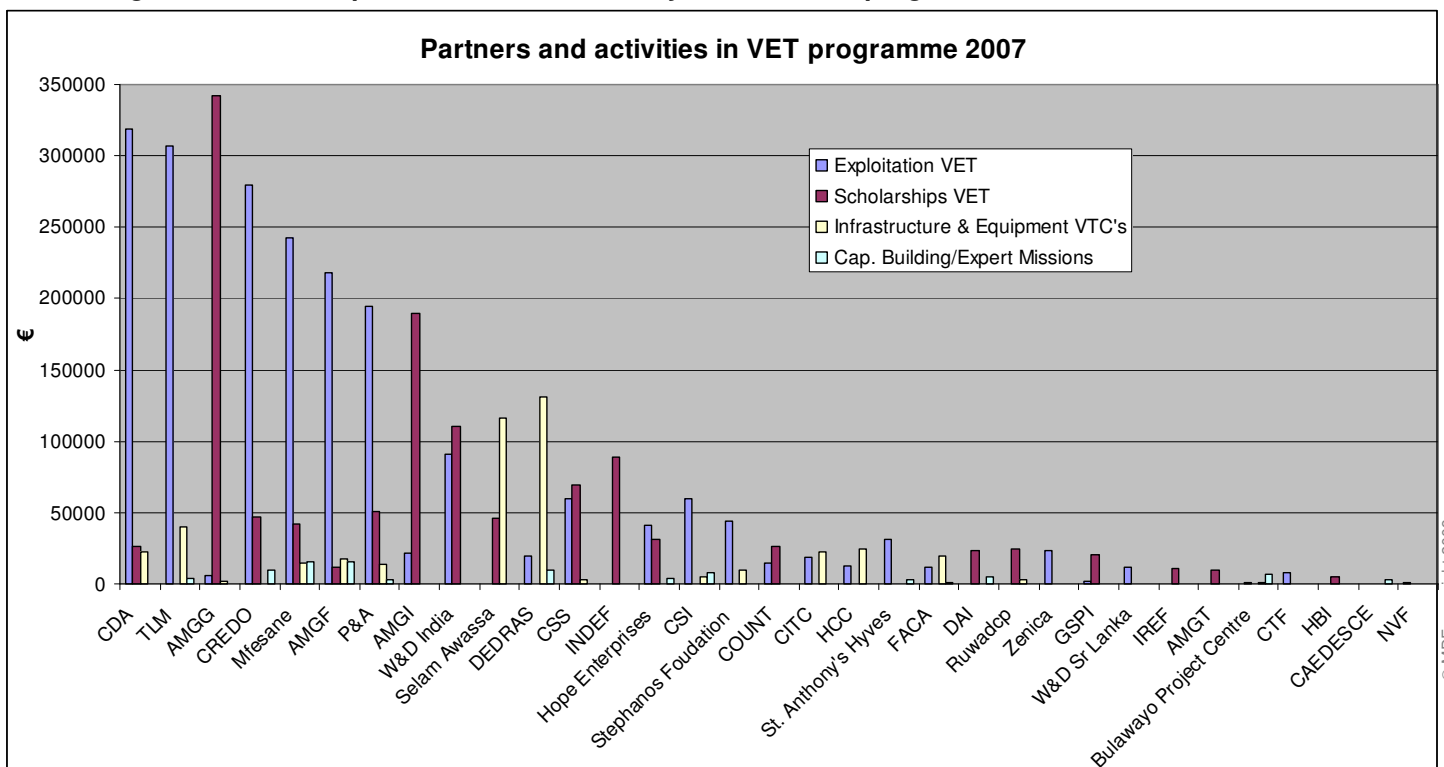
3. Implementation of Job & Income Programme by POs

3.1. Findings on Vocational Education and Training

Vocational Education and Training activities are the longest existing activities in the Job & Income programme of W&D and its partners. These activities have been introduced during the nineties and since then have rapidly grown as a follow-up link in W&D's chain of interventions in education. Pupils that graduated from primary or secondary education sometimes could continue their higher education in the formal education system, but not always. A significant part of the pupils in the target-groups of W&D partners could not find jobs and their economic development perspectives did not increase. Technical and Vocational Training was suggested as a next step in the training cycle to further prepare youngsters for the labour market or self-employment. Several partners introduced TVET programmes in their activities and TVET activities now form the lion share of the J&I programme and SMED activities.

In 2007, W&D partners in total received 3,741,404 Euro for TVET activities, which corresponds to over 55 % of all investments in J&I and SMED activities in this year. The following figure provides some detail on the partners and main action lines in the TVET programme.

Figure 2: Overview partners and main activity lines in TVET programme in 2007



In 2007 in total 33 partners received W&D support for their technical and vocational training activities. The most important activity lines supported in the TVET programme are exploitation cost of the VTCs. These costs include salary costs of trainers and teachers, maintenance of buildings and equipments, training materials etc. In 2007 2,038,930 Euro

was invested in exploitation costs of VTCs of 25 partners. 1,176,941 Euro was invested in scholarship programmes with 19 different partners.

Only 6 partners received over 100,000 € in 2007 for exploitation costs for TVET training centres. These are CDA in Colombia, TLM in India, CREDO in Burkina Faso, Mfesane in South Africa, AMG in the Philippines (SHTCI) and P&A in Haiti. In other cases, W&D's support is modest.

AMG in Guatemala and AMG and W&D in India receive over 100.000 Euro in scholarships for students, which is also an important contribution to the running costs of the training centres. This indicates that most TVET activities are executed with a group of 9 partners while the other 24 partners receive modest support.

There are two exceptions, where partners have received significant support for infrastructure and equipment. These two cases, Selam Awassa in Ethiopia and DEDRAS in Benin, were probably VTCs in their start-up phase and construction infra-structure was realised in 2006 and particularly 2007. The relative low investments in infrastructure compared with high investments in exploitation costs and scholarships clearly indicate that the TVET activities among W&D partners have been consolidated over the past period and most training centres are now up and running.

A modest amount of money is invested in expert-mission to support TVET programmes of partners. Mfesane, AMG in the Philippines have been the largest recipients of this capacity development support.

The desk-study and interviews with partners in the evaluation sample indicate that CDA, CREDO and AMG Philippines (SHTCI) are among the largest implementers of TVET programmes in W&D J&I programme. AMG in the Philippines (SHTCI) is a partner with a long-standing experience in TVET training and the VTC is well consolidated, delivering approximately 230 graduates per year. CDA in Colombia has undergone a rapid development in its TVET activities and it is one of the more innovating partners in the W&D partner-community with an interesting experience in mobile provision of TVET training in communities in Bogotá and Cartagena. CREDO has started later with TVET activities but has established TVET centres in Leo and Bobó in a rapid speed and its VTCs are rapidly growing in capacity. For, CSS in Bangladesh, a relatively small partner in the TVET programme, TVET training is also a relatively new activity in which still more experience is being built. CTF in Sierra Leone is developing TVET training only recently and on a modest scale. Most of CTF training activities are integrated in its agricultural development programme, which indicates that more capacity development of target groups is conducted, but not in the context of a traditional TVET training centre.⁶

3.1.1. Relevance

The TVET programme has been clearly conceived and designed in W&D's chain approach and as specific steps to cater for pupils that finish previous steps in basic and secondary education projects funded by W&D. For a significant amount of pupils the chain is also extended through continued support in the child adoption and scholarship programme. The individual pupils and their families are continuously support also during the TVET education duration.

However, we can see that during the past years the traditional chain approach has shifted from an individual to a more collective perspective. TVET education is not only offered to

⁶ TEKTON and Burkinabail are specialised Micro-finance delivery partners in the J&I and SMED programme and therefore do not realise TVET training.

scholarship funded and adoption-programme children. More and more lateral ingression in TVET education is occurring for a variety of reasons:

- promote full use of capacity of the VTCs and sustainability;
- Attract other children from communities and increase outreach in communities;
- attracting paying pupils to increase sustainability of the VTCs;
- Particularly informal and mobile TVET education, although not yet common among W&D partners, is more flexible and can more easily cater for new and different target groups.

Although these developments have been significant during the past recent years, the concept of long-term sponsorship of individual children remains by far the most important driving force under the education and TVET programmes of W&D and partners.

The activities in the TVET programme are focusing on the provision of technical and vocational training of young students from poor target groups. This makes the programme in principle highly relevant particularly in the area of Direct Poverty Reduction (DPR). Many programmes link TVET training to earlier stages on the educational ladder of young target-groups that have been selected from poor target-groups, but increasingly also other students are selected from communities. These are again generally poor communities, but in this case the selection process is not strictly focusing on the poorest of the poor. Some partners have also decided to allow fee-paying pupils in their course as a way of some income generation in the VTCs and also to utilise non-used capacity in the training centres to increase cost-effectiveness.

The students of the poorest families are supported with scholarships/sponsorships to enable them to participate in educational activities and to improve the family livelihood conditions as the enabling environment for the pupils to go to school and don't drop out. This scholarship component assures a link of the TVET training to poor target-groups in poor communities.

The project-files of the partners in the evaluation-sample have been subjected to a detailed analysis.⁷ With respect to relevance we can see that the documents of partners (plans and reports) generally do not contain information on participation of target-groups in project identification and on the proper conduction of needs analysis among target-groups. Base-line research is done to ensure that training is provided to poor target groups in the right communities, but we have seen no data or analysis of local demands/expectations for specific training courses among target-groups, nor, more importantly an analysis of existing potential in the environment of the communities for (self)-employment.

Directly or through JBCs research of labour-markets is done and analysis of demand for specific skills is made. However, this is not always done on a systematic and regular basis. Therefore most of the TVET training curricula still seem to have a somewhat supply oriented nature and is there a focus on more "traditional" skills areas. It is believed that with a more agile and experienced performance of the JBCs these links with the labour-marking and economic development potentials can be strengthened.

So, where TVET training probably remains supply oriented to students (they can most often still pick between trades of their preference) it needs to be demand-oriented to the enterprise-sector. The AMG-P Skilled Hands Training Centre in the Philippines and CDA in Colombia seem to be most advanced to link their TVET-training curricula to the market. Dome examples from the evaluation sample in the text boxes on these pages illustrate this.

⁷ for the tables with the detailed analysis we refer to ANNEX 4

Institution based training curriculum cannot be as quickly adapted to respond to changing demands in the market. This can only be done, if one partner has a network of TVET centres that allows for exchange of curriculum and equipment between different regions to follow more actively market demands. It can also be done through exchange and cooperation with other TVET institutes. In this evaluation sample none such examples of exchange and cooperation were found.

Most partners have strived for government recognition of their TVET and certification of students. This illustrated a clear attempt to link up with the educational system and to fill gaps where other institutes do not reach out. However, in the sample all TVET institutions are long existing and therefore it is not possible to reconstruct (given the time-frame of this evaluation) in what degree choices for establishing TVET institutes and the choice of curricula have been based on a sound assessment. The impression obtained from the evaluation-sample points towards a somewhat traditional and standard supply of curricula.

AMG Skilled Hands Training Centre, Philippines: an experience in training for Automotive Industries and garages

The SHTC in the Philippines after a period of providing courses to students in auto-mobile technique and repair works, through market research discovered that the demand for this type of skilled labour in auto-repair shops rapidly decreased. Based on this research the SHTC decided to discontinue its automobile related TVET training and it introduced new alternative trades.

3.1.2. Effectiveness/Impact

The yearly track records of W&D in addition to quantitative indicators also provide information on a range of qualitative aspect. However, information on specific partners is regularly incomplete and therefore the reliability of these data is difficult to assess from paper. When we compare files and programmes of partners that were included in the evaluation sample with the qualitative indicators in the track-record on 2008, we can observe that the percentage of students that graduates from TVET institutes of W&D partners, ranges between 70% and 100% of the students effectively graduated from TVET training. The average percentage for 2008 is 89%. The average drop out rate in TVET for 2008 was 10%, ranging between 0 and 41%. Particularly in the TVET programmes of CDA drop-out rates were rather high, but this was because many students before graduation already were mediated in jobs. Of the TVET graduates a significant percentage later also finds jobs or becomes self-employed. A comparison of performance rates over the years, however, is difficult as the information on graduation rates is not systematically provided in reports or indicator sheets. The indicator sheets of W&D for 2008 also show that success rates for providing income to former graduates are very different and in many cases not available. The success rates in 2008 varied between 5 and 100%. The average rate for this year was 62%. In these data no distinction is made between provision of employment and self-employment. Overall, the data on job-placements and income provision to target-groups is quite unreliable.

CDA in Colombia: introduction of Mobile TVET training in communities

CDA discovered that in the urban settings in Colombia there is a huge demand for training. However, for many youth the step to a formal VTC in another place is too big and they choose not to enter and many who enter drop out. CDA has developed a mobile methodology and instruments to offer TVET in the urban poor communities themselves. This has proven to be rather successful and demand has steeply increased for this type of education over the past years.

The table below presents the indicators that are used by W&D to measure effects and impact of its TVET training activities. Based on a general overview of documents, track records and yearly reports, we come to the following assessment of the quality and utility of the information provided in these indicators in table 6.

Table 6: Indicator table used for TVET-programme/assessment of quality of information on indicators in evaluation sample

| Indicators TVET | Assessment of information provided in reports, sheets and track-records |
|---|---|
| Number of centres | Information about partners available in track-records, but not always of the number of centres per partner |
| Number of students receiving vocational training | This information is always provided in plans reports, track records and year-reports. However, often no indication is given of the length of courses that can range from a month to three years. Therefore the indication of number as such is not very informative |
| Number/% of women students receiving vocational training | This information is usually provided, but not systematically. The information is not sufficient for comparative analysis |
| Number of students doing exams | This information is usually provided, but examination is often of different nature and quality. Therefore this indicator is difficult to use for comparative reasons. |
| Number/% of students passing exams (graduates) | See above. It is not clear if this refers to formal exams only or to all graduates. |
| Number/% of students dropping out (in total) | This information is usually provided and is an important indicator. However, it needs to be accompanied with qualitative information (see the experiences of CDA in Colombia with drop-out students) |
| % of students being satisfied with received training (based on selection students) | This is an interesting indicator, but we have not seen evidence of the use of it our evaluation sample |
| % of students finding a job within 6 months after finishing their training | This is again a useful indicator and it is used frequently but not systematically. This indicator needs to clearly distinguish between employment and self-employment and it is not clear if partners use it based on the same interpretation |
| % income VTC for operations from paid service delivery/contributions | Useful indicator, but we have not seen much use of it |
| Number of centres having available financial information to measure efficiency | There are no benchmarks, nor criteria for measuring efficiency of the TVET training centres, therefore is this indicator highly ambiguous. We have also not seen information in reports on efficiency |
| Investment in Infrastructure (buildings) new | Clear and easy indicator and partners report on this, generally without problems. |
| Investment in Infrastructure (buildings) improved | Ibid |
| Investment in Machines | Ibid. We have also regularly seen the use of photos as a proof of procurement of machines |
| Investment in Tools | Ibid. Although this item might be too detailed for the use in reporting |
| Progress of VTCs in developing/improving the curriculum | Most reports touch upon aspects of developing and improving curriculum for training, but it is often not clear how this is related to planning |
| Use of national expertise by training centre | This aspect is not touched upon in reporting, nor is it very clear how this aspect is exactly related with performance of TVET centres |
| Number of trainers/staff improving their knowledge/skills by training and exchange visits | This indicator is used and reported upon and it is useful to measure investment in quality improvement of the TVET centres. However in the reporting of the partners in the evaluation sample we have not encountered information on this aspect. |

The list of indicators for TVET (as for the other sub-programmes, JBC, MED and SMED) is quite extensive and only a part of them are used for the MFS monitoring protocol. We can see that in practice some of the indicators are not used or provide ambiguous information. We have tested these indicators in the desk-study of this evaluation (and repeat to do that in the following sections on the other sub-programmes).

We have looked at the core indicators in the table above in the desk-study of project-files of the five TVET partners in the evaluation sample. (For a complete overview of the desk-study of project-files see ANNEX 4)

Table 7: Comparison TVET partners in evaluation sample on some core indicators (2007)

| Indicators TVET | CSS | CREDO | AMG-P | CDA | CTF |
|--|---|------------------------------------|---|---|--|
| Number of students receiving vocational training | 100 | 260-280 | 200 | 4000 (also through mobile courses) | 30 young and 20 adults (pilot phase) |
| Number/% of women students receiving vocational training | 20% | Very little data | 30% | No data | 22/31 young were girls |
| Number/% of students doing exams | 25 | No data | 191 (2006) | No data | No data |
| Number/% students that pass exams (graduates) | 100% | 82% | 189 (2006) | No data | No data |
| Number/% of students dropping out (in total) | 4 | No data | 9 | 23 % | 5 boys/9 dropped out |
| % students satisfied with training (based on selection students) | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info |
| % students finding a job within 6 months after finishing training | Limited/ambiguous info | Limited/ambiguous info | 65% | Limited/ambiguous info | Limited/ambiguous info |
| % Income VTC for operations from paid service delivery/contributions | No local contribution. Income through sales | Some fees are expected, but modest | Fees from students and enterprises no % given | No fees. CDA is investigating local fundraising | No fees, although vision of sustainability exists |
| # centres having available financial information to measure efficiency | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info |
| Investment in Infrastructure (buildings) new | School & hostel | No | No | Yes in mobile centres | No |
| Investment in Infrastructure (buildings) improved/renovated | No | Electricity supply | Yes welding shop | Food & bakery workshop in Cartagena | No |
| Investment in Machines | Yes | Car and materials | Significant equipments | Yes, but no info | No |
| Investment in Tools | Yes, not specified | Limited info | Yes, but not specified | No info | No |
| Progress of VTCs in developing/improving the curriculum | Limited/ambiguous info | Limited/ambiguous info | External missions have contributed to curricula | Development of flexible community based courses | Progress slow, adult training disappeared from plans |

| Indicators TVET | CSS | CREDO | AMG-P | CDA | CTF |
|---|---|---|--|------------------------|------------------------|
| Use of national expertise by training centre | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info | Limited/ambiguous info |
| Number of trainers/staff improving knowledge/skills by training and exchange visits | Exchange and exposure programme with Calvin College (limited/ambiguous info on #) | Exchange visits with schools and companies in NL and several NL consultants (including long-term placement) | Exchange visit to Hope Enterprises. Several capacity building missions | Not in TVET programme | Not in TVET programme |

Source: project documents of partners presented to W&D. No independent assessment was possible to measure accuracy of this information provided by partners.

Note: limited/ ambiguous info refers to the fact that in the quick revision of project files in the W&D project administration systems no comprehensive information was found. However, this does not mean that such information isn't available in other sources or that existing information in the many files has been overlooked.

This table shows that different partners in reporting documents report very differently on specific indicators. Therefore the performance of different partners is difficult to compare, particularly when we only look at documents provided in the project database of W&D. Some of the indicators (those used for the monitoring protocol of MFS) are processed and accumulated by W&D to provide information at the level of all partners. However, when we look at those indicators we can often not establish on what sources this process of accumulation of data is done. It seems to suggest that other parallel systems to the project-data base are used for this purpose.⁸

Analysis of project files of partners has not generated useful and reliable information on:

- Satisfaction of student with training provided;
- % of students that find jobs after 6 months (as this information is handled by the JBCs);
- the availability and use of financial information to measure efficiency;
- Progress in developing Curricula in VTCs
- Use of national expertise by VTCs.

If such information is not provided, W&D should either enforce more strictly the generation of information on these aspects or abolish the indicators altogether.

It is also noticeable that reporting on numbers and percentages of target-groups in relation to specific indicators varies according to partners and often refer to different time-periods, locations, course-duration etc. As a result such indicators are difficult to compare.

Analysis of the table above shows that AMG-P (the SHVTC) provides the best quality information on different indicators and it also shows good performance on these indicators. CSS and CREDO provide reasonable information on the progress of the TVET activities. As in both cases the TVET training is still in a early stage, there is not yet an assessment of success rates in placements. Both organisations seem to reasonably well. The files on CDA show limited information on the progress of the TVET programme, but in general one can observe that the information provided is transparent and self-critical. It also shows that through the use of mobile training centres its outreach in TVET is far bigger than in the other

⁸ See for more detailed discussion on the use of the MFS monitoring protocol: section 6.2

cases. This indicates a good performance of CDA in the TVET programme. The information provided by CTF is limited and it is not even clear if all activities as planned have started. Only a very early start (pilot) has been made with a small group of students. In this case it is still too early to assess quality of performance, but there are indications that more support and guidance in starting up activities in TVET is needed.

The analysis of the evaluation sample shows that there are significant differences between drop-out rates between different countries, but a closer look at the project realities illustrate it is dangerous to jump too quickly to the conclusion that more drop-out always means lower performance of the TVET institutions. This can be illustrated with the following example from Colombia

It is difficult to compare effectiveness rates of TVET education between W&D partners, government TVET institutes and other organisations. Little benchmarking has been done and reliable information is not readily available. In many reports partners claim to have reasonable or good rates, but in fact proof of this by official data could not be found in the project sample.

There is certainly no evidence that they are doing significantly better than others and this is also not what partners generally claim. The specificity of what W&D partners do in TVET can be seen in the selection of targets for its TVET: there is a consequent and consistent choice for children from poor target-groups and poor communities.

CREDO is starting with TVET education: a period of building experience is needed

Starting up a TVET centre takes considerable time. Producing the first graduates takes even more time. It is therefore not possible to systematise experiences at an early stage. For the first results one has to wait. When first results become available one also has to recognise that these are related with efforts that were already started one or more years ago. Adapting and changing curricula and approaches therefore can take a long-time, particularly for a VTC in its start-up phase.

Dropping out of VTCs can be an indicator of success of TVET training

An experience with pupils from mobile and centre based TVET Training by CDA in Colombia showed something interesting. There was a considerable number of drop-outs (more than 20 %) from the VTCs, according to research of CDA. But this proved to be more an indicator of success than of failure of the TVET training. Many drop outs already found a job before finishing training and opted to continue in wage employment in stead of finishing school. Some of these students later return to the VTCs to finish their education.

CDA has recognised this and has recently introduced a modular system of TVET provision, so people can more easily complete their courses in a flexible way by selecting those modules that are still missing for a certificate.

There is an increased discussion on the effectiveness of informal, flexible and community based TVET training compared to institution based TVET training. It is currently commonly believed that flexible community based TVET training is more cost-effective and also more demand-oriented. This issue was one of the main aspects of a recent evaluation of the TVET policies and practices of ICCO, W&D, Edukans, realised in 2008. The evaluation observed that most of the TVET training is offered in non formal, institution based training. Most partners try to comply with formal curricula and strive for government recognition and certification of their training courses. There is not so much community and on-the-job based training on offer, although there are exemptions such as CDA in Colombia. Another

experience is realised by CREDO in Burkina and DEDRAS in Benin. These centres offer a 3-year dual education programme (3 days in a company and 2 days at school). This model is now being replicated by other partners such as AEAD in Burkina Faso. Since 2007, also

W&D itself applies a stronger focus on development of alternative forms of TVET in projects and among partners.

The 2008 TVET evaluation observes *“evolving from a strategy emphasising input in infrastructure (hardware) to a strategy that pays more attention to the development of the software. To date this evolution is not yet supported by a strategy on capacity building. As a result, most of the current interventions are project based and not embedded in coherent and integral capacity building processes. Not much linking and learning activities have taken place”*. This observation has been taken up by W&D to invest more in capacity development of TVET centres and more linking and learning between TVET centres and networking of TVET experts. Also the Internet is intended as a tool for exchange. The evaluation also observed that *“Most TVET partners offer centre based TVET rather than community based services (..)”*. W&D recognises that it has indeed invested much in institution-based TVET, but is seriously interested in other approaches. A more community-based approach provides an alternative for more integral approaches in community development and involvement: it is expected that this will enrich and broaden W&D historic chain-approach that was very much focused on the individual. Other (new) target groups will be integrated in the chain: more adults will be linked to training and (as a follow up) to micro credit programs.

Another evaluation of the cooperation among MFS partners in the J&I Programme, realised in 2008, presents findings that also correspond with the findings in this programme evaluation. Amongst others, it observes that:

- W&D makes a significant investment in teachers training and exchange, more than the other partners in the MFS evaluation;
- VET training is linked to the business sector, but these links are not yet strong enough. There are not enough market-linkages for TVET trainees and the capacity to foresee market saturation as well as new market trends among partners is still limited;
- Drop-out rates of particularly older and also community based TVET students is a serious bottleneck in effectiveness of TVET training and it requires more follow up by partners;
- Effective job placement rates generally move between 70 and 90 %. Lower rates mean not so good performance. It was found out that technical trades more often lead to wage employment while, aesthetic trades, like beauty, handicrafts and tailoring more often lead to self employment;
- Internships are crucial for success of job-placement and require more attention in JBCs and by VTCs. Job-mediation for former TVET students is an important service. W&D has responded to this observation by prioritising the consolidation and further capacity building of JBCs as a core activity for the following years;
- Entrepreneurship focus in TVET training courses is too limited and BDS support to Enterprises provided by partners is very weak. Although this is recognised by W&D, it is also countered with the remark that the TVET training does not only have to lead to economic impact; social impact is at least as important;

**An experience of long-term cooperation and exchange:
Calvijn College in the Netherlands and CCS in Bangladesh**

There is regular exposure and exchange in different programmes supported by W&D and W&D actively promotes and supports exchange between its supporters in the Netherlands and its partners. Probably the longest and most intensive relation of exchange exists between the Calvijn College and CCS in Bangladesh. Teachers and students of the Calvijn College have realised several visits to Bangladesh and CCS staff and management has also realised two return visits to the Netherlands. The visits serve both as a motivating support as well as a source of exchange of knowledge and expertise.

- The impact (on economic development) of TVET training is relatively limited: mostly to the level of individuals and their families. Links with communities are not yet well established and therefore a wider impact is not yet achieved.

Recommendations of the TVET evaluation of 2008 that will be followed up are:

- *More variety in the menu of TVET and methods for learning (internships);*
- *Strengthen a programmatic approach and establish more strategic partnerships to increase impacts.*
- *Stimulate actively innovative approaches and experiments and to link partners with national TVET reforms and pilots supported by bilateral or multilateral donors*
- *To look for opportunities to work in closer collaboration with the communities: stronger relationships with local businesses, community based organisations and NGOs involved in local development and livelihood programmes.*
- *Assign more tasks to JBCs as their potential is not yet fully exploited.*
- *The VTCs seem to operate very much on their own (except Hope enterprises) and more collaboration should be looked for with other relevant organisations*

In June 2008 one of the largest TVET interventions supported by W&D was evaluated. It concerned the VTC in Faizabad in India executed by The Leprosy Mission (TLM). This balanced and well executed evaluation indicates that the VTC is generally doing a good job. Critical remarks and points to improve were:

- Over-capacity of the VTC that could be put to use;
- insufficient support to ex-pupils in their jobs and tracking of ex-students
- Self-sustainability at 13% is low. Compared to the total value of investments and running costs, this indicates that the total intervention is relatively expensive
- 58% of these ex-students are placed in employment and self employment, but evaluators indicators that data are not very reliable. Even so, the percentage does not indicate sufficient performance in job-placements.

When we compare these observations on Faizabad with the experiences of the partners in the evaluation sample, these are pretty recognisable. The issues raised in this evaluation are generally relevant for W&D supported TVET operations.

In November 2006, W&D realised an internal research on 'Religion as driver of change' in TVET education with the aim to write a policy guideline about dealing with religion in development, meant for the ministry of foreign affairs. The reports and policy guidelines have been shared with partners, after the recommendations were approved by W&D. However, even in cases where the relation between development and religion was discussed, the reports and recommendations for partner organisations have not played a role. It was also not shared with the Ministry of Foreign Affairs for which it was originally intended, but from that side interest had decreased in this subject.

In spite of the limited follow-up of this research (outside W&D's direct influence) it is clear that religious inspiration is an important driving force for W&D and partners to put in effort in their activities and it obviously contributes to more effectiveness in the realisation of training programmes. The same is true for students that follow training with similar inspiration. But none of the partners that responded to the survey send out by this evaluation team indicated that religion is used as a criterion for inclusion or exclusion of target-groups. All documents researched in this evaluation indicate that W&D partners inclusive in their approaches.

Other aspects of impact of TVET education on target-groups is obtained through other later steps that are supported by W&D and partners. Therefore the issue of impact will not be addressed in this section and we refer to sections 2.2 and 2.3.

3.1.3. Efficiency

Financial efficiency of TVET programmes

In 2007, 33 partners provided TVET education to a total of 5,453 students. If we want to analyse the average cost-effectiveness of this training in 2007, we best can use the operational/exploitation costs of the training-provision related to a student on a yearly base. Although this measure is still far from precise because the duration of training varies much, it is the best indication we can use in the light of the available data for this evaluation. Additionally we have to look at the value of the scholarships for individual students as the larger part of these scholarships are also invested in TVET training provision.⁹ In 2007, the average cost of exploitation of TVET centres is 374 € per student per year. The scholarships in that same year amounted to an average of 216 €. Together, this establishes a total combined cost of 590€ per student per year.

Unfortunately it is difficult to compare cost-effectiveness over different years using the specific data on exploitation and scholarship costs, as budget-lines and way administrating costs by W&D have slightly changed over the past years. We therefore use more general data to come to a comparison of cost-effectiveness in the TVET programme between different years, using the overall TVET budgets in the past four years. The cost per student in this overview is inflated, as these costs also include investments in infrastructure, use of part of scholarships for other than TVET programme items and advisory missions focusing on capacity building of partners.

Table 8: Development of costs of TVET programme; 2005-2008

| | 2005 | 2006 | 2007 | 2008 | Total |
|--------------------------------------|-----------|-----------|-----------|-----------|------------|
| Total TVET-contribution in year | 3,142,174 | 4,260,934 | 3,983,536 | 3,868,906 | 15,255,550 |
| number of students delivered in year | 2,739 | 4,198 | 5,453 | 5,141 | 17,531 |
| Average cost per student/year | 1,147 | 1,015 | 731 | 753 | 870 |

Source: yearly track-records W&D, 2005-2008

The average cost of the TVET programme per individual student has gone down from 1.147 € per student in 2005 to 731 € in 2007. In 2008 the cost per student has slightly increased to 753 € per student per year. This development is in line with earlier observations that TVET activities for many partners have been relatively new and that the programme still needed to develop. The effect of this is that average costs in the first years were higher due to higher investments in infrastructure and a lower number of students per year.

The slight increase of costs per student in 2008 indicates that the cost-developments in the programme have stabilized and that the programme is consolidated. If no large investments occur nor significant rises in cost-items (e.g. salaries) occur, the total cost of the TVET programme per student is expected to stabilize between 700 and 750 Euro per student per year.

⁹ It was not part of the ToR to analyse the relation between provision of scholarships in overall education and TVET education. However, such information is available in W&D overall systems, where data from the Education and the J&I programme are combined.

In the framework of this programme evaluation it is not possible to benchmark the cost-effectiveness of the W&D TVET programme against other programmes. This will have to be subject to a specific research if W&D would like to compare its programme with others.

Over time we can see a favourable development of costs per student. Because this development has occurred while the total number of students has almost doubled in four years and that drop-out rates and exam-results have not undergone a decrease over the same period, we can conclude that the cost-effectiveness development of the TVET programme has been positive.

Financial cost-efficiency of the TVET training for beneficiaries

The ToR also requests an analysis of cost-efficiency of TVET training in relation to beneficiaries, but information provided in track-records, year-reports, and partner-files does not provide sufficient information to enable an analysis on the willingness an capacity of target-groups to pay for their TVET Education.

VTCs, however, do ask increasingly for a contribution of a fee from target-groups. The specific partner-files and interviews in this evaluation study indicate that fees have indeed increased over the past years. Although this indicates that beneficiaries do see a value in the TVET training and are willing to pay a small fee, it is impossible to establish a direct link to income development of these same beneficiaries, as this only occurs in subsequent phases of job-mediation and/or enterprise development.

Process of project implementation (participation, local accountability, monitoring)

The project-files lifted in the evaluation sample, generally indicate that project-implementation was done efficiently. The partners proceeded in their TVET programmes more or less as planned. Monitoring was done according to W&D requirements and formats and reporting was provided on time. However, it is noticeable that reporting is quite minimal, both narrative and financial. It is purely descriptive and no analysis is made of programme results obtained. This makes the reading of project-reports a painstaking and long process with a lot of repetition, as many reports repeat themselves. Most reports cover three-month periods, which is a very short period to provide an analysis of developments in the programme. This would be easier to achieve if reporting (at least narrative) is to be done at larger time intervals, with the requirement to provide an analysis of developments and bottlenecks in that reporting period.

3.1.4. Sustainability

Sustainability of results of TVET training at the level of target-groups:

The sustainability of results in TVET education at the level of target-groups is quite OK. For many students it is an in-depth investment of years, sometimes preceded by longer-term investments in day-care and primary education in previous elements of the chains. We have also observed that sustainability is strengthened by the fact that people are not only empowered in technical skills but also in self-awareness and confidence and this clearly shows in the individual testimonies provided in many reports. CCS runs a specific Leadership Training Programme supported under the TVET sub-programme. Although this training in reality is not a TVET training it does prepare students for future jobs and positions

in organisations. This LTP programme of CCS is running for quite a number of years and has been very effective in strengthening self-confidence of people.

The sustainability perspective for students that are placed in wage-employment posts in enterprises is rather good. Here the past TVET education can be considered as sufficient equipment for the students to be successful in their later careers in wage-employment. However, it is still a challenge to place more students in wage-employment posts (see also section 3.2.).

For those ex-students that (have to) opt for self-employment after finishing their TVET courses, sustainability of results of TVET education is weaker. Although during the past years many centres have integrated more life- and business skills in their technical curricula, this attention is probably not yet enough to prepare young people to start up and develop their enterprises. Some centres, such as the SHTC of AMG-P have developed tests to identify entrepreneurship potential. This will certainly increase chances of success; however, in general this is not yet a common practice among many partners. Entrepreneurship development and incubation of enterprises requires sound preparation and change of mind-sets and attitudes of children. This is not obtained through a few hours of education per week (or even less) during the TVET course only. It should be even considered to include entrepreneurship elements in prior primary and secondary education.

Financial sustainability of the TVET programmes:

Financial sustainability of the VTCs is probably the most problematic aspect of the TVET sub-programme. The evaluation of the TLM TVET training centre in Faizabad in June 2008 indicates a local contribution of participants of 13%. The impression obtained by the evaluators in this programme evaluation, by looking at the partner-files in the evaluation sample, is that this % obtained by Faizabad is in line with other centres.

W&D monitors the overall financial sustainability of the VTCs it supports. The data on 2008 are somewhat fragmented as not all partners provide information. Those who do vary in general between 0 and 25% of financial sustainability with one exception of Mfesane in South Africa that reaches 52%. Data are difficult to compare and interpret. A rough estimate would be that the average financial sustainability of VTC currently is around 15%. Only since 2009, W&D is requesting data on financial sustainability in a systematic way to all its partners. Therefore it is to be expected that in the future more reliable information can be generated. For now, it can be concluded that 15% financial sustainability of VTCs at present is rather low.

The most important means to contribute to local sustainability of VTCs encountered in the files of partners in the evaluation sample are:

- sales of produce of the trainees in different trades;
- fees from trainees (only in the case of AMG-P's SHVTC)
- fees from enterprises (explored by SHVTC)

Also embedding in and linking actions with other local, regional and national institutions are under-highlighted in the reports of TVET partners. We have not seen much information in the evaluation sample if and how partners have tried to establish such linkages and to obtain local (government) subsidies as well as through cooperation and exchange with other actor achieve advantages of scale and cost reduction.

3.1.5. Summary

To summarise the main aspects of this analysis we can conclude the following:

The TVET training sub-programme and the activities of the VTCs are clearly relevant in the light of local needs for poverty reduction in target areas. TVET training is a crucial instrument to link education with employment opportunities and self-employment. TVET training is a clear component of the intervention chain of W&D and partners. It builds upon previous educational stages and takes students one step further to self-reliance and income improvement.

TVET training has been generally effective as drop-out rates are modest and more than 90% of the students graduate. Graduates have generally been effectively prepared for their insertion in the labour market or for self-employment. Factors that limited effectiveness are:

- Limited linking with and adapting to market developments;
- Efforts in mediation for internships and job-placements were not always sufficient to achieve entry of ex-students in jobs;
- Attention given to life skills, particularly in the context of entrepreneurship and business development has been limited, though it is gradually inserted in TVET curriculums.

The performance of different partners in TVET education varies a lot. In the evaluation sample we can observe that the AMG-P SHVTC has specialised in TVET training and has a long-term experience in this field. This centre has become an international reference for other TVET centres.

An assessment of efficiency is quite difficult as benchmarking with other TVET providers was not possible. Also no standards have been set for efficiency so performance cannot be compared with such standards. It is only possible to analyse development of efficiency over time. If we do that we can see that in 2005 and 2006 many investments have been made in infrastructure during start-up phases of different TVET centres. These high investments were paired with limited numbers of students. The efficiency rate has drastically improved in 2007, where investments in infrastructure were less needed and the number of students was higher. The slight increase in 2008 of costs of training per student per year is an indicator that the efficiency-rate has stabilised itself.

Information provided by partners in reporting on efficiency aspects is limited and this further limits a sound analysis of efficiency.

At the level of individual students we can conclude that TVET training generally produces sustainable results in the form of skilled people with more self-confidence. Only in the area of entrepreneurship for those who will later move to self-employment, sustainability of the TVET training results might be weaker, because attention to entrepreneurship and business development in most TVET training curricula is still limited.

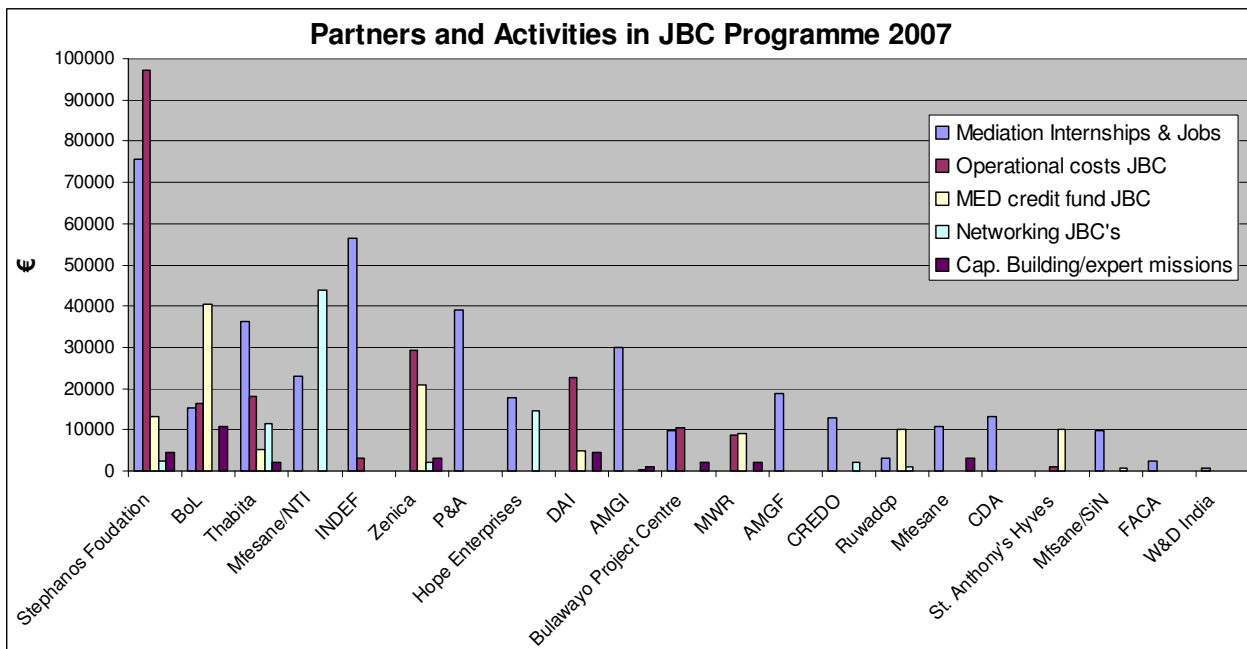
The financial sustainability of the TVET centres leaves much to desire. At 13% in 2007, the self-sustainability rate is low. However there are clearly possibilities to increase sustainability by economic measures but also by ensuring better embedding in and linking with local institutions.

3.2. Findings on Job and Business Centres (JBC)

When partners had built experience in TVET programmes and students started to graduate from this education, W&D and partners gradually discovered that Vocational Education and Training does not automatically mean a smooth entry on the labour market. Additionally in many countries the labour-market was not yet very strong to absorb many young people in wage-employment. As a consequence also possibilities for self-employment needed to be explored. W&D and partners introduced Job and Business Centres in the first half of this decade as a next step in the intervention chain. Since then several partners have started up JBC centres and job-mediation and micro-enterprise development activities. This has gradually expanded in the past years and in 2007, 807,356 Euro was invested in JBC related activities among 21 partners. This corresponds with almost 12% of the total investments in J&I and SMED.

The follow figure 3 presents the partners and main activity lines in the JBC programme activities in 2007.

Figure 3: Overview of partners and main activity lines in JBC programme, 2007



Source: W&D track-record for 2007

From the 21 partners presented in the figure above, 15 are also involved in the provision of TVET training, which means that in those case the Job Mediation Activities of the JBCs are closely related to the VTCs and sometimes they are not organised in a separate unit or department. In the case of Mfesane, the organisation has three separate units with an own name that all three are involved in Job mediation activities. So also in this case JBC is integrated with TVET activities. This leaves only three specialised JBC-partners, who are only active in Job Mediation and not in any of the other W&D programmes. These are Bread of Live in Bosnia and Thabita in Albania (both Dorcas partners in the Balkan) and MWR in Ethiopia.

The figure confirms that JBCs have developed closely with TVET training and this was also how the JBC activities were originally planned. However when we look at TVET partners we

can observe that 12 TVET partners still have not established a special JBC function, although some of them do provide JBC services from within the VTCs: this has been the case with DEDRAS (Benin) that has recruited an internship and job-placement officer in the VTC. Other partners; HCC (Botswana), Selam Awassa (Ethiopia), CITC (Kenya), CAEDESCE (Tsjaad) and 6 out of 8 partners in India, CSI and W&D in Sri Lanka and AMG and NVF in Thailand have specialised in only in TVET training activities and don't offer JBC services.

Within Job Mediation, the activities in placements for internships and job are most important, with a total investment of 374,946 € in 2007. This is followed by investments in JBCs and operational costs of the JBC with 207,016 €. 113,931 € was invested in loan and credit funds for Micro Enterprises managed by JBCs. Networking and capacity building received relatively little attention in the JBC programme.

Only 11 partners received over 20.000 € in 2007, which indicates that investments in most JBCs are limited. The largest partners in mediation for internships and job-placements in 2007 have been Stephanos Foundation in Malawi, INDEF in Nicaragua and P&A in Haiti. The ones that received most funding for operational costs were again Stephanos Foundation, ZENICA in Bosnia and DAI in Ethiopia. The high figures for Stephanos Foundation can be explained by the fact that the JBC-function here was only started in 2007. The high investments in 2007 were enough for two years of operations and no financial support was provided by W&D in 2008. It is also noteworthy that three Dorcas partners in the Balkan (BoL and ZENICA in Bosnia and Tabitha in Albania) receive significant funding for most of the activity-lines in the JBC programme, including also credit and loan operations. This suggests that Dorcas is supporting comprehensive JBC efforts in that region.

The three partners in our evaluation that combine TVET activities with JBC-operations are AMG (Philippines), CREDO and CDA. We can see that their JBC are relatively modest, compared to other JBC-partners. Interviews with the partners show the following:

AMG Philippines is very active in mediation for internships and jobs and it is also reasonably effective in these activities. However, most of these functions are integrated in its TVET work and are directly done from the Skilled Hands Training Centre. Its reports show that AMG is well linked with enterprises in the Philippines and is even involved in international job-placements (in the Middle East).

For CDA and particularly CREDO, JBC activities are relatively new. As CREDO only recently started TVET training activities, the services of a JBC in the past were not yet needed and the development of JBC-functions only recently were taken up.

3.2.1. Relevance

Job and Business Centres have been established based on a clear need to link activities and curricula of TVET Training Centre with the labour market and local opportunities for economic development. They also cater to the direct needs of individual students and graduates from TVET centres that are in need of placements for internships or jobs. At the same they are catering for the needs of enterprises that are in need of special skills. This means that JBCs serve as a bridge between the VTCs and the external environment.

This makes the JBC function in partners a very relevant activity in the J&I programme particularly when linking with wage-employment can be made in two ways: developing the

right curricula in the right places for the needs of the private sector and providing the right expertise in the right enterprise at the right time.

W&D and some of its partners have been front-runners in setting up job- and internship mediation functions to complement the work of the TVET training centres and to cater for demands in the market. In many of the countries where W&D partners work these initiatives are clearly innovating and fill an important gap in the market, particularly in the area of non-formal TVET training and training provided by the NGO-sector, where such practices of mediation are rare.

The economic reality in many countries where W&D partners work has forced VTCs and JBCs to also consider self-employment as an important second option for employment and in some contexts this has even become the main outlet for former graduates of VTCs. The relevancy of JBCs in this line of work is more problematic, as the JBCs often don't have specific business incubation skills in house and for financial services to starting enterprises credit facilities are needed that are provided by specialised MFIs supported in the MED and SMED programme. It is here where the JBCs face a challenge to first identify what they can and cannot do in this area of self-employment and second to identify the right partners to provide those services that start-up companies really need.

A second challenge is to consider big differences in urban and rural settings. In urban settings the JBCs can actually do what they are best at: job-mediation for graduates in wage employment. In rural settings such employment is not available and here the steps towards enterprise development and linking up with value chains are much more relevant. This is not yet part of the tasks of JBCs. It is also a question, who can best provide these services. It is likely that MED and SMED partners with rural expertise are better positioned for that kind of services. Equally, rural settings pose challenges for VTCs; in these contexts, longer-term formal TVET doesn't make too much sense and it is more fruitful to work with shorter and more focused training and capacity development interventions to prepare rural families and entrepreneurs for specific agricultural activities.

3.2.2. Effectiveness/Impact

The table below presents the indicators that are used by W&D to measure effects and impact of its TVET training activities. Based on a general overview of documents, track records and yearly reports, we come to the following assessment of the quality and utility of the information provided in these indicators in table 9.

Table 9: Indicator table used for JBC-programme/assessment of quality of information on indicators in evaluation sample

| Indicators JBC | Assessment of information provided in reports, sheets and track-records |
|---|--|
| % (self)employed with support of JBC experience increase income | Relevant, but this indicator should be linked with others and match with time frames. It is extremely difficult to measure, particularly in self-employment. The indicator has no reliable OVI's |
| Total nr. of students for which a relevant apprenticeship (obligatory part training) is to be organised | The indicator is not very informative as all TVET courses are different. Benchmarking is not possible |
| Total nr./% of students with relevant apprenticeship (obligatory in training) | Ibid |
| Total number of apprenticeships as introduction for job | Relevant indicator, but reporting on this aspects in not systematic |

| Indicators JBC | Assessment of information provided in reports, sheets and track-records |
|--|---|
| Total nr. school leavers (VET/higher education) in project period | This information is readily available but difficult to compare in different situations |
| Total nr/% of school-leavers (VET/higher education) with income via (self)employment in 6 months | Relevant (see also first indicator), but a clear separation needs to be made between wage and self-employment |
| Total nr/% supported by JBC that has income within 6 months | Seems to point to other target-groups served by JBCs. In our research we have not seen examples of this |
| Total number of businesses started by school leavers/unemployed | Relevant and objective, but we have not seen that this information is provided. Separation with MED and SMED causes loose of linkages with original target groups |
| # JBC advices to VTCs on labour market and # used by VTCs for curriculum development | Relevant, but should be requested in narrative reporting |
| Total nr/% of school-leavers monitored during ≥ 1 year | Relevant, seems easy but limited/ ambiguous info is provided. Are partners monitoring a sample or all? This is not clear |
| Total nr/% of beneficiaries still (self)employed after ≥ 1 year | Relevant and objective, but we have not seen such information |
| Total project expenses incl. overhead (excl. investments) | This information is provided, but as project set-ups are very different it does not seem to be of good use for benchmarking. Better is to use operational costs (only) of JBC per mediated student and per effectively placed student |
| Total income generated by the JBC | Relevant and is included in financial reporting, but difficult to compare |
| % of operational self-sufficiency of JBC (incl. MED part if any) | Relevant, but not in broad sense, including MED. Better to focus on wage-employment only |
| Outsourcing of credit lending activities to an MFI | No systematic information is provided on this aspect. There is confusion with MED and SMED programme. A clearer separation is needed for monitoring |
| Do you offer education on labour rights / - duties to beneficiaries? | Relevant, but this aspect has not been included in reporting in a systematic way |
| % of employed beneficiaries that work under fair conditions | Relevant, but not directly related to impact of JBC and TVET centres. Benchmarking could be done between enterprises and ILO (decent work) could be involved |
| Cooperation in TVET network on issues of joint interest/# contacts | Relevant, but practice shows that these networks are still under development |
| Improvement(s) in JBC as a result of the network achievements | Too early to systematically look at this |
| JBC participation in local business platforms on issues of joint interest | Relevant, but also these networks are new, with a few exceptions. |
| Improvement(s) JBC as result of local business platform | Generally not possible, only when more experience has been built |
| Participation in policy influencing on issues of apprenticeships, job-mediation, TVET curricula etc. | Relevant, although overall we can observe there is not yet much attention for lobby and advocacy aspects. |

We have looked at the core indicators in the desk-study of project-files of the three partners active in JBC activities in the evaluation sample (see also ANNEX 4). The results of this analysis are presented in table 10 on the following page.

Table 10: Comparison partners in evaluation sample on some core indicators (2007)

| Indicators JBC | AMG-P | CREDO | CDA |
|---|---|--|---|
| % (self)employed with support of JBC experience increase income | Yes, but no quantitative information available | Cannot yet be measured | Limited/ambiguous info |
| Total nr. of students for which a relevant apprenticeship (obligatory part training) is to be organised | 150 | Limited/ambiguous info | No info/not clear if there are obligatory internships |
| Total nr./% of students with relevant apprenticeship (obligatory in training) | 123 of 147 past tests for training | Limited/ambiguous info | Limited/ambiguous info |
| Total number of apprenticeships as introduction for job | See above | Limited/ambiguous info | Limited/ambiguous info |
| Total nr. school-leavers (VET/higher education) in project period | 200 (150 in two cycles) | 260-280 | 4000 (many from informal courses)/369 from centre Bogotá |
| Total nr/% of school-leavers (VET/higher education) with income via (self)employment in 6 months | 65% | Estimate for future 60% | 92, not possible to relate with the above |
| Total number of businesses started by school leavers/unemployed | Limited/ ambiguous info, but focus is clearly on wage employment | Limited/ambiguous info | Handled by CDA Forjar. No info |
| # JBC advices to VTCs on labour market and # used by VTCs for curriculum development | Yes, intensive link, in fact it is part of the same SHTC | Limited/ambiguous info | Limited/ambiguous info |
| Total nr/% of school-leavers monitored during ≥ 1 year | Yes, but limited/ambiguous info on how | Limited/ambiguous info | Limited/ambiguous info (JBC only started in 2005) |
| Total nr/% of beneficiaries still (self)employed after ≥ 1 year | Limited/ ambiguous info | Limited/ambiguous info | Ibid |
| Total project expenses incl. overhead (excl. investments) | Information provided in local currency. Difficult to compare | JBC not clearly separated in project files | Yes information provided on running costs |
| Total income generated by the JBC | Limited/ ambiguous info on fees from ex-graduates or enterprises, but good perspectives | Limited/ambiguous info | Limited/ambiguous info |
| % of operational self-sufficiency of JBC (incl. MED part if any) | Limited/ ambiguous info | Limited/ambiguous info | Limited/ambiguous info |
| Outsourcing of credit lending activities to an MFI | Not done by SHTC. Separate programmes with TEKTON for larger enterprises | Yes, Burkinabail, but loans are not for same target groups | On a small scale facilitated but not managed by JBC. Forjar provides loans for starters and for other target groups |
| Do you offer education on labour rights / - duties to beneficiaries? | Limited/ ambiguous info | Limited/ambiguous info | Limited/ambiguous info |
| % of employed beneficiaries that work under fair conditions | Conditions are discussed between AMG & enterprises | Limited/ambiguous info | Limited/ambiguous info |

| Indicators JBC | AMG-P | CREDO | CDA |
|--|---|--|--|
| Cooperation in TVET network on issues of joint interest/# contacts | Limited/ ambiguous info on Philippines. Exchange with Hope in Ethiopia | Limited/ ambiguous info | Good links with CDA programmes |
| Improvement(s) in JBC as a result of the network achievements | Good linkages and attitude for learning | Limited/ ambiguous info | Limited/ ambiguous info |
| JBC participation in local business platforms on issues of joint interest | AMG-P is very active in business community and has good connections (also international) | Limited/ ambiguous info | Limited/ ambiguous info |
| Improvement(s) JBC as result of local business platform | Limited/ ambiguous info, but very likely | Limited/ ambiguous info | Limited/ ambiguous info |
| Participation in policy influencing on issues of apprenticeships, job-mediation, TVET curricula etc. | Limited/ ambiguous info. Does not seem to be a focus. Government recognition of trade tests is achieved | Limited/ ambiguous info. Does not seem to be a focus | Limited/ ambiguous info. Does not seem to be a focus |

Source: project documents of partners presented to W&D. No independent assessment was possible to measure accuracy of this information provided by partners.

Note: limited/ ambiguous info refers to the fact that in the quick revision of project files in the W&D project administration systems no comprehensive information was found. However, this does not mean that such information isn't available in other sources or that existing information in the many files has been overlooked.

The table above clearly shows that the experience of AMG-P in the Skilled Hands Training Centre in the Philippines with mediation for jobs and internships is much more consolidated than is the case with CREDO and CDA, who are just starting up their activities in this area.

The experience of AMG-P in job-mediation takes place in an urban setting and in a context of favourable economic conditions for private sector development. This explains the focus of AMG-P on providing opportunities for wage employment. It seems that AMG-P has built specific expertises in the area of job-mediation and has become a kind of professional agency in job-mediation.

Within the sample of partners in this programme evaluation, AMG-P is the only partner with a sound and good track-record in job-mediation and networking in the business community. The other two partners, CREDO and CDA, are clearly lacking such experience and are at the beginning of their road in job-mediation. The economic situation in Colombia is quite comparable to the Philippines and it appears that CDA can benefit from exchange between these countries. Other countries that provide such conditions are: Kenya, Ghana, South Africa, Guatemala, Thailand and India. In these countries, probably o focus on job-mediation in wage-employment and links with the business community can contribute to good results in job-placements. In other countries a combined strategy makes more sense, where employment and self-employment are two different options. In some countries, where private sector conditions are very poor it might even be that only self-employment provides a viable alternative.

Unfortunately, in the framework of this programme evaluation, we cannot draw upon evaluations and researches realised on specific aspects of job mediation and the functions of JBCs. But we can observe that there are interesting experiences to be looked at and also

some different characteristics and challenges that would provide good material for a more detailed analysis.

This analysis can only provide a basic assessment of some effectiveness and impact aspects of JBC-activities of partners, largely based on the somewhat exemplary study of only three partners.

The experience built with the JBC functions among W&D and partners is still not sufficient to reach significant impact. Even in the case of the most experienced partner, AMG-P, the success rate claimed for effective job-placements is 65 %. This is just above the target set by W&D of 60%. However, outside the evaluation sample there are also remarkable success rates such as Hope Enterprises that realises 100% results in job-placement of TVET graduates. Overall we should suspect that success-rates are lower than 60%. The W&D year-report speaks of 66% of pupils effectively placed in jobs, but in the light of the information in this evaluation, this figure seems slightly inflated and too positive.

Another significant bottleneck in measuring effect and impact in job-mediation is the fact that self-employment in itself does not say much and much more information would be needed to be able to assess if such self-employment is economically beneficial and that it provides decent work opportunities. Such information is not provided in project documents. Considering the often difficult economic contexts in which partners work, the limited attention given to entrepreneurship incubation and development, and the regularly limited experience of partners in setting up enterprises and both BDS and financial services, we consider it likely that just generation of self-employment is not enough to reach a reasonable level of economic well-being. It might very well be that among self-employed ex-students, there is sub-employment and under-employment. However, in the context of this evaluation this is only a hypothesis that cannot (yet) be verified.

Apart from economic impact of job-mediation there is an important other effect that can be noted among target-groups. Many partners provide excellent information on specific testimonials of students and ex-students that have been benefiting from TVET training and job-mediation. Some of these examples are also used by W&D in its year-reports and other communication to external stakeholders. Although the individual testimonials are anecdotic they all point towards the following types of effects and impact:

- Increased financial contribution to family income;
- Increased self-confidence of the persons that have followed training;
- Increased recognition and value of the young people in their families;
- Better life-skills have been obtained that do not only make people perform well in their jobs but more generally to survive in life
- Several ex-students in a job now actively start making future work, career and life planning.

Generally these impacts are very strong at the individual and family level. However at the community level and that in the broader society, one cannot observe that the TVET and JBC activities by themselves contribute to higher level economic development and growth. For such impacts we need to look at the MED and even more to SMED programmes of W&D.

3.2.3. Efficiency

The available data on the JBCs do not permit a detailed assessment of cost-efficiency of these centres and/or job mediation functions, as costs cannot yet be related to the number of persons that have been effectively mediated in jobs or self employment.

Additionally many projects of JBCs are still in a start-up phase and therefore it is not yet really possible to come to fair judgement of efficiency in these projects. However, based on the available information on the three JBC activities in the evaluation sample, it is fair to say that it is not likely that cost-efficiency is not yet favourable and that more investments in consolidating the JBCs are certainly needed.

When we look at the relation between the costs and benefits relation for target groups of the JBC it is obvious that this relation is good as in many cases no fees are paid by the students. On the other hand the % of success rate of a maximum of 65 % for effective job-placements isn't good enough yet to request payment for such services.

The evaluation of the TVET policies of ICCO, W&D and Edukans in 2008 indicates that success rates for placements should be between 70 and 90%.

This indicates that success rates still need to improve to enable payments for services.

Alternatives are explored and discussed among partners in levying fees for JBC services, such as no-cure-no-pay mechanisms and payment for services as a deduction of wage or other income from (future) self employment, but we have not seen in the evaluation sample evidence of the use of these alternatives. Outside the sample there are several attempts of partners to obtain payments for their services, e.g. through levying 10% of the salary of former graduates placed in job, during their first year of employment. However, also in these cases effective payment of these fees is an exception rather than the rule.

In order to obtain more insight on efficiency aspects, more detailed analysis of some reference centres is needed. This research could identify benchmarks for comparing effectiveness and efficiency rates between different centres. The AMG-P SHTC qualifies for such research and a few others (like Stephanos Foundation, Mfesane) could be selected.

The project implementation was generally done efficiently, but progress in setting up and developing JBCs and JBC functions has been slower than anticipated. Reporting is done on time and basic information is provided. However it is noticeable that much of the reporting does not address the basic indicators that have been developed for monitoring progress of this programme.

3.2.4. Sustainability

There are no data available on fees charged to ex-graduates that are placed in jobs and to enterprises that request the services of JBC to acquire the skills they need, but the aspect of increasing sustainability is certainly there and it is discussed between W&D and partners and among partners.

Particularly the function of JBCs shows a promising potential for sustainability in wage-employment cases, as both ex-students placed in jobs and enterprises receiving skills they require, experience immediate economic benefits from this function.

For placement in self-employment, this situation is different and sustainability will take more time, as the future of micro and small enterprises in many countries is highly insecure. The

capacity for payment for services of JBC in these cases is limited because it comes only from one source and additionally that source is much more insecure than is the case with wage employment

The sustainability of the results of job-mediation for the target groups is still difficult to assess as not much monitoring of (self) employment placements over longer periods of time has been done. In both wage and self-employment, longer-term placements are insecure as employers can easily end contracts in most countries of the world and enterprises can easily go bankrupt. The time-intervals of 6 months and 1 year for monitoring proposed in indicator sheets, are useful, but in practice the information is not generated for these indicators.

Additional to monitoring a longer-term longitudinal study can shed more insight on sustainability aspects in those cases where partners have a longer-term experience in job-mediation and setting up small enterprises.

3.2.5. Summary

The services are very relevant and clearly linked in the chain of interventions in education and TVET training. JBCs provide an immediate and necessary step in this chain to enable that young graduates are effectively integrated in the labour market or are able to set up their own self employment opportunities.

Limited/ ambiguous info has been desegregated for male and females in the reporting on JBCs, as was done in TVET centres. Therefore no statements can be made if JBC services are more relevant and/or more effective for males or females.

The effectiveness and impact of the JBCs are still limited due the following factors:

- Most JBCs are still in their start-up phase (in fact only AMG-P has a longer standing experience in job-mediation in the SHVTC);
- linkages and networking with private sector and with enterprises are still not very well developed and this limits capacities of TVET centres to take private sector demands as a starting point for courses, training and other types of assistance to TVET students;
- Capacity of analysing the labour-market and local economic development opportunities among partners is relatively limited, let alone the capacity to translate insights from this research into the right skills and competencies and curricula for TVET courses;
- Wage-employment and self-employment are very different roads towards self-sustainability and independence of former students and they also require very different strategies. These two roads are now combined in one approach and in monitoring no distinction is made between employment and self-employment;
- Attention within previous (VET) education and JBC support to life skills in entrepreneurship, though increasing over the past years, is still not sufficient to identify and prepare those start-up target groups that they have a good enough chance to succeed as entrepreneur.

In order to obtain more information on efficiency of JBC operations, Benchmarking is needed.

Longer-term longitudinal studies have not been done on sustainability of wage and self-employment and it is therefore difficult to assess what are perspectives for sustainability. More concretely for JBCs, linked to their immediate service delivery, there is a good potential for sustainability. Although the issue of sustainability is currently more discussed among W&D and partners, there are not yet evidences of sustainable JBC operations.

3.3. Findings on Micro Enterprise Development (MED)

Together with the establishment of the JBCs and the job-mediation function in the J&I programme more attention was given to Micro-Enterprise Development. In the first years this was done in full integration with other activities and functions in the J&I programme and most partners took on board new tasks and programmes in this area within their existing programmes and organisations. Gradually W&D and partners became aware that Enterprise Development is a specific area of expertise, which was not automatically available within the organisations assuming these new tasks. This was equally felt among partners and within W&D. Among others, the evaluation of the TMF Economic Development programme (W&D case study) in 2005/2006¹⁰, was a trigger for W&D to start discussing and exploring with partners how to organise Micro-, Small and Medium Enterprise Development in a different way, to enable both a more professional and specialised assistance to target groups in Business Development Services (BDS) as well as to introduce new channels and mechanisms for funding of business activities based on financial sustainability criteria, using loans and guarantees as funding mechanisms. A separation was made between starting up of micro-enterprises, sometimes with graduated TVET students, through BDS and start-up loans but also and even more often with other target groups that wanted to complement family income or to expand micro-enterprises, through primarily micro-finance support in the MED sub-programme and in some occasions through loans to very small SMEs, the so called SMED-small loans. The influence of this support on other interventions of W&D partners in BN, education or J&I activities therefore is indirect and not very noticeable.

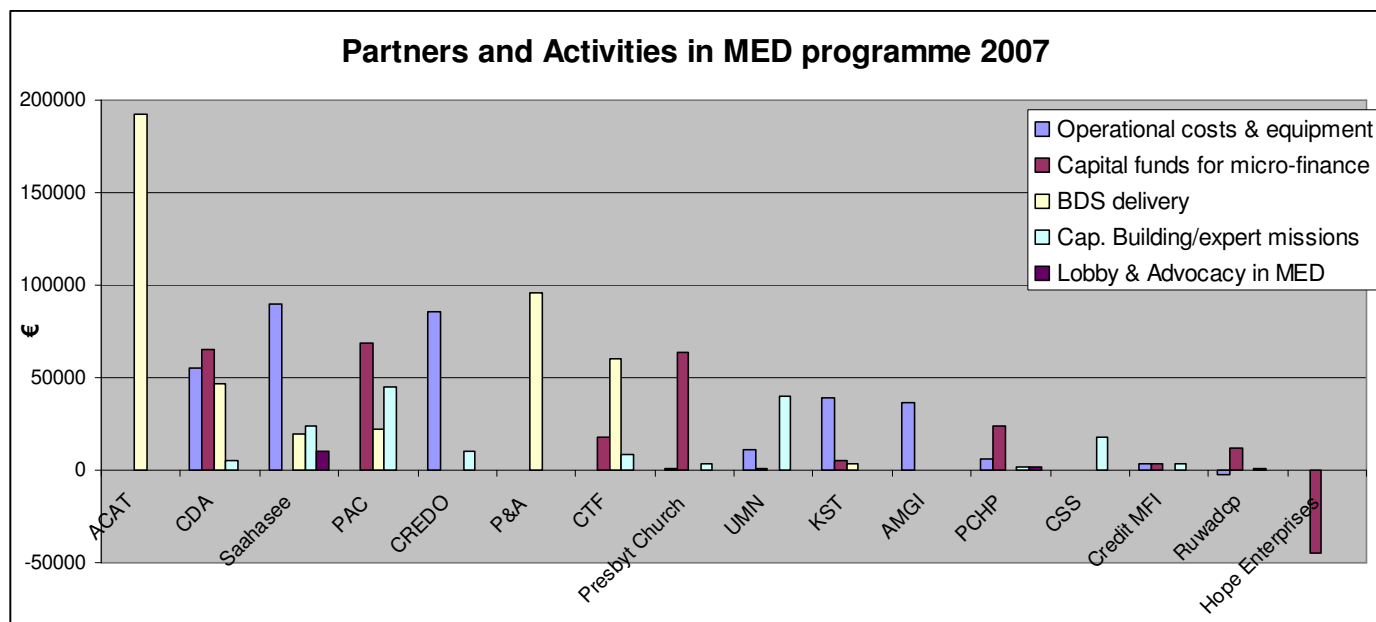
In the SMED programme loans and BDS support was provided to somewhat larger enterprises in the small and medium enterprise sector. This support is not related to the same target groups in other W&D supported programmes, but in the partner selection of ED-partners the overlap in area of incidence of SMED partners with activities of other partners is a critical criterion. In this way SMED support can influence the broader economic environment of other interventions through enabling enterprise development. This can influence indirectly the target-groups of other interventions of W&D partners, e.g. through the creation of employment and or internship places for TVET students and graduates. Since 2008, MED support was integrated in the activities of a separate department in W&D, the Enterprise Development (ED) department, which was since 2005 already supporting small and medium enterprises in the framework of the SMED programme. Since this year the TVET/JBC unit in the programme department is not involved anymore in BDS services and micro-finance provision, although there are a few exceptions where on a very small scale (ex) students of VTCs are supported in entering small economic activities.

The MED support activities have rapidly developed and in 2007 a total amount 1,149,783 Euro was invested in MED activities. This corresponds with over 17% of the total investments for the total J&I programme. In 2008 this spending further increased to 1,658,484 €, of which 466,579 € was capital for micro-finance provision. This figure was close to the budgeted amount of just over 1.7 Million €.

The following figure 4 shows how the support and activities in MED development were distributed among 15 different partners.

¹⁰ Realised by Frans van Gerwen, MDF et. al., 2006

Figure 4: Overview of partners and main activity lines in MED programme, 2007



Source: Track records W&D, 2007

N.B. the negative amount presented with Hope Enterprises shows a correction on a previous payment to Hope, but in fact was not active in MED in 2007. Therefore the total number of active partners is 15

Of the 15 partners active in MED activities in 2007, 7 partners; PCHP in Bangladesh, Credit MFI in Cambodia, The Presbyterian Church in Ghana, Sahaasee in India, UMN in Nepal, ACAT in South Africa and KST in Zimbabwe, are conducting only MED programmes and not other interventions funded by W&D. These seven organisations are all Southern partners of the Northern partners of W&D in the MFS programme request. These partners are not linked with the rest of the W&D programme and do not exchange with other W&D partners.

8 other partners realise MED activities, while they are also active in other sub-programmes of W&D. All of these partners are active in TVET training and sometimes also in JBCs. PAC in Nicaragua is involved in enterprise development only and no other W&D sub-programmes. PAC is active in both the MED and SMED sub-programmes. In theory, these parallel activities in different sub-programmes create the possibilities for linkages of activities in a chain approach, but interviews and project-files show that this is not often the case. MED interventions, also among multi-purpose partners are other interventions for other target-groups, however, often take place in the same area of incidence.

Of the partners included in the evaluation sample, four are active in MED activities with the exemption of AMG-P who is specialised in TVET and (wage) employment mediation only. Some examples of MED activities in the project sample are presented in the table below:

Table 11: Examples of activities in loan provision in MED programmes

| Partner, Country | Activities/Beneficiaries of loans |
|------------------------|---|
| CTF, Sierra Leone | Seeds and roots for sesame, ginger, groundnuts |
| CDA (Forjar), Colombia | Micro-enterprises in urban setting (no concrete examples provided in reporting) |

Among the main activity lines in the MED sub-programme, in figure 4 we can observe that BDS delivery has received most support. However, the lion share of this support is provided

as “stand-alone” activity in MED support, without a link to capital provision to these enterprises in the form of micro-finance provided by MFIs funded by W&D. Such financial support is often provided by other specialised MFIs. Vice-versa it can happen that target groups receive micro-finance from a W&D partners, such as CREDO-ACFIME in Burkina Faso, but receive BDS support from other non-W&D partner organisations.

Particularly ACAT in South Africa and P&A in Haiti have focused on the provision of BDS support only and micro-finance support was probably provided by other organisations.

Most loans to micro enterprises have been provided by CDA in Colombia and PAC in Nicaragua, who combine this with the provision of BDS services to target groups. Also the Presbyterian Church (PCG) in Ghana, provides loans, but its other support activities to target groups are not included in the MED sub-programme. However, W&D programme staff confirms that PCG has agricultural stations where extension officers provide a broad number of services to farmers. These activities are all financed by ICCO. The credit component in the animal traction program is combined with a market access program financed by ICCO!

Finally, at a smaller scale, CTF in Sierra Leone and KST in Zimbabwe provided a mix of capital funds and BDS to their target groups.

Support to operational costs and equipment and capacity development of MED partners continued to be important in 2008. In this year W&D particularly invested in re-structuring and investments in ITC infrastructure to increase efficiency of micro-finance operations.

The main results of the MED sub-programme in 2008 are a continuation and consolidation of activities in the previous year of 2007. They can be summarised as follows:

- 64,467 clients were provided with micro-finance (70.000 planned);
- 17,879 micro-enterprises (many family enterprises) were supported with BDS services (against 4,500 planned);
- 5,253 new local savings and loan groups have been supported by W&D partners;
- Among the five specialised MFIs supported, three have reached Operational Self Sustainability.
- 50% of the micro-enterprises proved to be successful. Only a minor part (an estimated 5%) of these micro-enterprises have the potential for further growth to the SMED small status in the SMED programme of W&D.
- In lobby and advocacy on issues related to micro-finance partners have not realised activities as planned. In fact in 2008 there were no lobby and advocacy initiatives and no clear positive changes were obtained in the external environment for Micro Enterprise Development.

3.3.1. Relevance

The W&D MED programme is relevant for survival strategies of poor families and for starting up of micro-enterprises at the family level. These activities do not generate a lot of employment and economic growth at the community-level, but they are very relevant for poverty reduction at the family level and they do provide opportunities for self-employment. In some countries these options are extremely relevant; particularly in Bangladesh, micro-finance provision has become a common and wide-spread activity, not only within W&D's

MED and SMED programmes, but also at a wider scale through activities of NGOs as the Grameen Bank, BRAC and Proshika.

Although financial and BDS support given to micro-enterprises is clearly relevant for economic development in the environment of target-groups of W&D partners, the direct link with specific target-groups with other elements in the intervention chain of W&D is very limited. The effects are mostly found in the indirect environment of W&D partners and their target groups, in the form of better living conditions in families and more economic activities at the local level. However, these effects of the MED programme are quite modest.

Only in a few cases support to micro-enterprises is given to those ones that have been established by graduates from VTCs with support of JBCs or MED partners. Most of the support is given to micro-enterprises in general in the wider environment. After changes in approaches during the past years, W&D and partners have deliberately shifted focus from support to target-groups in a next phase of an existing intervention chain to support to those actors that can contribute to local economic development in general and through this development support other interventions in the chain. While this is in itself an understandable development there are two critical aspects that deserve to be mentioned:

- In those cases were target-groups that have been active in other interventions of the W&D intervention chain can benefit from further support to start up and develop their enterprises, such support is now not always available through these other MED interventions and partners;
- The contribution that MED support can give to local economic development is very modest at best, so the indirect effect of the MED programme on other J&I sub-programmes is limited.

On the linkages of MED interventions with other sub-programmes, the cases of partners in the evaluation sample are also informative. CDA is providing (through Forjar) financial and BDS support to its former students in communities, although there is not always a one-on-one relation with individual students. Because much of the TVET education takes places in communities, micro-enterprises in communities can be linked to other elements of the W&D intervention chain. This also seems an objective in the CTF programme of CTF in Sierra Leone, but here the links between the newly established TVET training with longer-standing agricultural development activities of CTF are still weak, as the semi-urban TVET institute is operating in a different environment from the agricultural activities of CTF and there are no direct linkages. In this case the MED sub-programme is linked with agricultural development programme in Makomp but not with TVET activities in Grafton. CTF is considering opportunities for linking TVET with agricultural development but progress is very slow. In the case of ACFIME (formerly ACFIME-CREDO) micro-finance is provided in CREDO target areas, particularly benefiting women in Bobo. Financial services from Burkinabail that focus on SMED are targeting larger enterprises that are sometimes situated in the same target areas of CREDO. Here, linkages with other interventions can be established starting with the demands of the private sector for skilled labour from CREDO's TVET centres, although this is not yet a strong practice. CSS in Bangladesh is an organisation with a long-standing track record in, particularly micro-, finance provision to a large number of beneficiaries, with some geographic overlap with other CSS interventions, but again these are not common. The micro-finance operations of CSS are by far the largest capital consumers in W&D's MED and SMED programmes. CSS has been able to professionally manage micro-finance activities (in MED and SMED) and assure good repayment rates. In the next section 3.4, more will be said about CSS's finance operations, because the bulk of its interventions are with very small SMEs, which are part of W&D's SMED programme. In the Philippines no MED support is provided with W&D funds, which indicates that in this segment of the market

and target-groups a gap in service delivery appears to exist within W&D supported interventions. TEKTON is active in the field of finance provision but does so with loans and guarantees for small and medium enterprises and not for micro enterprises. Recently, W&D has identified a new SMED partner, CCT which is a professional MFI. In collaboration with WD CCT will expand its activities to the field of (small) SMEs. Linkages are currently established with the SHTC of AMG-P.

3.3.2. Effectiveness/Impact

In the MED sub programme, many micro-enterprises are supported. In the case of this evaluation sample, 2,400 enterprises are supported by CSS, CDA, CTF and ACFIME. Information at the individual enterprise level is usually not generated as this would require an enormous amount of information. Therefore we do not know how individual micro-enterprises are doing as a result of micro-finance support. Only general information is provided on aggregated repayment rates of micro-credits. The ED Department of W&D estimates that around 50% of the micro-enterprises on the longer term are successful. Only a minor percentage (less than 5%) of these enterprises has the potential for further growth to the SMED sector.

W&D has developed the following table of indicators on MED development in table 12.

Table 12: Indicator table used for MED-programme/assessment of quality of information on indicators in evaluation sample

| Indicators MED | Assessment of information provided in reports, sheets and track-records |
|---|---|
| # existing/new/total clients receiving credit in year with/without capital fund W&D | Relevant indicator. Information provided by partners and accumulated in track-records. Individual reporting also provides information |
| Number/% of women clients receiving credit (out of total) | Relevant indicator, but no systematic reporting on this aspect. However that could easily be reported |
| Number/% of new clients living below poverty level | Highly ambiguous. We don't know how partners are measuring poverty-levels. Information on this aspect is usually not provided |
| % of poorest clients after first loan have crossed poverty line | If the above is ambiguous this is equally difficult. We have not seen information in reporting on this aspects |
| % of clients receiving credit experiencing improvement in living conditions | Although also not objective, this is easier to measure, because situations can be compared and opinions of target-groups can be measured. Most information is provided as anecdotes(individual cases) |
| Financial expense + Loan loss revision expense + Operating expense (+ adjusted) of micro-finance services | Seems logical as indicator, we have not seen systematic reporting on this aspect. Maybe this is dealt with in specific financial reports. |
| (adjusted) operating revenue of micro-finance services/% (operational) self-sufficiency | Ibid |
| # Existing/new/Total farmer clients receiving BDS | Relevant indicator, particularly now W&D is moving more towards agricultural sector and livelihoods. |
| # new/existing/total micro enterprises (excl. farmers) established with business development services | Relevant indicator, however the relation with BDS services will not always be clear |
| % micro enterprises 'successful' within 1 year | Relevant, but the word successful needs clarification. Mere existence is not enough, as that might still mean that poverty is persisting |

| Indicators MED | Assessment of information provided in reports, sheets and track-records |
|---|---|
| % successful micro enterprises grow to small and medium enterprises (evaluation indicator) | Relevant, but it is questionable if growing to small and medium enterprises is always a goal. micro-enterprises might also remain as livelihood strategies at the family and individual level |
| Total project expense for Business Development Services. | Relevant and easy to obtain if these services are clearly separated from other budget-lines |
| Total income/% from clients to cover BDS expense | Relevant, but here it should be an indication of a goal, as payment for BDS services isn't always a goal |
| # Existing/new/total credit groups composed and coached/trained | Relevant and this information is provided and accumulated in track-records |
| #/% credit groups educated in non-BDS: life skills, dealing with microfinance | Relevant and this information is provided and accumulated in track records |
| Nr. of credit groups with social funds set up | W&D has stopped with social funds, after internal research in March 2007: indicator has become obsolete |
| % of the participants experience increased social solidarity because of the social funds (evaluation indicator) | W&D has stopped with social funds, after internal research in March 2007: indicator has become obsolete |
| Involvement in policy influencing in microfinance? | Relevant indicator, but the activity is not strong in the programme. We have not encountered information on these activities in files. This needs to be stimulated and requested in reporting formats |
| Improvements in microfinance as a result of lobby | Ibid |

The table above shows that there are many relevant indicators to monitor progress in the MED activities. However some of the indicators need to be calibrated in order to provide reliable and comparative information on the economic aspects of effects and impact. It is also important that information in narrative reporting provides accumulated data on the individual MED loans and support, accompanied with an analysis of the progress, bottlenecks and other relevant developments. Such information was not encountered in the project-files of the three partners in the evaluation sample that were active in MED activities.

Table 13: Comparison partners in evaluation sample on some core indicators (2007)

| Indicators MED | CREDO | CDA | CTF |
|---|--|---|--|
| # existing/new/total clients receiving credit in year with/without capital fund W&D | Estimate 1200 persons/mainly women in Bobo | Estimate 200 ex-students | 1000 core group members. 3708 receiving seeds |
| Number/% of women clients receiving credit (out of total) | Mainly women. No % | Limited/ ambiguous info | Limited/ ambiguous info |
| Number/% of new clients living below poverty level | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| % of poorest clients after first loan have crossed poverty line | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| % of clients receiving credit experiencing improvement in living conditions | Limited/ ambiguous info, but loans are being paid back | Qualitative changes reported. Individual cases | Narrative reports show improvements. Many farmers were linked to markets |
| Financial expense + Loan loss revision expense + Operating expense (+ adjusted) of micro-finance services | Limited/ ambiguous info. | Limited, ambiguous info. Generally repayment is low | Limited/ ambiguous info |
| (adjusted) operating revenue MFI services/% (operational) self-sufficiency | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |

| Indicators MED | CREDO | CDA | CTF |
|---|---|--|---|
| # Existing/new/Total farmer clients receiving BDS | Not applicable | Not applicable | 1000 farmers in 40 groups |
| # new/existing/total micro enterprises (excl. farmers) established with business development services | Not clear how many (but maximum 1200) | Estimate 40 micro-enterprises on a yearly basis | Not applicable |
| % micro enterprises 'successful' within 1 year | Limited/ambiguous info | Limited/ ambiguous info | Most farmers were linked to markets |
| % successful micro enterprises grow to small and medium enterprises | Limited/ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Total project expense for Business Development Services. | Some information, but funds to BDS are not clear. | Information provided. Loan funds managed by Forjar | Information provided. Expenses both BDS & loan-fund |
| Total income/% from clients to cover BDS expense | Limited/ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| # Existing/new/total credit groups composed and coached/trained | Limited/ambiguous info | Limited/ ambiguous info | 40 groups trained |
| #/% credit groups educated in non-BDS: life skills, dealing with micro-finance | Limited/ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Involvement in policy influencing in microfinance? | Limited/ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Improvements in microfinance as a result of lobby | Limited/ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |

Source: project documents of partners presented to W&D. No independent assessment was possible to measure accuracy of this information provided by partners.

Note: According to W&D's year-report, CSS in 2007 did not receive capital funds under MED. But data from the ED-department indicate that 300.000 € was transferred to CSS for micro-finance.¹¹

Note: limited/ ambiguous info refers to the fact that in project files in W&D's project administration no comprehensive information could be found. However, this does not mean that such information isn't available in other sources or that existing information in the many files has been overlooked.

The table 13 above illustrates the earlier observation that little or none information can be obtained on developments in MED activities at the enterprise level that go beyond some basic data and some individual testimonials.

The scarce information encountered in the files in the evaluation sample seems to suggest that loans for micro-enterprises supported by CDA in Colombia have suffered problems in repayment. CREDO-ACFIME reports more positively and particularly CTF is positive about having created effective market linkages for farmers of sesame seeds, groundnuts and some other agricultural items, which have enabled farmers to repay their credits in kind (seeds). We have encountered that CDA generally is very open and transparent in its reporting and that it is not afraid to present problems and challenges, while this is not always the case. Reporting on MED loans and MED developments in the case of CREDO and CTF might have been slightly biased towards the positive side.

In many MED programmes there is limited offering of financial services and BDS as an integrated package (delivered by one or several service providers). However, one should recognise that for many target-groups that use micro-finance for survival strategies don't

¹¹ The evaluation team received this information at a late state and could not redo this analysis. Additionally, the data provided by the ED-department do not match entirely with the rest of the data in W&D's year report on 2007. Therefore, all micro-finance activities of CSS are discussed in the section on SMED, although a part of these activities are in fact corresponding to MED activities.

have the potential for enterprise development and don't need BDS support. Finance provision to this target group in fact should not be considered a MED intervention but a survival-support. For the other (small group of) micro-enterprises that do have potential for growth the focus in MED appears to have been quite focused on the provision of micro-finance and much less on BDS. This limits effects and impact through further consolidation and growth of micro-enterprises.

If we look at general lessons learned in enterprise development during the past years, provision of BDS is very much needed for micro-enterprises with potential for growth. Such BDS service delivery is in principle not sustainable as the micro-enterprises are not yet in the position to pay for these services. Therefore, particularly in MED activities with micro-enterprises in basic or start-up conditions, additional support is needed and needs to be planned and budgeted for. Possibly the most promising starting entrepreneurs from TVET education could also benefit from such BDS support, provided their enterprises show sufficient potential for growth.

Some evaluations, conducted in the previous years present some additional information on effects and impact of MED activities:

An evaluation of the SMED programme of CSS in Bangladesh conducted in 2007 observed that many of the target-groups in that programme are indeed Micro-enterprises. The evaluation observes that support to very small enterprises relevant for survival strategies and income generation at the family level, but generally these micro-enterprises have extremely limited potential for further growth. The support given in the micro-finance programme of CSS is relevant as poverty reduction, particularly when it addresses productive and not only trade aspects, but the impact will be largely limited to family livelihoods and not economic development and creation of employment on a larger scale. Such development would require larger scale of credit-provision. The evaluators observe that in poverty-stricken contexts such as Bangladesh, such a poverty focus is well defensible, while in other more favourable economic contexts a larger economic scale might be more appropriate.

Another evaluation conducted earlier on the same micro credit provision activities by CSS in Bangladesh in 2005 (period 2004-2005) observed that credit provision in by CSS is relevant and beneficial and that repayment rates are sufficient (98%). Much of the micro-finance benefits women. Programmes perform better when they combine savings and credit operations.

An evaluation of the agricultural development programme of CTF in Makomp, realised in 2006, observed that the provision of support and loans for agricultural production had clearly benefited local production and had a positive impact on market linkages of sesame and ginger producers, who as a result received an increase in income. Although the evaluation conducted was not very critical and many cross-checks of data were missing, it confirmed that the agricultural support activities of CTF indeed have been quite successful. The small-scale micro-finance provision of CTF in Sierra Leone in agricultural settings is quite different from the large CSS programme that also includes urban settings.

Evaluations of the MED support programmes of ACAT in South Africa and Sahasee in India realised in 2006 concluded that both programmes have been reasonably successful in supporting micro-enterprises. However, proof for these conclusions, was relatively poor.

Specific evaluations conducted on MED activities over the past years, generally, were more positive than the assessment of the evaluators based on this research of written sources.

3.3.3. Efficiency

The information encountered in the project files of the evaluation sample does not permit an assessment of this aspect in the framework of this programme evaluation. However, this doesn't imply that W&D does not have systems to look at basic indicators to measure efficiency of its MED operations, such as costs of credit per client, costs per credit, etc. The fact that such information was not available for this evaluation was due to the methodology that prescribed to analyse the J&I programme based on specific project-files, evaluation reports and researches. But these sources do not contain the information required to analyse efficiency not at the general level, but particularly not at the level of individual cases.

3.3.4. Sustainability

As stated in the previous section, the lack of information on financial aspects of loan provision also does not permit an analysis of sustainability aspects of MED activities.

However some statements can be made:

- The small scale of the loan-operations in MED activities (except in Bangladesh) is not favourable for sustainability of the programme;
- Although the micro-credits for micro-enterprises have a strong effect on family livelihoods, but otherwise economic effects are limited. Sustainability of loan-operations varies greatly between different countries, depending on experience of the partners and cultural contexts. While CDA is struggling with its micro-finance provision, CSS in Bangladesh and CTF in Sierra Leone are doing quite well.

3.3.5. Summary

The MED programme is primarily a programme for micro-finance provision and BDS delivery to very small family-run enterprises. Many of the target-groups take the credits to complement their family income and to survive, while a more limited number of credits are invested in micro-enterprises with potential for further development. In fact, only for the latter group the name of the MED programme really applies. For the other target-groups it is more appropriate to speak of poverty reduction and livelihood support to families.

Although the MED sub-programme is relevant for the poor target groups in terms of poverty reduction its relevance in the light of the broader W&D partners interventions is more limited in two aspects: a) the wider economic impact of micro-finance provision is limited and therefore does not create much potential and perspectives for employment and income generation and b) only a limited number of beneficiaries of the other TVET and JBC interventions is directly served by MED interventions, which is also due to the small number of TVET and JBC students looking for self-employment.

The micro-finance provision in the MED sub-programme generally has been effective, in terms that people generally pay back their loans and that quite a number of the micro-enterprises (50%) is successful on the longer term. For those enterprises that might have potential for further growth to the SMED sector, effectiveness can still be improved through a more coherent package of financial and BDS services delivery.

In the framework of this evaluation it was impossible to assess efficiency aspects of the MED programme and also on sustainability little can be said. Sustainability performance and perspectives vary greatly between different contexts.

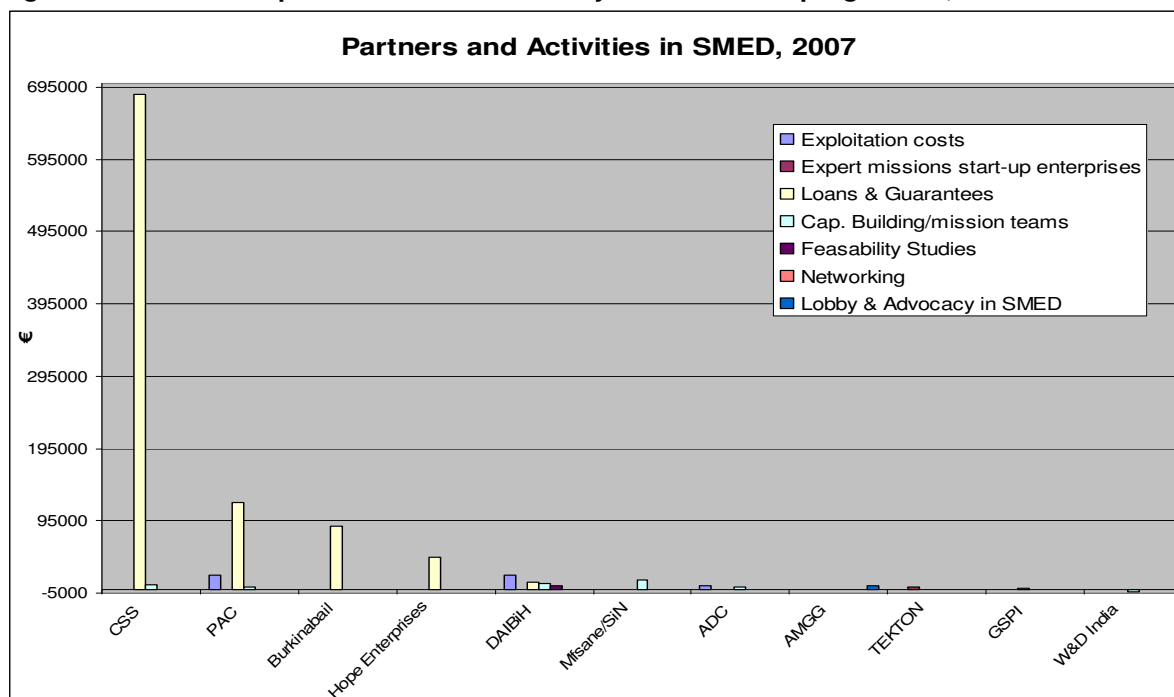
3.4. Findings on Small & Medium Enterprise Development (SMED)

The SMED sub-programme is focusing on target groups in the Small and Medium Enterprise sector. SMED support, in the form of financial and BDS services, is primarily given to entrepreneurs that operate at a somewhat larger scale than the family enterprises and starting micro-enterprises in the MED programme. While in the MED programme, still some former graduates of TVET and JBC interventions were supported, the SMED programme primarily focuses on the wider economic context of W&D partner's interventions. Through support to small and medium enterprises demand can be created for skilled labour, which can feed into curriculum development at VTCs. At the same time these enterprises can be targeted for internships and jobs for students. This is possible when SMED interventions occur in the same areas as other activities of W&D partners.

The W&D business platform, in which Netherlands business partners of W&D participate, is linked to the MED programme. This business platform provides funding for SMED, it is involved in advising on loan-proposals and it provides technical support to enterprises supported by partners in business planning and technical problem solving.

The SMED programme started in 2005 and since then developed quickly. In 2007 a total amount 1,103,744 Euro was invested in SMED activities. This corresponds with 15.4% of total investments in the J&I programme. In practice (not yet in policy), the SMED programme was divided in two sub-categories: a) SMED small, referring to very small SMEs but distinguishing them from survival enterprises in the MED programme and b) larger SMEs.

Figure 5: Overview of partners and main activity lines in SMED programme, 2007



Source: track records W&D

Note: Negative value for W&D in India is a correction. It was not an active partner in 2007.

Figure 5 shows that in 2007 the bulk of the SMED loan activities took place in Bangladesh with the partner CSS. This partner already had a historical experience in enterprise development activities and in provision of small loans. However, the figures for CSS are somewhat misleading: most of the loans are provided to very small enterprises in the SMED small category, but given the context of Bangladesh these were in fact micro-enterprises that fit better in the MED category. The loans channelled by CSS under SMED small are all below 1000 Euro, while typical SMED loans would amount to several thousands of Euros. With a value of over 685.000 Euro in 2007, CSS is absorbing 73% of the total value of the capital funds used in the SMED programme, but part of this amount should be attributed to the MED programme (an estimate of W&D's ED department states that this was an amount of 300.000€, leaving another 385.000 Euro for SMED-small and SMED).

Apart from CSS in Bangladesh, loans and guarantees provisions in the SMED programme in 2007 were limited to Nicaragua (PAC), Burkina Faso (Burkinabail), Ethiopia (Hope Enterprises) and with a local Dorcas-member (DAIBiH) in Bosnia. According to the ED department in this year, SMED loans were also provided by W&D partners in India, South Africa and Zambia. In 2008, more SMED partners were indentified in existing countries and in Latin America SMED activities also started in Colombia (CDA-Forjar) and Guatemala (Technoserve and Oikocredit).

Other activity lines in the SMED programme, in 2007, have received very limited support. Expert Missions and feasibility studies have only taken place in Bosnia and the Philippines. Capacity building of partners has taken place with CSS, PAC, DAIBiH and Mfesane/SiN.

It is likely that more partners are using capital funds for providing loans and guarantees to partners, but these are using capital funds that have been transferred in other calendar years or it was the case that funds were channelled through other partners.

The table above shows that W&D's SMED programme is not yet implemented on a large scale. W&D's year-report showed that of the 369 Small and Medium Enterprises that were supported in the SMED programme, 357 were located in Asia and in fact almost all in Bangladesh. In Bangladesh 280 micro-enterprises (SMED small/MED) were supported and approximately 70 larger enterprises, all in the same SMED programme. CSS is the only multi-purpose partner in W&D's partner-community that has extensive and long-term experience in loan provision. The loans provided in Burkina through Burkinabail are supported by W&D with a 50% guarantee. Burkinabail is a professional loan provider with a long standing experience. PAC in Nicaragua is also a specialised micro-finance institution that is active in the agricultural sector.

Finally, Multi-purpose partner Hope Enterprises in Ethiopia, in 2007 was also providing loans to Small and Medium Enterprises. W&D and Hope Enterprises currently are in a process to prepare other models for micro-finance provision through specialised partners. In addition to MED partner Forjar (CDA), a second organisation in Colombia was identified to provide SMED loans, particularly in the area of protection of biodiversity (agriculture, tourism). This organisation is called Fondo Biocomercio.

Some examples of loans provided and/or facilitated by partners under the SMED programme in the evaluation sample are provided in the following table 14.

Table 14: Examples of activities in loan provision in SMED programme

| Partner, Country | Activities/Beneficiaries of loans |
|---------------------------|--|
| CSS, Bangladesh | Swapna Hardware store, Lovebrother auto-rental, Poultry farm, Medical hall, Pharmacy Khulna, Bloomy Dale, water-transportation company, Clothing shops |
| Burkinabail, Burkina Faso | Heart-clinic, Radiology clinic, Printing company, Bakery, Oil-extraction, company for drilling bore-holes for water-wells |
| Tekton, Philippines | Prefab House construction company |

In 2008 the SMED programme had an overall planned budget of 2,032,000 €. The budget realisation was 1,390,961 €. These figure show that realisation of activities in 2008 was lagging somewhat behind targets. This was particularly in the area of loan provisions to enterprises (786,275 € expenditures vis-à-vis 1,114,000 € planned), Guarantees (28,089 € versus 300,000 €) and expert missions to enterprises (33,561 € versus 67,000 €). Finally activities in the area of networking and lobby and advocacy on SMED issues were not realised as planned. Other activities were on or slightly above target, such as the exploitation of the Business Development Organisations (BDOs) and support missions from W&D. Re-use of credit funds from local loan repayments were above target, which indicates a rather promising development that the micro-finance provision by partners is on the road towards sustainability.

The main results obtained in the SMED programme in 2008 can be summarised as follows:

- At the end of 2008, 7 different BDOs have been established by W&D and/or integrated in W&D's network. These BDOs all operate independently from partners;
- 375 SMEs were established in 2008, which is significantly above the planned amount of 230;
- 1,145 new jobs were created in the SMEs supported by the SMED programme, which is slightly below the planning of 1,300;
- 4 cooperatives and value-chains established in productive settings, which is significantly below the planning of 12 cooperatives;
- 6 partners have been involved in lobby and advocacy activities around the enabling environment for private sector development and particularly for the SME sector. Until present no clear results have been obtained, because the activities were started only recently.

Because the SMED programme is relatively new, no systematic measurement has yet been done on the sustainability of supported enterprises on the longer term and on the durability of employment places created.

The original ambition to develop and strengthen the involvement of SMED partners in business platforms around SMED, has not yet been translated in concrete activities and W&D does not yet know in how many cases such involvement has been effectively established.

3.4.1. Relevance

The relevance of finance and BDS provision to small and medium enterprises in the area of economic development is obvious. This support contributes to increased economic activity of enterprises with resulting economic growth and employment created. Even in a relatively short period and with limited amount of finance provided to SME initiatives it can already be observed that the effects of these programmes on local economies are strong.

In some cases, SMED interventions with partners occur in the same regions and locations as other interventions of W&D partners and then the increased economic activity indirectly benefits other programmes of W&D. However, these links with the other activities in the W&D J&I programme are not obvious. In most cases SMED interventions target broader areas and target groups, although always the criterion of poverty struck target groups is applied in the programme.

In the SMED projects of partners in our evaluation sample we can observe that the specialised financial institutions TEKTON in the Philippines and Burkinabail in Burkina Faso work independently from other partners and take their own decisions in provision of loans and guarantees. In the Philippines, recently a new partner, CCT, was identified and this organisation and AMG-P are in closer contact. In Burkina Faso, CREDO mentioned that it was also not involved much in Burkinabail's activities.

In the case of CSS, some more direct links exist between micro-finance provision in SMED and other intervention areas of CSS. For example, credit provision to small water-companies is linked to previous health programmes for clean drinking water provision in communities. If there is a direct link between SMED support to enterprises and TVET activities of CSS is not yet possible to assess because this training has only recently started. However, in those cases where supported enterprises are situated close enough to the VTC of CSS it can be expected that possibilities are created for internships and job-mediation.

3.4.2. Effectiveness/Impact

In the SMED programme, the following indicators have been developed by W&D.

Table 15: Indicator table used for MED-programme/assessment of quality of information on indicators in evaluation sample

| Indicators SMED | Assessment of information provided in reports, sheets and track-records |
|--|---|
| nr of started SME businesses | Relevant and objective, however in reporting distinction between new and existing SMEs is not always made |
| nr of SME businesses enlarged | Ibid |
| nr of cooperatives / value chains developed | This indicator is broader than SME development alone and it focuses on agricultural development. It does not seem appropriate for SMED |
| nr of persons employed in small and/or medium businesses | Relevant and useful, particularly if this information can be provided over time |
| nr of small and medium businesses with an increased profit margin of > 10% | Usefulness depends on the objective of the loan. Profit Margin is only one criterion. There might be other more relevant criteria |
| # business development organisations developed by partner organisations | This indicator is also broader than SME alone. It is questionable if partners have this task. |
| Nr of BDOs that are independent after 3 years | With the above, this indicator goes beyond what the programme can do. Sustainability of MFIs is of course crucial but not all BDS should necessarily be 100% financially sustainable. |
| % of SME that are financially viable after 1, 3 and 4 years resp. | Relevant, but it requires monitoring over a long period of time. Financial viability might need further clarification |
| % employees still employed after 1 year | This indicator points to the employment created in SMEs. Amount of jobs over time is more relevant than duration of individual contracts |
| Involvement in networking and lobbying | Relevant, but also the kind of issues dealt with, need to be mentioned. This indicator requires more instructions |

| Indicators SMED | Assessment of information provided in reports, sheets and track-records of W&D for reporting |
|--|--|
| Active network of knowledge sharing | Relevant, but names and content-issues are needed with this indicator. |
| Existence of investments facilitated through the Dutch business platform | This is relevant for W&D in its relation with the Business platform but it is not directly relevant to monitor success of SMED operations |
| Direct business relationship of SMEs with a Dutch company | Ibid |
| Increase in nr of employees in SMEs with investments by a Dutch company | Ibid |
| Improvements for starting up SME activities as a result of lobby activities | Relevant, but too ambitious with respect to attribution to actions of a partner. Better limit level of ambition of this indicator |
| Improved enabling environment for starting up SME activities as a result of lobby activities | Ibid |
| Involvement in policy influencing in the field of SME | This indicator can replace both previous indicators, if it includes on which specific issues a partner is working |
| # of government authorities in campaigns, conferences or workshops on SME organised by your organisation | Relevant and concrete, but as a first step comes the organisation of such events. This has not received much attention in the previous years |

The project files studies in the evaluation sample refer to three partners that are providing micro-finance under the SMED programme.

Table 16: Comparison partners in evaluation sample on some core indicators (2007)

| Indicators SMED | CSS | Tekton | Burkinabail |
|---|---|-------------------------------------|--|
| nr of started SME businesses | 232 SMED-small loans, 19 loans to water companies, number of loans to groups unknown | 2 larger loans encountered on files | 5 business cases encountered |
| nr of SME businesses enlarged | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| nr of cooperatives / value chains developed | CSS works with 1500 savings and credit groups | Limited/ ambiguous info | Individual enterprises (not in rural setting) |
| # persons employed in SMEs | Information is available but in separate indicator-sheets. Amount of employment created is considerable | Limited/ ambiguous info | Information available but in separate indicator-sheets |
| # SMEs with increased profit margin of > 10% | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| # BDOs developed by partner organisations | CSS has established 10 SMED small support branches | None | None |
| Nr of BDOs that are independent after 3 years | Limited/ ambiguous info | Support stopped after 2007 | Not applicable |
| % of SME that are financially viable after 1, 3 and 4 years resp. | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| % employees still employed after 1 year | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Involvement in networking and lobbying | With several national and international institutions | Limited/ ambiguous info | Limited/ ambiguous info |

| Indicators SMED | CSS | Tekton | Burkinabail |
|--|--|--------------------------|-------------------------|
| Active network of knowledge sharing | Yes in Bangladesh and with Rabobank Foundation | Yes with Oikocredit, PUM | Limited/ ambiguous info |
| Existence of investments facilitated through the Dutch business platform | Likely, but limited/ ambiguous info in files | Limited/ ambiguous info | Limited/ ambiguous info |
| Direct business relationship of SMEs with a Dutch company | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Increase in nr of employees in SMEs with investments by a Dutch company | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Improvements for starting up SME activities as a result of lobby activities | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Improved enabling environment for starting up SME activities as a result of lobby activities | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| Involvement in policy influencing in field of SME | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |
| # of government authorities in campaigns, conferences, workshops on SME organised by partner | Limited/ ambiguous info | Limited/ ambiguous info | Limited/ ambiguous info |

Source: project documents of partners presented to W&D. No independent assessment was possible to measure accuracy of this information provided by partners.

Note: limited/ ambiguous info refers to the fact that in the quick revision of project files in the W&D project administration systems no comprehensive information was found. However, this does not mean that such information isn't available in other sources or that existing information in the many files has been overlooked.

Table 16 above shows that the W&D project administration system only contains very basic information on the SMED programme. In the framework of this evaluation we have not investigated any additional and specific files on loans handled by the SMED department, but such information is readily available as each loan-request is separately processed by the SMED department. The W&D project administration system was not very well adapted to the needs of the ED department that handled credit operations and not donations. Only more recently more information can be generated. The ED department manages its own project files of outstanding and new loan-projects.

Based on the limited research of project information in the system it is possible to state that they have been quite effective in creating employment, even with a more limited amount of credit and supported enterprises. On the effectiveness of loan-provisions under the SMED programme on the longer term it is still too early to make a sound assessment.

A few external evaluations have been realised to provide insight in effectiveness of the SMED programme, but these have been limited largely to CSS in Bangladesh (see section 3.3.2). The evaluations done of the credit programmes of CSS indicate that micro-finance provision for SMED small is generally effective and that it benefits particularly smaller and micro-enterprises. Reporting by CSS indicates that loan recovery is between 97% and 100% and the CSS has reached 108% operational sustainability. These data point to the fact that the micro-finance operations in the sector of SMED small (and also MED) are quite successful in Bangladesh. However, not much information is available on larger SMED loans and of the success of the programme in other countries. No analytical and comparative reporting or research is available on the SMED experiences among W&D partners in different countries.

What is striking in the analysis of approvals (figure 5) is that in the SMED programme relatively little investments have been made in BDS services to prepare business plans and loan proposals (business cases). Also in the MED programme it was observed that BDS delivery is relatively limited. The relatively limited attention given to BDS services might be a limiting factor for the effectiveness and impact of loan-provision in the SMED and MED programmes, although this has not yet resulted in low repayment rates. This fact also indicates that SMED partners generally are very thorough in selecting only those entrepreneurs that have good track-records and sound business plans and therefore risks of possible failures are minimised.

W&D is opting for establishing relationships with specialised and experienced organisations in the provision of finance to larger (small and medium) enterprises. This choice for larger enterprises is probably a reasonable guarantee for effectiveness, efficiency and sustainability of support in the SME sector. However most partnerships are very recent and still in the process of consolidation. Therefore it is not yet possible to assess these aspects in the projects and programmes with these specialised partners.

Attention for lobby and advocacy on business enabling environment for MSME development has been very limited in the past years. Focus has clearly been on the provision of finance. However, many bottlenecks and critical success factors for enterprise development lie outside the immediate sphere of micro-finance provision. W&D and partners recognise that such issues indeed need to be tackled in future activities.

3.4.3. Efficiency

Based on the available information for this programme evaluation it is not possible to provide an assessment of efficiency aspects of the SMED programme.

Project implementation was done well by partners in the SMED programme. Reporting was delivered on time and contained basic information. However most of the information exchanged between the SMED partners and the SMED department and the Business Platform remained outside the scope of this evaluation.

3.4.4. Sustainability

Similar as above, it is not possible to make a general assessment of sustainability of SMED credit operations, without a detailed analysis of specific loan-projects managed by the SMED department.

Only the micro-finance programme of CSS has been evaluated twice and both evaluations have indicated that the operational and financial sustainability of the loan operations of CSS are sufficient. However these findings are more applicable for MED and SMED-small. On CSS support to larger enterprises no evaluations have been conducted yet.

Considering the fact that many of the SMED and MED activities and partners are recent and that some partners have still limited experience in micro-finance provision in general it is to be expected that the standards met in Bangladesh will not be met so easily in other countries. As stated above, more analytical and comparative research is needed to gather more insights on effectiveness, efficiency and sustainability aspects.

3.4.5. Summary

The SMED programme is relevant, just as the other W&D sub-programmes. Its focus, however, is quite different from the overall W&D programme. Most W&D partners realise their interventions in a clearly delineated geographic area and with clear links to specific target groups. Within these target groups in the education and J&I programme, a significant number follow longer-term individual paths through W&D's chain approach. The SMED programme considers economic development in much broader terms: it focuses on SME development in a variety of geographic contexts. Similar as in other programmes, the SMED programme tries to focus on poorer target groups, directly, where these target groups can be supported in small and medium enterprises, or indirectly, through providing employment and economic growth through SME development for poor communities and target-groups. In this evaluation we have encountered some examples of linkages of SMED activities with other W&D interventions, but overall such linkages are limited. In short, we can conclude that SMED programme is very relevant in relation to economic growth and poverty reduction in communities, but less relevant in the framework of the chain approach in W&D's programmes.

The SMED programme has been effective over the past years. It has supported the creation of many small and medium enterprises, much more than planned. The programme has also contributed to the creation of a significant amount of employment, but this was slightly below planning. This indicates that the SMED programme principally supports very small and family enterprises with limited places for employment. In the framework of this evaluation it is difficult to say more about effectiveness of the SMED interventions at the enterprise level, because the evaluation sample documents did not contain information at this level. Additionally most of the SMED support is quite recent, so it is still quite early to assess changes in performance of small and medium enterprises. One clear indicator, though, is available: the SMED programme shows good recovery rates for loans provided to SMEs, which indicates that these enterprises are performing sufficiently well to be able to pay back the loans obtained.

The choice for specialised and experienced MFIs for the SMED programme is probably favourable for effectiveness, efficiency and sustainability of loan operations, although it is still early to assess this. Attention for BDS support in the SMED programme has remained rather limited compared to micro-finance delivery. This might on the longer-term limit effectiveness particularly of smaller enterprises to make a successful leap to sustainable SME activities in the future. This aspect of financial vis-à-vis BDS services deserves attention in future evaluations of SMED programmes to acquire more insight in what degree BDS can support MFI interventions, contributing to growth and longer-term sustainability of Small and Medium Enterprises.

Efficiency and Sustainability in this evaluation process are not possible to assess because the evaluators did not look at financial and economic performance criteria in the SMED programme (nor in the MED programme). Additionally sustainability of the SMED interventions can only be analysed after a significant period of time. It is still too early at this point in time.

4. Findings on Implementation by W&D

The ToR of this evaluation only requested findings on effectiveness and efficiency of implementation of the J&I programme by W&D. This chapter provides a short overview of different aspects of implementation, with an assessment of specific ToR questions on effectiveness and efficiency.

The ToR of this evaluation requested separate analyses of these aspects for both the programme and enterprise development departments. However, we have chosen not to present findings separately for specific departments. Where there are significant differences or relevant specific aspects to be discussed, this will be done under each section of this chapter.

The summary section of this chapter contains a specific section to discuss similarities and differences between the Programme and Enterprise Development departments of W&D.

Currently, since 2008, within W&D the management arrangements for the J&I programme are as follows:

- The Programme Department is responsible for TVET and JBCs. From the beginning of 2008 all MED activities and responsibilities have been transferred to the ED department;
- The Enterprise Development department manages the SMED programme and since the beginning of 2008 all MED activities.

The Programme Department, apart from J&I is also responsible for managing the Education and Basic Needs programmes. In 2007 it consisted of 13 staff members. 3 professional staff members in this department deal particularly with J&I aspects of programmes. However, as many programmes in the larger multi-purpose programmes of partners are linked, also other staff (and manager) of the Programme Department and Advice and Research Department are involved in specific aspects of the J&I programme. Particularly in those cases where TVET centres are (physically and geographically) linked with other W&D supported primary and secondary education programmes, there is exchange between different staff members. The Enterprise Development department is small and, since October 2008, it consists of 3 professional staff members and a half-time professional volunteer. Additionally consultants and members of the W&D business platform are mobilised as experts in the SMED programme. The Enterprise Development department operates separately from the Programme Department, although of course informal and formal exchange occurs.

4.1. Efficiency and Effectiveness of implementation of the J&I by the Programme and Enterprise Development Departments

The effects of the existence of two different departments that manage aspects of the J&I programme on the implementation of the programme are noticeable at various levels. Let us look at the different aspects and levels.

Level 1: relations between W&D and partners:

- Relations with multi-purpose partners that combine TVET, JBC with MED and SMED now involve two different departments in W&D. Although there is much exchange and cooperation between staff of these different departments, the different approaches follow do cause significant differences in managing partner-relations and projects;

- Specific Enterprise Development partners have a clear relation with the Enterprise Development Department. The activities evolve around preparing and developing and processing loan proposals that are all individually assessed by this department and a committee of the Business Platform. It is not clear how these loan-proposals relate to other activities of other partners in intervention regions. In fact the examples of TEKTON and Burkinabail, included in the evaluation sample, suggest that there are no direct linkages with the activities of other W&D partners and with the W&D programme department. Many loan operations are stand-alone activities that are not directly linked to W&D's chain approach. However, when they take place in the same geographic locations such linkages could be established. Proposals in this direction have been made by both TVET/JBC and MED/SMED partners but in reality have not often materialised. At a more general level, the increased economic activity in communities as an effect of micro-finance provision has an overall enabling effect on other investments in the same communities, whether or not provided by W&D partners in BN, education of J&I or even by other partners;
- Similarly, relations managed from the Programme Department with partners that do not have SMED activities (and/or loan operations in MED), sometimes miss out opportunities for linkages with other economic initiatives implemented by SMED partners. Particularly in those situations where Enterprise Development can create employment opportunities, this can be used by TVET and JBC partners to cater for the skills needed in these enterprises. In the framework of this evaluation we have not seen such synergies, but they might very well exist. However, interviewing the AMG SHTC it became clear that there are no relations with TEKTON and there is no clear mindset for cooperation between these two institutions. However, with a new partner CCT in the Philippines, relations between AMG-P and this SMED partner are more promising. Also in Burkina Faso, CREDO had a similar difficulty in relating to Burkinabail. These partners in practice have no working relation;
- Although in SMED/MED operations financial services and BDS services are provided as a package, the focus of the ED department has been on micro-finance provision by specialised MFIs. Particularly the smaller and starting enterprises can easily miss important BDS support. If such support is not sustainable it can also still be worth to be delivered to starting enterprises with potential, through subsidising BDS delivery.

Level 2: relations, coordination and cooperation with W&D

- Within W&D the relations between the Programme and ED department are good, but while staff of the programme, research and advocacy departments and the management often realise joint missions to partners, the ED Department seems to operate somewhat more on its own. The practical aims of visits are different and also the attention points. This is also indicated by using business cases instead of SMAPs. This indicates that W&D has separated business activities from its other operations. Although information is exchanged and activities are coordinated, joint missions are a very good occasion to explore opportunities for synergy between programme activities and to bring Programme and ED partners in a country together to explore possibilities for coordination and cooperation. Where possible joint missions have been realised, but the number of such joint missions are still limited or limited to a few overlapping days;
- Within the ED Department both MED and SMED programmes and partners are supported. In practice the ED Department has introduced a third category of activities, called SMED-small, which is somewhere between micro-enterprises and small and medium enterprises. These definitions are not clear and need more elaboration and an approach is needed on how and when growing enterprises, moving from one to another category (or falling back) could and/or should be transferred to another programme;

Level 3: relations with external stakeholders in the Netherlands: the W&D business platform

- The establishment of the Enterprise Development department has clearly been beneficial to establish and strengthen relations with the Business Platform. The dialogue between the members of the business platform and the business development unit is smooth. However, this direct dialogue might also limit the focus of business supporters to only economic aspects of development, while W&D and its partners mandates are certainly much broader;
- The mobilisation of technical assistance in business development from the platform in principle is good, but it involves a risk that TA provided in this way is too much Netherlands biased. The expertise of the Programme Department in dealing with the whole complexity of development processes might not be used, while it is likely that embedding of TA in these more programmatic relations and with a sound knowledge of the local context will be more sustainable. W&D has an eye for these aspects and does provide training and accompaniment. We cannot assess whether or not this is sufficient. This might be an interesting subject for further investigation.

Handling and processing of project and programme proposals

VET and JBC proposals seem yearly routine of submitting proposals. Preparation is done jointly and involves correspondence between W&D and partners as can be see in project and partner files. In 2007 the W&D programme department introduced Strategic Multi Annual Plans (SMAP) as an instrument to move from piecemeal discussion and processing of specific proposals to longer term strategic plans.

Some of the partners in the evaluation sample indicated that though they had to adapt to this change, the SMAPs provide a huge improvement in the negotiation and approval process of their plans. The discussion is raised from specific punctual issues to more strategic processes. For the understanding of the programmes, the SMAPs are a big improvement. They provide a better understanding of the projects.

The analysis of project files and interviews with partners clearly show that the process of preparation of proposal is an interactive process, where both sides take initiatives. Assessment of the proposals by W&D is done thoroughly and many specific issues are subjected to changes during the negotiation and approval process. As most TVET and JBC programmes are embedded in longer-term time frames, these processes generally were smooth.

There was one exception: CTF in Sierra Leone. Discussion on project proposals took longer than normal and there were several delays in the process and also after approval during start up of activities. This can be partially explained by the fact that the programme of CTF is atypical because it is situated in a more rural setting. CTF is also a relative new partners and TVET training was a new activity for this organisation. The impression obtained from the files is that W&D has been very patient with CTF to enable this organisation to further improve and adapt its proposal until these could be approved.

With TVET and JBC, the approaches, contents and design of programmes are rather standard and are a result of past joint efforts of W&D and partners. It cannot be said that W&D is donor-driven, but it is clear that W&D has played an important role in standardisation of approaches, processes and formats, with which partners have to comply. Within the standardised approach there is still enough room for partners to develop specific proposals and to come with innovative initiatives such as was done by CDA in Colombia with the mobile TVET centres, which until then were unknown in the W&D approach.

The MED programme was linked to JBCs in the past and it was an extension of JBCs functions in providing self-employment options to former graduates of TVET in addition to wage-employment initiatives. These MED activities often were not sustainable and many partners suffered problems in implementing BDS and financial support to target groups properly. These challenges have been motivating W&D over the past years to rearrange MED and SMED support within its own organisation and it has identified new specialised partners for MED and SMED services. The amount and speed of policy development in the area of MED and SMED has been enormous and correspondingly many partners had to follow. While among the group of new and specialised MED and SMED partners there is quite a lot of understanding and agreement on the need to have sustainable enterprise development operations, for some of the multi-purpose and historic partners, this shift in thinking was more difficult and took considerable time.

While there is a general agreement that SMED finance provision should be handled in a professional way by specialised partners or at least by specialised and separated departments in partner organisations, this is not so clear for MED support and micro-finance provision. These are sometimes more closely linked to other operations in multi-purpose partners and activities are implemented with different visions on sustainability among partners. This has caused several non-sustainable micro-finance operations in the past. While it is an important step forward to move to sustainable financial service delivery, there is one specific issue that still needs special attention: BDS provision to start-up companies with potential for growth. Such BDS provision cannot be fully paid for yet by these companies, but within proper BDS support, the chances they are doomed to fail are too high. This aspect is important in those cases where partners of W&D are active in setting up small enterprises. Additionally, possibilities to create linkages between MED and SMED interventions with W&D partners in other areas (such as graduates of VTCs that set up small companies), although limited in amount, can be more systematically explored.

The ED department works quite differently compared to the programme department. The logic of processing and implementing projects is very much focused on specific loan-proposals and micro-finance funds. The preparation, support (advice and feasibility missions) to partners and the final approval is done by the ED department supported by members of the business platform. Each SMED request is looked at individually and approved individually and there is a lot a variety in support modalities, ranging from loans to guarantees with many mixes in the % coverage of the guarantee. The language spoken in the ED Department and by the members of the business platform that provide support in preparing loan requests and the specialised partners in micro-finance provision is quite similar and communication is smooth.

With other W&D partners (multi-purpose and specialised partners in TVET and JBC), the ED Department generally does not maintain direct relations, because they work in different areas and follow different approaches and provide different type of support. Again, we can observe that for those target-groups that after TVET and JBC support opt for setting up enterprises and need BDS and financial support, this support through the MED/SMED programmes is not always provided. Although the number of cases that need such support and have potential for economic success is not large, linking these target groups with MED/SMED services is an important extension of the W&D intervention chain. Of course it is important here, to keep recognising the lessons learned in the past, that enterprise development should always be sustainable. This requires, within the small group that might need such support, to critically identify those target-groups that have the right entrepreneurial characteristics to succeed in starting up small businesses.

The provision of financial and other support

In both departments financial and technical support given to partners is quite effective and in line with policies. Partners interviewed in the evaluation sample and in the general survey also indicate that they are generally satisfied with this service provision.

Some issues can be highlighted:

- The processing of an enormous amount of very small and specific projects in the past. Although SMAPs are a step ahead, still much financial support is still provided on a piecemeal basis;
- The project database system of W&D is extremely complicated and very difficult to access. Many documents (reports) are double, periods overlap or there are gaps. This makes it close to impossible to form a complete and comprehensive impression of all elements of the partner support given and on the progress of specific projects;
- BDS support seems undervalued against provision of funds for micro-finance;
- Much support has been given to construction and now to running costs of TVET, JBC and business support organisations and departments. Sustainability of these institutes in their own local context has not received a lot of attention in the past in the programme department.

In this evaluation we have looked at the development of spending against planning within W&D over the past years. This analysis can only be done for TVET and JBC activities because there are no comparable data available for MED and SMED activities over the entire period, because administration and management of MED and SMED funds have shifted between departments during the past years. At the time of this evaluation no data on SMED and MED were available for the whole year of 2008.¹²

The results of this analysis are presented in table 17 below

Table 17: Development of budgets and spending in the TVET and JBC programmes: 2005-2008

| | 2005 | | 2006 | | 2007 | | 2008 | | Total | |
|--|------------------|------------|------------------|-------|------------------|------------|------------------|-------------|-------------------|------------|
| | realised | spent | realised | spent | realised | spent | realised | spent | realised | spent |
| VET | | | | | | | | | | |
| Running costs and investments in TVET | 937,573 | 97% | 1,610,251 | 90% | 1,829,056 | 71% | 2,057,519 | 110% | 6,434,399 | 89% |
| <i>Support TVET: scholarships adoption</i> | | | | | 251,005 | 93% | 254,967 | 96% | 505,972 | 95% |
| Scholarships (from project support) | 1,024,558 | 175% | 922,009 | 116% | 641,178 | 111% | 504,654 | 85% | 3,092,398 | 121% |
| <i>Support TVET from adoption programme</i> | 570,380 | 72% | 873,421 | 106% | 519,816 | 138% | 576,613 | 118% | 2,540,229 | 102% |
| Infrastructure VTCs | 609,663 | 52% | 855,254 | 77% | 598,905 | 230% | 427,902 | 182% | 2,491,724 | 89% |
| Costs VTC networks and advocacy | | | 0 | 0% | 1,892 | | 0 | | 1,892 | 9% |
| Expert missions | | | | | 27,390 | 57% | 11,057 | 25% | 38,447 | 42% |
| Long-term TA missions | | | | | 50,338 | 84% | 0 | 0% | 50,338 | 56% |
| Training events/Exposure and exchange visits | | | | | 63,956 | 57% | 36,195 | 140% | 100,151 | 73% |
| Subtotal TVET | 3,142,174 | 89% | 4,260,934 | | 3,983,536 | 93% | 3,868,906 | 109% | 15,255,550 | 96% |
| JBC | | | | | | | | | | |
| JBC all costs (including micro-finance) (until 2006) | 322,588 | 61% | 348,448 | 67% | | | | | 671,036 | 64% |
| JBC mediation for internships (2007) | | | | | 163,948 | 93% | | | 163,948 | 93% |
| Operational costs, set up and follow-up JBC centres (2008) | | | | | | | 425,545 | 121% | 425,545 | 121% |

¹² The consolidated information on MED/SMED for 2008 has been provided by the ED department, but at a late stage, when most of the financial analysis already was finished. Where possible, in this report, additional information on the MED and SMED programmes has been added.

| | | | | | | | | | | |
|--|------------------|------------|------------------|------------|------------------|------------|------------------|-------------|-------------------|------------|
| Job mediation | | | | | 177,201 | 72% | | | 177,201 | 72% |
| Tracking ex-students and feedback TVET | | | | | 37,702 | 31% | | | 37,702 | 31% |
| Operational costs and set up MED/BDS | | | | | 207,020 | 101% | 142,699 | 74% | 349,719 | 88% |
| Credit fund MED in JBC | | | | | 113,932 | 65% | 148,061 | 131% | 261,994 | 91% |
| Software student-tracking system | | | | | 3,042 | 61% | 0 | 0% | 3,042 | 12% |
| Networking of VTCs | | | | | 37,433 | 58% | 19,581 | 111% | 57,014 | 70% |
| Lobby and advocacy by TVET/JBCs | | | | | 0 | 0% | 225 | 0% | 225 | 0% |
| Studies for lobby and advocacy | | | | | 0 | 0% | | | 0 | 0% |
| Capacity building: expert missions | | | | | 0 | 0% | 0 | 0% | 0 | 0% |
| Local consultants/training activities etc. | | | | | 29,894 | 92% | 35,836 | 123% | 65,730 | 107% |
| Testing/training in software student tracking system | | | | | 0 | 0% | 0 | 0% | 0 | 0% |
| Subtotal JBC | 322,588 | 61% | 348,448 | 67% | 770,172 | 67% | 771,948 | 96% | 2,213,155 | 74% |
| Total TVET-JBC 2005-2008 | 3,464,762 | 85% | 4,609,382 | 91% | 4,753,707 | 87% | 4,640,854 | 107% | 17,468,705 | 92% |

N.B. See for complete table budget development and spending 2005-2008: ANNEX 4

The table above shows in the green rows those activities that have been realised and used more than 120% of the planned budget for the entire period. The rows in red show those activities that have not proceeded as planned and used up until 80 % of the available budget. The rows in white show those activities that have proceeded more or less as planned (with deviations of less than 20%).

In fact the only activity that consequently has showed a realisation rate higher than planned are the scholarships. The increased spending on scholarships could be realised thanks to a larger than anticipated increase in W&D sponsors for the scholarship programme. The fact that more than the planned amount of budget was spent on scholarships is in line with the more than anticipated amount of pupils that benefitted from the TVET programme, as was shown in section 2.1.

The budget-lines for JBC in the past years have undergone several changes. Comparison of spending-rates on JBCs shows that in 2005 and 2006 there was serious under-spending. Spending rose to normal levels in 2007. In 2008 more than the anticipated amount was spent on JBC. Also this development is in line with what we can see in the analysis of activities realised by partners (see chapter 2). After a slow start, the activities in JBC development clearly picked up in 2007.

On several items under-spending has occurred over the past year. Most notable are the limited amount of spending on networking of VTCs and on capacity development support through missions and training. With respect to the JBCs the delays were suffered in networking, lobby and advocacy activities and in the development and start up of the student tracking system.

Although some delays were experienced in both W&D Programme and the Enterprise Development departments in preparing and realising exchange, exposure and advisory missions, some interesting activities have been realised with partners. Examples we have seen in the evaluation project sample are:

- Continuous Exchange between the CSS VTC in Khulna and the Calvin College in the Netherlands:
- Exposure and Advisory mission from the AMG-P SHVTC to Hope Enterprises in the Netherlands:
- Exposure and visit and training of CDA staff at W&D in the Netherlands on local fundraising strategies:

Apart from a clear effect of such exposure and exchange missions on improvement and innovation of approaches and methods of different partners, this exchange has a clearly motivational aspect. Participants in the exchanges indicate that apart from learning they also

feel moral support and solidarity. The exchange missions facilitated by the Programme Department have had a focus on general programmes of partners, not so much on specific activities.

The missions facilitated by the Enterprise Development department were much more in function of direct project-activities: for the preparation and support in preparing business plans and loan proposals for (micro-) finance provision. Examples of missions facilitated in 2007 by the Enterprise Development department are:

- Preparation of aquaculture projects in South Africa and in Bangladesh;
- Setting up of an agro-business company in Zambia;
- Setting up of a housing and steel construction company in the Philippines;
- Cattle-raising and dairy production in Nicaragua;
- Tomato cultivation in Nicaragua

Although these missions have a direct instrumental effect on specific projects of partners, also here a motivational effect is felt by both those who go on mission and those partners and beneficiaries who receive.

Apart from these project-focused missions the Enterprise Development department also organises regular training and capacity development missions to provide more generic training to larger target-groups on business planning, entrepreneurship skills and trade and export.

W&D provides significant guidance and feedback to its partners in all stages of the project cycle: preparation, planning, implementation (through monitoring activities) and at the end of projects and programmes (through evaluation). The most important instruments used by W&D to provide feedback have been the following:

- guidelines and formats for project preparation;
- regular exchange of emails on programme proposal development and on reporting by partners;
- indicator-sheets for project reporting and formats for narrative and financial reporting;
- field visits for dialogue and monitoring of partner-relations and projects;
- Mid-term reviews and evaluations of projects (a fixed 1.4% is reserved for this);
- conferences to discuss policy development and to provide possibilities for linking and learning;
- Exchange and exposure visits.

W&D does not only provide feedback to its partners but also asks for it. A yearly partner-satisfaction survey is realised to monitor the opinions of partners on service provision by W&D. These partner-satisfaction surveys show that partners generally are very satisfied with the partner-relation with W&D.

The average scores given by partners on performance in 2004 and 2007, on a scale of 1-10, were 9.4 and 9.0 respectively, most partners giving a 9 or 10. The slight drop in the score in 2007 can be explained by two lower scores from P&A in Haiti and W&D in Sri Lanka. Although scores like these are probably biased to the positive side, they can be considered exceptionally high, which mean that partners of W&D value their relation with W&D highly. Important in this assessment is the fact that Partners appreciate the feedback given by W&D. Some also indicate that W&D has the ability to listen well to their partners.

The most important instrument to give and receive feedback is considered to be the field-visits to partners, by both partners and W&D staff.

The reports on the field visits are very well written and provide a wealth of information on progress of partner-programmes and are in fact the only documents in which a more complete and holistic overview of programme among partners is given.

Partner-monitoring visits are at least once a year and financial monitoring-visits once every five years. In addition to regular monitoring visits special visits on specific programmes or activities are conducted. This sometimes results in quite many visits for some partners in one year. The following table provides an overview of reports of field-visits of W&D staff in the past four years. These are not all field-visits that have been conducted, but the ones that were documented and provided to the evaluation team, because they were in more or less degree related to the J&I programme.

Table 18: Overview of partner-visits by W&D staff on issues related to J&I programme

| Country | Partner(s) | 2005 | 2006 | 2007 | 2008 | Total |
|--------------|-----------------------------|------|------|------|------|-------|
| Bangladesh | CSS | 1 | 2 | 2 | 2 | 7 |
| India | W&D, Count, GSPI, IRED, AMG | | 1 | | | 1 |
| Colombia | CDA | 2 | 1 | 3 | 3 | 9 |
| Burkina Faso | CREDO, AEAD, Burkinabail | 2 | 2 | 4 | 3 | 11 |
| Benin | DEDRAS | | | | 1 | 1 |
| Ghana | General | | | | 1 | 1 |
| Haiti | P&A, AMG | 1 | | 3 | 2 | 6 |
| Nicaragua | PAC, INDEF | 1 | | | 1 | 2 |
| Guatemala | AMG | 1 | | 2 | 1 | 4 |
| Philippines | AMG-P | 1 | 1 | 1 | 1 | 4 |
| Sierra Leone | CTF | 1 | 1 | 2 | 1 | 5 |
| South Africa | Mfesane | | | | 1 | 1 |
| Sri Lanka | CSI, W&D | | | | | |
| Zambia | ZATAC, GCPDO, EFZ | | | 3 | 2 | |

In principle in each field visits the core partner(s) of W&D in one country are visited. In our evaluation sample this has happened with CREDO in Burkina, CDA in Colombia and CSS in Bangladesh. AMG-P in the Philippines and CTF in Sierra Leone have received less frequent visits, but were still very regularly visited, with at least one J&I programme related visit per partner per year.

We have seen some cases in which visits of staff of different programmes and departments of W&D have realised visits to partners that were very close in time to previous visits, which creates the impression that visits to partners might not always be well coordinated and can create some burden on those partners that are clearly very important to W&D, such as CSS, CREDO and CDA in our evaluation sample.

The field monitoring visits are generally well appreciated by partners in the yearly partner satisfaction surveys and the field visit reports illustrate that many issues are discussed and that generally sufficient time is invested in working on the partnership relation during these visits.

For more information on monitoring and feedback we refer to the different sections on sub-programmes in chapter 2, that present a discussion of the indicator sheets that have been used for each sub-programme in the J&I programme. In chapter 5 the monitoring protocol used for the MFS is subjected to further analysis.

The ToR of the J&I programme evaluation requested to look into the relevance and effects of research and lobby projects in the J&I programme. However, in the project- and

programme-documentation we have not encountered special lobby and advocacy projects. Research projects on the J&I programme also have not directly touched upon lobby and advocacy aspects in the J&I programme. The research projects encountered on file referred to issues such as:

- small farmers in commodity chains;
- micro-enterprises and equity of growth;
- Graduation of ME's into SMEs;
- Impact measurement tool of PAC, Nicaragua;
- Financial and non-financial flows in agribusiness;

Several issues touched upon in these researches are relevant for the enabling environment of TVET education, job mediation and business development, but we have not seen examples in the evaluation sample in which such research has been directly used for advocacy and lobby purposes, neither by partners nor by W&D itself.

4.2. Discussion of Synergy and Differences between Programme and Enterprise Development departments

Summarising, we can identify the following important comparative aspects between the Programme and Enterprise Development departments in managing the J&I programme:

- Both department use different approaches and instruments in the implementation of their programmes: the programme department uses donations as the prime modality of its support to partners, while the ED department uses loans and guarantees. The use of these different instruments in partner-relation has been the very reason for the separation of these departments;
- The choice of partners between the two departments is very different: while the programme departments prefers multi-stranded relations with multi-purpose partners, the ED department is focusing on specialised BDS and Financial Service providers. These partners have clearly different characteristics and we have seen in the evaluation sample that relations between these partners are not always easy and smooth;
- The programme department is developing more and more towards a more coherent dialogue with partners around multi-annual strategic plans (SMAPs) of partners. The approach in the ED department is also directed to establish longer-term relations with MED and SMED partners working towards longer-term sustainability. The market situation is very important and guiding in taking decisions. Most MoUs of the ED department with partners cover 3 years; after three years partners are expected to run the Enterprise Development programs without additional W&D donations, although loan provision with W&D revolving funds can continue;
- Differences in programme and partner characteristics between the Programme and ED department have led to significant differences in approach and instruments used in both departments. Sometimes this causes some limitations in communication and cooperation both with W&D as well as with partners. Although these differences have not caused problems or conflicts, they do present a healthy tension for continuous debate and innovation of approaches of both departments, who in the end all are part of the same overall W&D approach.

5. Findings on W&D relations with POs

In the previous chapters a lot of information has been provided on different aspects of relations between W&D and its partner organisations. Also the other two evaluation reports on Basic Needs and Education have presented many insights. Many of these insights are quite similar across different programmes and therefore it is not useful to repeat all of these in this short and concise chapter.

In stead, W&D requested to present some specific insights on differences and similarities of partner-relations in the TVET/JBC sub-programmes managed by the Programme department and of the relations with MED/SMED partners managed by W&D's ED department. The most relevant findings are presented below.

Similarities in partner-relations of W&D and partners in TVET/JBC activities and MED/SMED activities

W&D strives to establish longer-term commitment and cooperation with partners in all its sub-programmes. In 2007, the W&D programme department introduced Strategic Multiannual Plans (SMAPs) to enable a longer-term strategic cooperation with its partners. The ED department does not use the same format of SMAPs but it works with MoUs and Business Plans that have a three-year life span and that include a long term vision towards sustainability of MED and SMED operations.

All partners are subject to frequent monitoring visits by W&D staff. However, the monitoring visits to MED and SMED partners on the one hand and TVET/JBC partners on the other are done by staff of each specific department. Occasionally monitoring visits are combined and staff of different departments conducts meetings together with different partners, but this is not a common practice;

All partners are consulted in policy-developments and in the design of W&D programme proposals. With MED/SMED partners these consultations have been more specific on their specific sub-programmes but TVET/JBC partners, who are often multi-purpose partners, are consulted on overall issues and aspects of W&D programmes and policies. For specialised MED/SMED partners the Nairobi partner-conference in April 2009 was the first occasion of participation in a global meeting of W&D partners and a first opportunity to exchange with both other MED/SMED partners and other W&D partners. However, at the regional and national level joint meetings and activities of all partners did exist for a longer period of time.

There are also many differences in the way W&D maintains relations with MED/SMED partners.

Differences in partner-relations of W&D and partners in TVET/JBC activities and MED/SMED activities

The MED and SMED partners are all recent partners of W&D, while TVET and JBC partners are often long-standing partners, with whom W&D has built a relation of understanding and trust. The MED and SMED partners are identified for their specific expertise that was needed to fill gaps in competencies needed in W&D's intervention areas.

The economic background of specialised MED and SMED partners makes them somewhat different from the rest of the W&D partners that have a clear focus on social aspects. Also

the aspect of Christian identity in the case of MED and SMED is less common and on the foreground than it's the case with the more socially oriented partners of W&D. Although communication and exchange of information is done, active cooperation and working together between these different partners is much less common. Within W&D, one can observe this same phenomenon: MED and SMED partners are very much in touch with the ED department and not with the programme department and TVET and JBC partners are usually not in touch with the ED department staff.

MED and SMED partners are often much more specialised organisations than partners that are involved in TVET and JBC. One can observe that the dialogue and cooperation between MED and SMED partners and the ED department is intensive and of good quality. There is a shared vision and common understanding of approaches and instruments in enterprise development. Similarly the dialogue between W&D partners and TVET and JBC partners is intensive and good and constant attention is there for quality improvement and innovation of approaches. In the past years the dialogue between W&D and TVET/JBC partners on the issue of enterprise development and support has been intensive. In the beginning many partners wanted to take these activities on board within their existing programmes and structures. But first experiences showed that this was not sustainable. Only after considerable time and effort partners have become convinced that MED and SMED should be organised in separate units or organisations or that new other partners should be identified for this line or specialised work. There is a clear distinction between approaches, instruments between the two types of partners. Dialogue and exchange thus far has been limited and this poses a risk of developing stereotypes and misunderstanding at the level of partners and at the level of the different departments within W&D.

Financial sustainability of partner's activity is an important element in the dialogue between W&D and MED/SMED partners. These partners also contribute with own funds to their activities. This vision on sustainability is much less strong in TVET/JBC interventions. Here W&D and partners often have a long history of cooperation. The Child Sponsoring Support for students in Education and TVET also contributed to a practice of a yearly stream of income for partners to support students in their education. For many partners, in the past there was no urgency to consider other mechanisms of funding and to explore with more effort possibilities for strengthening self sufficiency. TVET/JBC partners could learn from experiences of MED/SMED partners to strengthen sustainability of their operations.

We can conclude that although W&D applies general principles to its relations with all partners, there are differences in these relations that are caused by the following factors:

- The history of the partner-relation: the intensity of the relations and the level of trust depend on the history of the relation. With many MED and SMED partners such relations are still under construction and it will still take some time before these relations have the same quality and characteristics as the longer-standing relations of W&D;
- The nature of activities supported: The focus of MED and SMED partners on economic activities and that of other partners on social activities, on the one hand creates a healthy ground for debate and exchange of ideas to promote innovation, but on the other hand also creates difference in policies, approaches and even vision that make common understanding and communication sometimes difficult;
- The degree of specialisation in the activities of partners: While most TVET and JBC partners maintain a rather broad range of items in their communication and cooperation with W&D, the MED and SMED partners do this on a much more limited range of issues. This can pose a risk that MED and SMED partners are not fully involved in discussions on identity, vision and mission of W&D and all of its partners.

6. Findings on W&D policy

This chapter deals with aspects of policy developments in W&D in the J&I programme and the way this programme has been integrated in the overall programmatic strategy of W&D. The Tor requested to deal in this chapter only with aspects of relevance, effectiveness and efficiency.

6.1. Relevance

The J&I programme, within the overall programmatic strategy of W&D is the newest programme and its historic development is clearly related with emerging needs in other programmes, particularly W&D's Education Programme. In the past decade, while implementing the education programme, insight grew among W&D and partners that investments in good quality education, though important, are not enough to enable that people also effectively find their way in the labour market. Particularly for those students that cannot continue their formal superior education other routes are needed that include the building of technical and vocational skills. TVET training was introduced in the nineties by some partners, but only since 2000 this activity became more widely integrated in W&D's and partner's activities. When graduates were delivered from VTCs on a more widely scale, a new insight grew that without support and mediation for many graduates it is difficult to find their way in the labour market. Also awareness grew that VTCs should be closely linked to the market in order to develop the right curricula that enable skills development for which there is a real demand. With this development the approach on TVET and job-mediation became more programmatic. JBCs were developed as a centre or function, linked to VTCs. It soon became clear that the labour market in many of the poorly developed economies where W&D partners were active does not easily absorb a large quantity of skilled labour. In many situations self-employment is equally if not more important. JBCs took on board this new challenge and started to support former graduates in setting up micro-enterprises. Later also other micro-enterprises in the environment of JBCs were supported. The MED programme was born. W&D and partners learned that for MED the provision of micro-finance is crucial to enable enterprises to take off and grow, but that managing micro-finance in the same organisational structure often leads to sustainability problems and difficult relations with target groups. Another reason was that TVET graduates are not the best entrepreneurs (as history of W&D and its partners have shown, amongst others in Colombia, Ethiopia). So the logic to automatically stimulate a graduate to become self employed if no formal/informal job can be found is questionable. Failure rates of micro enterprises started up by school/VET graduates are very high. Credit provision to this target group attracts high risks. The reason to stimulate SMED is related to this. SMED is meant to stimulate the private sector and make sure that a labour market is being created for TVET educated persons. Therefore it was decided to organise the provision of micro-finance separately. This was the trigger for setting up the Enterprise Development Department and to add the SMED programme to MED activities to also enable support to growing micro-enterprises, but even more so to other existing and emerging small and medium enterprises. With that the development the J&I programme was consolidated in its present form.

In the light of W&D's overall programmes, the J&I programme has become one of the three core-programmes together with Education and Basic Needs (in which in 2008 the Emergency Support Programme was merged). W&D, in 2007, invested 5,866,475 € in the J&I programme (VET, JBC and MED) and another 1,132,989 € in Small and Medium Enterprise Development that was managed separately by the Enterprise Development

department. Together this accounts for 29% of the total expenses of W&D in 2007. In comparison Education received 48% and Basic Needs (incl. emergency support) received 20%. A remaining 3 % was spent on advice and research and on other projects.

Parallel to developments presented above, W&D has changed management arrangements of the J&I programme over the past years as a results of changes in approaches and methodologies with respect to enterprise development with the organisation itself and among partners.

The most important developments are presented in table 19 below:

Table 19: Changes in management arrangements on the J&I and SMED programmes over the past years

| Year | Change in Arrangement | Cause/Motivation for change |
|---------|---|---|
| 1990/95 | Start up of TVET training activities | Build another phase on top of primary and secondary education |
| 2001 | Establishment of the Entrepreneurs Platform of W&D | Involve Netherlands support base in Private Sector to support Enterprise Development initiatives of partners with funds and support |
| 2002 | Introduction of JBC concept in programme and chain approach and start up of the J&I programme | VET students needed employment and internship possibilities and VTCs could not provide this. Need for a strong programmatic focus on TVET training and job-mediation |
| 2005 | Introduction of MED and SMED development initiatives in programme | Wage-employment in many context is not sufficient as perspective for placement TVET graduates |
| 2005 | Establishment of the Enterprise Development department in W&D | Recognition that Enterprise Development activities have a different rational and approach of W&D's other programmes. Particularly loan and guarantee funds and contacts need to be managed in a different way |
| 2007 | Clear separation of MED and SMED and transfer of SMED to Enterprise Development department | Experience showed that credit provision to larger partner follows different approaches and other instruments are needed. MED is focusing on the smallest level of enterprises and is most closely linked with TVET graduates that opt for the option of self-employment |
| 2008 | Transfer of MED to ED department. | Recognition that all loan operations should be managed in the same way and therefore are better structured in one department. The Enterprise Development department had the right expertise |

These changes in management arrangements have largely resulted from growing insights and learning during the implementation of the J&I programme. External evaluations have also contributed to changes in set up. However, there is no evidence that back-donors such as the Netherlands Ministry of Foreign Affairs has influenced these changes in approaches, programmes and structure.

As was shown in previous chapters the core of the J&I programme still is the TVET sub-programme. Considering the current composition of the whole programme, it is to be expected that the relative importance of this sub-programme in financial terms will decline, because high investments in VTCs are less and less needed, as many centres by now have become quite well established. The importance of TVET, in terms of volume of activities and

number of target groups, is likely to remain important with a continuous but limited growth in the future.

Within the J&I programme the SMED programme is the one that is most rapidly expanding. This can be explained by the fact that the SMED programme deals with relatively high investments (loans and guarantees) for enterprise development. Because of the fact that SMED is not directly linked to the other elements of the J&I programme its growth-potential in principle is un-limited as demand for finance provision will always be there. This growth can for a large part be catered for through a growing recapturing of outstanding loans to strengthen and expand revolving funds.

With these developments it can be observed that the JBCs have not yet become what they were anticipated to be: a central element in the J&I programme and the linking pin between the TVET centres and the market and economic development opportunities. Their set-up and consolidation have suffered significant delays, while the speed of growth of the SMED (and MED) programme was much quicker. Some of the bottlenecks in developing the JBCs further still have not been resolved entirely, which places the JBCs in a continuous difficult position to link TVET with economic development and to contribute to integration of TVET, MED and SMED in an overall comprehensive J&I programme. The main bottlenecks have been mentioned throughout this report and can be summarized as follows:

- A vision and work-approach still needs to be developed for job-mediation, recognising specific tasks and roles in job-mediation in wage-employment and specific tasks and role in supporting people in starting-up self-employment initiatives;
- Building specific expertise that is needed in different context to provide the right balance in services in job-mediation and starting up enterprises;
- Since the MED sub-programme is managed in the ED department and working with specialised partners, the target groups are much more expanded than just the original target-groups in the J&I programme, served by TVET and JBC services. It is a challenge how to better link MED and SMED interventions with other interventions in communities of W&D partner's target groups and it is also important to grasp the limited opportunities to link these interventions to concrete target-groups in the TVET and JBC programmes by offering employment or support in setting up and strengthening enterprises, in those cases when the right target-groups with entrepreneurial capacities can be identified;
- The provision of BDS is threatened to be overshadowed by financial services of MED and SMED partners. Particularly in those cases, where small and start-up enterprises are concerned, provision of BDS services is very important to guarantee later success. More attention for BDS delivery is needed in MED and SMED interventions.

6.2. Effectiveness/Impact

For the measurement of the results of the J&I programme, W&D has agreed a monitoring protocol with the Ministry of Foreign Affairs. The following table presents a summary of the most important indicators in the J&I monitoring protocol and the results obtained in 2007.

Table 20: Monitoring protocol W&D for MFS-subsidy 2007 - 2010: values for 2007

| | Indicator | Target | Value in 2007 |
|----------------|---|---|---|
| | VET | | |
| Output | # students with scholarship for higher education (DAB) | 2007-10: 2,200 – 3,000 | 3,570 |
| Output | % graduates on total (DAB) | Minimum 80% (yearly) | 87% (average 20/38 centres) |
| Outcome | % that finds a job within 6 months after graduation (DAB) | 60% (yearly) | 54% (8 centres not weighted. No JBC results) |
| Outcome | % own income TVET centres from paid service delivery and contributions (DAB) | 20% | 13% (average 8 per centra) |
| Outcome | % contribution to new scholarships by former studies and other sponsors (DAB) | 10% | No sufficient information |
| | JBC | | |
| Output | % students that have obtained good quality internship placement (DAB) | 80% | 96% (data from 6 / 21 JBCs) |
| Output | & participants in JBC that acquires income within 6 months (DAB) | Drop-out rates: 60% out of 17,300. Out of unemployed: 30% out of 650 | 66% (average of 11 / 21 JBCs) 50% of unemployed (data of 1 / 6 projects) |
| Output | # partners active in advocacy and awareness raising on behalf students on fair labour-conditions (MO) | 25 | 10 |
| Output | # partners that cooperates with other TVET organisations on minimum 1 joint issue of interest (MO) | 30 | 12 |
| Output | # cooperation agreements VTCs & business platforms (MO) | 15 | 10 |
| Output | # countries where partners member of advocacy networks (BB) | 10 | 0 |
| Outcome | % students who have increased income after one year compared to those without education (DAB) | 80% | 78% (data of 3 / 21 JBCs) |
| Outcome | % placed employees who work under fair labour-conditions (on basis of score-card) (MO) | 75% | 76% (data of 6 / 21 JBCs) |
| Outcome | % networks that have realised at least 1 improvement in specific areas of cooperation (MO) | 75% | Information not yet available |
| Outcome | % local business platforms that contribute to 1 of following areas (MO): support to VTCs in adapting curriculum; coordination of internships purchase of training of VTCs | 75% | 20% (data of 2 / 21 JBCs) |
| Sustainability | Degree of operational self-sustainability of JBC (incl. MED) | 20% costs of DAB activities | 11% (data of 7 / 21 JBCs) |
| Sustainability | % JBCs including MED, where an independent MFI is responsible for credit-operations | 60% | 8% (data of 2 / 21 JBCs) |
| | MED | | |
| Output | # current & new customers who receive micro-credit (DAB) | from 60,000 to 140,000 yearly | 91,610 |
| Output | # current & new micro-enterprises supported with BDS (DAB) | 2010: 9,000 enterprises supported (6,000 new) | 3.041 new + 4.026 existing = 7.067 |
| Output | Total (current and new) credit groups that receive support | 10,300 | 4,569 |
| Outcome | % of successful enterprises according to a new score card (under development in W&D) (DAB) | 50% | 61% (5 projects. Score card not yet developed) |
| Outcome | % micro enterprises expanded towards a SME (DAB) | 5% micro-enterprises profitable | 7% (data of 3 projects) |
| Outcome | Number of countries that have gained improvements in at least one subject of lobby (BB) | 2 | 0 |
| Sustainability | Operational Self sustainability of MFIs | > 80% | 73% (data of 4 projects) |
| Sustainability | Increase in operational and financial self sufficiency | Increase in 2010 | FSS: 66% (data 4 projects) |
| | SMED | | |
| Output | # started or expanded enterprises and cooperatives (DAB) | 465 enterprises in five years | 369 |
| Output | Number of Dutch enterprises that invest in countries in which SMED is a spin-off of made new contacts (MO) | 22 | 3 |
| Outcome | # people that have found employment under fixed terms and receive sufficient wage to support their family (DAB) | 2.590 people (four years) | 670 |
| Outcome | Increase in number of employees of enterprises in which Dutch entrepreneurs have invested (MO) | + 2 per enterprise | Yes in all of three cases |
| Outcome | # countries that have developed or changed legislation and regulations related to business development (BB) | 5 | 0 |
| Sustainability | Number of Business Development Organisations that are independent after three years | 80% of 15 BDOs | 5 |
| Sustainability | % people that are still employed after one year | 80% | 90% (partner estimate) |
| | VET | | |
| Gender | | In professional training: 2007-10: 20% - 30%. In higher education: 2007-10: 30% - 40% | 40% (average 14 centres) Higher education: not sufficient info |
| Gender | MED | 80% women (each year) | 66% (info from 10 / 14 projects) |

Remark: for some indicators only percentages were available and no figures. Therefore average percentages presented in this table are not weighted

Source: Results monitoring protocol MFS, W&D, 2007

Note: Indicators that were changed or cancelled in the protocol are not presented in this table

A quick glance at W&D's own reporting on the monitoring protocol generates the following insights:

- The performance of W&D and partners on providing access of students to TVET education has been above target. More students are benefiting from scholarships than planned and more TVET-pupils in general are catered for. Also graduation rates are slightly above targets and the number of women participating in TVET training is on target at 40%;
- The amount of children placed in jobs after TVET training is not yet on target and the protocol also shows that information is incomplete and ambiguous. As far as W&D knows from reports, those former graduates that have been placed in job and/or internships do enjoy fair working/learning conditions and have experienced an increase in income. (However, it is not clear if these data refer to wage or self-employment or both);
- Own income generation of the TVET centres is lagging behind targets;
- Cooperation, networking and joint advocacy activities of JBCs in both government and business communities is still weakly developed and there are not yet results to report in this area;
- JBCs are just as TVET suffering from lack of sustainable income;
- W&D is planning a transfer of micro-finance operations from JBC partners to independent MFIs but this process is lagging behind targets;
- Micro-finance provision to micro-enterprises in the MED programme is exceeding planning by far, but less credit and savings groups as planned have been formed. The number of women benefiting from micro-finance is with 66% below the target of 80%;
- Also the SMED programme is not yet performing to target. Although the number of enterprises supported is higher than planned, the employment generation effect of the enterprise development is a bit disappointing. Where the SMED programme has succeeded in linking enterprises with members of the business-platform these results have been far better;
- Also in SMED no significant effort yet has been realised in lobby and advocacy on business enabling environment.

These findings correspond with the findings of this programme evaluation team based on the analysis of project files in the evaluation sample.

It confirms that the chain-approach of W&D has been quite effective until the moment of delivering graduates to the job-market. At that point in time we can see that results are not so easy to obtain and also that the quality of information here is not always up to standards anymore. When we move to MED and SMED support and micro-finance provision, we can observe that the target-groups reached are again above planning. MED and SMED support programmes reach out to broader target groups in different locations, always identified with the criterion of poverty. These interventions, where they geographically overlap with other interventions of W&D partners, have an indirect impact on these other sub-programmes through effects in the form of increased activities of private sector enterprises and demands for skilled labour. In some limited cases also direct links can be established through linking enterprises supported in MED and SMED programmes with graduates and former graduates for internships and job-placements and in some cases to support former graduates in setting up their self-employment enterprises, but only if such initiatives have a real potential for sustainability.

Two final remarks on the comparison of the results on 2007 presented in the monitoring protocol and the analysis of results in chapter 2:

- The MED/SMED micro-finance provision highly depends on the performance of only one partner; CSS in Bangladesh. If we do not take this partner into account, the picture of results is likely to look less favourable;
- The data on employment (job-placements) do not distinguish between employment and self-employment. As observed at several earlier points, this makes uniform use of this indicator somewhat difficult.

While we have observed that MED and SMED BDS and financial services are not directly linked to target groups in the other sub-programmes, it is possible to establish such linkages through a clear geographical approach. We have seen some cases in which finance provision is linked with other sub-programmes, particularly in the cases of CSS, CDA and CREDO, but this is not the case in the Philippines where TEKTON operates very independently from AMG-P and in Sierra Leone, where the finance provision is focused on agricultural development in Makomp and training is focused on Grafton Camp.

At the policy-level in W&D other possibilities to create linkages with the chain-approach other than through linking of individual target-groups through participation in each sub-programme, are not yet well developed and at least until now have remained implicit. Use of the chain approach by both W&D and by partners has had a strong individual connotation: as if an individual would follow the whole chain, or to use another analogy: to climb a ladder. Such an individual approach was followed and is still followed by many W&D partners and it is here where a lot of in-depth impact has been obtained at the individual and family level. The change within W&D to look at the chain within an external context, in communities and regions, is providing a new perspective for development, where interventions can become more holistic, integrating education and basic needs interventions as well and community-based by using the chain as a mechanism to link different actors. Such a use has great potential to expand impact obtained at the individual and family level to whole communities and even regions. The potential of this new approach has not yet been fully explored by W&D in its own policies, let alone that its introduction at the level of partners is only gradually developing.

The evaluation team has observed several opportunities for new linkages in this chain approach such as:

- Link SMED credit provision to enterprises in those regions where partners can provide skills needed in these enterprises and focus on labour intensive enterprises;
- Link TVET training to other programmes such as Basic Needs, by training medical workers, basic health care workers etc;
- Link TVET training with future staff recruitment and development of different training institutes of partners.

The J&I programme covers the three intervention strategies identified in the Monitoring Protocol of MFS. All sub-programmes are very much focused on Direct Poverty Reduction, while Civil Society Strengthening and Policy Influencing receive relatively limited attention. When we look at development of spending in the different J&I sub-programmes we repeatedly have seen that networking, cooperation and lobby & advocacy have shown significant under-spending and correspondingly results obtained in these areas are lagging behind targets.

While in policies of W&D and the J&I programme proposal the three intervention strategies are clearly integrated and linked with each other, in practice this coherence becomes diluted. The most important reasons that can explain this are as follows:

- The W&D partners are very committed to their target-groups and tend to prioritise actions that benefit them directly;
- Most partners are very much focused on implementation of project activities in the field and have not yet much experience to deal with networking, lobby and advocacy. This requires still a significant amount of capacity development;
- Many partners consider networking, lobby and advocacy as costs-components (general overhead) and not project-activities. This limits their capacity and willingness (including that of donors) to realise networking and advocacy projects;
- The fact that many partners receive long-term and constant funding from W&D does not create an immediate urgency to them to develop and explore relations with other parties and to investigate local opportunities for institutional and financial sustainability.

Target groups of the J&I programme are largely the same as in the other W&D programmes, with the exception of the SMED programmes that is targeted a different group of Small and Medium Enterprises in general and not limited to or focusing on target groups or communities that are covered by other programmes of W&D partners. Also the MED programme is catering a broader target-group although a significant part of the MED support is provided in communities of target-groups and to specific former graduates of TVET training activities.

The core target-groups of W&D partners are people in poor communities in both urban and rural areas. Some partners have a clear focus on working in urban slums and poor neighbourhoods (such as CDA and the AMG-P-SHVTC), while others are focusing on rural contexts (such as CTF) and others combine more urban and rural areas (such as CSS and CREDO). Target-groups are selected based on poverty-criteria only and not on ethnical background, religion, gender or political orientation is stated in W&D policies and we have not encountered situations in this evaluation where this has not been the case.

Historically, within the practice of W&D and partners individually focused sponsorships have always been important and this is currently still the case. Thanks to effective fundraising in sponsorships, W&D has even been able to support more young people in the education and TVET programmes than planned during the past years. Most partners with TVET centres therefore do cater for students that are in the sponsorship (scholarship) programme. For these children it was and still is the case that they physically move through the W&D chain approach. However, in the recent years, many partners of W&D, and for example CDA in the evaluation sample, have developed much more entry points and linkages for their J&I programmes. In VTCs, if capacity allows, other non-sponsored youth is allowed and also youth that has participated in other education programmes of the government or other parties, including school drop-outs. VTCs therefore have developed closer ties to communities in general and broader target-groups than individually sponsored children.

The trend of closer linkages of the J&I programme to communities and to economic development processes and serve a larger diversity of target-groups is expected to continue and become even stronger, when the focus of W&D and some partners in the future on new sectors, such as agricultural development become stronger. The link of rural producers with the J&I income programme probably will be mainly established by MED and SMED support activities and much less by TVET and JBC support.

Although it was not requested in the ToR of this evaluation it is useful to look briefly at aspects of cooperation and exchange with other participants in the MFS programme proposal and specifically in the J&I programme.

A recently concluded evaluation by Bert van de Putte in February 2009 on cooperation of MFS partners in the W&D Education and J&I programme, comes with some relevant observations and recommendations:

- The experience of cooperation in MFS has shown ambiguity in leadership/partnership roles, and on the technical capacity of the MFS partners. If mutual learning and synergy between different partners in the same technical domains is to be achieved, more investment is needed in developing and strengthening a partnership among the MFS partners;
- Learning in technical domains requires specific technical capacity/expertise in the organisations. The technical expertise in the Dutch MFS partners is variable, staff is few in number, and often have a broad diversity of tasks. This makes that they are more generalists than technical specialists. More explicit technical expertise is probably present among the implementing organisations than among the MFS partners;
- There has been a lack of progress in enhancing the awareness in the Netherlands on the importance of J&I activities in the context of development cooperation. More emphasis should be given on involving Dutch stakeholders such as private enterprises, trade unions and the broader public. (Original text of van de Putte, was edited in this summary by the author)

Mr. van de Putte identifies a challenge for the presentation of the follow-up proposal in the next MFS funding round: the different partners in the MFS proposal could each develop their own proposals and then combine them in the funding request or develop one coherent proposal together. In order to be able to decide on this it is urgently required that the MFS partners first explain and develop their own vision and approaches in different elements of the programme and indicate where they have the most appropriate knowledge and expertise. This should be discussed and explained before the MFS-2 programme proposal is to be prepared.

We would like to subscribe to these observations in the MFS cooperation evaluation, based on the insights obtained in this evaluation:

We have seen at several occasions that the right knowledge and expertise is crucial for a continuous development and innovation of the J&I programme. The MFS partners in the J&I programme have not yet sufficiently explored how and where they can contribute and complement each other. It is also relevant to identify where common knowledge and experience is lacking and to explore possible other partners and/or mechanisms to pool such knowledge and expertise (not only in the North but also among partners and non-partners in the South). Specific areas in which more external expertise needs to be acquired in the J&I programme are: Entrepreneurship development (both in advisory support and training & education), business incubation, BDS delivery and conduction of (labour)market research.

The cooperation with Dorcas in the current J&I programme does not have characteristics of real cooperation but in fact is mere channelling of W&D funding to other southern partners of MFS partners in the J&I programme. This might cause that W&D misses out on some opportunities for learning, as the Dorcas partners in the Balkan have experience in Job-mediation and (micro-) finance provision. It is not known if this knowledge and experience is tapped upon by W&D, but also by partners. Additionally, in this cooperation, we can see that support is focusing on a specific region; the Balkan. But in the light of other programmes and activities it is not clear what is the relevance of the Balkan region for W&D's J&I programme and its partners elsewhere.

6.3. Efficiency

The ToR, under policies of W&D, only requests to analyse findings on two aspects of efficiency: learning and improvement and effects of the chain approach on efficiency.

W&D has a policy which allows spending a maximum amount of 10% of the total budget for activities in the Netherlands (organisation costs, campaigning and fundraising). On top of that % another percentage of 1.4% for monitoring and evaluation costs is reserved and another small % for research activities.

When we compare these costs with other organisations these are relatively low. However, W&D uses these funds well on several forms and activities on linking and learning, research and development and on innovation. W&D in addition to the regularly planned project-evaluations also invests in regular research activities. Learning inventories are made yearly on specific subjects that have been submitted to internal research. The following table 21 presents a brief overview of those activities that are relevant to J&I programme.

Table 21: Overview of project-evaluations, research projects and learning inventories realised in the framework of the J&I programme

| Project Evaluations | Research Projects | Learning Inventories |
|---|---|---|
| MTR of cooperation between Dutch MFS partners, Feb 2009 | VET in the South, policy and practice of W&D | Inventory research about Community Based Health Insurance (CBHI) |
| CTF Makomp Projects, March-Oct 2008 | Effects of labour migration | Research about the role of religion in TVET |
| P&A, Evaluation of scholarship Programme, Sept 2008 | Cost comparison of TVET projects | An analysis of 'End of Poverty' |
| Evaluation of TVET policy and practice of ICCO, W&D and Edukans, April 2008 | Impact measurement in value chain projects | Feasibility study for cheaper drilling of boreholes |
| CSS, SMED Programme, March 2008 | Effects of clustering on enterprise development | Community involvement in primary education |
| Leprosy Mission India, Evaluation of VTC - Faizabad, June 2008 | Social funds for micro credit programs | Influence of clustering on business development |
| P&A, projet Appui Agricole Plaine de l'Arbre, Jan 2008, | Inventory of SMED contacts | Sector analysis Business Development Services |
| CSS, Leadership Training programme, 2007 | Sector analysis BDS services | Inventory of donors of micro finance institutions |
| AMG India, Fisher-folk community development project evaluation, 2007 | Inventory studies in preparation for reflection on Fair Trade | Social funds in micro credit programs |
| Évaluation d'impact de l'aide octroyée par Parole & Action À la Communauté de Gros-Morne de 1986 à 2006, October 2007 | Markets and services for (agricultural) value chains | Mapping of SMED contacts |
| Evaluation Small-Scale Farmer Linkage Programme, Khula Sizwe Trust, Zimbabwe, May 2007 | Graduation of micro enterprises to SME | Cost price comparison building projects |
| Word and Deed India, Evaluation Agricultural Programme, Feb-May 2007 | Inventory of funds for micro credit | Sector analysis Business Development Services (returns from LI 1) |
| An Internal Evaluation of ACAT Kwazulu-Natal 2005/06 | Micro credit institutions | Country analyses agri/food related sectors |
| Evaluation Report of Saahasee's Tear Fund Project in Delhi, 2005 | | Analysing financial flows in international agribusiness |
| CSS, Evaluation report micro- | | Financial and non-financial flows in |

| Project Evaluations | Research Projects | Learning Inventories |
|-----------------------------|-------------------|--|
| finance programme, Jan 2005 | | agribusiness |
| | | Western export markets for agricultural commodities |
| | | Participation / Participation in emergency relief |
| | | Development of a scorecard micro enterprises |
| | | Inventory of donors of micro finance institutions (returns from LI 1 |
| | | Labour migration, brain drain and remittances |

Source: W&D internal files 2005-2008

Note: Evaluation reports on were planned but not yet available at the time of this evaluation were: Forjar and Education (incl. TVET) (CDA), Bulawayo Project Centre (BPC), Education with Dorcas partners in Bosnia, Education (incl. TVET) (Count), VTCs Leo and Bobo (CREDO), Papalonal projects (PAC)

Several of these evaluations, researches and learning inventories have had influence on changed approaches within W&D in for example dealing with social funds in micro-finance schemes, expanding and changing the chain approach in a broader more community encompassing concept.

W&D also uses partner-visits and conference to enable linking and learning and to discuss important policy developments. Some of these conferences have touched upon subjects such as partnership and ownership.

The current evaluation process of three subsequent evaluations on the W&D Education, Basic Needs and J&I programmes and a separate meta-evaluation will feed into a process of preparation and development of the follow up programme proposal of W&D (and partners in the Netherlands and in the South) to the MFS programme in 2010.

All in all the amount of time and effort investing in learning and innovation and in sharing lessons learned in W&D is impressive, particularly when compared to the relative small budgets that are reserved for these activities. W&D staff and management almost breaths this learning culture in the organisation and in general evaluation processes are taken as great opportunities for learning and additionally sometimes large and ambitious researches are being conducted with partners such as with ISS (Knowledge Program Economic Development) and with AMIDST/UVA (Tracking Local Development).

Efficiency of W&D's chain approach

It is difficult to provide an assessment of the Chain Approach on Efficiency for different reasons:

- The chain approach is already a core feature of W&D approaches for a long-term. It is therefore not possible to assess developments from "before" and "after" and to assess differences between "with and without"
- There are no internal and external benchmarks available on efficiency and therefore it is not possible to compare a current real situation with a desired situation.

So only some general statements can be made, based upon what we have seen on implementation of projects by partners in chapter 2:

For individual persons that physically follow a chain of education, TVET training en JBC support, investment in support to this person are very high. The individual receives financial and other support for a long period in its young life. Again it is not possible to state whether or not this investment is efficient, but by all means it should be considered an in-depth investment with high and sustainable impact at the individual level, but less visible impact at the family and particularly the community level.

The shift of W&D to expand the chain to family and community and to enable more in- and outflow in the chain, is certainly a way to improve efficiency as a double-cutting sword:

- The capacity for TVET, JBC and (S)MED support can be better and more intensively used and therefore cost-reduction and advantages of scale are more likely
- The number of target-groups can increase by targeting groups, associations and communities as a whole and therefore costs per target-groups can go down.

Although these two influences on efficiency are likely further research to provide proof is still needed.

7. Conclusions & Recommendations

This chapter provides the conclusions and recommendations of this programme evaluation.

Some introductory remarks to this chapter are in order.

The realisation of this programme evaluation has largely been an exercise based on written sources and a limited amount of interviews with W&D staff and a selected group of partners. Therefore the conclusions in this chapter are based upon the information as was provided by W&D, by partners and in some cases by independent external evaluators. It is assumed that this information is factual correct, but this could not be checked by observation on site and interviews with beneficiaries and external stakeholders. This poses a first limitation on the validity of findings and therefore the value of subsequent analysis and synthesis.

The information available in written files on the J&I programme amounted to many thousands of pages. Given the time available not all documents could be thoroughly checked and cross-checked for factual correctness. This poses a second limitation on the completeness and again factual correctness of the information processed in the analysis that is underlying the conclusions in this chapter.

Although the evaluation sample drawn by W&D is reasonably representative of the whole partner-community it only consisted of files of seven partners from a total group of over 50 partners. Many impressions formed from the analysis of information on these partners and interviews with five of these partners, therefore are somewhat idiosyncratic. These impressions might not be representative for the whole partner community of W&D. This poses a third limitation on the representativeness of the information processed and used in the analysis on which these conclusions are based.

In spite of these limitations, the evaluators have analysed a great many documents and conducted many interviews and it is our belief that the analysis in this evaluation and the conclusions in this chapter are generally valid. However, each and any conclusion, by default will also suffer some flaws in the chain of proof. They therefore should be considered with care and more as approximations of the truth than truth itself. If this care is applied, the evaluators do believe that the recommendations based on the conclusions in this chapter are useful and useable.

The presentation and analysis of findings, conclusions and recommendations, will be presented and further validated in two meetings in March 2009 with W&D and with W&D and its partners. Before this validation process the conclusions and recommendations in this chapter should be considered as preliminary and incomplete. After the validation process they will be further developed and finalised.

The recommendations are presented in *italics* and are presented in sequence to those conclusion(s) to which they correspond.

7.1. Overall Conclusions and Recommendations

Learning, innovation and change in the J&I programme

The J&I programme over the past four years has shown a strong development and a steep learning curve within W&D as well as among partners. Based on several internal and external evaluations and researches, W&D has introduced new approaches and arrangements in the J&I programme as well as in its general programming. The two most important changes are:

- The transformation of the intervention chain approach of W&D from an individual target-group focused approach to more holistic and integral approach;
- The separation of provision of loans and guarantees and SME development from TVET and JBC functions. These functions are now organised in a separate programme and department.

These changes are recent and not yet well digested and understood among partners and possibly also among W&D staff.

W&D is recommended continuing with learning and innovation processes but needs to recognise that changes require intensive communication and time. It is recommended to continue exploring with partners a more holistic and integral use of the new chain approach. Possibilities to strengthen linkages between MED and SMED interventions with TVET and JBC interventions should be included in this exploration.

The Chain Approach of W&D

This evaluation confirms that the Chain Approach of W&D is an effective instrument to link interventions in different sub-programmes within the J&I Programme and with the Education Programme: from Education, through TVET, JBCs target groups are supported to find their way on the labour market or to become self-employed in micro-enterprises. The MED and SMED sub-programmes have a different and much broader focus on poor target groups in different geographic contexts and as such are relevant contributions to economic development and effective particularly at the family level and in communities. MED and SMED interventions are not directly linked to the other interventions in the Chain Approach of W&D, but they can support these other interventions when target-groups and regions overlap. In this evaluation not many examples of such synergy were encountered.

It is recommended that W&D and partners, both historic multi-purpose partners and new specialised (S)MED partners, together explore possibilities for synergy and cooperation between TVET and JBC on the one hand and MED and SMED programmes on the other hand, when and where possible and under market conditions. Some concrete suggestions for linkages that can strengthen links in the chain approach of W&D are:

- *Support and strengthen labour intensive and/or larger enterprises that can be catered with skills from VTCs in the same target-areas;*
- *Link TVET training with needs for skilled staff in other W&D programmes in BN and Education and in the J&I programme itself;*
- *Support lobby and networking of different partners in all W&D programmes on the business enabling environment and linking labour markets and TVET institutes.*

Embedding in local contexts and linkages with local institutions are beneficial for sustainability of J&I interventions

W&D partners are often well established and strong civil organisations in their own contexts. They also often have a large trajectory of cooperation with W&D and support from W&D. As a result there is not always a need to look outside for possibilities to strengthen local linkages to acquire moral, political and financial support for their operations. Through cooperation and partnerships with other relevant local J&I service providers, benefits of scale and cost-reduction can be achieved. Although such networking and linking was planned for in the J&I programme, during implementation, these actions only occurred on a limited scale. As a result financial sustainability of particularly TVET and JBC activities is not as strong as it could be.

Partners of W&D are encouraged to explore more possibilities to link up with local institutions and cooperate with other service providers in TVET, JBC and the provision of BDS and financial services to MSMEs. W&D could think of mechanisms to stimulate such behaviour of partners in order to speed up the progress in achieving more local institutional and financial sustainability of its J&I interventions.

Improving the Business Enabling Environment for J&I interventions

Although the J&I programme in each sub-programme has planned for interventions in the area of networking, lobby and advocacy on TVET-facilities, labour market and MSME development, actions during the past years have been very limited. Generally partners focus very much on implementation of their programmes. While this is of course laudable, it is not sufficient, because conditions for implementation depend on external factors. W&D partners do not look very much across their own community and link up with other actors and stakeholders to strengthen lobby and advocacy initiatives.

W&D and partners are recommended to invest extra effort in developing capacities in networking, lobby and advocacy on around issues of importance in their programmes. Active support and stimulation of partners is needed as otherwise partners might tend to prefer to remain with a focus mainly on implementation of programmes. Partners should also be stimulated and supported to look outside their traditional circles for allies and partners in lobby and advocacy to gain more entry in relevant networks and initiatives.

Quality of employment and self-employment

In reporting and monitoring protocols no distinction is made between wage-employment and self-employment while both categories have very different characteristics and require different strategies. This has not yet sufficiently received attention in the J&I programme and particularly in the JBC and MED sub-programmes.

W&D is recommended to conduct more research on the similarities and differences between employment and self-employment and develop criteria to measure quality and decency of work-conditions. W&D needs to develop specific indicators in its monitoring protocol to obtain more understanding of the different dynamics in wage-employment and self employment.

7.2. Specific Conclusions and Recommendations

On TVET

Mobilisation of existing experience and innovation capacity in TVET training

W&D and its partners have built a lot of experience in provision of TVET. This programme achieves good results. There are some partners within the evaluation sample that have acquired the capacity to become international references for other TVET initiatives, such as the Skilled Hands Technical and Vocational Training Centre of AMG-P. Outside the sample we can mention the experience of Hope Enterprises.

W&D and partner's approach in TVET historically has been focusing on the provision of institution based TVET. While this certainly is relevant and serves a clear demand it also is relatively expensive and sometimes may not be sufficiently flexible to adapt to changes in the market and to changes in local contexts. Some partners in the sample have explored other approaches in TVET provision that are more closely linked to communities and that are flexible, sometimes even literally mobile (in the case of CDA). Outside the evaluation sample DEDRAS in Benin has set up a three year non-formal training trajectory for students in which learning and working are combined.

W&D should continue to support and strengthen linking and learning between partners (and non-partners) to promote more innovation of TVET approaches and to continue to work on quality improvement of TVET education as well as increase linkages with trends and developments on the labour market. The experiences of the SHVTC and CDA in the evaluation-sample (and others outside it) could serve as references in urban settings. Similarly such innovations and developments should be identified in rural settings, where W&D's and partner's experiences are still more limited.

VET Centres have improved capacity for financial and institutional sustainability

The TVET centres generally obtain a low rate of self-sufficiency. Many of the TVET programmes have become routine operations in which external support of W&D almost has become an automatic given. Thanks to sometimes very substantial W&D support some centres have become the state of the art in TVET training in their regional contexts. In these situations it is likely that possibilities for sustainability exist, e.g. through offering TVET capacity to other paying target-groups, offer infrastructure capacity to other parties and by obtaining other institutional support, including government subsidies.

W&D is recommended to develop criteria for financial exit-strategies from those TVET centres that have favourable conditions for self-sustainability. This should be included in SMAP discussions and plans with partners, because in year-plans and specific projects routine operations and support for running costs don't provide a sound basis for these discussions.

Benchmarking of quality and cost-effectiveness of TVET centres

In this evaluation we have seen that there are insufficient data to compare cost-effectiveness and quality of TVET interventions of W&D partners. It was only possible to compare cost-effectiveness development over time, but not between different providers in a country and across countries.

W&D is recommended to research and develop a list of simple criteria that could be used for quick comparison of cost-effectiveness and quality of TVET training in different contexts. Such Benchmarking is needed as a rationale to continue to support and attracting other support for TVET training when such rates are favourable and develop agenda's for improvement if this is not the case.

On JBC

Significant delays in setting up and developing JBC services in the J&I programme

Setting up and consolidation of JBCs and/or Job mediation services in TVET centres have suffered significant delay in the past years and only recently have shown a quicker pace of development. There are not yet good examples of longer-term experiences of JBCs with a clear track-record (the SHVTC in the Philippines in the evaluation sample is an exemption). Capacity development interventions have been realised but have not yet been sufficient to further boost the development of JBCs.

W&D and Partners should further speed up the development of JBCs and BC services linked with VTCs, if possible in all specific locations, because JBC services are a crucial link between the VTCs and the market. A fully fledged JBC service is fundamental to increase the capacity of VTCs to adapt to changes in the market and to increase its current underperformance in effective job-placements. Expansion and increased effort in capacity development of JBC in the further future is needed.

JBCs have two very different areas of expertise

As observed under the overall conclusions and recommendations, we have seen that wage-employment and self-employment are very different categories of employment in which mediation requires very different knowledge and expertise. These differences are currently not recognised in the task-description of JBCs.

It is recommended to develop task-descriptions for JBCs that separate the two functions and that enable the JBCs for both areas attract sufficiently qualified staff. Additionally each JBC needs to research its environment well in order to identify the capacity it needs for each area. As a rule of thumb it is recommended:

- d) in countries with a vibrant private sector and positive economic perspective, focus on opportunities for wage-employment: e.g. in the Philippines, India, Thailand, South Africa, Kenya, Guatemala, Colombia;*
- e) in countries with an almost non-existing private sector, focus on self-employment: e.g. in Haiti, Chad*
- f) in countries with mixed characteristics invest both capacities: e.g. Cambodia, Honduras, Sri Lanka, Bangladesh, Nepal*

Wage-employment orientation requires mediation and brokerage skills of the Job mediator. Self employments requires entrepreneurship and business incubator skills of the job mediator (who is in this case in fact not a job-mediator but a business incubator)

VTCs and JBCs also need skills in developing entrepreneurship skills

Although W&D and Partners have already invested a lot in acquiring more business development skills, particularly in JBCs (and also in training capacity in VTCs) these skills are not yet sufficiently present. Setting up and development of micro enterprises requires a

preparatory phase in identifying and developing entrepreneurship skills and therefore does not only come into play in the MED or SMED sub-programme but also in TVET and JBC. JBC and TVET also need to be very closely linked to increase success-rates in setting up micro enterprises.

In the further development of TVET curricula and training capacity and in the consolidation of the JBC centres and functions more attention should be given to entrepreneurship skills. In order to achieve benefits of scale and good linkages between TVET and JBCs, JBC staff could also be employed in TVET training on entrepreneurship and business incubation items in the curriculum.

Entrepreneurship is not a last option if everything else fails

In the Chain Approach and conceiving of the JBCs the primary focus of TVET training and job-mediation is on trying to guide students to decent wage-employment. The option of self-employments remains a kind of last resort or option, only to be applied when everything else fails, while it is commonly known that enterprises will only succeed when the persons involved have the right entrepreneurship characteristics and therefore they should not be identified in the final stage, but much earlier.

This insight is not new to W&D, as this point has been made in previous evaluations. However, it might be that this insight is not yet sufficiently disseminated among partners. Therefore it is recommended to W&D to actively disseminate this insight among partners and check if this message is well understood at all levels.

Networking and good contacts with business sector is crucial for successful job-mediation

Networking and contacts between W&D partners [particularly with respect to the JBC function] and the business sector are not yet sufficiently strong and need to be more actively pursued by both W&D and partners. Strengthening relations and fostering good communication with the business sector requires the right attitude and mind-set, which is not always present in social services oriented organisations. The SHVTC in the Philippines is one of the partners that has achieved such contacts and relations, but is one of the few in the W&D partner-network.

Partners of W&D should be trained and stimulated in developing and fostering communication with the private sector and with larger businesses. If no internal capacity for a good, dynamic and open dialogue with businesses can be developed, partners need to consider attracting such capacity in their external environment, preferably from the business sector itself. Partners can learn from other organisations that have achieved more active interaction with the Business sector

On MED and SMED

Coherence of BDS and financial services to Micro, Small and Medium Enterprises

Micro Enterprise Development originally was conceived as a programme to support former graduates of TVET training in setting up their own individual enterprises or very small cooperatives of TVET graduates. In practice, the MED and SMED programmes now serve many other target groups in communities to set up micro, small and medium enterprises. The bulk of MED and SMED services consist of micro-finance services to these target

groups. In the case of micro-enterprises with potential, provision of well targeted BDS support in addition to micro-finance is crucial for further development of these enterprises and to increase chances to move to the SME sector, where further BDS support is needed.

W&D is recommended to discuss and develop with its partners a specific package of services that is well articulated to the needs of micro-enterprises with potential in their start-up phase and to SMEs. In this package, BDS and financial services are to be provided in a coherent way. It should be cared for that BDS delivery does not suffer a decline compared to financial services, as such services are crucial for the success of micro enterprises. Attention for BDS delivery in the situation of start-up companies cannot be 100% self-sustainable and therefore funds should be allocated to this activity. Where this support can cater to former TVET graduates that are starting up micro enterprise, coordination with VTCs and JBCs can strengthen potential of micro-enterprises through proper business incubation support and entrepreneurship development. BDS delivery at later stages for SMEs might be packaged differently in order to enable cost-recovery of these services.

Provision of coherent and integral services to communities and target groups

In the current development where the MED and SMED sub-programmes cater for broader target-groups of micro, small and medium enterprises in different geographic locations, the MED and SMED programmes produce relevant support to poverty reduction and local economic development. In those cases, where MED and SMED interventions are not linked to other interventions of W&D partners they produce results as stand alone programme. However, if no chances for synergy with other programmes of W&D partners in communities are explored, both results of MED and SMED interventions as well as other BN, Education and TVET/JBC interventions might remain more limited than they are now. In this evaluation we have not found many linkages between these interventions to achieve this synergy.

W&D needs to bring together all its partners in the J&I programme to discuss together where and how synergy and cooperation between specialised financial service providers, BDS-providers and W&D's multi-purpose partners can be obtained. An obvious request that should be made is that when MED and SMED partners cover concrete project locations and target groups serviced by other W&D partners and/or other W&D sub-programmes, those interventions are well coordinated and linked with each other where possible and relevant. Such linkages should not come at any price, but need to be cost-effective and sustainable over time. Initial investments should be considered to establish those linkages with perspectives for sustainability on the medium and longer term.

A specific and recognisable profile for the MED and SMED programmes

The SMED programme until present has not developed in a balanced way. The lion share of the (success of the) programme is located in one country, Bangladesh, and depends on the performance of one partner. This partner handles microcredit on a rather large scale under the flag of SMED, but in fact it caters for target-groups that are micro-enterprises or very small SMEs. Enterprise development in the MED programme does in fact not apply for survival strategies of families that is also catered for by this programme; SMED small is a category that floats in between MED and SMED; BDS-support is not well described and tailored to specific categories.

A more specific profile for the MED and SMED programmes is recommendable to be able to more clearly distinguish between its different specific target-groups of Micro, Small and

Medium Enterprises and to better identify, tailor, describe and monitor specific services to specific target groups.

Dialogue and cooperation between BDS institutes, MFIs and W&D's multi-purpose partners

Until present SMED support and micro-finance support to SMEs have not been sufficiently linked with other sub-programmes and partners of W&D, as was observed under the overall conclusions. Here we touch upon the aspect of difficulties and cultural limitations in dialogue between MFIs and BDS organisations and some of W&D partners that could be observed in several occasions in this evaluation. Possibilities for learning by exchanging knowledge and expertise between the different partners have not yet been sufficiently explored.

W&D needs to invest in activities to bring together MFIs, BDS-providers and more socially oriented partners and strive to increase each understanding of the other's activities. More understanding and bridging some existing cultural gaps are needed to break stereotypes of hard-ball capitalist business organisations and soft and not efficient social service delivery partners. These stereotypes are of course grossly incorrect. MED and SMED partners could contribute to strengthen the vision on financial sustainability of activities in the TVET and JBC sub-programmes as well as in W&D's Education and Basic Needs programmes.

On implementation by W&D

The challenge of mobilising the right knowledge and expertise

This evaluation team has observed an excellent commitment and great professionalism of W&D programme staff in managing projects and partner relations. The staff has shown it has an excellent capacity to develop itself and learn, which has enabled a constant growth and development of the J&I programme.

This kind of professionalism needed in programme staff requires generalist knowledge, while on the other hand in specific programmes also specialised knowledge is needed. Such specialised knowledge is not always available within W&D and this is in principle not a problem, but it requires self-knowledge and realism on behalf of the staff to identify when and where its knowledge is sufficient and when other specialised knowledge and expertise needs to be mobilised for proper guidance and innovation of the different J&I sub-programmes

W&D is recommended to develop its capacity to identify when and where its knowledge and expertise in specific areas is not sufficient to provide guidance on programmes and partners and develop mechanisms and sources for mobilisation of the right knowledge when it is required.

Separation of Business and Charity

W&D has taken the decision to start up the Enterprise Development department as a separate department to manage the Small and Medium Enterprise development aspects in the J&I programme. This department also maintains a close relation to the W&D business platform. Although the rationale of decision is clear and it clearly integrates business development principles and insights in W&D, the organisational separation might have been too strict, so that cross-fertilization of insights between departments has become difficult and the departments have developed their own different cultures. In the organisational

separation, the MED programme has become too much a “grey area”, somewhere between the Programme and Enterprise Development departments.

W&D is recommended to look into the pro's and con's of this organisational separation, to develop mechanisms to strengthen cooperation and cross-fertilisation between departments and to review where and how the MED programme best can be managed.

Comprehensive and long-term planning of projects and programmes

The research on W&D projects-database has shown that most planning and reporting instruments within W&D historically have had a short-term horizon. In 2006 SMAPs have been introduced as an instrument to facilitate longer-term planning of projects and programmes of partners. Although this has been an enormous step forward, SMAPs are sometimes still limited in scope (a specific sub-programme) and specific projects are still separately developed, funded and implemented. In reporting this is mirrored by many specific and short-term reporting documents. Only SMAPS and closing reports on projects sometimes provide a more comprehensive and analytical view on planning and progress.

W&D and partners are recommended continuing on the road towards more longer-term and holistic strategic planning. This requires tools that permit funding at strategic programme level in stead of funding specific projects and items. At the same time it is beneficial to move to less frequent mostly narrative reporting to more semi-annual or annual analytical reporting, particularly with those partners that have shown to be able to handle strategic planning. With other partners capacity-development can help to move them to this stage, while there also will be a group of partners that will best perform under the existing largely project- and item based funding.

Accessibility of the project-database of W&D

The project database is not very user-friendly. Information on projects is stored in it, but is not directly accessible as documents, but only through a web-environment with emails and other documents. The name-giving of documents is not clear and therefore it is impossible to quickly search and find specific documents in the system if you need them (unless you have stored them yourself). Many documents are stored at several places, without a clear logic. Most importantly the system of card-numbers has not led to standardisation of filing and separate elements/projects of partner-programmes. Therefore the system of project-cards has made the data-base very difficult to access.

A review of the W&D project-data base system is needed to investigate how it can be simplified and made accessible by users.

Risk of using parallel systems

Related with the above, it is noticeable that track-records, monitoring protocol of MFS and W&D own year-reporting is based upon data on projects and programmes that might not have been stored in the project-database and at least are not easily accessible in that system. It leads to the suspicion that programme staff has to resort to parallel systems to generate management information that is needed for the documents above.

Use of parallel systems in monitoring of projects and programmes needs to be minimized.

Complexity of indicator sheets and monitoring protocol of the J&I programme

The indicator sheets and monitoring protocol request a lot of information that until present has not been provided in a systematic, uniform and reliable way. Although monitoring data are sufficient to describe overall development and progress they cannot provide a full picture. The indicators that have generated monitoring information are largely focusing on inputs and outputs and much less so on outcome and sustainability. Additionally, information provided by partners is difficult to cross-check and might not always be based on facts.

It is recommended developing a more concise indicator-set to monitor the J&I programme and to enforce the use of these indicators in partner-reports. Information on indicators needs to be accompanied with proof in documents or by internal or external auditing systems.

On relations between W&D and partners

W&D listens well to its partners

W&D maintains an excellent dialogue with its partners and its listening capacity is widely commended by partners. This dialogue can be observed in exchange of documentation, monitoring visits, exchange and exposure visits and in international partner-conferences.

Field and monitoring visits are well documented

Reports of field and monitoring visits are insightful and provide comprehensive insights in the development of partner-relations and the specific partner projects. These reports also show that dialogue between W&D and partners takes place at both the concrete level of project-implementation as well as strategy. The visit reports provide also excellent information on the development of partner-relations

Relations with multi-purpose and with specialised partners

Historically W&D has had a preference to develop partner-relations with those organisations that have a multi-purpose mission in Basic Needs, Education and (later) Social-Economic Development. In the J&I programme with the introduction of MED and particularly SMED and micro-finance, W&D has also started relations with specialised single-purpose organisations. These organisations do not always have a good fit with other partners, but bring in expertise and experience that is crucial for the development of specific activities. This strategy has proven to be more effective than expanding mandates of some multi-purpose partners to areas where they did not have the right expertise.

W&D and partners are recommended to discuss the need for specialised knowledge and expertise in the J&I programme and assess how this knowledge and expertise can be developed (within existing partners) or acquired (new partners). All (existing, new, multi- and single purpose) partner-organisations should be aware of the whole J&I programme and the chain approach of W&D to enable more exchange and cooperation between all partners. Bringing in new partners outside existing networks can, in addition to new specific expertise, also bring in new dynamics in the J&I programme.

The J&I programme in the Balkan

W&D implements the J&I programme in the Balkan solely through a cooperation agreement with Dorcas Aid. W&D does not maintain partner-relations with the organisations in this

region and does not have other own relations with this region. Other than creating volume for the MSF programme and enabling exchange and cooperation with Dorcas Aid at the institutional level, this construction has no direct effect on the implementation of the J&I programme by partners and exchange between partners.

W&D and its MFS partners in the Netherlands are recommended to discuss, prior to the preparation of the next MFS programme proposal, how to work together in the J&I programme. The current cooperation with others such as Dorcas in the Balkan, although positive, is not sufficiently substantial and linked with other programme elements and particularly other partners, to be continued in the same fashion. A position of W&D on its regional coverage of the Balkan in its overall programme is also needed.

On W&D policies

Potential for further improvements in the J&I programme of W&D

By way of summary of this concluding chapter we can say that W&D has developed a clear policy on the J&I programme. In this policy the chain approach is well integrated, more and more as construct within a broader contextual setting, in which all W&D programmes are integrated. W&D has shown a great capacity to develop and for innovation its policy and approach based upon changing insights in the past years. The current set-up and design of the J&I programme compared to 2005 have clearly improved and particularly enterprise development activities have reach another level of professionalism and sustainability. Knowing that W&D has a great learning capacity and that innovation of the J&I programme always is needed, the following innovations at policy level could be considered:

- *Include and link in the Chain Approach and in the J&I programme SMED activities in such a way that more direct synergy and cooperation with other sub-programmes can be achieved. This requires a review of the profile of the SMED programme and development of criteria to strengthen these linkages;*
- *Review the current organisational structuring of the MED programme and develop a clear profile of MED, that includes BDS and micro-finance and enables more direct linkages with the TVET and JBC sub-programmes;*
- *Develop a vision and an approach on self-employment and wage-employment and integrate this in the task-description of JBCs;*
- *More effort is needed for embedding of the J&I programme in local contexts and institutions, including strengthening financial and institutional sustainability within these local contexts (this recommendation probably also applies for the other W&D programmes in Basic Needs and Education);*
- *More attention to cooperation, networking between partners and with other relevant networks and organisations in order to tap on the right knowledge and expertise for project and programme innovation and to reach advantages in scale in implementation and also lobby and advocacy;*
- *More attention is needed for aspects of entrepreneurship development, business incubation in all sub-programmes and for BDS support in addition to micro-finance in the MED and SMED programmes.*

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ANNEX 2: List of people interviewed

W&D staff and management interviews, at W&D HQ in the Netherlands

| Name | Function |
|---|---|
| Jan Lock | CEO |
| Advise and Research Department | |
| Dicky Nieuwenhuis | Manager Advice & Research |
| Wouter Rijnveld | Head of Evaluation |
| Wim Blok | Head of Research |
| Sander Verduijn | Researcher / Assistant Evaluation |
| Communication and Fundraising Department | |
| Rina Molenaar | Manager Communication and Fundraising |
| Pascal Ooms | Head of department Institutional Funds |
| Chiel Meindersma | Head of Corporate Fundraising Business |
| Projects and Programme Department | |
| Leen Stok | Manager Projects and Programmes |
| Cees Oosterhuis | Head TVET/JBC - Coordinator Capacity Building and Partner Relations |
| Cees van Breugel | Programme Officer Vocational Education and Job and Business Centres |
| Karin Kreijkes | Programme Officer VTC/JBC |
| Enterprise Development Department | |
| Maarten van Middelkoop | Manager Enterprise Development |
| John Lindhout | Programme Officer Enterprise Development |
| Corstiaan van Alasburg | Programme Officer Enterprise Development |
| Other stakeholders | |
| Frits van der Wal | Policy Officer, DDE, Ministry of Foreign Affairs |

Telephone & Skype Interviews with W&D Partners, February-March 2009

| Name | Function | Organisation |
|--|-------------------------------|---------------------|
| Sylvain Paré | Programme Coordinator | CREDO, Burkina Faso |
| Josias Sanogo | Coordinator Education Program | CREDO, Burkina Faso |
| Silas Ouedraogo | Director VTC/JBC | CREDO, Burkina Faso |
| Mark Munshi | Executive Director | CSS, Bangladesh |
| Biplop Chakman | Director Int. Affairs | CSS, Bangladesh |
| Anjali Baidya | Program manager | CSS, Bangladesh |
| Joydip Ghosh | Program Manager RHC | CSS, Bangladesh |
| Saroj Mallik | Coordinator JBC | CSS, Bangladesh |
| Sazzadur Rahim Pantha | Director EDP | CSS, Bangladesh |
| Francisco B. Pascual Jr. (and two staff members, Oliver and Richard) | Project Director | AMG Philippines |
| Hector Araña | Executive Director | AMG Philippines |
| Michael Momodu Kamara | Managing Director | CTF, Sierra Leone |
| Franklyn B. Kargbo | Programme Manager ED | CTF, Sierra Leone |
| César Salamanca | Manager JBC/MED | CDA, Colombia |

ANNEX 3: ToR J&I Programme Evaluation

| | |
|--|--------------------------------------|
| Name of evaluation study | Programme Evaluation Job and Income |
| W&D Project number | 9194010 |
| Contact person/programme | Wouter Rijnveld |
| Partner organization(s) involved | N.a. |
| Contact person(s) | |
| Other agencies involved | External referent: Bert van de Putte |
| Contact person/programme | |
| Leading organization | Woord en Daad |
| Evaluator / evaluation team / organisation | Sjoerd Zanen / Frans van Gerwen |
| Date of application | 2009 |

This TOR has been discussed and agreed upon by the parties involved.

1. Introduction and Context

Woord en Daad is a Christian organisation working in international development in about twenty countries. The organisation has four programs: Basic Needs, Education, Job and Income and Emergency Relief and Rehabilitation. Usually, projects and programs are implemented by partner organisations.

In 2006, Woord en Daad has formulated its evaluation policy. The analogy of a pyramid is used in which the bottom is formed by regular monitoring systems and informal knowledge of partner organisations and project officers. The middle layer is formed by project evaluations, carried out by partner organisations in conjunction with Woord en Daad. It is the intention to use a wide array of tools and methodologies for these project evaluations, which may also focus on specific themes or combine a number of projects. The top of this 'pyramid' is formed by program evaluations at the level of the four programs of Woord en Daad which are mentioned above. Every year, one of the programs will be evaluated so that every program is evaluated once in four years. It is the intention that there will be sufficient project evaluations available before a program evaluation is carried out to serve as building blocks for the program evaluation. In 2007, the emergency assistance program was evaluated and in 2008 the education program is being evaluated.

It was planned to evaluate two programs in 2009: the basic needs program and the job and income program. In 2009 a policy framework for 2011-2014 will also be written, which will also be used for to request MFS subsidy for the same period. As a first major input in this policy formulation process, a global partner conference will be held from March 25 to April 1, 2009. In order for both program evaluations to serve as valuable inputs for policy formulation, it was decided to start both evaluations earlier so that the major conclusions can be presented during the partner conference.

Both program evaluations will be done in conjunction with each other, but a separate TOR is developed for each. A number of aspects will be combined between the two evaluations in order to avoid duplication. Both program evaluations include the years 2005, 2006, 2007 and 2008.

The policy framework for the Job and Income Program

Woord en Daad has a rolling strategic multi annual plan, which is developed annually for the next four years. The key strategic plans are those of 2004-2007 and 2007-2010.

From 2003-2006, Woord en Daad received income through the TMF subsidy channel of the Ministry of Foreign Affairs. For this subsidy, a specific proposal was written, which included the theme Economic Development, which covered several Job and Income projects.

Starting from 2007, Woord en Daad receives subsidy through the MFS framework. Woord en Daad has its own MFS program on the themes Education and Economic Development¹³.

¹³ On the theme Economic Development, Woord en Daad cooperates with four other Dutch organizations (Oikonomos Foundation, Tear, Dorcas, LepaZending) and this cooperation is being evaluated in the last months of 2008.

This MFS proposal is also guiding the Woord en Daad implementation of Job and Income projects. A monitoring protocol is agreed upon with the ministry, which contains key indicators on input, output, outcome and sustainability for each of the elements of the Job and Income program. Additionally, some indicators for the chain approach (see under) are being formulated. Apart from these strategic documents, annual plans are being written with specific objectives for each year for the Job and Income program.

The chain approach

The Job and Income program of Woord en Daad is developed around the chain approach, which is sometimes summarized in the slogan 'from boarder to breadwinner'.

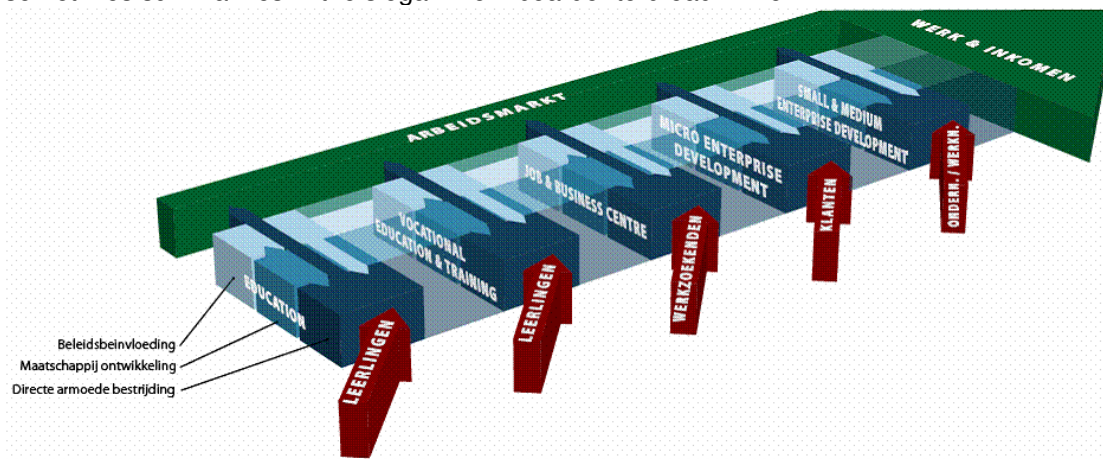


Figure 1. The chain approach of Woord en Daad

The figure shows the essence of the chain approach of Woord en Daad:

- The elements education, vocational education and training, job and business centres, micro enterprise development and small and medium enterprise development follow each other in a logical sequence.
- Together they lead to the overall goal: job and income. However, from each of the elements, the target population may enter into the job market or gain income directly, without passing through any other elements of the chain.
- Similarly, people may enter the chain at each of the elements. This implies that the chain does not (necessarily) represent a physical flow of people.
- In each of the elements, the three intervention strategies (direct poverty reduction, civil society strengthening and policy influencing) are present and interact with each other.

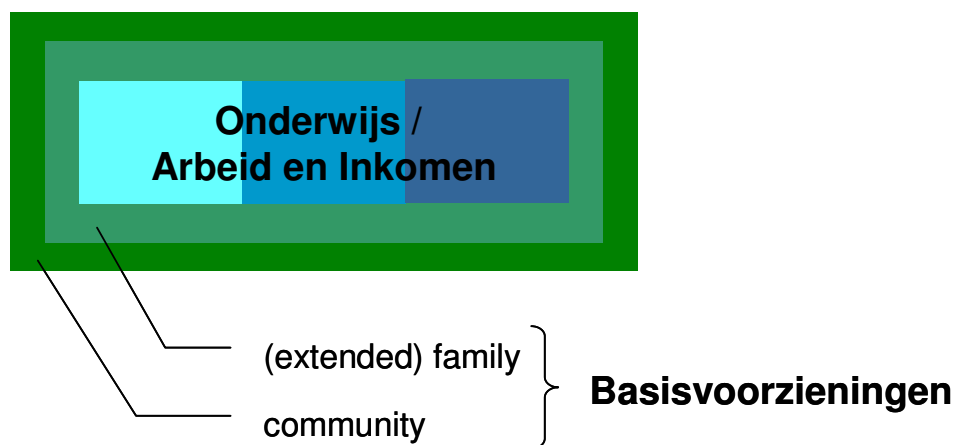


Figure 2. The position of the Basic Needs Program with respect to the chain approach.

Figure 2 shows the position of the Basic Needs program with respect to the chain approach: centred around the chain. This represents a later development of the chain approach. In earlier versions, the Basic Needs program was either left out, or shown at the very beginning of the chain.

Overview of the Job and Income Program

The Job and Income program consists of four sub-programmes: Vocational Education and Training (VET), Job and Business Centres (JBC), Micro Enterprise Development, including micro credit (MED) and Small and Medium Enterprise Development (SMED). The JBC program also contains some micro credit and business development services, when the programs are too small to be regarded as MED projects. In organisational terms, SMED was organised in a separate department from 2007. As from 2008, MED is also included in this department, which was renamed Enterprise Development (ED). TVET and JBC projects are part of the Projects and Programs department. The ED department works with some of the regular partner organisations of Woord en Daad, but also has its own partners that are specialised in ED.

The tables below present a general overview of the Job and Income program. For all tables, data are included until July 10, 2008, except for MED and SMED where data for 2008 are not included.

| Sub Program | Activity | 2005 | 2006 | 2007 | 2008 | Total |
|-------------------|---------------------------|---------|---------|---------|---------|----------|
| VET | VTC | € 938 | € 1,600 | € 2,080 | € 1,512 | € 6,130 |
| | Infrastructure | € 610 | € 790 | € 468 | € 294 | € 2,162 |
| | Scholarships | € 1,595 | € 1,880 | € 1,161 | € 461 | € 5,097 |
| | Capacity building | € 190 | € 137 | € 146 | € 29 | € 502 |
| Totaal TVET | | € 3,332 | € 4,408 | € 3,855 | € 2,296 | € 13,891 |
| JBC | JBC | € 323 | € 309 | € 382 | € 294 | € 1,308 |
| | BDS | | | € 207 | € 81 | € 288 |
| | credit | | € 9 | € 114 | € 122 | € 244 |
| | networks/PI ¹⁴ | | € 2 | € 39 | € 12 | € 54 |
| | Capacity building | | € 2 | € 30 | € 29 | € 61 |
| Totaal JBC | | € 323 | € 322 | € 772 | € 539 | € 1,956 |
| MED | general | | € 246 | | | € 246 |
| | MED | | | € 324 | | € 324 |
| | BDS | | € 217 | € 439 | | € 656 |
| | credit | € 750 | € 23 | € 216 | | € 989 |
| | networks/PI | | | € 11 | | € 11 |
| | Capacity building | € 17 | € 10 | € 159 | | € 185 |
| Totaal MED | | € 767 | € 496 | € 1,150 | | € 2,412 |
| SMED | BDO | € 11 | € 125 | € 44 | | € 179 |
| | credit | € 294 | € 319 | € 952 | | € 1,566 |
| | networks/PI | | | € 18 | | € 18 |
| | Capacity building | € 16 | € 132 | € 141 | | € 290 |
| Totaal SMED | | € 322 | € 576 | € 1,156 | | € 2,054 |
| General | general | | | € 242 | | € 242 |
| | Capacity building | € 61 | € 63 | | | € 124 |
| Total for general | | € 61 | € 63 | € 242 | | € 366 |
| Overall total | | € 4,804 | € 5,865 | € 7,175 | € 2,834 | € 20,678 |

Table 1. Total amounts spent on job and income projects per type of project and per year (x 1000).

| Sub Program | Activity | Balkan | Africa | Asia | Lat.Am. | Other | Total |
|-------------|----------------|--------|---------|---------|---------|-------|---------|
| VET | VTC | € 96 | € 2,533 | € 2,186 | € 1,314 | € 0 | € 6,130 |
| | Infrastructure | € 6 | € 1,068 | € 682 | € 406 | € 0 | € 2,162 |

¹⁴ PI = Policy Influencing

| Sub Program | Activity | Balkan | Africa | Asia | Lat.Am. | Other | Total |
|----------------------|-------------------|--------------|----------------|----------------|----------------|--------------|-----------------|
| | Scholarships | | € 801 | € 1,150 | € 3,146 | | € 5,097 |
| | Capacity building | | € 303 | € 88 | € 3 | € 108 | € 502 |
| Total TVET | | € 102 | € 4,706 | € 4,106 | € 4,869 | € 108 | € 13,891 |
| JBC | JBC | € 106 | € 390 | € 436 | € 372 | € 3 | € 1,308 |
| | BDS | € 91 | € 136 | € 54 | € 7 | € 0 | € 288 |
| | credit | € 151 | € 75 | € 19 | | € 0 | € 244 |
| | networks/PI | € 16 | € 35 | € 3 | | € 0 | € 54 |
| | Capacity building | € 28 | € 25 | € 8 | € 0 | € 0 | € 61 |
| Total JBC | | € 392 | € 661 | € 521 | € 379 | € 3 | € 1,956 |
| MED | general | | € 107 | € 139 | € 0 | € 0 | € 246 |
| | MED | | € 123 | € 147 | € 55 | € 0 | € 324 |
| | BDS | | € 411 | € 19 | € 226 | | € 656 |
| | credit | | € 55 | € 777 | € 157 | | € 989 |
| | networks/PI | | € 0 | € 11 | | | € 11 |
| | Capacity building | | € 38 | € 98 | € 49 | € 0 | € 185 |
| Total MED | | | € 732 | € 1,192 | € 487 | € 0 | € 2,412 |
| SMED | BDO | € 19 | € 5 | € 136 | € 20 | | € 179 |
| | credit | € 10 | € 407 | € 779 | € 120 | € 250 | € 1,566 |
| | networks/PI | € 1 | | € 12 | € 5 | € 1 | € 18 |
| | Capacity building | € 13 | € 55 | € 31 | € 4 | € 187 | € 290 |
| Total SMED | | € 43 | € 467 | € 958 | € 149 | € 438 | € 2,054 |
| General | general | | | | | € 242 | € 242 |
| | Capacity building | | € 55 | | € 11 | € 58 | € 124 |
| Total | | | € 55 | | € 11 | € 300 | € 366 |
| Overall total | | € 537 | € 6,621 | € 6,777 | € 5,894 | € 849 | € 20,678 |

Table 2. Total amounts spent on job and income projects per type of project and per region (x 1000).

| Country | VET | JBC | MED | SMED | general | Total |
|---------------------|--------------|--------------|-------|-------------|---------|--------------|
| Balkan | | | | | | |
| Albania | € 47 | € 109 | | | | € 156 |
| Bosnia | € 55 | € 283 | | € 43 | | € 381 |
| Total Balkan | € 102 | € 392 | | € 43 | | € 537 |
| Africa | | | | | | |
| Benin | € 300 | | € 2 | | | € 302 |
| Botswana | € 70 | | | | | € 70 |
| Burkina Faso | € 2,020 | € 52 | € 137 | € 97 | € 55 | € 2,361 |
| Chad | € 3 | | | | | € 3 |
| Ethiopia | € 583 | € 183 | -€ 45 | € 106 | | € 827 |
| Ghana | € 165 | € 17 | € 101 | | | € 283 |
| Kenya | € 79 | € 8 | | | | € 86 |
| Malawi | € 54 | € 193 | | | | € 247 |
| Sierra Leone | € 26 | | € 166 | | | € 192 |
| South Africa | € 1,329 | € 312 | € 244 | € 256 | | € 2,142 |
| Zambia | | | | € 7 | | € 7 |
| Zimbabwe | € 22 | € 39 | € 127 | | | € 188 |
| Other | € 60 | € 0 | | | | € 60 |

| | | | | | | |
|----------------------|----------|---------|---------|---------|-------|----------|
| Total Africa | € 4,710 | € 803 | € 732 | € 467 | € 55 | € 6,768 |
| Asia | | | | | | |
| Bangladesh | € 660 | € 26 | € 855 | € 847 | | € 2,387 |
| Cambodia | | | € 64 | | | € 64 |
| India | € 2,234 | € 143 | € 179 | € 37 | | € 2,594 |
| Nepal | | | € 96 | | | € 96 |
| Philippines | € 978 | € 181 | | € 73 | | € 1,231 |
| Sri Lanka | € 202 | | | | | € 202 |
| Thailand | € 28 | € 28 | | | | € 56 |
| Total Asia | € 4,101 | € 378 | € 1,192 | € 958 | | € 6,629 |
| Latin America | | | | | | |
| Colombia | € 1,896 | € 116 | € 176 | | | € 2,189 |
| Guatemala | € 1,600 | | | € 5 | | € 1,605 |
| Haiti | € 1,105 | € 167 | € 119 | | | € 1,392 |
| Honduras | € 79 | | | | | € 79 |
| Nicaragua | € 187 | € 95 | € 193 | € 144 | € 11 | € 630 |
| Total Lat.Am. | € 4,869 | € 379 | € 487 | € 149 | € 11 | € 5,894 |
| Netherlands | | | | € 102 | € 100 | € 202 |
| Other | € 108 | € 3 | € 0 | € 336 | € 200 | € 648 |
| Total Other | € 108 | € 3 | € 0 | € 438 | € 300 | € 849 |
| Total | € 13,891 | € 1,956 | € 2,412 | € 2,054 | € 366 | € 20,678 |

Table 3. Total amounts spent on job and income projects per country and per sub program (x 1000).

| Region | Country | 2005 | 2006 | 2007 | 2008 | Total |
|--------------|--------------|---------|---------|---------|---------|---------|
| Balkan | Albania | | | € 73 | € 84 | € 156 |
| | Bosnia | | | € 205 | € 176 | € 381 |
| Total Balkan | | | | € 278 | € 260 | € 537 |
| Africa | Benin | | € 82 | € 161 | € 59 | € 302 |
| | Botswana | € 17 | € 16 | € 37 | | € 70 |
| | Burkina Faso | € 554 | € 759 | € 573 | € 474 | € 2,361 |
| | Chad | | | € 3 | | € 3 |
| | Ethiopia | € 71 | € 107 | € 350 | € 299 | € 827 |
| | Ghana | | € 96 | € 153 | € 33 | € 283 |
| | Kenya | | | € 41 | € 46 | € 86 |
| | Malawi | | | € 247 | | € 247 |
| | Sierra Leone | € 4 | € 78 | € 94 | € 15 | € 192 |
| | South Africa | € 489 | € 840 | € 670 | € 142 | € 2,142 |
| | Zambia | | € 2 | € 5 | | € 7 |
| Zimbabwe | | € 80 | € 78 | € 30 | € 188 | |
| Other | € 60 | | € 0 | | € 60 | |
| Total Africa | | € 1,195 | € 2,061 | € 2,413 | € 1,099 | € 6,768 |
| Asia | Bangladesh | € 789 | € 558 | € 875 | € 165 | € 2,387 |
| | Cambodia | | € 53 | € 11 | | € 64 |
| | India | € 303 | € 718 | € 1,053 | € 520 | € 2,594 |
| | Nepal | | € 44 | € 52 | | € 96 |
| | Philippines | € 365 | € 405 | € 296 | € 165 | € 1,231 |
| | Sri Lanka | € 55 | € 5 | € 86 | € 56 | € 202 |
| | Thailand | € 15 | € 31 | € 10 | | € 56 |
| Total Asia | | € 1,526 | € 1,814 | € 2,382 | € 907 | € 6,629 |
| Lat.Am. | Colombia | € 848 | € 690 | € 553 | € 98 | € 2,189 |
| | Guatemala | € 541 | € 561 | € 354 | € 150 | € 1,605 |

| Region | Country | 2005 | 2006 | 2007 | 2008 | Total |
|---------------|-----------|---------|---------|---------|---------|----------|
| | Haiti | € 297 | € 438 | € 397 | € 259 | € 1,392 |
| | Honduras | € 14 | € 16 | € 24 | € 26 | € 79 |
| | Nicaragua | € 38 | € 128 | € 428 | € 36 | € 630 |
| Total Lat.Am. | | € 1,738 | € 1,833 | € 1,756 | € 568 | € 5,894 |
| Other | Nederland | | | € 202 | | € 202 |
| | Other | € 345 | € 158 | € 145 | | € 648 |
| Total Other | | € 345 | € 158 | € 347 | | € 849 |
| Overall Total | | € 4,804 | € 5,865 | € 7,175 | € 2,834 | € 20,678 |

Table 4. Total amounts spent on job and income projects per country per year (x 1000).

| Organisation | 2005 | 2006 | 2007 | 2008 | Total |
|----------------------|---------|---------|---------|---------|----------|
| Dorcas | | | € 566 | € 547 | € 1,114 |
| LepraZending | | € 152 | € 351 | € 329 | € 832 |
| Oikonomos Foundation | | € 9 | € 478 | € 64 | € 551 |
| Tear | | | € 471 | € 46 | € 516 |
| Woord en Daad | € 4,804 | € 5,704 | € 5,308 | € 1,849 | € 17,666 |
| Total | € 4,804 | € 5,865 | € 7,175 | € 2,834 | € 20,678 |

Table 5. Total amounts spent on job and income projects by Woord en Daad and four other Dutch partner organisations (cooperation as part of MFS framework) (x 1000).

| Region / Country | 2006 | Total 2006 | 2007 | | | | Total 2007 | 2008 | | Total 2008 | Total |
|---------------------|-------|------------|-------|-------|-------|------|------------|-------|-------|------------|---------|
| | VET | | VET | JBC | MED | SMED | | VET | JBC | | |
| Balkan | | | | | | | | | | | |
| Albania | | | | € 73 | | | € 73 | € 47 | € 37 | € 84 | € 156 |
| Bosnia | | | € 24 | € 138 | | € 43 | € 205 | € 31 | € 145 | € 176 | € 381 |
| Total Balkan | | | € 24 | € 211 | | € 43 | € 278 | € 78 | € 181 | € 260 | € 537 |
| Africa | | | | | | | | | | | |
| <i>Ethiopia</i> | | | € 191 | € 52 | | | € 243 | € 177 | € 48 | € 225 | € 468 |
| Ghana | € 9 | € 9 | € 58 | € 17 | € 78 | | € 153 | € 33 | | € 33 | € 195 |
| Kenya | | | € 41 | | | | € 41 | € 38 | € 8 | € 46 | € 86 |
| Malawi | | | € 54 | € 193 | | | € 247 | | | | € 247 |
| <i>South Africa</i> | | | € 34 | € 11 | € 192 | | € 238 | € 15 | € 48 | € 62 | € 300 |
| Zimbabwe | | | € 8 | € 22 | € 48 | | € 78 | € 14 | € 17 | € 30 | € 108 |
| Total Africa | € 9 | € 9 | € 387 | € 295 | € 318 | | € 1,000 | € 276 | € 120 | € 397 | € 1,405 |
| Asia | | | | | | | | | | | |
| <i>Bangladesh</i> | | | | | € 33 | | € 33 | | | | € 33 |
| Cambodja | | | | | € 11 | | € 11 | | | | € 11 |
| India | € 152 | € 152 | € 351 | € 0 | € 143 | | € 494 | € 329 | | € 329 | € 974 |
| Indonesia | | | | € 0 | | | € 0 | | | | € 0 |
| Nepal | | | | | € 52 | | € 52 | | | | € 52 |
| Total Asia | € 152 | € 152 | € 351 | € 0 | € 238 | | € 589 | € 329 | | € 329 | € 1,070 |
| Overall total | € 161 | € 161 | € 762 | € 506 | € 556 | € 43 | € 1,867 | € 683 | € 302 | € 985 | € 3,012 |

Table 6. Specification of amounts spent on job and income projects by Dutch partner organisations per country and per type of project (x 1000). Countries in italics are countries where Woord en Daad also has its own partner organisations.

For the future, Woord en Daad foresees a possible trend towards forming alliances and consortia with (groups of) partner organisations that directly access donor funding available in development

countries. In this potential scenario, the role of Woord en Daad will likely change significantly. The evaluation could provide useful inputs for Woord en Daad to start developing in this direction.

Evaluations, research and lobby related to the Job and Income program

The following project evaluations are available or currently in process

| | | | VET | JBC | MED | SMED | Asia Lat. America | Africa |
|--|--------------------|--------|-----|-----|-----|------|-------------------------|--------|
| Leadership Training Programme: impact | CSS | OK | x | | | | x | |
| Evaluatie BD unit: proces (pme) and impact | CSS | OK | | | | x | x | |
| Landbouwproject India: interne procesevaluatie | WDI | OK | | | | x | x | |
| MTR Nise MF partners | | Feb-09 | x | x | x | x | x | x |
| Evaluation VTC Faizabad | LZ / TLMI | Nov-08 | x | x | | | x | |
| Evaluation ED Bosnia | Dorcas / B | Dec-08 | | | x | x | | |
| Evaluation Bulawayo Project Centre | OF / BPC | Nov-08 | | x | | | | x |
| Evaluation education (incl. TVET) | CDA | Oct-08 | x | | | | x | |
| Evaluation Forjar | CDA | Feb-09 | | x | x | | x | |
| Evaluation education (incl. TVET) | Count | Oct-08 | x | | | | x | |
| Program evaluation TVET (done together with ICCO / Edukans) | Hope, AMGI, WDI | OK | x | x | | | x | x |
| Evaluation TVET / JBC | P&A | Nov-08 | x | x | | | x | |
| Evaluation VTCs Leo and Bobo | CREDO | Dec-08 | x | | | | | x |
| Evaluation Makomp projects | CTF | Oct-08 | | | x | | | x |
| Social impact microfinance program | CSS | Jan-09 | | | x | | x | |
| Evaluation scholarship program (sec/univ/prof) | P&A | Oct-08 | x | | | | x | |
| Evaluation Appui Agricole | P&A | OK | | | x | | x | |
| Evaluation Papalonal projects | PAC | Jan-09 | | | x | | x | |
| Evaluation microcredit | Tear/PHCP | OK | | | x | | x | |
| Evaluation Khula Size Trust | OF/KST | OK | | | x | | | x |
| | available | 7 | 9 | 6 | 9 | 4 | 9 | 7 |
| | total expected | 20 | | | | | | 6 |

Table 7. Available and expected project evaluations for Job and Income projects

| Name of research |
|---|
| VET in the South, policy and practice of W&D |
| Effects of labour migration |
| Cost comparison of TVET projects |
| Impact measurement in value chain projects |
| Effects of clustering on enterprise development |
| Social funds for micro credit programs |
| Inventory of SMED contacts |
| Sector analysis 'Business Development Services' |
| Inventory studies in preparation for reflection on Fair Trade |
| Markets and services for (agricultural) value chains |
| Graduation of micro enterprises to SME |
| Inventory of funds for micro credit |
| Micro credit institutions |

| |
|--|
| Name of research |
| Name of lobby project |
| Lobby in NL about TVET (incl. expert meeting and position paper) |
| Lobby EU about TVET |
| Lobby about importance of enterprise development |

Table 8. List of finished research and current lobby projects related to the Job and Income program. This does not include lobby done by partner organisations.

2. Objectives of the evaluation

Objectives of the evaluation:

4. In its evaluation policy, Woord en Daad uses a model with three levels of learning. The objective of this evaluation is that learning takes place at the level of principles (development): based on the outcomes of this evaluation, the management and staff of Woord en Daad, together with partner organisations, should be able to learn about the performance of the Job and Income program of Woord en Daad at policy level. This learning should lead to improvement or further development of policies for this program. This learning should also be seen in the light of expected future developments as described in the introduction.
5. Also learning at the level of insights and rules (innovation and improvement) should take place: based on the outcome of this evaluation, the management and staff of Woord and Daad, together with partner organisations, should be able to learn about the overall performance of the Job and Income program of Woord and Daad at the implementation level. This learning should lead to innovation and improvement of Job and Income programs and projects.
6. Accountability to all stakeholders involved: through this program evaluation, Woord en Daad wants to give insight about its Job and Income program and the lessons learned in it.

Evaluation questions:

The evaluation questions are formulated on four levels, following the chain along which Woord en Daad works:

5. W&D: policy and programming
6. W&D: relations with partners (and other forms of cooperation)
7. W&D: program implementation and management.
This includes preparation, financing, capacity building and feedback (monitoring).
8. Partner: project implementation and management.
This includes the preparation of projects, the implementation process and the results on project level.

A number of evaluation questions should be combined for the program evaluations Basic Needs and Job and Income. This is elaborated under Methodology. Consultants are requested to develop a proposal and working plan for these combined evaluations, in which the general aspects and the specific aspects are further worked out in terms of tasks for consultants.

The main evaluation questions are elaborated in the table below. During the evaluation process these need to be worked out into more detailed questions.

| | Relevance | Effectiveness / Impact | Efficiency | Sustainability |
|---------------|---|--|--|----------------|
| 1. W&D policy | <ol style="list-style-type: none"> 1. How was the development of policy for different sub-programs of JI through the evaluated period? What triggered or steered this development? What is the relative influence of POs and back donors in making policy? 2. What is the relevance of each sub-program of the JI program? <ol style="list-style-type: none"> a. Does the JBC have a central position? b. Position of MED as part of JBC / separate program? | <ol style="list-style-type: none"> 7. Was the chain approach of W&D effective? (use of indicators mentioned in monitoring protocol used with Ministry): <ol style="list-style-type: none"> a. What was the effectiveness of each of the elements in the chain? b. Connection of sub- | <ol style="list-style-type: none"> 9. Did learning and improvement occur (systematic and planned or incidental)? 10. What effects does the chain approach have for efficiency? | |

| | Relevance | Effectiveness / Impact | Efficiency | Sustainability |
|---------------------------|---|--|--|---|
| | <p>3. Is the chain approach of W&D relevant? Does it function as a framework for analysis or as a strategy? Does W&D have a uniform understanding of the chain approach (perceptions)?</p> <p>4. Internal positioning: How does the JI program and its sub-programs relate to other programs of W&D, and in particular to the Basic Needs program?</p> <p>5. How are the three strategies Direct Poverty Reduction, Civil Society Strengthening and Policy Influencing integrated in the JI policy?</p> <p>6. Target groups: which general target groups are in view for the JI program? Does the inflow and outflow from the elements of the chain function as described?</p> | <p>programs to each other</p> <p>c. Presence of sub-programs in same area</p> <p>d. What are the effects of the use of the chain approach?</p> <p>8. Was the integration of the three strategies (DPR/CSS/PI) effective?</p> | | |
| 2. W&D relations with POs | <p>11. Does W&D have a relevant partner policy for the JI program? (Also in the light of specialised POs for the ED department).</p> <p>12. How do the POs function in their institutional contexts? How do POs interact with other actors (and with what effects)?</p> <p>13. To what extent is W&D able to stimulate cooperation, complementarities and exchange between its POs, esp. those in the same region?</p> | <p>14. Which POs do JI projects? What is the capacity of these POs?</p> <p>15. What other collaborations does W&D have for the JI program? Are these effective?¹⁵</p> | <p>16. How is the relation with POs? Communication, openness?</p> <p>17. Has the position of regional coordinators as a new function in W&D improved the efficiency in the relation with POs?</p> <p>18. How does learning and improvement take place between W&D and POs?</p> | <p>19. Are POs sustainable?</p> <p>Is continuity of POs apart from W&D ensured? To what extent is there dependency in the relation?</p> |
| 3. Implementation by W&D | <p>20. Organisation: what is the effect of having two different departments in the JI program? How is the coordination around partners, projects? How is decided which projects fall under which department? The following questions should be answered comparatively for the two departments:</p> <p>21. Preparation: who takes initiatives for proposals? What was the quality of proposals? Is assessment of proposals done in relevant, effective, efficient and timely way? What are factors for delays in assessment of proposals? What are factors that influence the quality of proposals? To what extent is W&D donor driven or realistic in requiring quality proposals?</p> <p>22. Financing and Support (Capacity Building): Were decisions about funding in line with policy? Was support (incl. technical support, advisory support and research support) relevant, sufficient, effective and efficient?</p> <p>23. What has been the effectiveness and efficiency of involving the Business Platform members in expert missions? And what has been the effectiveness and efficiency of exchange missions with Dutch institutions?</p> <p>24. Feedback (monitoring): Was monitoring (incl. field visits) relevant, effective and efficient? Specifically for monitoring: is the level of monitoring relevant? Both the process and the contents of monitoring (which indicators, key indicators, internal use and requirements to POs) should be evaluated for each of the different elements of JI.</p> <p>25. What has been the relevance and effect of the research and lobby projects related to JI?</p> <p>26. These questions should be answered in the light of the potential future scenario of forming alliances with POs as described in the introduction. How could systems be designed in such a way that they are appropriate for the current development sector, relevant for POs and project implementation and ready for use in and by alliances of Southern organisations?</p> | | | |
| 4. Implementation by POs | <p>27. Were projects relevant? (needs assessment, selection, complementarity)</p> | <p>28. Were projects effective?</p> <p>29. Did projects have impact? This question has a specific focus on 'job' and 'income':</p> | <p>31. Were projects financially efficient?</p> <p>32. What was the relation between costs for projects and benefits (income) for target</p> | <p>34. Were projects sustainable? (sustainability)</p> |

¹⁵ Apart from the four Dutch organizations mentioned in the introduction. This MFS cooperation is being evaluated separately.

| Relevance | Effectiveness / Impact | Efficiency | Sustainability |
|-----------|--|--|--|
| | economic aspects. Other aspects of impact could also be considered. 30. Did projects function effectively as components in the chain approach? | groups? 33. Was the process of project implementation done efficiently? (incl. participation, local accountability, monitoring) | ity of results, but also financial sustainability of projects) |

Note: the questions at level 4 should be answered separately for each of the sub-programs. At level 2, specific attention should be given to the different approaches of the two departments to partner organisations.

3. Methodology and Approach

According to Woord en Daad's evaluation policy, program evaluations will not normally include field studies. Rather, monitoring information and information from project evaluations is being used as building blocks for the program evaluation. This will be complemented by interviews with Woord en Daad staff and with partner organisations.

Some elements of this evaluation will be combined with that of the Basic Needs program. This concerns the following questions:

Level 1: questions 3, 4, 5, 8 and 9

Level 2: questions 12, 13, 14, 16, 17, 18 and 19

Level 3: all questions except 23

Level 4: no questions

The following elements are part of the proposed methodology for this evaluation:

Desk study

The major part of the program evaluation is a desk research. This will include the following documents:

Level 1: W&D policy

- Relevant parts of multi annual policy plans, annual plans and annual reports
- Relevant additional policy documents and vision papers

Level 2: relation with partners

- Policy document partnership
- Partner agreements
- Project evaluations (insofar these include sections about organisational capacity of partners)
- Reports of partner conferences and consultations
- Reports of financial field visits (for a sample of partner organisations)
- Reports of monitoring visits (for a sample of partner organisations)
- Description of systematic partner assessments

Level 3: W&D implementation

- Project manual, including assessment formats and monitoring procedures
- Evaluation manuals
- Overview and summary of time needed for proposal assessment
- For a sample of projects: project proposals, project assessments by W&D, project agreements, selected project reports, end memo's, field visit reports.
- Reports of project evaluations
- Learning inventories (which track the learning effects of evaluations and research projects).

Level 4: implementation by partners

- For a sample of projects: project proposals, project agreements, selected project reports, end memo's, field visit reports.
- Reports of project evaluations

Woord en Daad will do a small internal desk study for all TVET projects in order to get in depth insight in the population in the TVET projects (students who entered, who left, who graduated, who found jobs, etc.).

[als dit nog op tijd klaar is voordat de TOR definitief is, kan het in de intro van deze TOR toegevoegd worden]

Interviews with W&D staff

For the different levels, the following interviews are foreseen:

C.E.O., director and deputy directors departments projects and programs and enterprise development, program officers TVET/JBC and enterprise development (three persons), capacity building / partner relations, advocacy and relevant representatives from departments finances, communication and fundraising, and a member of the board of trustees.

These interviews need to be coordinated together with those needed for the program evaluation basic needs so that interviews are combined and duplication is avoided.

Interviews with Partner organisations

Interviews with a sample of partner organisations will be necessary to complement information. This could be done through telephonic interviews and during the partner conference in March 2009.

Method of Sampling

At levels 1 and 3 no specific sampling is proposed: the evaluation questions will be answered based on generic information that covers the whole Job and Income program.

For level 4, a sample of projects is selected. This sample is selected as follows:

1. A few countries are selected across the two program evaluations, in such a way that regions are chosen where as many program elements as possible from the two programs are being available. This is meant to help answering the questions about integration between program elements. All projects within these programs in these countries are included in the sample. These countries are Burkina Faso and Bangladesh.
2. The sample is completed by selecting an additional number of projects in such a way that the following aspects are sufficiently represented in the total sample:
 - o All regions
 - o Bigger and smaller projects
 - o The following types of projects:
 - Formal and informal TVET
 - Job and Business Centres
 - Microcredit and MED
 - SMED
 - Network activities
 - Capacity building

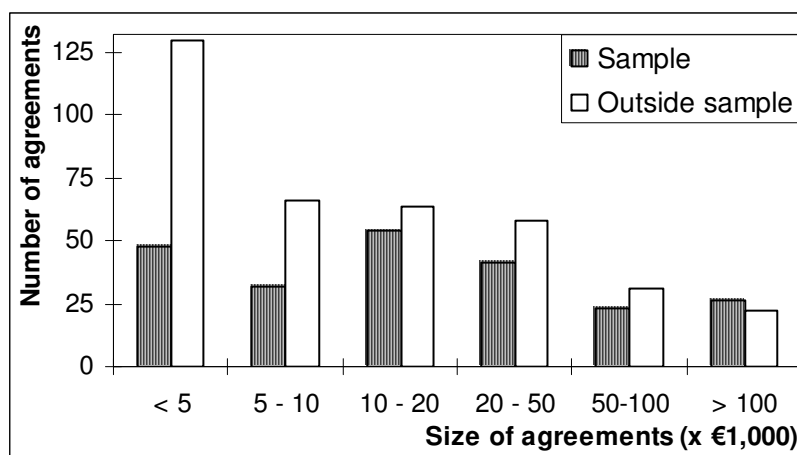
For this purpose, the projects in Sierra Leone, Colombia and the Philippines are included in the sample. The projects carried out through the Dutch partner organisations are not included in the sample.

The total sample covers €8,285,000 which is 40% of the total amount (47% of the total amount spend by W&D partners)

| | Activity | Africa | Asia | Lat.Am. |
|------------|-------------------|--------|------|-------------|
| VET | VTC | 43% | 61% | 55% |
| | Infrastructure | 43% | 79% | 67% |
| | Scholarships | 82% | 19% | 29% |
| | Capacity building | 49% | 82% | 0% |
| Total TVET | | 51% | 50% | 39% |
| JBC | JBC | 12% | 56% | 31% |
| | Networks/PI | 28% | 0% | Not present |
| | Capacity building | 0% | 69% | 100% |

| | | | | |
|-------------------|-------------------|-------------|-------------|-------------|
| Total JBC | | 13% | 55% | 31% |
| MED | general | 30% | 0% | Not present |
| | MED | 100% | 0% | 100% |
| | BDS | 63% | Not present | 21% |
| | credit | 100% | 100% | 42% |
| Capacity building | | 93% | 100% | 18% |
| Total MED | | 73% | 82% | 36% |
| SMED | BDO | 0% | 89% | 0% |
| | credit | 21% | 100% | 0% |
| | networks/PI | Not present | 100% | 0% |
| | Capacity building | 18% | 35% | 0% |
| Total SMED | | 21% | 96% | 0% |
| Total | | 48% | 64% | 37% |

Table 9: Coverage of project agreements included in the sample (based on amounts)



Graph 1. Distribution of agreement size for agreements in the sample and outside the sample.

Table 9 shows that the various elements of the JI program are represented in the sample. Representation of the regions and the different years is also good. Graph 1 shows that the sample has a bias toward the bigger sized agreements. Nevertheless, also the smaller agreements are sufficiently included in the sample. The number of real projects is significantly smaller than the number of financial agreements as such agreements are often annually and sometimes for parts of projects. The number of projects in the sample is approximately 50.

The methodology is further elaborated in the inception report of this evaluation.

7. Expected results

A final report (digital and hard copy) of a maximum of 50 pages (elaborations can be given in annexes) should be written in English. The report should contain:

- An executive summary of max. 3pages
 - A description of the methodology and methods used for data collection in such way that the research is reproducible
 - Findings with regard to each of the evaluation questions
 - Analysis and discussions of the findings, separate from the findings themselves
 - Conclusions and recommendations.
- The structure of the findings, analysis and conclusions / recommendations sections of the report should follow the framework of the evaluation questions (the four levels).
- The TOR for this evaluation, a list of the projects in the samples and a list of all projects and a list of people interviewed as annexes.

Part of the research is combined with the program evaluation on Basic Needs, but a specific report is required for each program evaluation. Some parts of both reports may overlap.

It is foreseen that the main preliminary findings and conclusions will be presented by one of the consultants at the partner meeting in March, while this meeting serves as a validation meeting as well and may be used for additional data gathering.

A third report with the meta-analysis will be produced. This will combine issues from the program evaluations basic needs, job and income and education.

8. Required expertise

It is foreseen that for the two program evaluations, three consultants will be involved as follows:

- A team leader: Sjoerd Zanen, MDF
- A specialist for the basic needs program, with a public health background: Joanne Harnmeijer, ETC Crystal
- A specialist for the job and income program: Frans van Gerwen, MDF

The inception report contains more information and CV's are available.

9. Services to be provided

Woord en Daad will make available and prepare all necessary policy and project documentation. This includes the process of selection of relevant parts from larger documents, such as annual plans and reports, policy documents and field visit reports. This information will be delivered to the consultant as hard copies.

10. Follow up of the evaluation

1. The evaluation forms a direct input for policy formulation for 2011-2014.
2. Woord en Daad will also formulate an official response to the evaluation and specifically to the conclusions and recommendations formulated in the report.
3. The evaluation report(s) will be made publicly available on the website of Woord en Daad and will be pro-actively shared with those partner organisations of Woord en Daad that are involved in Education.

11. Planning

Planning

| | |
|-----------------------------|-----------------------|
| Inception report | November 25, 2008 |
| Draft report available | March 10, 2009 |
| Validation meeting with W&D | March 16, 2009 |
| Validation with partners | March 26, 27, Nairobi |
| Final report available | April 1, 2009 |

Budget

Budget Table is confidential

12. Approved by:

This Terms of Reference includes one appendix.

| | |
|---|------------------|
| Gorinchem, | Ede, |
| On behalf of Woord en Daad | On behalf of MDF |
| Dicky Nieuwenhuis, director Advice and Research | |

ANNEX 4: Tables with rough data for analysis of ToR Questions

Detailed analysis of realisation of results in J&I programme against planning (excluding SMED): 2005-2008

| | 2005 | | 2006 | | 2007 | | 2008 | |
|---|------------------------|----------------------------|------------------------|----------------------------|-----------------|-----------------|---------|----------|
| | Planned | Realised | Planned | Realised | Planned | Realised | planned | realised |
| VET- VTC/VET higher Job Oriented Education | | | | | | | | |
| Outcome: 48 partners in 2010 realise one or more good quality TVET courses | | | | | | | | |
| Partners offer TVET courses | | | | | 48 | 26 | 30 | 30 |
| Centres in which TVET courses are offered | | | | | | | 38 | 38 |
| Pupils that receive TVET training on an annual basis (# of pupils) | 3,300 | 2,739 | 3,700 | 4,198 | 5,500 | 5,453 | 5,103 | 5,141 |
| Outcome: 6 partners realise new or improved infrastructure/equipments in new and existing training centres | | | | | | | | |
| Partners realise improvements in infrastructure/equipment | 3 | 1 | 4 | 5 | 6 | 5 | 9 | 12 |
| Infrastructural improvements in centres (separate until 2006) | 2 | 3 | 1 | 5 | | | | |
| Realise and procure new/improved infrastructure/equipments in existing training centres | | | 1 | 3 | 6 | 5 | | |
| support and advisory missions in building activities and procurement equipment | | | | | 2 (2 missions) | | | |
| Outcome: 8 partners develop new/improved curricula and training materials | | | | | | | | |
| Development training plan for new VTCs (until 2006) | 3 | in process | 3 | 1 | | | | |
| Partners realise innovation/adaptation of training curricula and corresponding training materials | 4 | in process | 4 | 3 | 8 | | 5 | 9 |
| Support and advisory missions to centres in development of curricula | | | | | 7 (14 missions) | 8 (13 missions) | | |
| Practical guidelines for partners to include in TVET training curricula ethical and moral development aspects (until 2006) | not specified | results not fully achieved | not specified | results not fully achieved | | | | |
| Outcome: Trainers in centres follow internal/external training and take part in exposure visits. | | | | | | | | |
| Trainers/staff improve knowledge and skills through additional training (# trainers) | | | | | 90 | 71 | 125 | 116 |
| 2 organisations in Africa have formed a network for development of TVET training in their country | 2 | 2 | 2 | in process | | | | |
| Expertise within W&D on TVET training has improved significantly per end 2006. | noticeable improvement | in process | noticeable improvement | in process | | | | |
| Outcome: Partners realise scholarship programme and provide study-support to students in higher job-oriented education | | | | | | | | |
| Partners offer scholarships and support in higher education | | | | | 14 | | 14 | 14 |

| | | | | | | | | |
|--|-------|-------|-------|-------|--------|-------|-------|-------|
| Number of pupils that receive a scholarship for higher education (# of pupils) | 3,400 | 3,925 | 3,700 | 4,749 | 2,900 | 3,570 | 3,502 | 3,543 |
| <i>Funded from adoption programme</i> | | | | | | 1,507 | | 1,701 |
| <i>Funded from adoption (basis-scholarship) and from project-income (additional scholarship)</i> | | | | | | 591 | | 588 |
| <i>Fully funded from project income</i> | | | | | | 1,472 | | 1,254 |
| Percentage girls/women in scholarship programme increased from 30 to 40% in 2010/ # | | | | | 870 | | 1,000 | |
| Percentage of financial contribution of ex-students and local funders ≥10% in 2010/Amount | | | | | 20,000 | | | |

| JBC | 2005 | | 2006 | | 2007 | | 2008 | |
|---|---------------|-------------------|---------------|---|---------|----------|---------|-----------|
| | planned | realised | planned | realised | planned | realised | planned | realised |
| Bridging TVET and labour market | | | | | | | | |
| Set up and running costs of JBCs for internships | | | | | 25 | 26 | 29 | 12+7=19 |
| Capacity building support to JBCs in internships | | | | | 1 | | 2 | 0 |
| Set up and running costs of JBCs for job-placements | 11 | 8 | 10 | 13 | 28 | 29 | 27 | 13+7 = 20 |
| Running costs and capital for coaching and micro-finance services to micro-enterprises/# enterprises | 6 | 4/37 | 5 | 3 | 16 | 17 | 20 | 7+4 = 11 |
| Support to ex-students in setting up micro-enterprises | | | 8 | <i>no data</i> | | | | |
| Support and micro-finance services to Small and Medium Enterprises (until 2006)/# enterprises | 6 | 7/7 | 2 | <i>referred to business development</i> | | | | |
| Setting up structures for support to Small and Medium Enterprises (until 2006) | | | 2-4 | <i>referred to business development</i> | | | | |
| Support in setting up agricultural enterprises (until 2006) | | | 5 | 2 | | | | |
| Capacity building support to JBCs in student-tracking, job-mediation and MED/BDS support (until 2006) | | | | | 12 | 14 | 15 | 5 |
| Running costs and capital for student tracking and linking to TVET-institutes | not specified | 2 | not specified | <i>in process</i> | 29 | 20 | 29 | 10+5=15 |
| Design and development of software for student tracking system | | | | | 2 | | 2 | 0 |
| Linkages between JBCs and Enterprises to develop and improve curricula (until 2006) | not specified | <i>in process</i> | not specified | <i>in process</i> | | | | |
| Partners report on results of advices of JBCs in TVET programmes (until 2006) | not specified | <i>in process</i> | not specified | <i>in process</i> | | | | |
| Influencing labour-conditions through awareness raising, networking and advocacy | | | | | | | | |
| Capacity building support to JBCs in labour rights and obligations | | | | | 4 | 4 | 6 | 0 |
| Support to JBCs in awareness raising campaigns (with labour-unions) | | | | | 10 | 10 | 6 | 3 |

| | | | | | | | | |
|--|---------------|---|---|---|----|----|---|---|
| Support for set up and running costs of VTC networks | not specified | 2 | 3 | 2 | 16 | 16 | 9 | 5 |
| Support for set up and running costs of business platforms | | | | | 6 | 6 | 4 | 3 |

| MED | 2005 | | 2006 | | 2007 | |
|--|--------------|-------------|---------------|----------|---------|----------|
| | planned | realised | planned | realised | planned | realised |
| provide micro-finance to clients, support in start-up micro-enterprises and support to existing micro-enterprises | | | | | | |
| Support operational costs programmes for micro-finance/MFIs | | | | | 12 | 19 |
| Capacity building in programmes/MFIs to increase sustainability ratios and quality of service delivery | not specific | not results | not specified | 3 | 6 | 5 |
| Capacity building of partners in set-up, coaching and training of credit and loan groups | | | | | 6 | 5 |
| Fundraising/establish contacts between investors and Southern partners to establish and increase micro-finance funds with partners | 3 | | 3 | | 1 | 0 |
| Other supports to micro-finance programmes of partners | | | | | 10 | 12 |
| Operational costs for BDS programmes with partners | | | | | 9 | 8 |
| Capacity building with partners to increase quality of service delivery in BDS | | | | | 6 | 10 |
| Number of planned new clients receiving credit in year (end of year #) | | | | | 25000 | 24010 |
| Number of total clients receiving credit in year (end of year #) | | | 50000 | 53256 | 70000 | 89700 |
| BDS | | | | | | |
| Number of new farmers receiving BDS (indicator not included in MFS planning) | | | | | 0 | 1821 |
| Total number of farmers receiving BDS (new + existing) (indicator not included in MFS planning) | | | | | 0 | 2160 |
| Number of new micro enterprises (excl. farmers) established with business development services | | | | | 1800 | 1495 |
| Number of existing micro enterprises (excl. farmers) supported with business development services | | | | | 3000 | 2737 |
| Credit and loan groups receive training and cohesion and solidarity in credit groups increases through support | | | | | | |
| New credit groups formed | | | | | 1400 | 1552 |
| New credit groups and existing credit groups are supported with capacity building and training | | | | | 5200 | 4179 |
| credit groups have set up their social funds | | | | | 1000 | 0 |

Analysis expenditures all partners in J&I programme in 2007

| Country | Partner | | VET-budget lines | | | | JBC: budget lines | | | | | MED: budget lines | | | | | | SMED: budget lines | | | | | | | |
|------------|---------------------|--------|------------------|--------|--------|-------|-------------------|--------|--------|--------|--------|-------------------|--------|--------|--------|--------|--------|--------------------|--------|--------|--------|--------|--------|--------|-------|
| | | | 2.1.0. | 2.1.1. | 2.1.2. | 2.1.4 | 2.2.1. | 2.2.2. | 2.2.3. | 2.2.5. | 2.2.8. | 2.3.1. | 2.3.2. | 2.3.3. | 2.3.4. | 2.3.5. | 2.3.6. | 2.4.1 | 2.4.2. | 2.4.3. | 2.4.4. | 2.4.5. | 2.4.6. | 2.4.7. | |
| Albania | D-Albania | 72794 | | | | | 36088 | 18252 | 5070 | 11356 | 2028 | | | | | | | | | | | | | | |
| Bangladesh | CSS | 842568 | 59161 | 69510 | 3383 | | | | | | | | 17657 | | | | | | 685512 | 7345 | | | | | |
| | PCHP | 32725 | | | | | | | | | | 6120 | 23434 | | 1707 | 1464 | | | | | | | | | |
| Benin | DEDRAS | 160615 | 19869 | | 130654 | 10092 | | | | | | | | | | | | | | | | | | | |
| Bosnia | BoL | 82843 | | | | | 15210 | 16426 | 40560 | | 10647 | | | | | | | | | | | | | | |
| | HIB | 43196 | | | | | | | | | | | | | | | 19266 | | 10140 | 7605 | 5577 | 608 | | | |
| | Zenica | 78889 | 23829 | | | | | 29203 | 20787 | 2028 | 3042 | | | | | | | | | | | | | | |
| Botswana | HCC | 36939 | 12964 | | 23975 | | | | | | | | | | | | | | | | | | | | |
| Burkina | Burkinabail | 87248 | | | | | | | | | | | | | | | | | | 87248 | | | | | |
| | CREDO | 439261 | 279992 | 46603 | -7271 | 9708 | 12764 | | | 1980 | | 85438 | | | 10047 | | | | | | | | | | |
| Cambodia | Credit MFI | 11005 | | | | | | | | | | 3701 | 3521 | | 3716 | 67 | | | | | | | | | |
| Colombia | CDA | 553056 | 318593 | 26719 | 22251 | | 13219 | | | | 156 | 54865 | 65448 | 46704 | 5101 | | | | | | | | | | |
| Ethiopia | DAI | 60838 | | 23878 | | 5157 | | 22612 | 4828 | | 4363 | | | | | | | | | | | | | | |
| | Hope Enterprises | 107093 | 40859 | 31278 | | 3546 | 17889 | | | 14515 | | | 44719 | | | | | | | 43725 | | | | | |
| | MWR | 20024 | | | | | | 8693 | 9126 | 86 | 2119 | | | | | | | | | | | | | | |
| Ghana | Selam Awassa | 162239 | | 46238 | 116001 | | | | | | | | | | | | | | | | | | | | |
| | FACA | 33836 | 11392 | | 19266 | 755 | 2423 | | | | | | | | | | | | | | | | | | |
| | Presbyt Church | 67804 | | | | | | | | | | 880 | 63882 | | 3042 | | | | | | | | | | |
| Guatemala | Ruwadcp | 51655 | | 24033 | 3021 | | 3293 | | 10238 | 932 | | -2962 | 12168 | | 932 | | | | | | | | | | |
| | AMGG | 353823 | 5584 | 341760 | 1511 | | | | | | | | | | | | | | | | | | | | 4968 |
| | P&A | 397254 | 194625 | 51064 | 13996 | 2970 | 39162 | | | | | | | 95437 | | | | | | | | | | | |
| India | AMGI | 279226 | 21869 | 190001 | | | 29973 | | | 238 | 1017 | 36128 | | | | | | | | | | | | | |
| | Count | 40797 | 14583 | 26214 | | | | | | | | | | | | | | | | | | | | | |
| | GSPI | 24438 | 2366 | 20195 | | | | | | | | | | | | | | | | 1877 | | | | | |
| Kenya | HBI | 5115 | | 5115 | | | | | | | | | | | | | | | | | | | | | |
| | IREF | 10634 | | 10634 | | | | | | | | | | | | | | | | | | | | | |
| | Saahasee | 142652 | | | | | | | | | | 89696 | | 19181 | 23856 | 9919 | | | | | | | | | |
| | TLM | 351244 | 307439 | | 39825 | 3980 | | | | | | | | | | | | | | | | | | | |
| | W&D | 198801 | 90615 | 110558 | | | 718 | | | | | | | | | | | | | | | | | | -3090 |
| Kenya | CITC | 40559 | 18274 | | 22285 | | | | | | | | | | | | | | | | | | | | |
| Malawi | Stephanos Foudation | 246987 | 43754 | | 10140 | | 75720 | 97297 | 13182 | 2433 | 4461 | | | | | | | | | | | | | | |
| Nepal | JMN | 51539 | | | | | | | | | | 11078 | 463 | | 39998 | | | | | | | | | | |
| Nicaragua | INDEF | 148710 | | 89173 | | | 56520 | 3017 | | | | | | | | | | | | | | | | | |
| | PAC | 279097 | | | | | | | | | | | 68232 | 22415 | | | 44812 | 19772 | | 120164 | 3702 | | | | |

Summary Matrixes (information mainly from partner-level general documents)

1. CSS, Bangladesh

Name Partner: Christian Service Society (CSS)

Name programme(s): TVET, J&I, SMED

Name sub-programme(s): VTC(HTI), JBC, Micro-credit, (S)MED

List of projects (to be obtained from specific project files)

| Project | Score | Programme |
|---|-------|------------------------|
| Leadership Training Program (LTP): With a view of Building the Leadership for Tomorrow, CSS runs this program for young Christian boys and girls and let them grow up both academically and spiritually. | 2 | ?? |
| Vocational Training Centre (VTC): CSS has been providing Vocational Training informally to the students of HOB. Realizing the ongoing need of the young generation of the country, CSS is expanding this Vocational Training professionally in the VTC. (Construction and running costs of VTC and Construction hostel). Exchange activities with Calvin College (advisory missions and exposure) | 2 | TVET |
| JBC set up and running costs (job-mediation): newest activity and yet to be consolidated | 1 | J&I |
| Water Bangladesh: To provide safe drinking water to the poor community, CSS installed Family and Community Water Plants. Shortly it's going to install a number of new Water Plants. | 2 | SMED (was basic needs) |
| Micro Enterprise Development (MED): To empower the poor to achieve economic self-sufficiency and establish sustainable development in the community, CSS operates the MED program. The programme also includes capacity building for CSS staff. | 1 | SMED |
| Small & Medium Enterprise (SME): CSS has started this program to provide the Start-up assistance to the small and medium enterprises/businesses. Creating employment is a major objective. | 1 | SMED |

| Aspect | Fit with W& D policy respective programme (in key words) | Score 1-5 | Fit with Partner vision and mission (in key words) | Score 1-5 | Fit with Local context and needs (in key words) | Score 1-5 |
|----------------------------|---|-----------|--|-----------|--|-----------|
| Partner mission | To share the sorrow and hold the hands of suffering and neglected people, and minister them with word & deed regardless of race, religion and ideology. | 5 | | | Obvious | |
| Partner-strategy | Good fit. Same programmes and approach. No explicit link with chain approach, but in practice very similar | 4 | Yes, in line. Strategy develops. More TVET and JBC. Finance was longer-standing activity (where is BDS-provision) | 5 | Good | |
| Partner-programmes | TVET and JBC new activities and CSS not yet very experienced | 3 | Yes, although the LTP is slightly different. It seems fit better with education general than with TVET and JBC | | CSS does adapt to changing circumstances both in Bangladesh as well as internationally (W&D changes) | |
| Partner-projects | Many small projects (but most are phases of longer programmes) | 3 | Most projects clearly embedded in core programmes and activities | | | |
| Target-groups of partners | Poor and needy. No exclusion based on race and religion. In practice Leadership Training Programme is entirely based on Christian values | 3 | CSS continuously responds to the call of the target group and takes their suggestions. CSS values the opinions of her beneficiaries and respects their feelings and needs. The Management of CSS always keeps their advices and suggestions in mind during policy making | | In principle yes, but not much | |
| Type of services delivered | Education, Loans | | | | | |
| Christian Identity | Important and explicit in most activities (less prominent in SMED) | | | | | |

| Level of relations of partners (in relation with a programme/or cluster of related projects) | With whom | Characteristic of relation | Assessment of quality of networks of partner |
|--|--|---|--|
| Local | CSS keeps close contact with local government and like-minded other development partners for making her programs effective and smooth. | Local government offices visit CSS projects/programs and extend their full cooperation. | |

| | | | |
|---------------------|---|-----------------------|--|
| | CSS has been working with the Government, CARE Bangladesh, PKSF, SIDKO and some other organizations involved in the field of development. | | |
| Regional | Also | | |
| National | Not so many relations | No good understanding | |
| Regional | | | |
| International | | | |
| North | Woord en Daad, the Netherlands SEL, Belgium Tear Fund, Belgium Tear Fund, Switzerland World Relief, USA Rivendell Stewards' Trust, USA Enterprise Development International, USA Christ Community Church, USA Ministries to Christian Nationals Inc., USA | Donor-organisation | |
| partner-network W&D | With AMG India | No o | |

Specific Information per project file/Matrix:

| Aspect | Project-file 1: Leadership Training Programme (Scholarships) | 1 - 5 | Project-file 2: Vocational Training Bangladesh (HTI) | 1 - 5 | Project-file 3: Drinking Water Enterprises | 1 - 5 | Project-file 4: Ext. Micro- credit Programme CSS, capacity building, MIS system, | 1 - 5 | Project-file 5: Business Development Manager (JBC) | 1 - 5 | Project-files 6: Swapna Hardware store, lovebrother auto- rental, Poultry farm, medical hall, Apotheek khulna, Bloomy Dale, watertransport bedrijf, Kleding winkel, Tariq kleding, etc. | 1 - 5 |
|---|--|-------------|---|-------------|---|-------------|--|-------------|---|-------------|---|-------------|
| Basic characteristics project | Leadership training boys and girls (from 30 to 40%). Does not directly relate to TVET (JI) | 2 | Income generation training for 100 (later 200 students): New project 2007 | 3 | 2004-5: 6 water-plants (family enterprises) But apparently also many other projects (fashion etc./ook water Expert missie NL waterprojecten In total 43 small projects (SMED report 2008) | 2 | 750.000 loan fund in 10 new branches/units + expert missie van Rabobank F. for obtaining MFI status 2008: Capacity building, MIS, 1 extra branch | 3 | Set up JBC/Running costs (started in 2005) 2006 starting with loan-disbursement activities. This project covers running costs | 2 | Is element (only one row in table of reporting on SMED programme) Basic information provided, but also no need for reporting on this level (only as examples). If JBC and loan reporting by CCS is sufficient this info is enough | 3 |
| Is there a chain-approach and if so how does it look like | No (5-7 years training in leadership and Christian skills) | 2 | Not specified | 2 | Not specified | - | No (stand-alone) | - | Not applicable | - | | |
| Aspects of Direct Poverty Reduction | Yes stipends | 2 | Yes trained people and support to families (impact to be expected) | 3 | Direct income generation for families | 4 | Direct at family level | 3 | Instrumental to DA | - | | |
| Aspects of Civil Society Strengthening | Building leadership (christian/gospel) | 2 | No | - | No | - | Groups are organised, Branches strengthened | 3 | Ser up of structure of support services | 2 | | |
| Aspects of Policy Influencing | No | - | No | - | No | - | No | - | No | - | | |

| | | | | | | | | | | | |
|--|---|---|--|---|--|---|--|---|--|---|--|
| Needs assessment (participation of target groups) | No/there is contact but no evidence of real participation in this phase | 1 | No evidence | 1 | Likely (requests from small family enterprises) | 3 | Requests | 3 | Not appl | - | |
| Project identification and planning (participation of target groups) | No | - | Student identification selection poorest of the poor | 3 | Requests and loan-disbursement plans | 3 | Requests | 3 | Not appl | - | |
| Activities realised | Seems standard on a yearly basis (approx 100 students) growing number funded by W&D | 2 | 8 courses (gvt. and non gvt) | 4 | 43 SME's loans 6 water-companies incl. | 4 | 10 branches set up and loan request are handled | 4 | JBC is up and running. Services are provided to a large number of enterprises (no job-mediation in this project) | 3 | |
| Services delivered | Seminars (4 year programme-course) 2008/2012: 5-7 years | 2 | Training | 4 | Loans/No info on BDS services | 2 | Loans disbursed, but no clear info available | 2 | See below | 3 | |
| amount and kind of target-group reached | Outreach groter: hier alleen W&D financ.: 117 (82 boys and 35 girls) 2004-5 200 (134/66) 2005-6 (van total 375) 300 students 2006/7 2008-12: from 300 to 850 2007/8: 400 (40% girls) + 8 HBO studenten | 3 | 100 students (2006/2007) (20 girls) 2008-2012: from 200 to 300) | 3 | 43 enterprises: no further information on target groups provided | 4 | 1500 per unit. 15.000 total Average 10 per group Different economic sectors 90% women (but no information provided, many stories, examples from women) | 4 | 170 members (enterprises??) In 2008: 60 enterprises on the summary table | 3 | |
| funding obtained/per donor (incl. W&D) | 1.478.000 bdt (2004-5) 3.387.389 bdt (2205-6) 5.470.381 (2006/7) 2007/8 ?? 2008-2012 MAP: 87.570.338 (13 to 26 million) | - | 81.533.714 (5 years) | - | 55.182.500 (2007) | - | 750.000 Euro | - | Running costs | - | |

| | | | | | | | | | | | |
|---|--|---|--|---|--|---|---|---|--|---|---|
| Inputs/activities | See above (There are more inputs, but no information) | 3 | 4 courses (govt) and 4 (own) and 3 short courses | 4 | Analysis of SME loan requests | | 10 branches established | 4 | Legal papers/set up small enterprises Workshops Business Plans Loan papers 170 | 3 | |
| Output/Results | Evangelism is very important but also other leadership aspects Children trained (2207: 400) | 2 | 100 students according to plan 2006 100 (or 84) in 2007 (20 girls) 8 courses/ 3 years | 3 | 43.747.500 loan disbursements (2007) to 43 enterprises | 3 | X loans disbursed, no clear info provided | 2 | members 15.000.000 bdt loans disbursed 60 Enterprises (there is overlap with project file # 3) | 3 | |
| Outcome/Effects | 90% passed exams and 90% proceeds to higher grade | 3 | 25 diploma's in 2007 (100%) and 4 drop-outs | 3 | Repayments: 7.754.010 (2007) | 2 | Recovery rates between 97-100 % (2 on 92%) | 4 | Repayment 2007: 100% Savings collection 61.000 bdt | 4 | |
| Impact | Deep and longlasting on a limited amount of persons | 2 | Too early to say (no link yet with JBC) | - | No information/half pagers state that enterprises raise income (6 water-enterprises, but not enough to start more water companies) | 2 | Good, but also problems because of cyclone 2007 | 3 | No info | 1 | |
| Examples/proof of changes (try to get some examples for report) | Each report contains a story of a (few) student(s) | 4 | No examples | 1 | No | 1 | Yes many examples, particularly of women | 4 | No | 1 | |
| Information on cost-efficiency | Only 50 % budget-realisation in 2004/5 Complete in 2005/6 Later also good | 3 | Not possible to assess | 1 | No | 1 | No | 1 | No | 1 | |
| Information on sustainability/transfer and follow-up; a) local community | Not applicable | - | Too early/no transfer to community, but communities involved | - | No | 1 | NO | 1 | Not appl | - | Business plans available and analysed by W&D? Always?? |
| Information on sustainability/tr | CSS as a whole has financial sustainability | 1 | External funding is core strategy, | 1 | No | 1 | 2007: Operational sust. 108% en | 3 | Clients (water companies and others | 3 | |

| | | | | | | | | | | |
|--|--|---|--|---|---|---------------------|--|----------------------|---------------------------|---|
| ansfer and follow-up: b) partner level | strategy. This activity doesn't: large increase of funding requested! | | although produce is sold. No contr. of students requested | | | financial sust. 79% | | pay service charges) | | |
| quality and transparency of information: narrative | Reporting is very basic. No analysis. Big improvement 2007 onwards | 3 | OK, bit limited | 3 | Very basic/only sheets. Plus half-pagers on enterprises | 1 | Reports very good and informative | 4 | Basic info | 2 |
| quality and transparency of information: financial | Basic figures are available | 2 | OK | 3 | Basic | 2 | Financial information is not clear/confusing No details on loans | 1 | Yes OK, project is simple | 3 |
| Use of OVI's and sources of information | From 2007-2008 indicator sheet used | 3 | Indicator sheet is used | 3 | No | 1 | No | 1 | No | 1 |
| Timeliness and completeness information | Seems timely | 3 | Yes | 3 | Yes | 4 | Yes | 4 | yes | 4 |
| Existence/proof of W&D feedback on projects | Plenty of correspondence. A lot on SMAP, less on reporting | 2 | None on reports, but eindmemo's were made (no corr. with partner) and corr on SMAP | 2 | No | 1 | No | 1 | No | 1 |
| sustainability/long-term perspectives project | No information, but no clear good perspectives | 1 | Not good, but it is addressed. Produce VTC is sold | 2 | No/but repayment rates in Bangladesh are generally good | 3 | 79% financial sustainability (doesn't seem good to me, but I cannot compare it). | 3 | Difficult, probably not | 2 |

| Aspect | Project-file 6b): | 1 - 5 | Project-file 7: | 1 - 5 | Project-file 8: | 1 - 5 | Project-file 9: | 1 - 5 | Project-file 10: | 1 - 5 | Project-file 11: | 1 - 5 |
|-------------------------------|---|-------|---|-------|---|-------|--|-------|---|-------|--|-------|
| Basic characteristics project | SMED programme Credit provision to micro and individual businesses | | Running costs of Job and Business Centre: | | Construction of VTC in Gallamary (foundation and rooms) and in second | | Construction of hostel for VTC in Khulna for girls (ongoing project based on a prior | | Consulting mission for exchange study-visit Calvijn | | Capacity building MED Programme for CSS staff (35) active in credit operations | |

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|---|--|-------------|--|---|---|-------------|--|---|---|---|--|---|
| | with a savings component. Max 100.000 taka. 116 members taking loans. Fund is managed by CSS | | coaching and job-mediation (2008) | | phase a second floor was built. After that separate requests for equipments and final card (8) multi-year plan for running costs of VTC (and some add. investments) | | phase, on which we have no information) In 2006 extension for Study Room in the Hostel | | college and CSS + realisation of study visit (15 pupils, 3 teachers and principal) to HTI of CCSin Khulna (2006). Inventory follow up exchange (visit of a teacher to Netherlands (2007) and teachers to CSS) + new ideas (2009) teachers to Calvin | | (group-formation, bookkeeping etc). development of manuals and materials, realised with Rabobank Foundation (unclear ToR), but not clear on what aspects | |
| Is there a chain-approach and if so how does it look like | No | N V T | Very clear link: HTI and LTP students are supported/coached in job-placement (target 96% placed) | 5 | Not relevant for this project (construction) | N V T | Not relevant | | Not relevant | | Training delivered for CSS staff, organisational link with other elements in the chain | 3 |
| Aspects of Direct Poverty Reduction | Income increase, job-creation. In reporting substantial progress is reported | 4 | Employment and income of target-groups (target 96%, but no reporting done yet) | 5 | Provision of Vocational Training for CCS target groups | 3 | Girls from poor families: improved access to school | 2 | No | | Indirect: through better service delivery and assessment (no info provided) | 2 |
| Aspects of Civil Society Strengthening | Savings and credit group: social cohesion at community level | 2 | Contacts and networks with businesses | 3 | None | | None | | Capacity development at organisational level | 3 | Strengthening of micro-finance function of CSS | 3 |
| Aspects of Policy Influencing | None | | No | | None | | None | | No | | no | |

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|--|--|---|---|---|---|----------------------------|---|---|--|---|--|---|
| Needs assessment (participation of target groups) | None. But clients come with proposals | 2 | Yes SMAP explains elements | 4 | Not visible | 1 | Not available in docs | 1 | Yes both at Calvinj and CSS | 4 | Not available (involvement Rabonot clear) | 2 |
| Project ident. & planning (participation of target groups) | Not visible | 2 | Yes SMAP explains | 4 | Not visible | 1 | No information | 1 | Ibid | 4 | CSS staff | 3 |
| Activities realised | 116 loans have been disbursed in first quarter 1 and luntil 30 sept. 2008: 552 members. 44.540 bdt disbursed. Approx 70 new loans each quarter | 4 | No information yet provided | | School completely built and equipments purchases. In 2008 ready to start running VTC (for 200 to 300 (2012) pupils | 5 | Hostel, study room built (no end-memo) and dormitory completely built according to end-memo | 4 | Several exchange visits back and forth realised | 4 | Several training courses, Books purchased Manuals developed | 4 |
| Services delivered | Loans and savings | 3 | No information available | | First building. From 2008 onwards Training & lodging pupils | 5 | Building | 3 | Exchange | 4 | Internal to CSS | 3 |
| amount and kind of target-group reached | Poorest of the poor, with small businesses. Criteria of viability are set, but it is not possible to see if they are adhered. In total almost 1500 beneficiaries after two years | 4 | No information available only plans | | 200 pupils in 2008 to 300 in 2012 | N o t y e t | 40 Young girls from poor families | 1 | Staff and management VTC Khulna and Staff Management and pupils of Calvinj College | 2 | Internal CSS | 2 |
| funding obtained/per donor (incl. W&D) | The funding of W&D of 42.500.00 BDT for total period (2 cards) | | 1.600.000 (2008) to 1.900.000 (2012) per year | | 14.790.000 for school and appr.1.300.000 for equipment (period 2004-2005). Total 16.400.274. After that period additional contribution (per card: 2006, 12.490.053). Later several smaller contributions for equipment. From 2008 onwards: significant contr. for running costs | | 1.312.000 For 2004/2005 779.388 for studyroom in 2006 1.902.460 final amount for 2007 (3th fase: dormitory first floor) | | Not complete (3.600 Euro, but no financial reports) | | 905.125 BDT (local costs of training and materials, Not including possible Rabo-support) | |

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|---|--|---|---|---|--|---|--------------------------------------|---|---|---|---|---|
| Inputs/activities | Assessment and disbursement of loans | | To start | | Building. Training still in start up phase | | Building | | Visits and meetings for coordination | | Training (not clear who. What was role Rabo?) | |
| Output/Results | Loans and Savings | | To start | | Building and equipment | | | | Realisation of visits | | People trained (CSS), in total approx 200 | |
| Outcome/Effects | Increase income and employment. Total beneficiaries employers and employees more than 1300. Repayment close to 99% | 4 | No | | Training can start | 5 | Improved facilities at VTC in Khulna | 2 | Long-term exchange and cooperation relation | 5 | No information | 1 |
| Impact | At individual level there seems to be impact in income and employment, but wider level no info is provided | 2 | No | | Not yet possible to assess | | Not possible to assess | | At individual and school level (awareness, not material) | 1 | No information | 1 |
| Examples/proof of changes (try to get some examples for report) | There are individual testimonies | 4 | Not applicable | | No, but building phase is obvious and visible | 4 | No, but building is obvious | 4 | Not in documentation (but Fundraising probably has). Visits have small evaluation reports | 3 | No | 1 |
| Information on cost-efficiency | No information on running costs provided in reports (it is not clear if these are included in W&D support) | 1 | No | | None. Financial reporting does not provide such data | 1 | None | 1 | No | 1 | None | 1 |
| Information on sustainability/transfer and follow-up; c) local community | There are possibilities if repayments remain as high as 99% | 1 | Not (yet) in SMAP: will services be charged?? | 1 | None. But long term-request for cont. funding of running costs to W&D was made | 1 | None | 1 | No | 1 | No | 1 |
| Information on sustainability/transfer and follow-up; d) partner level | Ibid. If service charges allow for operation costs and risk management. No information is provided | 1 | No | | Ibid | 1 | None | 1 | No | 1 | No | 1 |
| quality and | Basic but OK. But no info | 3 | Not applicable | | Reporting is basic | 3 | Very basic | 2 | Basic | 3 | Basic | 3 |

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| transparency of information: narrative | on operations | | | (but projects of building do not require more) | | | | | | | | |
| quality and transparency of information: financial | Very basic | 2 | Not applicable | Basic | 2 | Very basic | 2 | Not available | 1 | Only local costs (basic) | 1 | |
| Use of OVI's and sources of information | No, but not relevant in this project | | Yes # students placed in jobs after 6-9 months | 5 | No, not yet relevant | No, not relevant | | No | 2 | No | 1 | |
| Timeliness and completeness information | Reports are on time | 4 | Not applicable | | Yes | 4 | Yes (one time not complete) | 3 | Yes | 3 | Yes | 3 |
| Existence/proof of W&D feedback on projects | No feedback on file, only conf. receipts | 1 | Not applicable | | Yes, but limited | 3 | Yes (request to CSS) | 2 | Yes (but W&D itself is active partner) | 3 | Yes (correspondence) | 3 |
| sustainability/long-term perspectives project | Quite OK, if information provided is correct | 4 | Not possible to assess based on information given | 2 | Limited | 2 | Limited | 1 | Not relevant for exchange (but in principle not sustainable: own contr. Calvin is significant) | 3 | Positive (sustainable credit operations in CSS) | 4 |
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2. CDA, Colombia

| Aspect | Project-file 21: 3273003 | 1 - 5 | Project-file 22: 3273004 | 1 - 5 | Project-file 23: 3273005 | 1 - 5 | Project-file 24: 3273008 | 1 - 5 | Project-file 25: 3273009 | 1 - 5 | Project-files 26: 3273010 | 1 - 5 |
|---|---|-------------|--|-------------|--|-------------|--|-------------|---|-------------|---|-------------|
| Basic characteristics project | 4100 pupils yearly population in Technical Training Programme in 2004. Later number reduced in Bogota: need for higher quality (2007: PTI in Bogotá only 500). Training Programme: 1 centrum in Bogota and Soacha en 3 locations (Lucero, Santa Fe, Cazuca) 2550 & in Cartagena (385) + mobil unit (1560, where?). This number (until 2008) only refers to Bogotá | | Mobile unit for VTC in Bogotá and Soacha for 325 students (linked with base centre for VTC): 6 months short informal training. 520 studed planned (850 total with Cartagena) | | Financial adoption CDA schoolchildren in Bogotá and home support (2805, of which 890 pupils in further education receive scholarship). 31.7 % attributed to JI (probably vocational high school) | | Financial adoption of 870 (270 TVET) pupils in Cartagena | | Scholarships for higher education (all funded by JI programme) for 67 students (higher education and university) per semester | | VTC centre Cartagena In 2007 up until full strength capacity of 350 pupils (402 were trained with additional SENA funding) | |
| Is there a chain-approach and if so how does it look like | Yes, VTC's are linked with sites and populations of ED. The VTC are also linked to JBC and Forjar (for loans) | 5 | Not obvious as training takes place in different venues (it seems stand-alone) | | Yes, this project in fact focuses on the whole chain and not specific on TVET | 4 | Same as 23 | | Seems further support to same target-group throughout the chain | 3 | Likely to be linked to other schools, but no information provided | 2 |
| Aspects of Direct Poverty Reduction | Strong effect through jobs | 4 | Yes, even more than Centre. Mobile VTC reach out to poor neighbourhoods | 5 | Yes, but primarily through monetary transactions | 2 | Ibid | | Yes, but limited to individuals | 1 | Yes, through jobs and enterprise-development after finishing education | 4 |
| Aspects of Civil Society Strengthening | Limited, also training on labour rights etc. | 3 | No | | No | | | | | | Limited | |
| Aspects of Policy Influencing | Limited participation in networks for VTC (planned in new SMAP) | 3 | No | | No | | | | | | No | |

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|--|--|---|--|---|---|---|--|--|--|---|
| Needs assessment (participation of target groups) | Not in documents (in new SMAPS more information) | 3 | Poverty assessments in neighbourhoods for placing mobile VTC | 4 | Yes, community surveys (no documentation) | 3 | | | Not in docs (SMAP is improvement) | 3 |
| Project identification and planning (participation of target groups) | No information | 1 | Not clear | 1 | Not clear | 1 | | | No information | 1 |
| Activities realised | Several training courses (1 year) | | Modules VTC trainings | | Scholarship and stipend | | | | Training since 2006 | |
| Services delivered | Training | | | | ibid | | | | ibid | |
| amount and kind of target-group reached | 4100 pupils and their families (poor) (for whole VTC programme) | | 379 pupils trained after 1 year (drop-out 23%) | | 2805 children and their families | | | | 402 pupils and their families | |
| funding obtained/per donor (incl. W&D) | 471 million (2004) per year increasing (2008) to over 800 million for VTC. Total budget for TVET (fixed and mobile: 1.300 Million) | | 126 million (Bogotá) | | 755.000 Euro per year (2007) | | | | 86 million for centre in Cartagena | |
| Inputs/activities | Building, equipm. running costs and curricula | 4 | Short informal curricula | | Stipends and scholarship | 2 | | | Running Costs, materials etc. | 4 |
| Output/Results | Relatively high drop-out rates (more than 20%) | 2 | Training (drop-out 23%) | 2 | Children cont. participating in school | 2 | | | Trained students (again high drop-out) | 2 |
| Outcome/Effects | No information yet available in this file | | Still early | | No information | 1 | | | No information | 1 |
| Impact | Too early? | | Early | | None | 1 | | | No | |
| Examples/proof of changes (try to get some examples for report) | Yes reports have case studies | 5 | Yes, individual stories given | 5 | Yes ind. stories | 5 | | | Yes, testimonials provided | 5 |
| Information on cost-efficiency | No | 2 | No | 1 | No | 1 | | | No | 1 |
| Information on sustainability/transf | No (cooperation with government exists but | 2 | No | 1 | No | 1 | | | No, limited sales produce VTC | 1 |

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|--|---|---|--|---|--|---|--|--|--|---|
| er and follow-up; e) local community | no certification yet) | | | | | | | | | |
| Information on sustainability/transfer and follow-up: f) partner level | Yes, sales are below planning resulting in deficits | 2 | No | 1 | No, depends entirely on W&D (and other donors support) | 1 | | | No, depend on W&D and SENA | 1 |
| quality and transparency of information: narrative | Good and complete reports | 4 | Good | 3 | OK | | | | OK | 4 |
| quality and transparency of information: financial | Yes, but basic | 3 | Good, basic | 2 | Not so relevant, after transfer | | | | OK | 3 |
| Use of OVI's and sources of information | Yes: several clearcut OVIs | 4 | Yes (eg, drop-out) | 4 | | | | | Yes clear indicators | 4 |
| Timeliness and completeness information | OK | 4 | OK | 3 | | 1 | | | OK | 4 |
| Existence/proof of W&D feedback on projects | Yes, many correspondence | 4 | Yes, but project just started | 3 | Yes, limited (routine operation) | 2 | | | Limited (more on whole programme of VTC and mobile VTC | 2 |
| sustainability/long-term perspectives project | Not so good, but not bad either | 3 | Not very good (poorer target-group and shorter training) | 1 | No perspective for sustainability | 1 | | | Not strong | 2 |
| | | | | | | | | | | |

| Aspect | Project-file 27: 3273011 | 1 - 5 | Project-file 28: 3279001 (no info on 3279002 Cartagena: file 29) | 1 - 5 | Project-file 30: 3279003 | 1 - 5 | Project-file 31: 3282017 | 1 - 5 | Project-file 32,33 and 34 (3296603,4 and 5): | 1 - 5 |
|-------------------------------|--|-------|--|-------|--------------------------|-------|------------------------------|-------|--|-------|
| Basic characteristics project | Mobile VTC Cartagena (2007 for 80 pupils): | | Running costs JBC (marketing | | FORJAR micro-finance, | | Construction of building and | | Course in Micro-finance for FORJAR staff, | |

| | | | | | | | | |
|---|--|--|---|--|---|---|--|---|
| | for information see longer running mobile centre in Bogotá | adviser and job-mediation officer) since 2005 plus fund for micro-finance (on which in practice focus was) and from 2006 also in Cartagena and under FORJAR-CDA, clear links with other CDA programmes | | investments in loan portfolio. Running costs and hard- and software for client-portfolio monitoring | | equipments for VTC in Cartagena (only food and bakery course) | mission expert to assess FORJAR and advise on future development micro-finance programme in SMAP (business plan) and a second course in managing micro-finance institutions (specific small capacity building interventions) | |
| Is there a chain-approach and if so how does it look like | | Explicit link with ex-target groups of previous training phases | 5 | Linked to ex-target groups (but difficult to assess if this is met). Voices are to delink micro-finance even more. | | Just material inputs | No target group is own staff and organisation | |
| Aspects of Direct Poverty Reduction | | Job mediation and small enterprises, but until now with limited success | 1 | Yes, Investments in economic activities; income and jobs creation (recent, limited information) | 4 | | No | |
| Aspects of Civil Society Strengthening | | No | | Limited (networks and contacts also with other NGO's) | 2 | | Strengthening FORJAR | 4 |
| Aspects of Policy Influencing | | No | | No | | | | |

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|--|--|--|---|--|---------------------|---|---|
| Needs assessment (participation of target groups) | | Yes, existing target groups | 4 | Ye, requests from borrowers | | Yes, FORJAR made requests | |
| Project identification and planning (participation of target groups) | | Requests by existing target groups | 4 | Yes | | Ibid | |
| Activities realised | | Several loans, limited job-mediaton And 92 graduates found joub | 1 | Loans (see with JBC) 23 businesses (69 persons) received loan (55 in 21 enterprises realised in semester 2 2006) | | Two training sessions and a mission | |
| Services delivered | | idid | | Loans | | ibid | |
| amount and kind of target-group reached | | Ex-students (several 100-s) | 2 | A few hundred ex-students (and others?) | 2 | FORJAR staff | |
| funding obtained/per donor (incl. W&D) | | Budget semester 2 2006 (152 million) | | 327 million (one year?/2007) Loan from 2008: 200 million | 64 million from W&D | Small funds | |
| Inputs/activities | | Loans and job-mediation | | Loan-funds, running costs and hard and software | | Mission and training | |
| Output/Results | | Loans and job-mediation | | Loans | | | |
| Outcome/Effects | | Limited Job-mediation (also many get jobs without mediation) | 2 | Repayment loans is limited. and # pupils placed is not sufficient. Slow start up | 2 | Business Plan of FORJAR and better equipped staff | 4 |
| Impact | | no | | Not yet | | Still to see | |
| Examples/proof of changes (try to get some examples for report) | | Yes individual stories provided | 4 | Yes good reporting | 4 | Business Plan | 4 |

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|---|--|---|---|---|---|--|--|---|
| Information on cost-efficiency | | No | 1 | No, but operation costs are worrying high (what about reorganising BDS) | 2 | | Not relevant | |
| Information on sustainability/transfer and follow-up; g) local community | | No | 1 | Interest payments need to be higher. Probably no payment for BDS | 3 | | Not relevant | |
| Information on sustainability/transfer and follow-up: h) partner level | | No information (but business plan FORJAR (2007 is very informative on several aspects (more on loans) and no information on BDS | 2 | 150 million loan fund and 176 million operational costs (including BDS?) Later 2008 200 million extra fund as loan from W&D | 3 | | Not relevant | |
| quality and transparency of information: narrative | | Yes, very good and detailed | 5 | Good (excellent SMAP) | 5 | | OK | 4 |
| quality and transparency of information: financial | | Very good | 5 | Good | 5 | | OK | 4 |
| Use of OVI's and sources of information | | Done | 4 | Done | 4 | | Not relevant | |
| Timeliness and completeness information | | OK | 4 | OK | 4 | | yes | 4 |
| Existence/proof of W&D feedback on projects | | Yes | 3 | Yes, intensive discussion on SMAP | 3 | | Yes, on development ToR's | 3 |
| sustainability/long-term perspectives project | | Not yet clear, the programme needs to be further developed first | 2 | Too early, but it needs attention from the beginning | 2 | | Not relevant for missions (For FORJAR there are still quite some challenges) | |
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3. AMG-P, Philippines

| Aspect | Project-file 12: 1810001 | 1 - 5 | Project-file 13: 1873001 | 1 - 5 | Project-file 14: 1879003 | 1 - 5 | Project-file 15: 1879005 | 1 - 5 | Project-file 16 and 17: 1879007 and 010 | 1 - 5 |
|---|--|-------------|--|-------------|---|-------------|--|-------------|--|-------------|
| Basic characteristics project | Financial Adoption Programme Children AMG; Scholarships (2005 onwards) Financial sponsorship child-care centres: general support (only a part 25 pupils participate in vocational training: bridge programme with skilled hands training centre) | | AMG skilled hands training centre in Manila (2005 onwards): running costs 2 year training (was first 2 year): certificated by GoP. Growing 2006/7 200 and 2007/8: 400 children (70 % boys!?) | | Job and Bussiness Centre (Internships and job-mediation) for 200 students 2005/6 (2 cycles) in 10 month cycle (running costs) | | Business Development Organisation (TEKTON): BDS (and financial) services to start-up enterprises (bring business cases to W&D) | | TEKTON Prefab House construction company: First loan from TEKTON BDO is focusing on housing construction (including pre-financing of model house) plus a PUM expert mission on housing construction (with steel) | |
| Is there a chain-approach and if so how does it look like | Yes, clearly part, but this project does not fit very well with TVET, or JI | 1 | Yes, children come from ed. institutes and follow in job-mediation. Also growing need for self-employment | 5 | It is a next phase after VTC (since 1995) to provide placements | 5 | Not clear if target-groups are the same as under previous interventions in the chain | 2 | No, not linked to other intervention) | 1 |
| Aspects of Direct Poverty Reduction | Yes, individual and their families, mainly in social and physical needs | 2 | Yes, through skills for jobs, income | 5 | Yes job-placements with income | 5 | Enterprises with income (limited number). | 4 | Increased quality houses | 3 |
| Aspects of Civil Society Strengthening | No | | Limited | | Networks with companies developed and expanded | 3 | No | 1 | Strengthening TEKTON BDO | 3 |
| Aspects of Policy Influencing | No | | No | 2 | No | | No | 1 | No | |

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|--|--|---|--|---|---|---|---|---|--|---|
| Needs assessment (participation of target groups) | Not related to TVET,JI | 2 | No information provided in documents | 2 | Yes, students apply/request | 5 | Not clear. Based on requests for support (from who??) | 1 | No information | 1 |
| Project identification and planning (participation of target groups) | ibid | 2 | No information | 2 | Done by JBC and contacts with companies | 2 | No information | 1 | No information | 1 |
| Activities realised | Stipends etc. | | Education | | Provide internships and job mediation | | File not clear. Not enough information | | Loans provided (TEKTON produces houses & model houses). Not clear if PUM mission has been realised | |
| Services delivered | Financial support children and families | | VTC-training, testing and job-mediation | | ibid | | Intermediation and provision of loans | | ibid | |
| amount and kind of target-group reached | 1900 children and 140 children as a group (50 VTC and 20 Bridge) | 3 | 83 children: Christian and non-Christian 2006: 191 children (of which 189 graduated) | 2 | 200 children in 2 year (75 graduates per semester) | 4 | TEKTON prefab in 2006 (first loan). In 2007 pipeline: UMFJ (credit obtained through guarantees with OIKOCREDIT) | | TEKTON as a company (but indirect target-groups no information) | 1 |
| funding obtained/per donor (incl. W&D) | 30 Million pesos (per year 2005). 2007: 28 million 6 months? | | 6.6 million pesos (year 2005) 12 million from 2009 stable to 2013 | | 1 million pesos (2005), 1.8 million 2005/6 for running costs/year | | 1.9 million per year (for 2005-2006) | | Not clear | |
| Inputs/activities | Financial support | | | | Tests for internships and mediation | | Establishing partnerships Assessment proposals Advise | | Loan plus expert mission | |
| Output/Results | Children move through entire education cycle | 3 | 74 children graduated (90%) (2005/half 2006) Growing to 200 in 2006/7 and 400 in 2007/8 | 4 | 123 students passed On the Job Training (internship) of 147 students in year cycle 2005/2006 | 4 | One Loan TEKTON Prefab and some in pipeline | | Housing construction (but limited information). No information on mission | 2 |
| Outcome/Effects | No information | | 65% pupils found a job (2005/half 2006) With Internal Trade Tests for measuring fit and quality with employment. Market driven curriculum | 4 | 78 students and 69 with support of JBC in year cycle 2005/2006, In 2007/8: batch 21: 64%/Target = 80% | 4 | Too early, Delays in loan repayment by TEKTON prefab (limited income) | | Model House, rest is too early | 2 |

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| Impact | | | Relevant training for market | 3 | Increase in income, but this is not really supported with evidence. Some loans provided for start up companies (very limited) | | Too early | | Too early | |
| Examples/proof of changes (try to get some examples for report) | Reports contain individual stories | 3 | Good reporting and good quality plans. Individual examples and photos | 5 | Not in file (but probably are available) | | Not provided | | No | |
| Information on cost-efficiency | No | 2 | AMG overspends regularly: point of attention | 2 | No | 1 | No | 1 | No | 1 |
| Information on sustainability/transfer and follow-up; i) local community | No, in principle not sustainable | 1 | | | No, it is not clear if ex-students placed in job pay fee (or employers) | 1 | No | 1 | No information | 1 |
| Information on sustainability/transfer and follow-up: j) partner level | No, in principle not sustainable | 1 | Yes market-driven approach will help. Different donors needed | 3 | Running costs seem constant, no information on sustainability | 1 | No | 1 | Loan repayment by TEKTON Prefab slow | 1 |
| quality and transparency of information: narrative | OK | 3 | Good | 4 | Good, but total numbers of students/per period are not clear | 2 | Limited | 2 | Limited (no information on mission) | 2 |
| quality and transparency of information: financial | OK | 3 | Good | 4 | OK | 3 | Not very good | 2 | Poor | 1 |
| Use of OVI's and sources of information | No | 1 | Yes | 4 | Yes very clear OVI sheets, but periods and totals are confusing | 4 | Only basic (repayment) and no information provided | 1 | No information | 1 |
| Timeliness and completeness information | Yes | 4 | Yes | 4 | Not always sometimes delays and information missing. Periods very different | 2 | Yes | 4 | Yes | 3 |
| Existence/proof of W&D feedback on | Yes, regular communication | 4 | Yes many contacts and communication | 5 | Yes frequent | 4 | Limited | 2 | No | 1 |

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| projects | | | | | | | | | |
| sustainability/long-term perspectives project | No, depend from W&D. AMG has acquired support from several donors though | 2 | Yes, although funding will be required as well. This VTC looks very professional | 4 | No information, but perspectives are there. This should be included in dialogue | 1 | Information too limited to make assessment | No information; impossible to assess. Repayment slow is not a good indicator | 2 |

| Aspect | Project-file 18: 1882001 | 1 - 5 | Project-file 19: 1896601 | 1 - 5 | Project-file 20: 1896602 | 1 - 5 | Project-file 64: 9801001 | 1 - 5 |
|---|--|-------------|--|-------------|--|-------------|--|-------------|
| Basic characteristics project | Equipment for Skilled Hands Training Centre Construction welding shop (2005) Additional equipments (2 cards) (automotive, welding, computer, electronics) Additional equipment (2006/7) | | Capacity development for SHTC: Advisory mission(s) to SHTC for curriculum development and training of trainers and staff (2005/2006) Programme in 2006/7: capacity building admin staff, VTC staff, Trade seminars, Other training (new staff etc.) Advisory mission for development of SMAP of SHTC | | Knowledge Exchange Missions to SHTC Exchange to Hope Enterprises Ethiopia (2005) Evaluation of SHTC (2007) | | Guarantee UMFI (W&D 25%). Not specified for what kind of project/activity | |
| Is there a chain-approach and if so how does it look like | It's a material input to a specific element in the chain | 2 | It's a capacity development input at a specific point in the chain | 2 | Relevant for the whole chain and coherence within the chain | 5 | No information | |
| Aspects of Direct Poverty Reduction | Better services to students | 3 | Indirectly | | No | | ibid, etc. | |
| Aspects of Civil Society Strengthening | Stronger SHTC and good image | 3 | Strengthening performance of SHTC | 3 | Focusing on strengthening the partner | 4 | | |
| Aspects of Policy Influencing | No | | No | | No | | | |

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| Needs assessment (participation of target groups) | No information provided | 1 | Yes, SHTC has developed request based on needs | 3 | In missions yes, in evaluation no | 3 | |
| Project identification and planning (participation of target groups) | No information provided | 1 | Not clear how and how much people participated. But proposal is from partner | 2 | Evaluation has offended SHTC | 1 | |
| Activities realised | Construction and purchase | | Training, workshops, facilitation | | Exchange visit and evaluation mission | | |
| Services delivered | Construction and placement of equipment | | Training, workshops, facilitation | | Ibid | | |
| amount and kind of target-group reached | SHTC and its pupils (yearly growing to 400) | | Staff and trainers from SHTC | | AMG and W&D | | |
| funding obtained/per donor (incl. W&D) | 3.795.594 pesos (2005) for welding shop 3.026.580 pesos for equipment 2.684.850 pesos for equipment 2.000.000 for 2006 also equipment | | 13.431 Euro for 2006/2007 capacity building programme. and Several smaller (mission/activity based) contributions | | Exchange Hope Ethiopia (2005): 6000 Euro Evaluation (2007); 5.563 Euro Facilitation for SMAP (overlap with 18966010 | | 46.831 € guarantee of 25 % of the loan of OIKOCREDIT to Upland Marketing Foundation Inc. Matches with another 25% guarantee of ICCO |
| Inputs/activities | Obtain equipment | | Training and seminars | | Missions | | |
| Output/Results | Equipment | 5 | No information | 1 | Reports | | |
| Outcome/Effects | Equipment enables better quality and more courses for more students | 3 | No information | 1 | Useful insights, but focus on weaknesses | 2 | |
| Impact | No information | | | | Follow up by AMG and W&D | | |
| Examples/proof of changes (try to get some examples for report) | Yes photos of equipment | 4 | No | 1 | Yes in correspondence, but new SMAP is still not on file | 2 | |
| Information on cost-efficiency | No information | 1 | No | 1 | No | 1 | |
| Information on sustainability/transfer and follow-up; k) local community | No information | 1 | Not relevant | | Not relevant | | |
| Information on sustainability/transfer and follow-up: l) partner level | Not clear, no discussion. | 1 | No | 1 | Follow up actions have been planned. External support will be needed | 2 | |
| quality and | OK | 4 | Not in this file | 1 | Reports of missions, | 1 | |

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| transparency of information: narrative | | | | | Not complete in file | | |
| quality and transparency of information: financial | Is OK | 4 | Yes, OK | 3 | Not clear | 1 | |
| Use of OVI's and sources of information | Materials | 4 | No | 1 | No | | |
| Timeliness and completeness information | Not always, sometimes delays and incomplete information (also because of delayed payments) | 2 | Only financial reports, not all reporting in time | 1 | Timely reasonable nut complete no | 2 | |
| Existence/proof of W&D feedback on projects | Yes a lot of communication: also questions and unclarities | 4 | Questions and confusion on reports | 3 | Yes, but a lot of overlap with other projects | 2 | |
| sustainability/long-term perspectives project | No information provided, Not possible to assess (but there seems to be routine in receiving equipment) | 1 | No information provided | 1 | Not directly relevant (evaluation and cap-support) however will lead to more sustainability of SHTC as a whole (other numbers) | 4 | |
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4. CREDO, Burkina Faso

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| Aspect | | Adoptieprogramma; Financial Sponsorship "Support schools and schoolchildren" 76.10.001.05 (Education) 76.95.004.05 (J&I additional scholarships) | Programme de Formation Professionnelle : Lycee Technique – Leo ; Vakschool Bobo; Stage-bemiddelingsbureau (CPEDE); Institutionele steun. 76 73 010 06 This programme comprises: - LT Léo (7673010) - ComplSc Baraka Bobo (7673011) - CPEDE (job bemiddelingsbureau) 76679007en - Appui Institut | Transition Credo Credit Scheme PAF to ACFIME credit enterprise (3 towns) 76 79 001 06...08 J&I programme | Gender project Is nog Arbeid en Inkomen, moet gaan naar Basic Needs 76 79 006 | | 76 79 008 Dit gaat om een kredietaanvraag van een privé dokter voor radiologische apparatuur, eenmalig. Noemen ze Business Case 76799009 idem: hartkliniek 767910 idem: watervoorziening 7679011 idem: Vrachtwagen 7679012 idem: Computerapparatuur |
| Basic characteristics project | 4 | Increase access of poor children to education; Improve quality of education; Extra curriculum activities; | Running a Vocational Training school/hostel = internaat | It concerns financial support to start an enterprise | Empowerment of village women | | Samenwerking beroepsonderwijs (vakscholen) en bedrijfsleven Job and Business Centre (JBC) Het is me niet duidelijk wat de status en bedoeling is van deze Business Cases. Verdere info over |

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| | | Improve physical conditions of children; Meeting W&D criteria for child sponsorship. (all with IOV) | | | | | | deze kredieten ontbreekt: terugbetaling ? Waren er nog meer Business Cases? |
| Is there a chain-approach and if so how does it look like | 3 | Chain approach in Education; only recently link with Job and Income. Looks logical. No result-data yet. | 4 | Yes, included in the program is a stage/work-facilitatie/bemiddelings- bureau | No, but a credit scheme is theoretically part of a chain | No chain approach or part of | Supposed to mediate in finding traineeships and later finding jobs: obviously chain from education to labour market (creating Breadwinner) | - |
| Aspects of Direct Poverty Reduction | | Indirect DAB | | students find a stageplaats; they are still too young to find a job after completing the school. A number then goes to Vakschool in Bobo. After completion of Bobo chances are quite good (60%) to find a job. | Credits are instrumental in Direct Poverty Reduction strategies | Improvement access to production factors by poor women | Job facilitation = employment | - |
| Aspects of Civil Society Strengthening | | - | | Improving relations between professional educ. & labour market sectors | Addition to the Financial sector | Focussed on social improvement in family and in community | Improving relations between professional education and labour market sectors | 2 |
| Aspects of Policy Influencing | | - | | Contribution to institutional devt of professional education sector | Contr. to poverty alleviation via the financial sector= a message (or a complement) to the banking sector | - | Contribution to institutional devt of professional education sector | - |

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| Needs assessment (participation of target groups) | 4 | Sponsorships since 1992/93. Needs assessment done, regularly updated | 4 | Since 2001. Needs assessment regularly updated (no input of target groups) | 4 | Yes, after analysis and discussion, also with target group (PAF staff in this case, and credit takers implied/informed) | Yes, but hardly 'inspraak' Short gender analysis | Clearly. Ideas come from W&D originally but picked up by CREDO. Target groups are the schools – yes, they participate | - | |
| Project identification and planning (participation of target groups) | 3 | No, done by PO | Done by PO – well done | 4 | Seems done in a professional way | Identified in Credo fashion (=good) Indicators on output level | See previous box | - | | |
| Activities realised | 4 | Children accessed to primary (plm 3000/year), secondary/technical (700-1000/year) and university (23-63/year) In all project phases high level of achievement | 4 | Equipping schools Recruiting staff Running hostel Various courses M&E | 4 | Staff evaluation Staff dismissal Staff recruitment Running credit scheme Management improvements (MIS etc) Equipment Other material costs Training of new staff | Alphabetisation Extension + sensibilisation Training (tailoring etc.) Tests with mill | Mediation Network creation Meetings Networking | 3 | |
| Services delivered | 4 | Financing entrance fees; School-building and management; maintenance; teaching; ToT; primary health services, incl. Feeding; Pupil administration; Studies; Schoolinspection | 4 | Pupils trained | 4 | Small Credits | Gender issues promoted | Trainee-ships Jobs | 3 | |

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| amount and kind of target-group reached | 4 "poor children" 2005: 3 300 2006: 3 410 2007: ? 2008: 3 673 | 4 "Poor"children About 260-280 per year; number is increasing | Micro enterprises, many women In Bobo: 400 (= average), so total estimated at 1200 | 7 villages; 50 village women groups | About 120 – 150 annually traineeships | 3 | | |
| funding obtained/per donor (incl. W&D) | Between 2005 and 2008 increase (W&D only): Per year: 532.000.000 – 626.000.000 fcfa | Tussen 2007 en 2010: total (alleen W&D): 1.873.850.000 fcfa (groeit van 329 mil in 2007 tot 697 mil in 2010) | From 21 million fcfa in 2006 to 64 million in 2008 (continuing annually) | 2006: 38 million 2007: 2008: 26 million | 2006: 9,5 million fcfa 2007 2008: 10 million fcfa | - | | |
| Inputs/activities | | Education | Managing credits | Extension | | 3 | | |
| Output/Results | 5 At least 80% graduated students | 5 Planned courses given; hostel run according to planning | 4 Kredieten uitgezet, en terugbetalingen geïnkasseerd | Not clear | No reports | | | |
| Outcome/Effects | 5 = almost double the achievement of average national level. | 5 82% successrate (diploma) | 4 Small enterprise development (no data) | Not clear | No reports | | | |
| Impact | 4 Yearly increase of primary, secondary/technical/higher education students. Follow-up in J&Income not yet known (but Credo estimates 60% eventual success-rate). | 4 Expected that 60% of target group acquires a job (successful access to labour market) A discussion is taking place with W&D about the vision of the Director with regard to fit between the school and the job-market (issue not specified) | 4 No data | Not clear | No reports | | | |

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| Examples/proof of changes (try to get some examples for report) | Testimonies (individual) about merit of Credo in educational and spiritual success. Conversions/Baptisms during Summer-camps (plm 200/year). | 4 | “En ce qui concerne le volet spiritual, le programme est respecté, des élèves se sont convertis à Christ » (... het programma wordt volgens plan uitgevoerd : leerlingen hebben zich bekeerd ...) | - | - | - | 1 | |
| Information on cost-efficiency | 2 A study is presently being undertaken (Jenze report?) | | It is a running project. Recently, the cost/pupil has been reduced after discussions Credo and School – salary costs staff were also too high | Seems OK | ? No info | No info | 1 | |
| Information on sustainability/transfer and follow-up; local community | 2 ? (no info on local communities) Context should be better integrated in all analyses. | | Community not involved except parents of pupils who pay low schoolfees (sometimes) | Local community not involved | Not sustainable | timely | - | |

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| Information on sustainability/transfer and follow-up: partner level | 4 High learning in PO. Although schoolfees, programme increasingly dependent on W&D funds | 4 School will in future depend about 50% on W&D subsidies – justification W&D: school is not a goal in itself but an instrument: sustainability is not an issue here (acc to W&D Jan Lock) | | The transfer from Credo credit scheme to independent Credit scheme will eventually have to function without donor-support. PO has got rid of this credit scheme. | Will be continued as Basic Needs under ICCO/Prisma/KIA health Via same Credo PO | Not applicable | | |
| quality and transparency of information: narrative | 4 Good reporting, also on results etc. | 4 Good | 4 | Seems OK | OK | Progress Reports not in file | | |
| quality and transparency of information: financial | 4 Good reporting | 4 Good | 4 | Seems OK | OK | OK | | |
| Use of OVI's and sources of information | 4 OVI's used and reported upon – They are rather good in LogFrame | 4 Good. Format W&D. Use of OVI. Assisted by Wim Simanse (now replaced) who is a W&D Technical Assistant | 4 | Not applicable | OK | Yes, good | | |
| Timeliness and completeness information | 4 Satisfactory | 4 Satisfactory | 4 | Seems OK | OK | Usually OK with CREDO | 4 | |
| Existence/proof of W&D feedback on projects | 4 Visits; negotiations about new budgets; studies undertaken by W&D | 4 Regularly visited by W&D – yes: good feedback | 4 | Yes, discussions have taken place | Project visited, discussed, comments written down | Yes, discussions and visits Technical Assistant who did most of the work | 1 | |
| sustainability/long-term perspectives project | 4 Dependence on W&D remains: it would be good to calculate the | 4 Dependence on W&D remains. See above the | | Idea is long-term perspective of sustainability | unlikely | n.a. | 2 | |

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| | <p>investment in children related to the end-result in Job/Income. Is endresult worth the investment? This will be done in the future.</p> | <p>point of view Jan Lock – to be given the benefit of the doubt (SZ): school is instrument, not goal (OK), but if the country (or PO) can not take over the school later, there is no development improvement in the wider context.</p> | | | | |
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| Aspect | 7680008 CFPA Centre de Formation et de Production Agricole =Basic Needs), dat overgaat in Proj. De Promotion et de Renforcement de la Rentabilité de la Production dans la Sissili (PRPS vanaf 2008) = Werk en Inkomen | Enmalige investeringen : 7682003 06 J&I : auto voor LycéeTechn Léo (7 mil fcfa) - 76 82 003 06 10 Stroomvoorz. Leo(30 mil fcfa) - 7682003 11 Workshop+materiële 76 mil fcfa) - 76 73 010 07 Running costs Leo school 76 mil fcfa - 7682003.12+13 Materialen, deels uit EU (1800 €) | Proj de Dév Intégré dans la Sissili (PDIS) <u>A. Projet Gestion des Ress Nat</u> : PGRNM <u>B. CFPA en C.Projet Genre et Dev</u> – Deze twee worden in 2008 beëindigd en worden : Education Rurale en Viol faites aux Femmes en Capacités Guichet Crédit ; <u>D. CREN</u> (voedingscentrum), wordt in 2008 omgebouwd; <u>E. Plan d'Elab de nouveaux projets.</u> (for impact-study of this progr. see third column on your right) | 7696 203 Several activities which concern sending of Dutch consultants to Bobo-school : to install machines, to give certain courses. Expenses are mainly travel costs. | 7696 204 07 1 6 days visit of 2 Burk schoolstaff to schools/companies in NL in dec 2007. They call this capacity building. Total amount: 1.911 € (travel and accommodation costs). No report available (Also a report about a W&D expert meeting in NL: Vocational Education and Training (=FPT) – dec 2007. No project numbers, or amounts. | Impact and baseline study GED/CFPA 76 96 602 05 , but: = <u>Basic Needs</u> ; was vroeger Job&Income In 2005 (5.9 million FCFA) over projecten CFPA (training), GED (gender) en Guichet Crédit (kredietprogramm a), allemaal ruraal nog in kinderschoenen. Project zou wel gedrag en visie op landbouwproductie hebben veranderd, en hebben bijgedragen aan milieubehoud en voedselzekerheid (maar niet in duurzame zin). |
| Basic characteristics project | Agricultural extension | Alle eenmalige uitgaven voor materiële en personele ondersteuning van scholen. Geen doel op zichzelf. | See in other columns | Consultants visit to school | | Evaluation study |
| Is there a chain-approach and if so how does it look like | no | no | | Not evident | | - Not relevant |
| Aspects of Direct Poverty Reduction | Higher production | indirect | | indirectly | | - Indirect |

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| Aspects of Civil Society Strengthening | Farmer groups promoted | indirect | | | indirectly | | 2 | indirect | |
| Aspects of Policy Influencing | - | no | | | no | | - | Study could have impact on policy (of Credo and W&D) | |

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| Needs assessment (participation of target groups) | Is OK with CREDO | Probably yes (the school authorities) | | By PO | | - | Not participative |
| Project identification and planning (participation of target groups) | Yes, well done; more or less with participation of target groups | Probably yes (the school authorities) | | By PO | | - | Not part. |
| Activities realised | Agricul extension activities | ? no info | | ? probably yes | | 3 | Study – final report |
| Services delivered | Training and extension | ? no info | | No report | | 3 | idem |
| amount and kind of target-group reached | Training Centre : in 15 years: about 700 farmers; PRPS: 48 families/year (=5 villages) | 4 Indirect, as it serves the school | | School only | | 3 | Not relevant in this case – not evident if this report has been discussed with the target groups – is unlikely |
| funding obtained/per donor (incl. W&D) | Training Centre (since 1993): in 2008 (last year) 30 million; PRRPS: 15 mil fcfa for 2008 | See above for amounts | <p>Since start of W&D funding to Credo:</p> <p>CREN 220 mil fcfa SC: 128 mil GED: 320 mil CFPA 361 mil PGRN: 628 HVRED: 165 mil</p> <p>Program Social PARR (=Adoptie): 6 701 000 000 fcfa SEC ALIM (voedselzekerh): 315 mil DOS (Alphabetisation): 83 mil</p> | See above | | - | See above |

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| Inputs/activities | PRRPS: advice and training to farmers | | Money-tranfers, spending by client | | | See above | | 3 | Investigations by consultant | |
| Output/Results | No report | 5 | No info, probably all used according to plan | 4 | | No report | | | report | |
| Outcome/Effects | No report | 5 | No info – probably contributed to higher objective (= operation of school) | 4 | | No report | | | Some projects ended, replaced by others | |
| Impact | No report | 4 | No info | 4 | | No report | | | idem | |
| Examples/proof of changes (try to get some examples for report) | - | | - | - | | - | - | 1 | - | |
| Information on cost-efficiency | W&D staff member says: not efficient: too much money for few people | | No info | | | no | | 1 | - | |
| Information on sustainability/transfer and follow-up; m) local community | Not sustainable in any way | | - | | | Not relevant | | - | ? | |
| Information on sustainability/transfer and follow-up: n) partner level | This project too is based on funding without considering financial independence | | - | | | school | | | Projects replaced by others | |
| quality and transparency of information: narrative | No report | | No report on implmentation | | | No reports | | | Well written report of professional consultant company | |
| quality and transparency of information: financial | Via Credo: OK | | No financial report | | | No financial data | | | - | |

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| Use of OVI's and sources of information | Yes, in Plans | Not relevant here | | | Not relevant | | | yes |
| Timeliness and completeness information | In Plans of Action: OK | Just about inputs | | | No report | | 4 | ok |
| Existence/proof of W&D feedback on projects | Yes, visits and discussions and correspondances | no | | | No proof | | 1 | Yes, discussed, and projects replaced |
| sustainability/long-term perspectives project | none | No info | | | Not likely | | 2 | - |

5. CTF, Sierra Leone

| Aspect | Project-file 58: 8873003 | 1 - 5 | Project-file 59: 8879001 | 1 - 5 | Project-file 60: 8880001 | 1 - 5 | Project-file 61: 8896201/2/3 | 1 - 5 |
|---|---|-------------|---|-------------|---|-------------|---|-------------|
| Basic characteristics project | Grafton Vocational Skills Centre for 230 school-drop outs (young people) and 120 adults (functional literacy training) 2007 pilot phase (30+20) and 2008/9 100 and 50 per year. (three year programme) | | Agricultural Development Programme in Makomp (sesam, cashew, groundnuts, animal raising, pepper). Establishment of a value chain for sesame (with Dutch Enterprise (Rowal Trade) (in cooperation with CORDAID?) 2008: extension phase of programme with other products and more farmers. In 2008 extra support for vehicle | | Agicultural Business Centre: Support and Technical Assistance to Farmes and Loan-fund Specific for: Groundnuts, pepper, goats and poultry agr business There seems to be a duplication with Sesame in 8879001 (59), where these products were also presented with sesame and cashew | | Consultancy mission (from business platform) to study possibilities for agricultural production (groundnut, poultry, two other cash-crops) in Makomp (1) Consultancy mission for semame production (2) Follow up mission sesame (3) Makomp, Mathiuka and Wareh Baimbay | |
| Is there a chain-approach and if so how does it look like | Yes it is part overall strategy and it has links with education. Links with Job-mediation and enterprise development are currently being developed | 4 | It is an agricultural project not linked to VTC and in other region | | Same as 59 | | No, it's all about agricultural production | |
| Aspects of Direct Poverty Reduction | Education for poor children in Grafton region | 3 | Obvious and significant for producers currently selling sesame | 5 | Ibid | | Relevant, but inputs are specific and no information provided on production and commercialisation of sesame seeds | 2 |
| Aspects of Civil Society Strengthening | No | | Formation of farmer groups and linkages with international traders | 3 | Repetitive with 59 | | Yes organisational strengthening and better set up of projects | 3 |
| Aspects of Policy Influencing | No | | No | | | | No | |

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| Needs assessment (participation of target groups) | No information | 1 | Yes, baseline survey conducted, farmers groups (40) established | 5 | | Yes context analysis was done (but involvement target groups not clear) | 2 |
| Project identification and planning (participation of target groups) | No information | 1 | Yes, done with farmer groups and leaders | 5 | | It was a request/dialogue with CTF not target directly. | 2 |
| Activities realised | Education on skills (four curricula) | 3 | Groups are formed Assistance | 4 | | Missions realised (mission 1 not clear) | |
| Services delivered | | | Seeds distributed | | | Reports delivered (but report on mission 3 was in Dutch) | 2 |
| amount and kind of target-group reached | 31 (22 girls and 9 males) reached with project in year1 (pilot), less than planned. Many boys (5) dropped out No information provided on adult functional literacy | 2 | Core group of 1000 farmers organised in 40 groups. (520 female) In total 3708 farmers (around 1000) are producing and selling | 5 | | CTF mostly (and indirectly target groups) | |
| funding obtained/per donor (incl. W&D) | 22.741 Euro support in 2007/8 (similar somewhat higher budget foreseen) Functional literacy part disappeared from plans and reports (was it realised or not??) | | 117.655.100 (for 1 year) = October 2006/2007 419.424.198 (including vehicle 60.000.000) for 2007 and whole 2008: extension to 4000 sesame farmers, 1250 other farmers (groundnuts poultry etc) | | 176.780.000 in 2006: for running costs and loan fund | 4120 mission 1 on groundnut etc. (only budget) 6145 Euro (mission 2 on Sesame) 4.520 on mission 3 | |
| Inputs/activities | Skills education (on 4 subjects) | | assistance | | | Experts | |
| Output/Results | 31 students enrolled and 24 finished year 1, This is much less than planned! | 2 | Seeds distributed, TA and market linkage established | 4 | | Reports | |
| Outcome/Effects | Too early | | Seedlings 60.000 for 100 farmers planted 6 metric tons of sesame bought Later phase also other products introduced, produced and traded. Cashew did not fare very well | 4 | | Set up and changes in project-design | 2 |
| Impact | Too early | | Still too early to see | | | Not (yet) visible | 1 |

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| Examples/proof of changes (try to get some examples for report) | Yes activities in school visualised | 3 | Report is clear and contains information | 4 | | No | |
| Information on cost-efficiency | No | | No | | | Cheap, because no or low fees were paid to consultants | 2 |
| Information on sustainability/transfer and follow-up; o) local community | No, but in overall strategic plan CTV a vision on sustainability is being developed. | 2 | Limited information. Seeds are distributed as credit | 2 | | If economic development is successful, target-groups can pay. But no information available | 2 |
| Information on sustainability/transfer and follow-up: p) partner level | Ibid | 2 | No information available on these aspects in file | 2 | | No information available, but missions are embedded in larger agricultural programme of CTF | 2 |
| quality and transparency of information: narrative | Yes OK | 3 | Good report | 4 | | Not clear (even not clear if mission has been realised or not) | 1 |
| quality and transparency of information: financial | OK | 3 | Basic | 3 | | Very basic | 2 |
| Use of OVI's and sources of information | Yes, they are used and well described | 3 | Yes, well described and used in reporting | 5 | | Not relevant | |
| Timeliness and completeness information | OK, | | On time and quite complete | 4 | | Very basic and incomplete | 1 |
| Existence/proof of W&D feedback on projects | There is feedback, but it is remarkable that this feedback is not very critical, while the start-up phase of this project is not running well | 1 | There has been quite frequent communication | 4 | | Yes, dialogue and exchange with both CTF and consultants | 2 |
| sustainability/long-term perspectives project | Not possible to say at this point in time | | Should be there, but is not well developed and described in programme Seeds were given as credit | 2 | | Should be there but no information available | 2 |