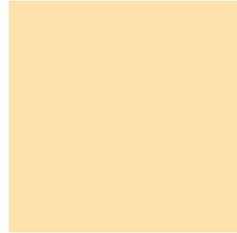
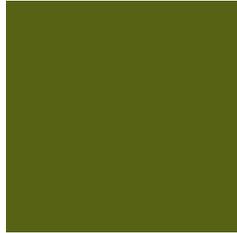




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## **Midterm Evaluation of the Small Business Development Centres Program in the Caribbean - Phase II**

**Final report**

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### List of acronyms and abbreviations

Beltraide	Belize Trade and Investment Development Service
CARICOM	Caribbean Community
CSME	CARICOM Single Market and Economy
D.C.	District of Columbia
DPE	Department of Planning and Evaluation (OAS)
ibid.	“Ibidem” (Latin for: “the same”)
ICAI	Independent Commission for Aid Impact (of the United Kingdom)
M&E	Monitoring and Evaluation
MoU	Memorandum of Understanding
MoV	Means of Verification
MSME	Micro, Small and Medium Enterprise
OAS	Organization of American States
RPPI	Report on Progress of Project Implementation (OAS)
SME	Small and Medium Enterprise
SBDC	Small Business Development Centers
St.	Saint
TN	Tennessee
UK	United Kingdom
UNCTAD	United Nations Conference on Trade and Development
U.S.	United States
USAID	United States Agency for International Development
USD\$	United States Dollar
UTSA	The University of Texas at San Antonio
YES	Youth Entrepreneurship Scheme (Barbados)

Figure 1: Dashboard of key findings by evaluation criteria and main evaluation questions

Criteria	Assessment	Rationale
Relevance		<p><b>SBDC II is doing the right thing in CARICOM.</b></p> <ul style="list-style-type: none"> <li>Overall relevance reaches 96% on a 100% scale, using the six sub-criteria for relevance agreed in the evaluation matrix. The mid-term evaluation finds strong achievement across the board. SBDC II stands out as an area of good practice where OAS is making a significant positive contribution concerning the program's relevance;</li> <li>In five out of six sub-criteria the program shows a very strong performance, including: <ul style="list-style-type: none"> <li>Alignment to OAS mandates</li> <li>Relevance for strategies of the U.S. Department of State</li> <li>Countries' skills and business needs in the CARICOM context</li> <li>Addressing the exclusion of vulnerable groups, particularly women;</li> </ul> </li> <li>Theory of change is largely valid, including the "country-by-country" approach, despite a competing regional approach. Yet this regional approach is politically not feasible for the OAS. The availability of predictable government funding for SBDC remains a concern for SBDC teams and it remains to be seen whether this assumption holds</li> </ul>
Efficiency		<p><b>Overall, the program uses resources appropriately.</b></p> <ul style="list-style-type: none"> <li>Overall efficiency reaches 72% on a 100 % scale, based on the seven sub-criteria for program planning, management and implementation to assess efficiency. SBDC II shows satisfactory achievement in most areas, but partial achievement in others;</li> <li>SBDC II is very strong in the quality of program monitoring by complying with the OAS' Report on Progress of Project Implementation format containing baselines, targets and actual performance; the beneficiary selection criteria and transfer of learning from phase I to phase II of SBDC are equally strong;</li> <li>Measures to determine SBDC II success are mostly appropriate but fall short of reporting at the goal level due to the OAS planning and reporting format despite NeoSerra data becoming increasingly available across program countries;</li> <li>The performance indicators for SBDC II are largely well formulated but suboptimal concerning results orientation of some indicators and the lack of indicators at the goal level;</li> <li>Roles and responsibilities for planning and implementing SBDC II show high to very high stakeholder appreciation for the OAS and UTSA, while only the role of academia in beneficiary countries and Caribbean Export are less clear.</li> </ul>
Effectiveness		<p><b>At mid-term SBDC II is making progress of achieving program outputs and the outcome, based on the log frame indicators. However, given the lack of milestones for many indicators, the assessment might at times be overly cautious.</b></p> <ul style="list-style-type: none"> <li>Overall effectiveness reaches 75% on a 100 % scale, based on the 15 sub-criteria including the five outcome indicators and eight output indicators: SBDC II shows satisfactory achievement in most areas, but partial achievement in others;</li> <li>SBDC II is making progress to achieving objectives of three out of five outcome indicators with targets for one indicator exceeded at mid-term;</li> <li>At the output level SBDC II makes progress in achieving five out of eight outputs. For three outputs progress is fully satisfactory while less evidence emerges for achieving results to date for vulnerable groups and women;</li> <li>Stakeholder satisfaction about outputs delivered at mid-term is high to very high;</li> <li>Factors affecting SBDC II performance: four out of eight external factors and three out of six internal factors are mitigated by the OAS.</li> </ul>

<b>Sustainability</b>		<p><b>At mid-term, only the likelihood of SBDC II's sustainability can be evaluated with satisfactory progress in most areas.</b></p> <ul style="list-style-type: none"> <li>• SBDC II shows satisfactory achievement in most areas, but partial achievement in others, reaching 63% on a 100% scale for likelihood of sustainability, based on four sub-criteria ;</li> <li>• SBDC II makes most progress in ensuring ownership of the SBDC model in the eight CARICOM beneficiary countries and in supporting the enabling environment by actively engaging in MSME policy development;</li> <li>• The funding of SBDC's by national governments appears as the Achilles heel, the area at highest risk, of SBDC II, and the likelihood is uneven across the beneficiary countries;</li> <li>• Explicit exit strategies have not yet been discussed between the OAS and its SBDC partners in CARICOM.</li> </ul>
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**Figure 2: Legend for color coding used for results assessment**

	Green: Strong achievement across the board. Stands out as an area of good practice where OAS is making a significant positive contribution. Score 76 to 100 out of 100
	Green/amber: Satisfactory achievement in most areas, but partial achievement in others. An area where OAS is making a positive contribution but could do more. Score 51 to 75 out of 100
	Amber/red: Unsatisfactory achievement in most areas, with some positive elements. An area where improvements are required for OAS to make a positive contribution. Score 26-50 out of 100
	Red: Poor achievement across most areas, with urgent remedial action required in some. An area where OAS is failing to make a positive contribution. Score: 0-25 out of 100

## Executive summary

**Introduction:** This document comprises the report of the mid-term evaluation of the Sustainable Business Development Centers Program in the Caribbean– phase II (SBDC II). Since February 2016 the Organization of American States (OAS) implements the second phase of the program which the United States Department of State funds with USD 1,994,694.97 (81.19% of total funding). The OAS provides the remaining funding in-kind.

**Program background:** The goal of SBDC II is to contribute to the sustainable improvement of the micro, small and medium enterprises (MSME) sector in the Caribbean Community (CARICOM) region concerning, for example, economic growth, productivity, employment and living standards. SBDC II is designed to build on the work undertaken in the first program phase (2012-2015) with the first five beneficiary countries Barbados, Belize, Dominica, Jamaica and Saint Lucia while expanding the Caribbean adaptation of the U.S. SBDC model to Antigua and Barbuda, The Commonwealth of the Bahamas and St. Kitts and Nevis.

**Evaluation purpose:** The Department of Planning and Evaluation (DPE) of the OAS commissioned this mid-term evaluation with a dual purpose: i) to assess the progress and performance of the SBDC model phase II in the beneficiary countries; and to determine to what extent the recommendations and lessons learned from the evaluation of phase I were taken into account in the design and execution of phase II. An external independent evaluation consultant executed this mid-term evaluation between August and December 2017. The primary clients for this mid-term evaluation are the OAS, the U.S. Department of State, OAS Member States as well as the program beneficiaries in the eight CARICOM Member States.

The **evaluation methodology** builds on an evaluation matrix and work plan and includes a mixed-methods approach using i) document review; ii) conference calls with main stakeholders; iii) reconstruction of the program's intervention logic (Theory of Change); iv) on-line survey with all eight SBDC teams; v) webinars with five out of eight SBDC teams and implementation partners. Field-visits were not foreseen for the mid-term evaluation.

**Main evaluation findings:** The dashboard in Figure 1 summarizes the main evaluation findings by the evaluation criteria suggested in the Terms of Reference: relevance, efficiency, effectiveness, and likelihood of sustainability.

**Relevance: SBDC II is doing the right thing in CARICOM, and overall relevance reaches 96%.** In five out of six sub-criteria the program shows a very strong performance. Sub-criteria include i) alignment to OAS mandates; ii) relevance for strategies of the U.S. Department of State; iii) countries' skills needs; iv) countries' business needs in the CARICOM context; v) addressing the exclusion of vulnerable groups, particularly women. The evaluation finds that the program's Theory of Change is largely valid. Validity includes the program's "country-by-country" approach, despite a competing regional approach. This regional approach is politically not feasible. The availability of predictable government funding for SBDC remains a concern for SBDC teams, and it remains to be seen whether this assumption holds.

**Efficiency: Overall, the program uses resources appropriately with 72% efficiency ratings.** Sub-criteria used to determine the efficiency of SBDC relate to evaluation questions listed in the Terms of Reference concerning the following items: a) program management (appropriateness of SBDC success measures; quality of program monitoring; quality of

performance indicators; and the use of results-based management principles); b) program planning and implementation (beneficiary selection criteria, transfer of learning and recommendations from phase I to phase II of SBDC and roles and responsibilities in program planning and implementation).

The mid-term evaluation finds that SBDC II is very strong in *program management*. The quality of program monitoring is high by complying with the OAS' Report on Progress of Project Implementation format containing baselines, targets and actual performance. The transfer of learning from phase I to phase II of SBDC including implementation of phase I evaluation recommendations are equally strong. The measures to determine SBDC II success and performance indicators are mainly appropriate but fall short of reporting at the goal level due to the OAS planning and reporting format. That limitation is regrettable as NeoSerra data is becoming increasingly available across program countries to show the progress SBDC II is making at the goal level.

On the *program planning and implementation* side, stakeholders show a high to very high appreciation for the OAS and UTSA, while only the role of academia in beneficiary countries and Caribbean Export are less clear. The implementation status of evaluation recommendations from SBDC I reaches 87% and all four main lessons learned in the SBDC I evaluation are considered in the design of SBDC II.

Room emerges for further refining the already strong beneficiary selection criteria.

**Effectiveness: at mid-term SBDC II is making progress in achieving program outputs and the outcome with 75% effectiveness ratings. However, given the lack of milestones for many indicators, the assessment of this evaluation might at times be overly cautious.**

SBDC II is making progress to achieving objectives of three out of five outcome indicators with targets for one indicator exceeded at mid-term. At the output level, SBDC II makes progress in achieving five out of eight outputs. Less evidence emerges for achieving results to date for vulnerable groups and women at mid-term. Stakeholder satisfaction about outputs delivered at mid-term is high to very high among SBDC teams in the eight beneficiary countries.

Four out of eight external factors affecting SBDC II performance and three out of six internal factors are mitigated by the OAS. Given the size of the SBDC II program team with one person based in Washington DC, the level of mitigation is remarkable.

**Sustainability: At mid-term, only the likelihood of SBDC II's sustainability can be evaluated with satisfactory progress in most areas.** Based on four sub-criteria the likelihood of sustainability reaches 63%. SBDC II makes the most progress in ensuring *ownership of the SBDC model* in the eight CARICOM beneficiary countries and in *supporting the enabling environment* by actively engaging in MSME policy development. Explicit *exit strategies* have not yet been discussed between the OAS and its SBDC partners in CARICOM.

The funding of SBDC's by national governments appears as the Achilles heel of SBDC II, the area of highest risk and the likelihood is uneven across the beneficiary countries.

## Conclusions

**Relevance:** SBDC II proves politically relevant for the donor and implementing agency OAS. Policy and economic relevance are given for benefitting CARICOM member states. The concept of SBDC II addresses the exclusion of women from economic prosperity, with relevance in the Caribbean context experiencing particular inequality between male and female entrepreneurs. Probably the main assumption "making or breaking" SBDCs in the eight beneficiary countries is the availability of government funding which proves

challenging, despite Memoranda of Understanding signed between governments, including Ministries of Finance and the OAS. Otherwise, the Theory of Change holds.

**Efficiency:** Program management is robust, building on improved beneficiary selection criteria, complying with OAS results-reporting and systematically transferring learning from phase I to phase II of SBDC. However, beneficiary selection criteria are also suited to further strengthen financial ownership of the SBDC model. The SBDC team in the OAS risks underreporting at goal level, despite the availability of measures and indicators in NeoSerra.

**Effectiveness:** At mid-term SBDC II is making good progress to achieving most targets for outputs and outcomes, as also evidenced by stakeholder satisfaction. However, results for vulnerable groups including women are to date less satisfactory. Given the size of the SBDC team in the OAS, its location in the OAS Secretariat rather than the beneficiary countries and the program budget, the level of mitigating external and internal factors affecting program performance, often at the very limits of OAS' control appears high.

**Sustainability:** Again, given the program budget, the program approach to ensure sustainability of SBDC is remarkably holistic. Questions of funding, however, remain high on the agenda.

SBDC teams in beneficiary countries lack a common understanding about what to expect once OAS funding ceases.

## **Recommendations**

### **Relevance**

R 1: OAS Secretariat: Strengthening coordinated MSME support in selected CARICOM member states remains highly relevant and should be continued in the future.

Prioritization: moderate, for future similar interventions

R 2a: SBDC team in the OAS: The OAS is encouraged to keep a “country-by-country” approach for SBDC implementation.

R 2b: SBDC team in the OAS: Project design would benefit from even stronger attention to ensure SBDC funding by signing MoU’s with relevant line ministries to be witnessed by the respective Ministry of Finance.

Prioritization for R2a and R2b: moderate, for future similar interventions

### **Efficiency**

R 3: SBDC team in the OAS: Shared funding commitment. Beneficiary selection criteria can serve as good practice for future similar OAS interventions. The grant-matching element of competition-based beneficiaries selection criteria as experienced in other OAS interventions seems suited to further strengthen financial ownership of the SBDC model. This approach would require governments to match OAS funding to a certain degree (including in-kind contributions covering operational SBDC costs) to ensure the sustainability of SBDC funding for a given period.

Prioritization: moderate, for future similar interventions

R 4: The SBDC team in the OAS should select indicators used in NeoSerra to report on its goal level results.

Prioritization: very high: next month

R 5: SBDC team in the OAS: Facilitate improved engagement of academia SBDC teams in beneficiary countries. Explore the best-suited role for Caribbean Export to play in the remaining implementation period.

Prioritization: very high: next month

### **Effectiveness**

R 6a: SBDC team in the OAS: During the remaining period of SBDC II implementation, work on vulnerable groups, including women, should be prioritized.

Prioritization: very high: next month

R 6b: The SBDC team in the OAS should consider whether the remaining budget and timeframe would allow for i) rolling NeoSerra training for growing SBDC teams; ii) networking, structured dialogue and experience sharing in CARICOM and SBDC's in Central and South America; iii) internship opportunities for university students in SMEs in SBDC II countries

Prioritization: very high: next month

R 7: The OAS Secretariat should replicate the SBDC II program management approach regarding:

- Understanding the cultural, social and economic context
- Hands-on engagement of project team even if not placed in beneficiary countries
- Building relationships and trust (which requires a project timeframe of more than 2-3 years)

Prioritization: moderate, for future similar interventions

### **Sustainability**

R 8: SBDC team in the OAS: Exit strategies. Engage with SBDC teams in beneficiary countries to discuss departure process of the OAS from SBDC

Prioritization: high: next 3 months

## Section I: Introduction

This document constitutes the report of the mid-term evaluation of the Sustainable Business Development Centers Program in the Caribbean– phase II (SBDC II).

The Organization of American States (OAS) is implementing the second phase of the program with an approved execution period from 29 February 2016 to 29 June 2018. The United States Department of State funds SBDC II with USD 1,994,694.97 (81.19% of total funding) while the OAS provides in-kind support of USD 462,076.00 (18.81% of total funding).

### 1.1 Project background

The Project Document of SBDC II states that “Micro, small and medium-sized enterprises (MSMEs) have long been identified as the catalyst for economic and social development in the Caribbean. A long history of entrepreneurial spirit has spawned the development of several sectors related to natural resources, manufacturing, agro-processing and a myriad of services sectors. These MSME sectors have often been credited with having the potential for the creation of forward and backward economic linkages, reducing foreign currency expenditure and utilizing local raw material inputs. By virtue of their small size, MSMEs are also deemed flexible enough to ably respond to rapid changes in market conditions. Thus, the support and development of the MSME sector in the Caribbean region has become a comprehensive economic development strategy that it is hoped could lead to more inclusive short and medium-term growth”.

“Phase two of the Project *“Establishment of Small Business Development Centres (SBDCs) in the CARICOM Member States”* is designed to build on the work undertaken in the first phase {2012-2015} with the first five beneficiary countries – Barbados, Belize, Dominica, Jamaica and Saint Lucia – while expanding the Caribbean adaptation of the U.S. SBDC model (...).

The **consolidation of the model** in the first five beneficiary countries will include the development of the legal and regulatory framework to underpin the model as well as strengthening the technical capacity of the SBDCs to assist their clients in accessing local and regional value chains and promoting better access to financing with a view to nurturing the development of successful SBDC networks throughout the Caribbean (...). The **expansion of the project** will assist in the creation of sustainable small business assistance networks in (...) additional Caribbean countries {Antigua and Barbuda, The Commonwealth of the Bahamas and St. Kitts and Nevis} based on the proven U.S. SBDC model. These countries will be determined on the basis of self-selection, however participation is contingent on the signature of MOUs to formalize government commitments. The Project will engage the support from the government, higher-education, NGO and private sectors for a more effective and integrated infrastructure for MSME assistance and help improve upon a largely fragmented array of existing programs. (...) The result of these collective efforts it is hoped will help each project beneficiary country in increasing the competitiveness of their respective MSME sectors, in starting and formalizing new businesses, helping existing businesses grow and become more profitable, in creating new jobs and in accessing new international markets for their goods and services”.

## 1.2 Evaluation background and objective

“In 2015 the Department of Planning and Evaluation (DPE) {of the OAS} coordinated a final assessment of Phase I of the program. At the time it was concluded that it was too early to judge the program based on results related to economic indicators, as four out of five centers were only recently launched and SBDC training and business development support (...). The groundwork was determined to have been laid for Small Business Development Centers operating in all five pilot countries. Additionally, the Phase I evaluation recommendations suggested that planning for phase II of the SBDC program in CARICOM member states ought to continue so as to deepen the engagement with pilot countries (Barbados, Belize, Dominica, Jamaica and Saint Lucia) and start engaging with a smaller number of new countries”<sup>1</sup>.

The evaluation Terms of Reference (ToR)<sup>2</sup> clearly outline the objective of the mid-term evaluation: "The purpose of the mid-term evaluation is twofold: to assess the progress and performance of the SBDC model phase II in the beneficiary countries in the context of phase I, by reviewing its advances to date and comparing them to those established in the project objectives; and to determine to what extent the recommendations and lessons learned from the evaluation of phase I were taken into account in the design and execution of phase II".

The evaluation scope can be summarized as follows:

- Conduct a formative evaluation to assess the project's progress in achieving its objectives.
- Determine, to the extent possible, the effectiveness of the project as best reflected in the available results to date.
- Critically analyze the formulation, design, implementation, and management of the project and make recommendations as needed.
- Assess the likelihood of institutional and financial sustainability of the interventions financed by the project.
- Document lessons learned related to the formulation, design, implementation, management, and sustainability.
- Make recommendations, as appropriate, to improve the formulation, design, and implementation of future similar interventions.
- Assess if and how the project addressed the crosscutting issue of a gender perspective and to what results.

The program was evaluated along the lines of the internationally applied evaluation criteria of relevance, efficiency, effectiveness and (likelihood of) sustainability. The criterion of impact was not be applied, given that this is a formative mid-term evaluation.

The primary clients for this evaluation are OAS, the U.S. Department of State (the donor), OAS Member States as well as the program beneficiaries in the eight CARICOM Member States. The mid-term evaluation took place between August and December 2017.

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<sup>1</sup> Secretary General of the Organization of American States: Midterm evaluation o the Small Business Development Centers Program in the Caribbean – Phase II. Page 4.

<sup>2</sup> Ibid, page 5.

### 1.3 Evaluation methodology and approach

The evaluation methodology and approach are explained in detail in the “evaluation matrix and work plan” developed as part of the evaluation’s inception phase, the first deliverable of this mid-term evaluation.

The “evaluation matrix and work plan” contain:

- The evaluation approach and methodology including a draft Theory of Change validated with the OAS project team;
- An evaluation work plan with a timeline;
- The evaluation matrix with evaluation questions, evaluation tools, and data sources;
- An evaluation questionnaire used as an online survey for the OAS project team and the SBDC teams in relevant CARICOM Member States, including questions for webinars with SBDC teams and contracted project implementers.

A theory based evaluation approach was used for evaluating the SBDC II. This approach validates the program’s intervention logic building on a set of assumptions and outlining how the program designers think the change would happen.

The following evaluation tools and processes are used for this mid-term evaluation:

1. Document review;
2. Conference calls with the principal stakeholders (project team, the U.S. Mission to the OAS and DPE) to assess more accurately the scope of the work;
3. Theory of Change, verified with project team in OAS via telephone;
4. Online survey for SBDC members of the eight benefitting CARICOM Member States;
5. Webinars with contracted project implementers and the five out of eight benefitting CARICOM Member States (Antigua and Barbuda, Belize and Dominica could not be reached) ;
6. Presentation of emerging evaluation findings to OAS (mid-term report) after the data analysis;
7. Draft evaluation report for feedback to OAS;
8. Finalization of evaluation report and presentation to OAS in Washington D.C via video conferencing.

In total 30 stakeholders participated either in webinars or telephone interviews.

Following the successful application in the OAS in 2017, the evaluation report uses color coding to assess the program according to evaluation criteria and sub-criteria<sup>3</sup>.

The approach allows to aggregate results of scoring sub-criteria for scoring the evaluation criteria linked to the main evaluation questions<sup>4</sup>.

**One limitation encountered** was to interview direct beneficiaries of SBDC's due to the desk-based nature of the evaluation. Telephone interviews proved unfeasible given issues of confidentiality and trust for MSME's to share business-sensitive information over the phone. Besides, SBDC teams in Antigua and Barbuda, Belize and Dominica could not be reached for webinars.

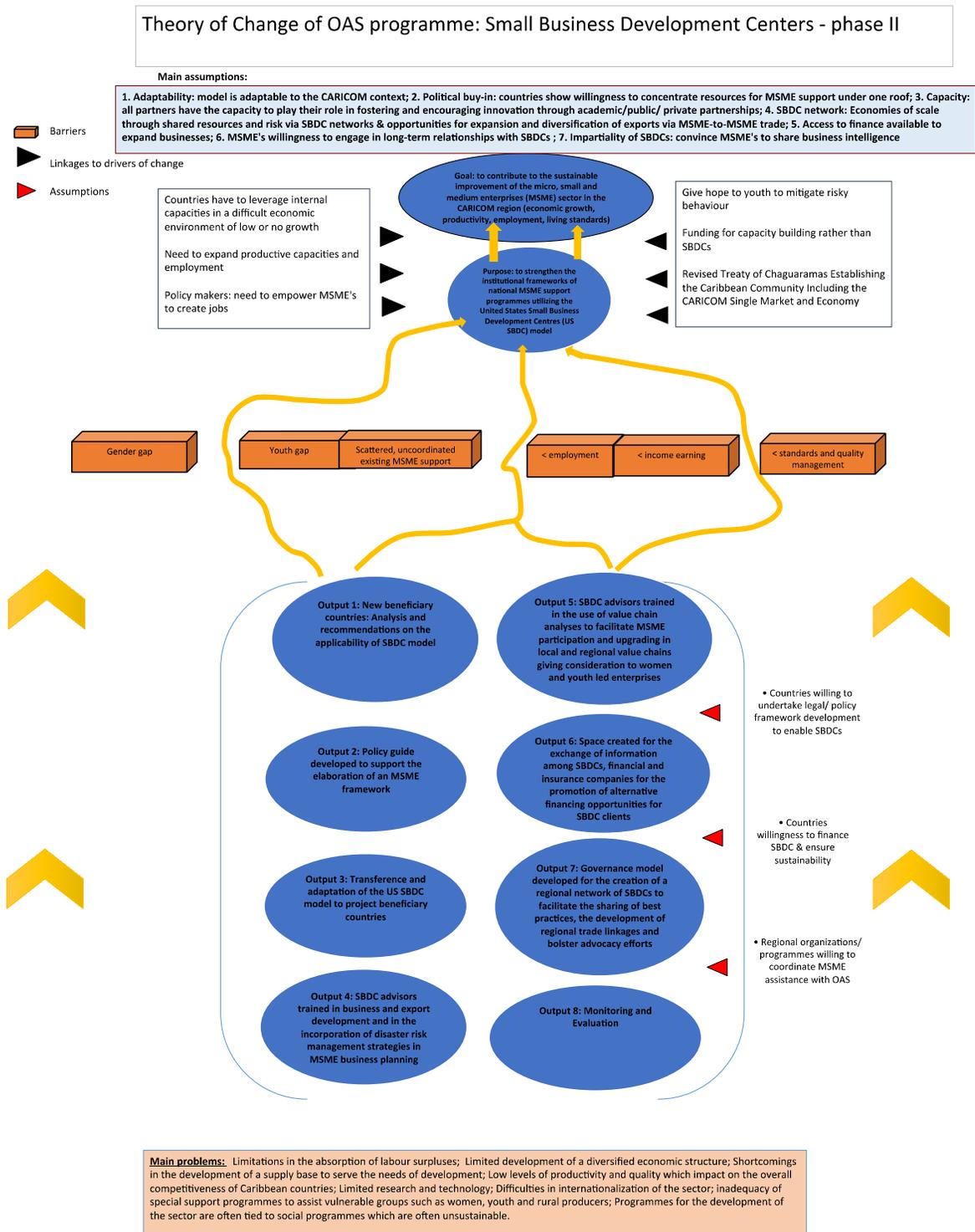
<sup>3</sup> as determined in the ToR and agreed in the evaluation matrix and work plan. This approach is taken from the United Kingdom’s Independent Commission for Aid Impact (ICAI). The approach was first adapted for the OAS in the evaluation report of the OAS’s Sustainable Communities Program (2017). Color coding translates to scores by sub-criteria which are un-weighted and aggregated for scores by evaluation criteria. The approach is further explained in Figure 2 following the dashboard of evaluation results.

<sup>4</sup> Scores: Green: 4, green/amber: 3, amber/red: 2; red: 1; the sum of sub-criteria is divided by the total number of sub-criteria times 4. Multiplication times 100 results in the score for evaluation criteria.

## 1.4 Reconstructed SBDC II Theory of Change

The evaluation consultant reconstructed an intervention logic for SBDC II, a so-called "Theory of Change," as presented in Figure 3.

Figure 3: Reconstruction of the Theory of Change for SBDC II



The reconstructed Theory of Change of SBDC II contains the following elements:

- Formulation of the main problems
- Outputs (short-term results) and related assumptions
- Barriers to moving from outputs to outcomes (medium-term results)
- Outcomes
- Impact statement (long-term results)
- Linkages to external drivers of change catalyzing the achievement of the impact
- Main assumptions

The **main problems** comprise general economic challenges, challenges in the MSME sector and sector development support. The problems comprise the following:

***General economic challenges***

- Limitations in the absorption of labor surpluses;
- Limited development of a diversified economic structure;
- Shortcomings in the development of a supply base to serve the needs of development;
- Low levels of productivity and quality which impact on the overall competitiveness of Caribbean countries;

***Challenges in the MSME sector***

- Limited research and technology;
- Difficulties in internationalization of the sector;

***Sector development support***

- Inadequacy of special support programmes to assist vulnerable groups such as women, youth and rural producers;
- Programmes for the development of the sector are often tied to social programmes which are often unsustainable.

**SBDC II outputs** as specified in the project document contain the following eight short-term results:

- Output 1: New beneficiary countries: Analysis and recommendations on the applicability of SBDC model
- Output 2: Policy guide developed to support the elaboration of an MSME framework
- Output 3: Transference and adaptation of the US SBDC model to project beneficiary countries
- Output 4: SBDC advisors trained in business and export development and in the incorporation of disaster risk management strategies in MSME business planning
- Output 5: SBDC advisors trained in the use of value chain analyses to facilitate MSME participation and upgrading in local and regional value chains giving consideration to women and youth-led enterprises
- Output 6: Space created for the exchange of information among SBDCs, financial and insurance companies for the promotion of alternative financing opportunities for SBDC clients
- Output 7: Governance model developed for the creation of a regional network of SBDCs to facilitate the sharing of best practices, the development of regional trade linkages and bolster advocacy efforts
- Output 8: Monitoring and Evaluation

**Assumptions for the achievement of outputs**

In a context of a proliferation of MSME support in national governments and regional programmes, the OAS assumes that willingness prevails among stakeholders to coordinate MSME assistance with the OAS. The SBDC approach which does not foresee funding the SBD

Centers builds on the crucial assumption that program beneficiary countries would be willing to fund SBDC for own budgets and to ensure sustainability. At the same time, it is assumed that beneficiary countries are willing to undergo legal and policy framework development to enable SBDCs.

The program purpose (**outcome**) or medium-term results is formulated as follows: ***to strengthen the institutional frameworks of national MSME support programmes utilizing the United States Small Business Development Centres (US SBDC) model.***

SBDC II needs to overcome **barriers** to move from achieving outputs to outcomes. Those barriers encompass the gender and youth gap in MSME's in many beneficiary countries of the CARICOM. Scattered and uncoordinated MSME support in program countries is also a stumbling block. Complex institutional settings and existing programs are main factors influencing the achievement of the SBDC outcome. This finding also emerged in the final evaluation of SBDC I in the case of Belize where such structures did not exist when SBDC I started, leading to rapid implementation progress compared to the other SBDC I countries with pre-existing structures.

High unemployment and insufficient opportunities for income earning pose practical and psychological barriers for MSME development (while at the same time also serving as opportunities for the creating or further developing of MSME's once those psychological blockages are overcome, as shown in the final evaluation of SBDC I). Low or insufficient industry standards and quality management further hold back the progress of MSMEs.

The goal (impact) or long-term results of SBDC II is ***to contribute to the sustainable improvement of the micro, small and medium enterprises (MSME) sector in the CARICOM region (economic growth, productivity, employment, living standards).***

To move from SBDC II mid-term results to long-term results, a series of drivers of change external to the program emerge. Processes, stakeholders, and factors external to SBDC catalyzing the achievement of program results include:

- Countries have to leverage internal capacities in a challenging economic environment of low or no growth
- Need to expand productive capabilities and employment
- Policy makers: need to empower MSME's to create jobs
- Give hope to youth to mitigate risky behavior
- Funding for capacity building rather than running SBDCs
- Revised Treaty of Chaguaramas Establishing the Caribbean Community Including the CARICOM Single Market and Economy

The intervention logic spelled out above is based on a set of main assumptions. Those assumptions need to hold true for SBDC II to achieve its mid-term and long-term results.

**1. Adaptability:** the model is adaptable to the CARICOM context; **2. Political buy-in:** countries show the willingness to concentrate resources for MSME support under one roof; **3. Capacity:** all partners can play their role in fostering and encouraging innovation through academic/public/ private partnerships; **4. SBDC network:** Economies of scale through shared resources and risk via SBDC networks & opportunities for expansion and diversification of exports via MSME-to-MSME trade; **5. Access to finance** available to expand businesses; **6. MSME's** willingness to engage in long-term relationships with SBDCs; **7. Impartiality of SBDCs:** convince MSME's to share business intelligence.

Section 2.6 assesses the validity of the Theory of Change of SBDC II.

## Section II: Findings and conclusions

### 2. Relevance: is SBDC II doing the right thing in CARICOM?

This section addresses the evaluation criteria of relevance. The sub-criteria used do refer to the alignment of SBDC II to OAS mandates. Relevance for strategies of the U.S. Department of State follows more specifically the 2014-2017 Department of State and USAID Strategic Plan and the United States – Caribbean Strategic Engagement Act of 2016, Public Law No: 114-291 passed by Congress in 2016. Then a CARICOM perspective is taken, and the relevance of SBDC II to countries' skills and business needs are explored, followed by the compatibility of SBDC II with the exclusion of vulnerable groups such as youth, rural population and marginalized urban populations. A special focus is on female entrepreneurs. Assessing the validity of the theory of change of SBDC II follows combined with exploring a competing line of thinking about how to achieve the program goal. The section closes with reviewing the implementation status of recommendations made in the final evaluation of SBDC I. The main sources of evidence are documentation from the OAS, CARICOM and the government of the United States of America, accompanied by results from the online survey with the SBDC teams in program countries.

#### Key findings: SBDC II is doing the right thing in CARICOM.

- Overall relevance reaches 96% on a 100% scale;
- In six out of seven sub-criteria the program shows a very strong performance, including:
  - Alignment to OAS mandates;
  - Relevance for strategies of the U.S. Department of State;
  - Countries' skills and business needs in the CARICOM context;
  - Addressing the exclusion of vulnerable groups, particularly women;
- Theory of change is largely valid, including the “country-by-country” approach, despite competing regional approach. Yet this regional approach is politically not feasible. The availability of predictable government funding for SBDC remains a concern for SBDC teams and it remains to be seen whether this assumption holds.



The evaluation finds that the relevance of SBDC II is very high. Based on the evaluations' scoring methodology<sup>5</sup>, the relevance score of SBDC II is “green” (96 out of 100<sup>6</sup>). In six out of seven sub-criteria the program shows a very strong performance.



#### 2.1 Alignment to OAS mandates

At the forty-fourth regular session of the OAS General Assembly (Asuncion, Paraguay, 2014), resolution 2816 specifically refers to the engagement of MSMEs, showing the alignment of SBDC II to OAS mandates:

<sup>5</sup> applied by the UK's Independent Commission for Aid Impact, see for example <http://icai.independent.gov.uk/wp-content/uploads/ICAI-Review-UK-aids-contribution-to-tackling-tax-avoidance-and-evasion.pdf>

<sup>6</sup> Scores by sub-criteria: green: 4, green/amber: 3, amber/red: 2; red: 1

*"27. To instruct the General Secretariat to continue to give support to all efforts by member states aimed at promoting the creation, productivity, competitiveness, innovation and internationalization of micro, small, and medium-sized enterprises (MSMEs), as well as cooperatives and other production units, by strengthening the institutional framework that supports them and facilitating wider access to seed capital, so as to contribute to economic growth, job creation, and poverty alleviation; especially among at-risk youth and other vulnerable populations in the countries of the Hemisphere."*<sup>7</sup>

SBDC II is also aligned to the Strategic Plan of the Inter-American Council for Integral Development in the following points:

- Contributing to the promotion of initiatives in support of the development and enhanced the productivity of micro, small, and medium-sized enterprises, and other production units, mainly as a strategy for employment generation and poverty reduction.
- Promote and convene meetings to exchange experiences and best practices to ensure the transfer of lessons learned and the successful development and execution of projects and programs by member states.

Finally, SBDC II with its gender focus is aligned to the implementation of the Inter-American Program on the Promotion of Women's Human Rights and Gender Equity and Equality<sup>8</sup>.



## 2.2 Relevance for strategies of U.S. Department of State

The 2014-2017 Department of State and USAID Strategic Plan, in place at the time of designing SBDC II outlines the strategic goals of U.S. policies in the areas of foreign policy and international development. The Strategic Plan contained the Joint U.S. State Department – USAID Strategic Goal Framework with strategic goal one referring to "strengthen America's economic reach and positive economic impact." SBDC II is aligned with both strategic objectives under strategic goal one

### Strategic objective 1.1

- Expand access to future markets, investment, and trade.

### Strategic objective 1.2

- Promote inclusive economic growth, reduce extreme poverty, and improve food security.

U.S. Congress passed the United States – Caribbean Strategic Engagement Act of 2016 (Public Law No: 114-291) in December 2016 showing the on-going relevance of SBDC II to current U.S. policy. Under section 2, Statement of Policy, "Congress declares that it is the policy of the United States to increase engagement with the governments of the Caribbean region and with civil society, including the private sector, in both the United States and the Caribbean, in a concerted effort to (...) (4) encourage enduring economic development and increased regional economic diversification and global competitiveness."

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<sup>7</sup> AG/RES. 2816 (XLIV-O/14)

<sup>8</sup> AG/RES. 1853 (XXXII-O/02)

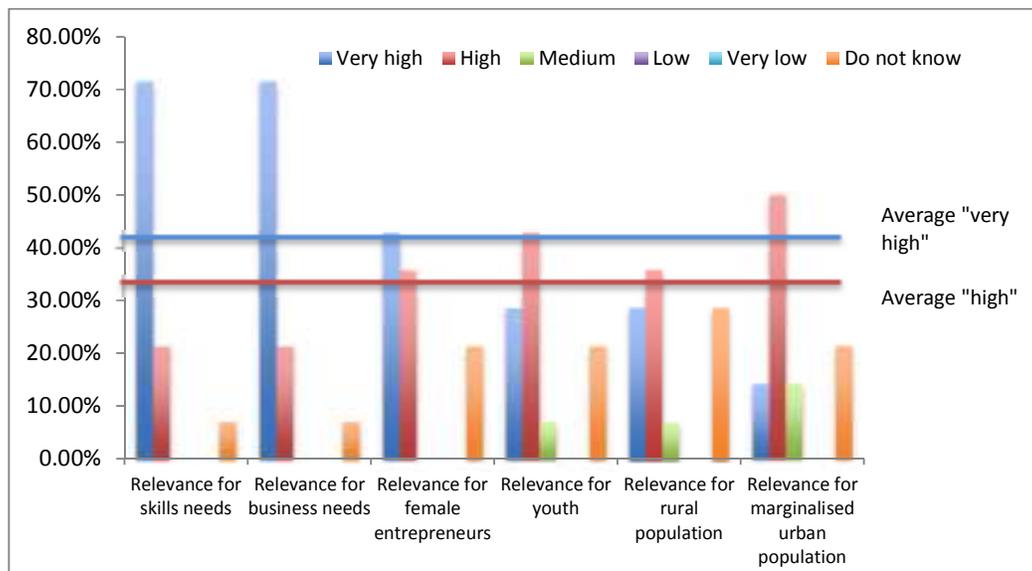


### 2.3 Relevance for SBDC countries' skills needs

The prioritization of MSME development has significance for the CARICOM region. Significance further increased since promoting MSME development offers greater leverage for making the integration into the CARICOM Single Market and Economy (CSME) more inclusive and sustainable and in turn, catalyzing and deepening the economic integration process. Indeed these principles are preserved in the Revised Treaty of Chaguaramas "Establishing the Caribbean Community Including the CARICOM Single Market and Economy." The Treaty goes further to provide among other things: "(...) To achieve the objectives of its industrial policy, the Community shall promote (...) the development of required institutional, legal, *technical, financial, administrative* and other support for the establishment or development of micro and small economic enterprises throughout the Community;"

The online survey to SBDC teams in all eight program countries shows that 72% of respondents judge the relevance of SBDC II for their country's skills needs as very high, followed by 22% high ratings<sup>9</sup>, as shown in Figure 4.

Figure 4: Relevance of SBDC II



### 2.4 Relevance for SBDC countries' business needs

The Strategic Plan for the Caribbean Community 2015 – 2019 aims to reposition CARICOM as part of the wider reform of CARICOM puts business environment and entrepreneurship as part of its economic strategy<sup>10</sup>, one out of four pillars to build resilience in CARICOM. The sub-strategy titled "Build Competitiveness and Unleash Key Economic Drivers to Transition to Growth and Generate Employment" refers to "enabling a Competitive Business Environment within the Region through promoting and enabling research and development, innovation, ICT, and entrepreneurship (special emphasis on youth entrepreneurship)."<sup>11</sup>

<sup>9</sup> N=14, no answer: 7% of replies

<sup>10</sup> Economic Resilience Stabilization and Sustainable Economic Growth and Development

<sup>11</sup> CARICOM Secretariat, 2014: Strategic plan for the Caribbean Community 2015 – 2019: Repositioning CARICOM. Vol. 1: The executive plan

The link between a competitive business environment and (youth) entrepreneurship is addressed by SBDC II for example through working on access to finance and access to insurance.

Again, the online survey of SBDC teams in all eight program countries shows positive results concerning the relevance of SBDC II. Figure 4 shows that 72% of respondents judge the relevance for their country's business needs as very high and 22% as high<sup>12</sup>.



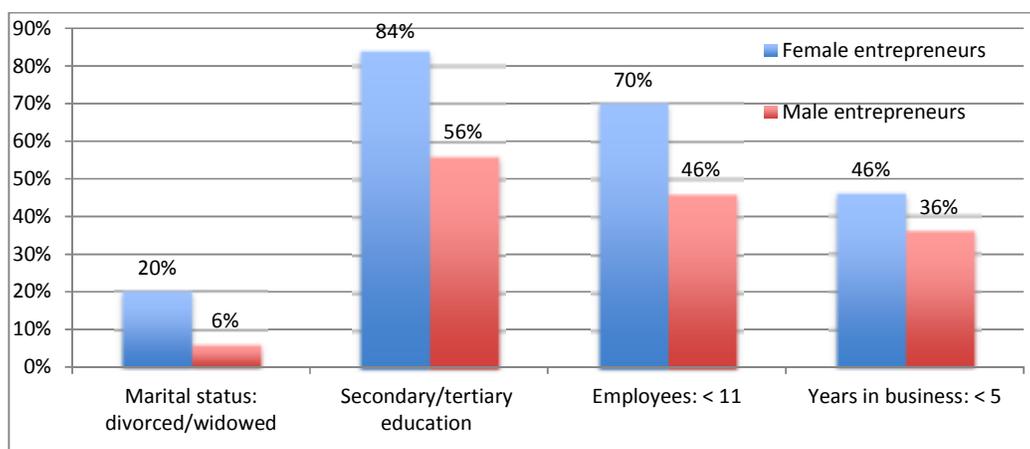
## 2.5 Compatibility with the cross-cutting issue of addressing the exclusion of vulnerable groups including women

The CARICOM Youth Development Plan (2012 – 2017) recognized the importance of nurturing youth talent with a vision of youth benefitting from "an entrepreneurial spirit, somewhat of a risk taker, exploring the world market in search of different avenues to advance self, country and Region"<sup>13</sup>. This directly relates to the relevance of SBDC II to youth in CARICOM.

The relevance of targeting women through SBDC also appears high. The Journal of research on Women and Gender published by Texas State University (Pounder, 2016)<sup>14</sup> found significant entrepreneurship and gender disparities in the Caribbean<sup>15</sup>.

The study shows, for example, a higher percentage of divorcées/widows (20%) among female entrepreneurs, when compared to men (only 6%). 84% of female entrepreneurs had either secondary or tertiary education, compared to 56% of men. Female entrepreneurs mainly operated small or medium-sized enterprises, with 70% counting less than 11 employees, whereas this number reached 46% only for male entrepreneurs. Also, female entrepreneurs tend to operate less mature businesses, with 46% being in business for less than five years, compared to 36% of male entrepreneurs. Figure 5 summarizes those main differences emerging from research published by published by Texas State University.

**Figure 5: Examples of discrepancies between female and male entrepreneurs in the Caribbean**



<sup>12</sup> N=14, no answer: 7% of replies

<sup>13</sup> CARICOM Technical working group on a CARICOM youth agenda (2012) : The CARICOM Youth Development Actin Plan 2012 – 2017, page 5. [http://cms2.caricom.org/documents/13930-cydap\\_2012-2017\\_rev.pdf](http://cms2.caricom.org/documents/13930-cydap_2012-2017_rev.pdf)

<sup>14</sup> Pounder, P. (2016): Entrepreneurship and gender disparity in the Caribbean. In: Journal of Research on Women and Gender. Volume 6 4-23. Texas State University, Texas Digital Library.

<sup>15</sup> Purposive sampling ( n = 100) was used and represented in the following way: Antigua and Barbuda (10), Barbados (28), Dominica (5), Grenada (7), Guyana (5), Jamaica (15), St. Lucia (8), St. Vincent and Grenadines (7), and Trinidad and Tobago (15).

While the sample size of the study can be interpreted as a limitation to the validity of research findings, those results are however in line with previous research findings.

Seguino (2003)<sup>16</sup> found that within the Caribbean, there is a higher rate of female-headed households in comparison to other regions, which has contributed to women having a high participation rate in the labor force.

Belcourt, Burkett, & Lee-Gosselin (1991)<sup>17</sup> and Collettere & Aubry (1990)<sup>18</sup> identified important obstacles still faced by Caribbean women entrepreneurs, including:

- being accepted as a woman in business;
- lack of a role model;
- lack of professional interaction;
- difficulties in gaining the confidence of their clients and suppliers;
- lack of adequate training; and
- lack of related experience.

Kaushal, Negi and Singhal (2014)<sup>19</sup> stated that “in developing countries, the vast majority of women are engaged in entrepreneurial activity driven by pure survival—out of necessity rather than opportunity—because there are no jobs or any other options for income generation,” findings which also seem true for the Caribbean. Pounder, (2016) uses this research finding to underscore the need for “policies and mechanisms to empower these women, who, in most instances, have limited options and choose to engage in entrepreneurial activities for survival, given their environments.”<sup>20</sup>

Pounder (2016) concludes that “in most instances, these transitioning nations are still not in any economic position to facilitate the advancement of the full complement of their entrepreneurship sector, let alone the advancement and empowerment of women/female entrepreneurs.”<sup>21</sup>

Those research findings reaching from the 1990s to the mid-2010s underscore the relevance of SBDC II to target female entrepreneurs specifically.

SBDC teams confirm this assessment and provide overall high ratings for the relevance of the SBDC for vulnerable groups including women. The relevance of SBDC II for **female entrepreneurs** gets 43% very high ratings and 36% high ratings<sup>22</sup>. SBDC teams rate the relevance for **youth** as very high (29%) to high (43%)<sup>23</sup> and provide similar ratings for the relevance to **rural populations**<sup>24</sup>.

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<sup>16</sup> Seguino, S. (2003). Why are women in the Caribbean so much more likely than men to be unemployed? *Social and Economic Studies*, 52(4), 83-120.

<sup>17</sup> Belcourt, M., Burkett, R. J., & Lee-Gosselin, H. (1991). *e glass box: women business owners in Canada*. Background paper published by the Canadian Advisory Council on the Status of Women.

<sup>18</sup> Collettere, P., & Aubry, P. (1990, April-May). Socio-economic evolution of women business owners in Quebec. *Journal of Business Ethics*, 9, 417-422.

<sup>19</sup> Kaushal, M. D., Negi, A., & Singhal, M. C. (2014). E-gender gap in entrepreneurship and how to overcome it: A study of women entrepreneurship promotion in Uttarakhand State. *Global Journal of Finance and Management*, 6(2), 157-164.

<sup>20</sup> Pounder, P. (2016): Entrepreneurship and gender disparity in the Caribbean. In: *Journal of Research on Women and Gender*. Volume 6 4-23. Texas State University, Texas Digital Library, page 10

<sup>21</sup> *ibid.*

<sup>22</sup> N=14, no answer: 21 % of replies

<sup>23</sup> N=14, medium ratings: 7%; no answer : 21 % of replies

<sup>24</sup> N=14, very high ratings: 29%; high ratings: 36%; medium ratings: 7 %; no answer : 28 % of replies

The relevance of SBDC II for marginalized urban populations remain elevated, though somewhat lower than for other stakeholders. 14% of SBDC teams provide very high ratings, 50% high ratings and 14% medium ratings.<sup>25</sup> Figure 4 in section 2.3 shows those ratings of SBDC teams.



## 2.6 Validity of the Theory of Change

The theory of change for SBDC II was reconstructed as part of this mid-term evaluation. The graphic is presented in Figure 3.

Overall, the theory of change seems valid. One competing line of thinking about how to contribute to the sustainable improvement of the MSMEs sector in the CARICOM region favors an entirely regional approach compared to the national approach taken by the OAS. The competing line of thinking identifies a mayor gap under the main problems of the theory of change for SBDC II: the small economies of the CARICOM countries do not allow for economies of scale at the national level to be successfully linked to the global market. This issue is partly addressed under the assumptions of the theory of change of SBDC II.

The competing line of thinking goes beyond the assumptions of the theory of change of SBDC II and assumes countries' willingness to finance SBDC requires the OAS leveraging regional donor programs, rather than just coordinating. Given the available budgets for example of Compete Caribbean being more than tenfold the SBDC II budget, such arguments are appealing.

The competing line of thinking also argues that some the drivers of change identified in the theory of change of SBDC II are unconvincing: the need to expand productive capacities and to empower MSMEs for job creation faces the realities of limited government funding available for SBDCs and would not act as drivers of change for SBDC II. The argument is that the reality in the CARICOM countries simply would not allow for sustainable SBDC funding without donor support, at least in the short term.

Instead, the regional donor programs are perceived as significant drivers of change absent from the theory of change of SBDC II. Those programs would have the financial power to upscale and accelerate the implementation of the SBDC approach for example across the larger CARICOM economies. Eventually, this approach would benefit all CARICOM countries.

The economic viability of the regional approach versus the “country-by-country” approach is however debatable. In a recent study of Duke University<sup>26</sup> international transport cost is identified as a critical competitiveness barrier for exports from the Caribbean countries. The cost has been particularly high when it involved the intra-regional trade.

The United Nations Conference on Trade and Development’s (UNCTAD) Shipping Liners Connectivity Index (LSCI)<sup>27</sup> shows that only Jamaica as a regional hub reaches the 25% world average LSCI among SBDC program countries. Belize ranges below 10%, Saint Lucia at 5% and Dominica even lower.

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<sup>25</sup> N=14, no answer: 21 % of replies

<sup>26</sup> Duke University Center on Globalization, Governance and competitiveness published in 2016 on behalf of the International Trade Centre a research report titled “Connecting to the world market through regional value chains: partnership opportunities in coconut value chain for small Caribbean economies

<sup>27</sup> Constituted by the following criteria : the size of the economy, the trade imbalance, the type and value of the traded goods, the geographical distance, the level of competition among maritime transport service providers, and the capacity and efficient management of port infrastructure. For more information see: [http://unctad.org/en/PublicationsLibrary/itcctab74\\_en.pdf](http://unctad.org/en/PublicationsLibrary/itcctab74_en.pdf)

The study quotes Isik (2012)<sup>28</sup>, showing that the average freight rates for shipping a 20-foot container from Miami to Caribbean countries were approximately 36% lower than shipping the same container from Dominican Republic (Port Caucedo). Freight rates across the region amount to 18% of the consignment value, which is more than twice the 8% world average for the freight-cost-to-value ratio (UNCTAD, 2014b).

How shall the competing line of thinking concerning SBDC II's theory of change be interpreted? A fully-fledged regional approach seems economically debatable due to the high inter-regional transport costs, as analyzed above.

Form a political point of view, the OAS being a political organization, a fully-fledged regional approach in the CARICOM region is unfeasible. To make it clear: such an approach regardless the prevailing economic opinion is not an option for the OAS.

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<sup>28</sup> Isik, G. (2012). Logistics Connectivity in the Caribbean: Current Challenges and Future Prospects. The World Bank.

### 3. Efficiency: were resources used appropriately to achieve program results?

This section analyses the efficiency of SBDC II based on the following set of sub-criteria, as suggested in the evaluation matrix: i) appropriateness of measures to determine SBDC success; ii) quality of program monitoring; iii) quality of performance indicators; iv) use of results-based management principles; v) beneficiary selection criteria; vi) Transfer of learning and recommendations from phase I to phase II of SBDC; and vii) roles and responsibilities in program planning and implementation. The principal sources of evidence for this section are project documentation and results from the online survey with SBDC teams in program countries.

#### **Key findings: Overall, the program uses resources appropriately.**

- SBDC II is very strong in the quality of program monitoring by complying with the OAS' Report on Progress of Project Implementation format containing baselines, targets and actual performance; transfer of learning from phase I to phase II of SBDC including implementation of phase I evaluation recommendations are equally strong (87% implementation rate). Room emerges for further refining the already strong beneficiary selection criteria.;
- Measures to determine SBDC II success are mainly appropriate but fall short of reporting at the goal level due to the OAS planning and reporting format despite NeoSerra data becoming increasingly available across program countries;
- The performance indicators for SBDC II are mostly well formulated but suboptimal concerning results orientation of some indicators and the lack of indicators at the goal level;
- Roles and responsibilities for planning and implementing SBDC II show high to very high stakeholder appreciation for the OAS and UTSA, while only the role of academia in beneficiary countries and Caribbean Export are less clear.



The evaluation finds a satisfactory achievement in most areas, but partial achievement in others concerning the appropriate use of resources. Based on the evaluations' scoring methodology<sup>29</sup>, the efficiency of SBDC II is "green to amber" (72 out of 100<sup>30</sup>). By 29 of August 2017, 40.33% of the program budget was disbursed with 71.85% being transferred by the donor<sup>31</sup>.



#### **3.1 Appropriateness of measures to determine SBDC success**

The project document of SBDC II comprises a logframe containing outputs, purpose and goal statements, accompanied by corresponding indicators, means of verification and assumptions. This format complies with good practices in the OAS and international standards.

The OAS' Report on Progress of Project Implementation (RPPI) complements the logframe and contains baselines, targets and actual data for each indicator. At the purpose level, the

<sup>29</sup> applied by the United Kingdom's Independent Commission for Aid Impact, see for example <http://icai.independent.gov.uk/wp-content/uploads/ICAI-Review-UK-aids-contribution-to-tackling-tax-avoidance-and-evasion.pdf>

<sup>30</sup> Scores by sub-criteria: green: 4, green/amber: 3, amber/red: 2; red: 1

<sup>31</sup> OAS, 2017: Report on progress of project implementation (SBDC II)

measures of success for SBDC II are strong. The NeoSerra customer relationship management system used in SBDCs' as the Centers mature allows capturing the number of new clients, including female and youth entrepreneurs. As such, the use of NeoSerra data as a means of verification is appropriate.

For the output level, success measures include registers for trainees or attendees, a certification process, Memoranda of Understanding and technical reviews. Again, means of verification are appropriate. The results-orientation of some of those measures related to capacity building shows room for improvement and is analyzed in section 3.4.

At the goal level, indicators or means of verification are missing in the OAS' RPPI format. AS a result, SBDC II risks underreporting on the "difference the OAS makes" in the program countries in CARICOM. Underreporting seems particularly regrettable, as data on access to capital funding, change in sales, businesses registered and jobs retained and created is available through NeoSerra. While currently only SBDC's in Belize and Jamaica systematically capture their performance in NeoSerra, SBDCs' in Saint Lucia and Barbados are making progress, and systematic data collection and reporting is expected for those two countries in the lifetime of SBDC II.

NeoSerra data can serve as a measure to report on changes in increasing the capacity of (...) MSMEs to contribute to economic growth, productivity, employment and standards of living, particularly for women and youth in the CARICOM region", as manifested in the goal statement of SBDC II.



### 3.2 Quality of program monitoring

The project team complies with the OAS' RPPI. The use of baselines, targets and actual data for each logframe indicator allows for high-quality program monitoring.



### 3.3 Quality of performance indicators

The assessment of the quality of performance indicators mirrors the results of evaluating the appropriateness of measures to determine the success of SBDC II in section 3.1.

At the purpose level, indicators one to four are of sufficient quality. While indicator five on the number of awareness sessions conducted seems not sufficiently results-focused the solid means of verification concerning certification ensures sufficient results-orientation.

At the output level, most performance indicators are of sufficient quality. For indicators relating to capacity building, it seems good practice to use a certification process, if available to determine the success of knowledge gained. This is the case for indicator 1.1 (Number of key stakeholder groups completing SBDC Councilor and Director Certificate Training Programme in each of the project beneficiary countries) and 4.1 (Number of new beneficiary countries completing the SBDC Councilor and Director training by the end of the project execution period).

Overall, four out of 15 output indicators are of suboptimal quality and would benefit from a revision to strengthen their results-orientation. Section 3.4 contains more details about those indicators. As mentioned in section 3.1, SBDC II does not track progress on the contribution to the program goal. Indicators are at hand, given the richness of NeoSerra data and this issue is also further addressed in section 3.4.



### 3.4 Use of results-based management principles

Given the compliance with the OAS' Report on Progress of Project Implementation (RPPI), information about baselines, targets and actual data for each indicator is available for SBDC II. Using the RPPI facilitates the use of results-based management principles. Figure 6 lists options to further strengthen the logframe indicators and their results focus.

Figure 6: SBDC II logframe indicators and possible revisions to strengthen the results focus

Existing indicators	Existing Means of Verification (MoV)	Proposed revision of indicators	Proposed revision of MoV
Goal level. Possible revisions suggested as follows:			
No indicators.	No MoVs.	Number of jobs created.	NeoSerra country reports & client activity tracking.
		Number of jobs retained.	
		Access to capital funding in USD\$.	
		Change in sales in USD\$.	
Purpose level. No revisions required.			
Output level. Possible revisions suggested as follows:			
1.3 Number of stakeholders from government and non-governmental organizations, the private sector and academia exposed to and understand the model in each project country by the end of the project execution.	Register of attendees at consultation meetings.	Indicator can remain unchanged. However, data should be disaggregated by stakeholder group.	MoV can remain unchanged.
5.1 Five (5) one week long workshops on value chain analysis completed in each of the first five beneficiary countries.	Training register and consultant reports.	Five (5) one week long workshops on value chain analysis completed in each of the first five beneficiary countries <b>reaching 70% satisfaction rate.</b>	Clients' satisfaction survey should be added as MoV.
5.2 Ten (10) value chain analyses for selected high growth sectors completed, two each for the first five beneficiary countries.	Complete reports of analyses including strategies and opportunities for women and youth entrepreneurs.	Ten (10) value chain analyses for selected high growth sectors completed, two each for the first five beneficiary countries <b>reaching 70% satisfaction rate.</b>	Clients' satisfaction survey should be added as MoV.
6.3 Number of workshops conducted aimed at improving linkages between SBDCs and financial providers and institutions by the end of the project execution period.	Register of attendance and reports of meetings/workshops.	Number of workshops conducted aimed at improving linkages between SBDCs and financial providers and institutions by the end of the project execution period <b>reaching 70% satisfaction rate.</b>	Clients' satisfaction survey should be added as MoV.

The project team also identifies and tracks issues and required time-bound actions to mitigate those issues as another means of results-based management within the Report on Progress of Project Implementation.

The quality of most Means of Verification (MoVs) and indicators also profess a results-orientation of SBDC II. Again, shortcomings at the goal level result in underreporting available NeoSerra data.

### 3.5 Beneficiary selection criteria



Different options are available for the selection of program beneficiaries. The OAS has made good experiences with competition-based beneficiaries selection criteria<sup>32</sup>. In the case of SBDC II, the beneficiary selection process builds on a political engagement combined with Expressions of Interest. This process is followed by the use of an assessment form designed to capture data regarding the existing institutional framework in each country. The use of the assessment form determined the compatibility of interested countries with the SBDC model.

The evaluation finds that the beneficiary selection criteria for SBDC II are appropriate for a technical program engaging OAS member states at the level of central government ministries and its partners. However, thinking about similar future interventions, the grant-matching element of competition-based beneficiaries selection criteria as experienced in other OAS interventions seems suited to further strengthen financial ownership of the SBDC model.

### 3.6 Transfer of learning and recommendations from phase I to phase II of SBDC



#### Implementation of recommendations

Figure 7 below presents the level of implementation of recommendations made as part of the final evaluation of SBDC I. Based on the ratings of the implementation status for each recommendation, a very high aggregated implementation status shows reaching 87%.

Figure 7: Implementation status of evaluation recommendations of SBDC phase I

Recommendations: evaluation of SBDC phase I	Implementation status	Rating
<p><b>1. OAS:</b> Continue with planning for phase II of the SBDC program in CARICOM member states to deepen engagement with pilot countries and start engaging with a smaller number of new countries.</p>	<p>The project document for phase II of SBDC builds on work in phase I countries and the extension of SBDC to five additional CARICOM countries. This number was reduced to three countries, following the recommendations of the final evaluation of phase I.</p>	
<p><b>2. OAS:</b> Use the element of accountability as criteria to select additional countries to join the pilot countries in phase II of the program: Only new countries scoring high in the appreciation of the accountability mechanics should be selected for phase II, as this is a precondition for a respected SBDC coordination role, as shown in the pilot countries.</p>	<p>A slightly different approach was taken: In the case of the new beneficiary countries, EOIs (detailing the project components and activities as well as procedures for participation) were accompanied by an assessment form designed to capture data regarding the existing institutional framework in each country to determining compatibility with the SBDC model.</p> <p>Besides, Memoranda of Understanding requiring the establishment of a project steering committee, designation of a</p>	

<sup>32</sup> Engelhardt, A. 2017: Organization of American States. Evaluation of the program "Sustainable Communities in Central America and the Caribbean, phase I and II"

	country coordinator and elaboration of a project implementation plan are currently being negotiated with all project beneficiary countries.	
<p><b>3. OAS and UTSA:</b> Further adapt the SBDC model to the context of CARICOM member states for phase II of the program. This is particularly relevant for new countries joining the pilot countries.</p> <p>The theories of change and SBDC program performance should be validated in a light mid-term evaluation 18 months after the start of the program's phase II.</p>	<p>The OAS further adapted the SBDC model to the CARICOM context, for example by developing policy guides to support MSME frameworks in program countries.</p> <p>As evidenced by this evaluation, the OAS organized a light mid-term evaluation of phase II of SBDC.</p>	
<p><b>4. OAS:</b> For phase II of the program, planning needs to be strengthened and systematized. Needs assessment, stakeholder mapping and analysis of on-going MSMS support in the countries should be the basis for country theories of change, country logframes, and results-monitoring frameworks. Those should be developed in a participatory way with countries joining in phase II.</p>	<p>Requests for formal Expressions of Interest (EOIs) detailing the project components and activities as well as procedures for participation were disseminated to the first phase and new project beneficiary countries. Information from existing MSME programmes for all new countries is included in the legislative and policy framework assessment report concluded by consultant David Gomez. Country theories of change, country logframes, and results-monitoring frameworks were not implemented.</p>	
<p><b>5. United States Permanent Mission to the Organization of American States:</b> Allow for a three-year cycle for phase II of the SBDC program in CARICOM member states.</p>	<p>Phase II of SBDC is funded for a 24-month period, as was phase I. The recommendation was not implemented.</p>	
<p><b>6. OAS:</b> SBDC partners could be actively involved in the final stage of this evaluation through a presentation of the evaluation report to SBDCs as part of the transition into phase II of the SBDC program in CARICOM member states. This collective process of reflection and exchange seems timely after three years of program implementation.</p>	<p>While a presentation of the evaluation was not conducted due to time constraints, the evaluation document was shared with project countries for comments.</p>	
<p><b>7. OAS:</b> Use the official election calendars of candidate countries for phase II of the SBDC program as a criterion for eligibility. If elections are scheduled within the program cycle, eligibility should decrease.</p>	<p>This recommendation was taken into consideration when the country selections were made. Snap-elections were out of the control of the project team.</p>	
<p><b>8. OAS and U.S. Embassy in Saint Lucia:</b> Engage diplomatically with the Ministry of Commerce in Saint Lucia to ensure that SBDC is placed in the appropriate organizational structures with strong internal leadership for roll out of SBDC training with network partners.</p> <p>Issues of wider institutional reform should be supported diplomatically and financially as part of the needs assessment of SBDC Saint Lucia.</p>	<p>Before the start of the second phase in Saint Lucia, the OAS/ UTSA team met with the newly appointed Minister of Commerce (a snap election saw the removal of Minister Hippolyte) to update him on the project in the country. Meetings were also held with the new Ambassador in Washington D.C. As a result of consultations, the Trade Export Promotion Agency became more fully integrated into the project implementation.</p>	

<p><b>9. OAS:</b> All five pilot countries should be included in phase II of the SBDC program in CARICOM member states. The program still has a role to play in the pilot countries for south-south exchange.</p>	<p>The recommendation was fully implemented. South-south exchange is taking place, both formally and informally.</p>	
<p><b>10. OAS and UTSA:</b> Adapt the sequencing of the program:</p> <ul style="list-style-type: none"> <li>invite new countries joining the program early on for a visit to San Antonio and Washington DC for a better understanding of the model and relevance of certified training;</li> <li>Engage in the development of SME policies for new SBDC countries in CARICOM member states as early as following the initial visit to the U.S.</li> </ul>	<p>These recommendations were included in the second phase. The visits to Washington D.C. and San Antonio were completed shortly after the certificate training concluded in each of the new countries.</p> <p>A consultant with knowledge of the legislative and policy framework existing in countries was hired to develop documents to guide the implementation of the programme in the countries.</p>	
<p><b>11. United States Permanent Mission to the Organization of American States and U.S. embassies in relevant CARICOM countries:</b> Promote the SBDC model with partner governments also as a means of enhancing democratic governance to foster greater accountability of institutions and leaders to the people, in line with the Strategic Plan 2014-2017 of the U.S. Department of State and USAID.</p>	<p>The US Mission to the OAS included the relevant Embassies, to the extent possible, in the SBDC programme. It is less clear to what extent the SBDC model was promoted with partner governments also as a means of enhancing democratic governance.</p>	
<p><b>12. OAS:</b> When engaging new countries joining the SBDC program, OAS should emphasize the element of accountability but also explain how such a system should be used to avoid <u>potential future</u> abuse due to misunderstanding the NeoSerra element.</p>	<p>Formal Expressions of Interest (EOI) to participate in Phase II of the Project were received from Antigua and Barbuda, Saint Kitts and Nevis and The Commonwealth of the Bahamas.</p> <p>Memoranda of Understanding requiring the establishment of a project steering committee, designation of a country coordinator and elaboration of a project implementation plan are currently being negotiated with all project beneficiary countries.</p>	
<p><b>13. OAS:</b> should facilitate remote mentoring through UTSA support in all pilot countries. For further in-country support after the initial support following the needs assessment, SBDCs in pilot countries should be bound to achieve time-bound milestones as an incentive for SBDC performance. Those milestones should be part of an 18-months national SBDC implementation plan.</p>	<p>The component was included in Phase II of the programme (Output 4) to allow for UTSA follow up technical visits and remote mentoring for the first five project beneficiary countries. No further support and implementation were undertaken in Dominica since certain milestones (cabinet approval of the policy framework to support the SBDC programme) were not achieved.</p>	
<p><b>14. OAS</b> should budget for UTSA Training of trainers support to establish certified trainers nationally and decrease external dependencies.</p>	<p>The Director and Advisor Certificate training is conducted in all countries including a train – the – trainer format.</p>	
<p><b>15. OAS:</b> Engage with partners in Barbados, Dominica, and Saint Lucia to support the final stages of SME policy development.</p>	<p>Under output two of SBDC II, policy development is foreseen, and support is being provided to Antigua and Barbuda, Dominica, Jamaica, St. Kitts and Nevis and Saint Lucia. Barbados finalized its SME policy in the meantime.</p>	

<p><b>16. OAS:</b> Facilitate the use of experiences in implementing the SME policies in Belize and Jamaica for a south-south exchange of practices with other pilot countries and countries joining the SBDC program in phase II.</p>	<p>Interviews with SBDCs provided evidence of learning between SBDC's for SME policy development, for example between Barbados and Saint Lucia.</p>	
<p><b>17. OAS:</b> Facilitate south-south exchanges about the development and implementation of strategies to access to affordable finance.</p>	<p>Phase II of SBDC addresses this recommendation in output 6.</p>	
<p><b>18. OAS and UTSA:</b> Explore options to include the insurance industry in the SBDC model to allow for risk sharing and stronger attraction of the commercial lenders.</p>	<p>Phase II of SBDC addresses this recommendation in output 6.</p>	
<p><b>19. OAS and UTSA:</b> Proceed with a dual approach of MSMEs trained and mentored by SBDC to engage in domestic markets and domestic supply chains as well as export markets, domestic markets often being the stepping stone to engage in export.</p>	<p>The decision was taken to provide support to MSMEs through the Value Chain component with Duke University which offered a more structured approach to engaging in domestic, regional and international trade opportunities.</p>	

### Transfer of learning

The final evaluation of SBDC I identified four main lessons learned. The mid-term evaluation of SBDC II finds that the design and implementation of SBDC II considered all four lessons.

- A lesson learned about the importance of scheduling SBDC engagement towards the beginning of a policy cycle was considered for the selection of new SBDC countries in phase II of the program.
- Unlike in the United States of America, SBDC clients in CARICOM seem to be micro and small enterprises. Clients often comprise pre-ventures or start-ups, as witnessed in Barbados, Belize, and Saint Lucia during the final evaluation of SBDC I. This was also reconfirmed during the webinars with SBDCs during this mid-term valuation of SBDC II, for example in St. Kitts and Nevis. Readjusting SBDC services to enable micro and small enterprises to become fit for business in local markets and eventually regional trade in CARICOM is often more relevant than focusing on linkages to SBDC global. Again, the project team has learned this lesson by revisiting the objective of linkages to SBDC global and emphasizing instead regional networking in the Caribbean.
- The evaluation report of SBDC I stresses the pertinence of social benefits as a lesson learned, and the project document of SBDC II underscores the importance of the programme for women and youth. It is, however, unclear to what extent trainers with specific skills sets are engaged for training marginalized groups at the country level.
- Lessons about sequencing the SBDC program rollout are now included in the revised country engagement process, as shown for the three new program countries.



### 3.7 Roles and responsibilities in program planning and implementation

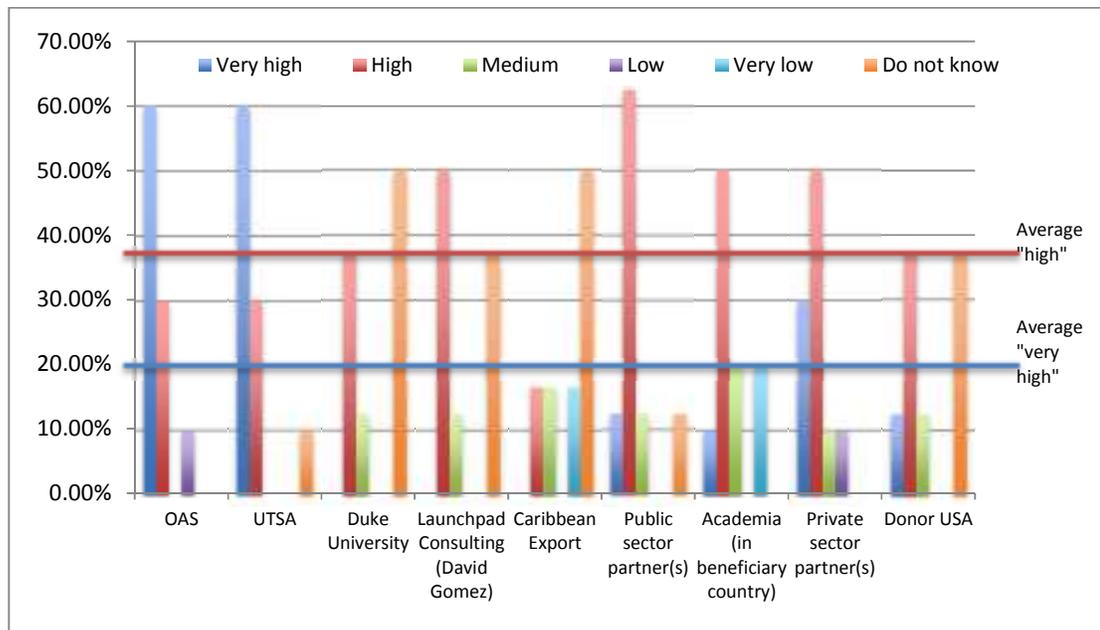
The roles and responsibilities in the planning and implementation of SBDC II are predominantly clear. Establishing MoUs between the OAS and new program countries and between SBDC partners contributes to this clarity.

Members of SBDC teams in all eight program countries rated the roles played by main program partners as part of the mid-term evaluation online survey. Both the OAS project team and UTSA get 60% very high ratings and 30% high ratings for their roles played in planning SBDC II.

Private sector and public sector partners get about 10% very high ratings and 50% and 63% high ratings respectively.

As stated in the project team's progress reports, the role of academia in beneficiary countries for SBDC II is still suboptimal. The online survey confirms that assessment for the planning of SBDC II, with 20% medium and very low ratings, respectively.

Figure 8: Appropriate roles played in planning SBDC II to achieve program results



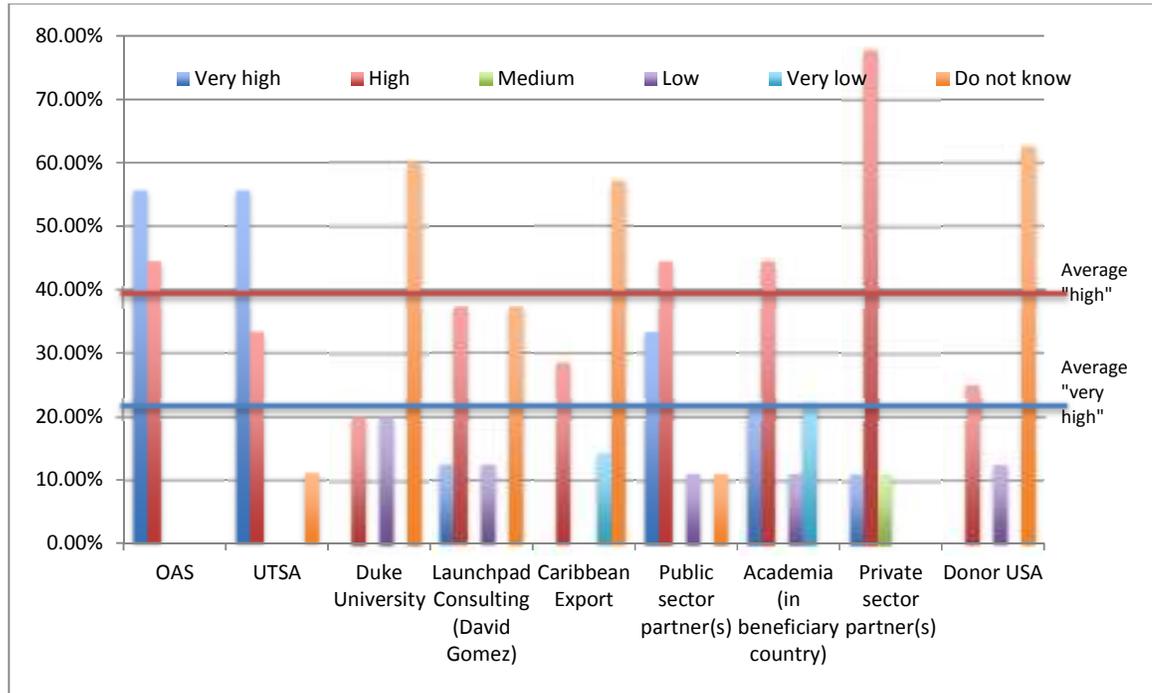
SBDC teams are less aware of the role of Caribbean Export and Duke University for program planning, with 50% "do not know" ratings. For the latter, one explication is that not all program countries form part of the Global Value Chain studies and training of Duke University.

For SBDC II **implementation**, OAS gets 100% high to very high ratings, followed by 89% high to very high ratings for UTSA. Public sector and private sector partners get 78% and 89% high to very high ratings, respectively, as shown in Figure 9.

As for the program planning, the role of academia in beneficiary countries is suboptimal, with low to very low ratings reaching 33%.

SBDC teams are less aware of the roles of Caribbean Export and the donor, the United States of America for the implementation of SBDC II. The limited awareness of the role of Duke University relates again to the fact that not all SBDC II countries are subject to global value chain studies and training.

**Figure 9: Appropriate roles played in implementing SBDC II to achieve program results**



## 4. Effectiveness: were SBDC results achieved and how?

This section studies the extent to which SBDC II results were achieved at mid-term and the rationale for program performance in CARICOM beneficiary countries. The section reviews the achievement of program outcomes and outputs by using appropriate logframe indicators. The analysis also comprises results for excluded vulnerable groups including women. Stakeholder satisfaction captured through the on-line survey is presented before the section closes with analyzing factors affecting SBDC performance and to what extent the OAS team in the OAS mitigates those factors.

**Key findings: at mid-term SBDC II is making progress in achieving program outputs and the outcome, based on the logframe indicators. However, given the lack of milestones for many indicators, the assessment of this evaluation might at times be overly cautious.**

- SBDC II is making progress to achieving objectives of three out of five outcome indicators with targets for one indicator exceeded at mid-term;
- At the output level SBDC II makes progress in achieving five out of eight outputs. For three outputs progress is fully satisfactory while less evidence emerges for achieving results to date for vulnerable groups and women;
- Stakeholder satisfaction about outputs delivered at mid-term is high to very high;
- Factors affecting SBDC II performance: Four out of eight external factors and three out of six internal factors are mitigated by the OAS.



The mid-term evaluation finds that SBDC II shows satisfactory achievement in most areas, but partial achievement in others. The score for effectiveness is “amber/green” and with 75% out of 100% this constitutes the highest possible score for “amber/green”.

### 4.1 Achievement of program outputs and outcomes at mid-term

The systematic tracking of the trajectory of SBDC II from baselines to its targets for all program indicators at output and purpose level<sup>33</sup> allows for an assessment of progress made at mid-term. However, the OAS reporting format does not allow for intermediary milestones. As a result, the achievement of targets anticipated at mid-term is estimated, unless specified in the formulation of some time-bound indicators.

#### Outcome

To strengthen the institutional frameworks of national MSME support programmes utilizing the United States Small Business Development Centres (US SBDC) model for the provision of targeted technical assistance to micro, small and medium enterprises in beneficiary countries.

The SBDC team in the OAS tracks progress against the outcome using five indicators. Date availability is often weak to make an independent assessment for the implementation period of SBDC II only, as reporting often reaches back to SBDC I.

<sup>33</sup> In the “Reports on progress of project implementation” dated February 2017 and September 2017.



**Outcome indicator 1:** Number of new clients registered for technical assistance from established SBDCs in project beneficiary countries by the end of the first year of Phase II project execution.

It is likely that the target of 20 new clients is achieved, but the availability of underlying evidence is uneven. While Neo Serra reporting from Jamaica indicates that since the launch in 2015, under SBDC I, a total of 52 new businesses were created following SBDC support, it is unclear how many clients were registered under SBDC II. SBDC Saint Lucia reports that about 472 prospective and existing business owners enrolled into the SBDC Program<sup>34</sup>. However, the reporting period is April 2015 to January 2016 and predates SBDC II. SBDC Belize reached 797 clients over the reporting period 2012 to 2016<sup>35</sup> moreover, it is unclear how many clients were in fact registered in 2016 when SBDC keep its active engagement with the SME community through workshops and training activities.



**Outcome indicator 2:** Indicator: Percentage of new women and youth-led MSMEs receiving assistance from established SBDCs by the end of the project execution period.

In the absence of NeoSerra data on technical assistance provided in all SBDC pilot countries (phase I) the evaluation can only punctually validate progress made against the target of 20% of new women, and youth-led MSMEs receiving assistance from established SBDCs by the end of the project execution period. Evidence of progress emerges from individual SBDC beneficiary countries. In Barbados, the SBDC partner Youth Entrepreneurship Scheme (YES) under the Ministry of culture, sports and youth reports support to 53 entrepreneurs, 100% young entrepreneurs between January and June 2016<sup>36</sup>.

SBDC Belize reports support to 250 women on basic business skills and life plan<sup>37</sup>. Those women were at risk of and are victims of gender-based violence and trafficking. This activity was awarded by the Ministry of Human Development Social Transformation and Poverty Alleviation. However, the activity took place between May to August 2015, before the launch of SBDC II.

SBDC Saint Lucia reports the introduction of 57 business owners into the SBDC system, among them 53% women. This is followed by the enrolment of 345 pre-venture entrepreneurs into the SBDC Program with 39% women<sup>38</sup>. However, again the reporting period predates the implementation period of SBDC II.



**Outcome indicator 3:** Number of targeted assistance programs executed by established SBDCs

The target of five assistance programs was exceeded at mid-term. A search on the SBDC Belize website revealed that 18 workshops were scheduled between January and November 2017<sup>39</sup>. YES reports for Barbados ongoing advice and support for 140 entrepreneurs between January and June 2016 resulting in 2 new businesses started, four businesses

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<sup>34</sup> SBDC Saint Lucia, 2017: Highlights of work accomplished 2012 - 2016

<sup>35</sup> Beltraide, 2017: Beltraide highlights 2012 – 2016

<sup>36</sup> Ministry of culture, sports and youth. Youth Entrepreneurship Scheme (YES), undated: Informational Brief on YES Implementation of Small Business Development (SBDC) Model in Barbados

<sup>37</sup> Beltraide, 2017: Beltraide highlights 2012 – 2016

<sup>38</sup> SBDC Saint Lucia, 2017: Highlights of work accomplished 2012 - 2016

<sup>39</sup> <http://www.belizeinvest.org.bz/sbdcbelize.html>; SBDC Belize registered 145 workshops between 2012 and 2016. However, it is unclear how many workshops were undertaken in 2016.

expanded and two businesses formalized. It remains unclear how many assistance programs were implemented during that period. Data from other SBDC countries was not available.



**Outcome indicator 4:** Number of new countries in the CARICOM region adopting SBDC accreditation and quality standards by the end of the project execution period.

SBDC progress reporting states that at mid-term all first five beneficiary countries have received cabinet approval for the implementation of the SBDC model in a country which has allowed them to execute project activities. In new SBDC countries, the launch of Centers is under preparation.



**Outcome indicator 5:** Number of awareness sessions conducted for the clients by participating SBDCs on business continuity planning in the context of disaster risk mitigation by the end of the project execution period.

This component is currently being developed. The SBDC program team in the OAS expects that quantitative results will be available by the end of the project implementation period.

## Outputs



**Output 1.** Analysis and recommendations on the applicability of the Small Business Development Centres (SBDC) model made available to new beneficiary countries.

With 100% of resources disbursed for this output<sup>40</sup>, two out of three indicators show a 94%<sup>41</sup> to 100%<sup>42</sup> achievement of targets.

A contractor (Launchpad consulting) undertook a stakeholder analysis and studied where to locate the SBDC model within existing structures best to ensure a maximum level of sustainability.

Output indicator 1.3 shows a 33% of progress to achieve the final target. This indicator concerns the number of critical stakeholder groups completing SBDC Councilor and Director Certificate Training Program in each of the project beneficiary countries reached 10 and still short of the target of 30 trainees. However, at mid-term progress is fully satisfactory.



**Output 2.** Policy guide developed to support the elaboration of an MSME framework to underpin the adaptation of the SBDC model in all countries

SBDC II is in the process of completing the implementation guide based on legal and technical recommendations for five project beneficiary countries: Antigua and Barbuda, Dominica, Jamaica, St. Kitts and Nevis and Saint Lucia. Draft documents have been prepared and are being validated, with 73.48% of the budget disbursed for that output<sup>43</sup>. The initial timelines of completing the implementation guides within the first 12 months of SBDC II implementation proved overambitious.

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<sup>40</sup> By 29 August 2017. Source: OAS, 2017: Report on progress of project implementation (SBDC II)

<sup>41</sup> Output indicator 1.1 Number of stakeholders from government and non- governmental organisations, private sector and academia exposed to and understand the model in each project country by the end of the project execution

<sup>42</sup> Output indicator 1.2: Number of new countries willing to undertake model adaptations based on results of completed country assessments

<sup>43</sup> By 29 August 2017. Source: OAS, 2017: Report on progress of project implementation (SBDC II)



**Output 3.** Transference and adaptation of the US SBDC model to project beneficiary countries.

The project team envisages the formal launch of at least one new SBDC by the end of the project. Evaluation interviews with the SBDC team in the Commonwealth of the Bahamas revealed that the launch of an SBDC is scheduled before the end of January 2018, within the timeframe of SBDC II program implementation. The SBDC team in St. Kitts and Nevis is more cautious but also hopes to officially launch the Center in the first quarter of 2018. At mid-term progress is fully satisfactory.



**Output 4.** SBDC advisors trained in business and export development and in the incorporation of disaster risk management strategies in MSME business planning.

The targets for both indicators under output four have been achieved ahead of the deadlines established in the project document with only 22.61% of the budget disbursed for the output<sup>44</sup>.

All new countries have completed counselor and director training necessary for operationalizing of SBDCs at mid-term of SBDC II, well ahead of the targeted completion at the end of the program.

Four out of the first five project countries have developed and implemented strategic plans before the end of the first year of project execution. Those countries are Barbados, Belize, Jamaica and Saint Lucia. The target was achieved.



**Output 5.** SBDC advisors trained in the use of value chain analyses to facilitate MSME participation and upgrading in local and regional value chains considering women and youth-led enterprises.

Progress for this output is further analyzed in section 4.1.1.



**Output 6.** Space created for the exchange of information among SBDCs, financial and insurance companies for the promotion of alternative financing opportunities for SBDC clients.

Preparatory work for this output started, but no funds were disbursed at the time of the mid-term evaluation.

In Saint Lucia the first of a series of 'CEO Breakfasts' are scheduled for November 2017, bringing together financiers and MSME authorities. The Minister of Commerce announced his participation in the event as an expression of high-level ownership of the process.

The SBDC team in Barbados is envisaging a similar format to engage the banking sector.

For the development of mentorship arrangements between financial providers and institutions and SBDCs MoUs with financial partners were completed as a first step in addressing issues related to MSME access to finance. MoUs were signed in Barbados, Belize, Jamaica and Saint Lucia.



**Output 7.** Governance model developed for the creation of a regional network of SBDCs to facilitate the sharing of best practices, the development of regional trade linkages and bolster advocacy efforts for the regional MSME sector among national and regional institutions

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<sup>44</sup> *ibid.*

For this output, 74.83% of the budget was disbursed, and senior representatives from seven program countries<sup>45</sup> were invited to attend the Americas' Small Business Development Centres (ASBDC) Conference in Nashville, TN during the period 4th – 8th September 2017. Participants welcomed the opportunity of a special working group to facilitate the development of a draft operating model for an Association of Caribbean SBDCs. The discussions showed that rather than an Association, participants preferred a network approach with a much lighter governance structure with the aim to establish a community of practice.



#### **Output 8. Monitoring and Evaluation**

The project team systematically tracks the progress of SBDC II using the OAS format of "Report on progress of project implementation." Detailed and complete reports date February 2017 and September 2017. This mid-term evaluation is part of output 8, and 70.29% of the budget was disbursed by September 2017.

At mid-term one shortcoming identified is the lack of availability of systematic Neo Serra data from all operational SBDCs. This affects the robustness of tracking progress, particularly at outcome level, as shown at the beginning of section 4.1.

#### **4.1.1 Results for excluded vulnerable groups including women**

**Output 5.** SBDC advisors trained in the use of value chain analyses to facilitate MSME participation and upgrading in local and regional value chains considering women and youth-led enterprises.

With 44.61% of the budget disbursed work under output five is progressing and achievements can be distinguished by the two logframe indicators. Two out of ten value chain analysis for selected high growth sectors are completed, one for cruise tourism and another one for the rum sector, both in Barbados. Field work for Saint Lucia and Jamaica was ongoing at the time of the mid-term evaluation.

Three out of five one week long workshops on value chain analysis were completed in the first five beneficiary countries, with only Belize and Dominica outstanding. However, the foci on women and youth-led enterprises are less evident in SBDC reporting.

#### **4.2 Stakeholder satisfaction**



One benefit of any evaluation is the triangulation of evidence to determine the performance of a development intervention, meaning the use of at least three different sources. Comparing the SBDC II monitoring data with the results of interviewing the SBDC team in Washington and SBDC teams in program countries shows a mostly coinciding picture of program performance at mid-term.

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<sup>45</sup> All SBDC II countries but Dominica

**Figure 10: Satisfaction of SBDC team members of progress made at mid-term**

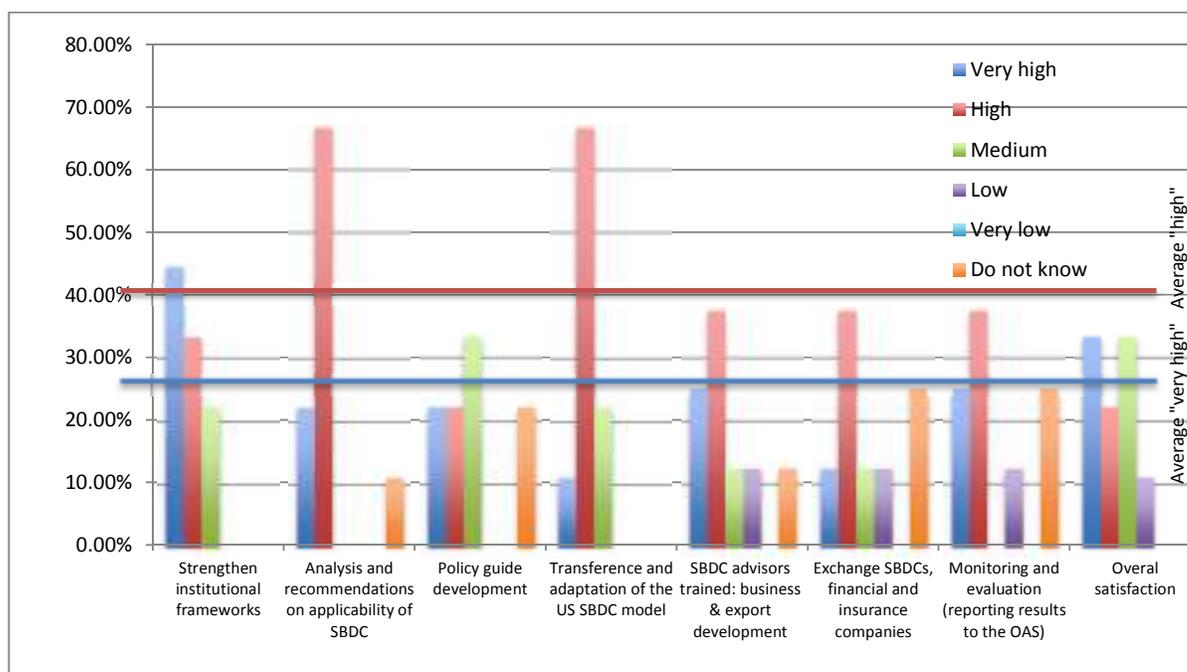


Figure 10 summarizes the satisfaction of SBDC team members about program implementation progress at mid-term.

89% of SBDC team members in CARICOM rate progress made in the analysis and recommendations on the applicability of the Small Business Development Centres (SBDC) model made available to new beneficiary countries as high to very high.

The transference and adaptation of the US SBDC model to project beneficiary countries get 78% high to very high ratings. SBDC team members in St. Kitts and Nevis and Saint Lucia provided the 22% medium ratings.

At mid-term, SBDC teams state progress made in strengthening institutional frameworks. The latter aim to serve national MSME support programs utilizing the United States Small Business Development Centres (US SBDC) model for the provision of targeted technical assistance to micro, small and medium enterprises. High to very high ratings reach 78%. Medium ratings emerged from Dominica and Saint Lucia.

63% of SBDC team members in CARICOM rate progress made in the training of SBDC advisors in business and export development and the incorporation of disaster risk management strategies in MSME business planning as high to very high. The same applies to monitoring and evaluation, concerning the reporting progress and results to the OAS.

At mid-term, SBDC II has only started to create spaces for the exchange of information among SBDCs, financial and insurance companies for the promotion of alternative financing opportunities for SBDC clients. As a result ratings of progress achieved to date are high to very high for 50% of SBDC team members in CARICOM, while 25% witnessed medium or little progress and 25% are unaware of that work stream.

44% of SBDC team members in CARICOM rate the results in the ongoing development of policy guides to support the elaboration of an MSME framework for underpinning the

adaptation of the SBDC model in all countries as very high to high. 22% of respondents were unaware of the level of progress made.

Team members in Dominica, St. Kitts and Nevis and Belize provide medium ratings.

Given this overall positive assessment of program progress made at mid-term, SBDC teams are (self) critical concerning their overall satisfaction. 56% of SBDC team members in CARICOM give high to very high ratings, 33% medium ratings, 11% a low rating. Team members from Saint Lucia, Jamaica and Dominica are among the most (self) critical.

Factors influencing progress to date are further analyzed in section 4.3 below.



### 4.3 Factors affecting SBDC performance

Figure 11 summarizes the internal and external factors affecting SBDC performance in the CARICOM beneficiary countries. The evaluation shows communalities of factors affecting SBDC performance by country clusters. Those clusters consist of phase I countries (the pilot countries) and phase II countries. Five out of nine external factors and nine out of ten internal factors are directly addressed by the OAS or its SBDC partners in CARICOM.

Interestingly, external and internal factors influencing SBDC performance in some of the new phase II countries also emerged for the pilot countries during the evaluation of SBDC I: Increasing SME activities in countries and the expectation to show quantifiable results to the SME sector and government. Those constitute factors that are also important for the enabling environment for SBDCs.

**External factors** influencing SBDC II performance in phase I countries include: i) government funding for SBDC or lack thereof; ii) SME policy as a cornerstone for SBDC; iii) competition among business support organizations causing proliferation of services; and iv) changes of government requiring reengagement of SBDC with counterparts.

The SBDC team in the OAS actively addresses items ii) and iii) through its outputs. Item i) is partly addressed by the MoUs signed between the OAS and SBDC beneficiary countries in CARICOM.

Among the external factors influencing SBDC II performance *in both, phase I and II countries* are as follows. i) Ongoing government interest in a growing sector; ii) Issue of business communities' trust in government-run programs; iii) Other donors overwhelming SBDC partners with uncoordinated programming; and iv) MSME sector mostly informal, if registered, feeble business structures (for example accounting).

Items i) and iii) are in the focus of the SBDC team in the OAS. The ongoing interest of governments in the SME sector is addressed in the MoUs and issues of donor coordination are on the agenda of the SBDC team. The SBDC team in the Commonwealth of the Bahamas mitigates the risk of business communities' distrust in government-run programs by planning to locate the Center as a separate legal entity in the university.

#### **Internal factors**

In phase I countries, the vital role of Permanent Secretaries is apparent by either acting like a champion of change or a bottleneck in highly hierarchical structures. A lesson identified by the SBDC team in the OAS in the RPPI (September 2017). As a result, the program's engagement at Permanent Secretary level is ongoing in the CARICOM beneficiary countries.

In Barbados where a proliferation of government-funded MSME services persists, the SBDC model offers opportunities of pooling financial and human resources of SBDC partners. The pooling of resources emerges as an essential factor affecting SBDC performance positively.

**Figure 11: External and internal factors influencing SBDC II performance**

<b>External</b>	<b>Factors</b>	<b>Countries</b>
Phase I countries	Government funding or lack thereof	Bahamas, St. Kitts and Nevis, Jamaica, Saint Lucia, Barbados
	SME policy as a cornerstone for SBDC	Barbados
	Competition among business support organizations causing proliferation of services	Jamaica
	Changes in government requiring reengagement of SBDC with counterparts	Saint Lucia
Phase I and II countries	Increased SME activities in the country	Jamaica, St. Kitts and Nevis
	Ongoing government interest in a growing sector	Saint Lucia, St. Kitts and Nevis
	Issue of business communities' trust in government-run programs	Bahamas, Barbados
	Other donors overwhelming SBDC partners with uncoordinated programming	All countries
	MSME sector mostly informal, if registered, feeble business structures (e.g., accounting)	All countries
<b>Internal</b>	<b>Factors</b>	<b>Countries</b>
Phase I countries	Permanent Secretaries as champions of change or bottleneck in highly hierarchical structures	Saint Lucia, Jamaica
	Opportunities for pooling resources, also HR by SBDC partners	Barbados
	Adaptation of NeoSerra to country context	Barbados, Saint Lucia
	SBDC allows for financial risk mitigation: SBDC affiliation of MSMEs helps to create confidence and reduce risk for banks	Barbados
Phase II countries	Expectation to show quantifiable results to SME sector and government	Bahamas, St. Kitts and Nevis
	Ease of incorporating a proven model in curriculum of academic partners	Bahamas
	Strategic institutional location of SBDC: resilience to changes in government and trust building with MSMEs	Bahamas
Phase I and II countries	Collaborative approach in structuring the center or lack thereof	Bahamas, Dominica
	Processes benefitting from learning from other SBDC countries	Bahamas, Barbados
	Communication challenges among SBDC partners	Bahamas, Barbados, Dominica

The SBDC team in Barbados also learned that SBDC allows for financial risk mitigation. While commercial banks perceive the MSME sector as a risky market segment, SBDC affiliation of MSMEs proved to create confidence and reduce the risk for banks.

The adaptation of NeoSerra to the country context determines its usefulness and the quality of reporting. In Saint Lucia, satisfactory progress was made in the adaptation of NeoSerra

while in Barbados challenges persist. Results from youth entrepreneurship engagement, for example, are underreported, as those clients are not export-oriented.

In phase II countries, SBDC team members in the Commonwealth of the Bahamas observed the ease of incorporating a proven model in curriculum of academic partners. Besides, the strategic institutional location of SBDC enhances the resilience to changes in government while contributing to trust building with MSMEs.

Other internal factors affecting SBDC performance in phase I and II countries are i) the multi-stakeholder engagement as a basis for a collaborative approach in structuring the Center or lack thereof; ii) Processes in establishing SBDCs and running the model benefit from learning from other SBDC countries, and iii) communication challenges among SBDC partners.

The SBDC team in the OAS aims to address item i) through study tours to the U.S. and other joint engagement of SBDC stakeholders in beneficiary countries. Item ii) was recently discussed in the context of establishing a Caribbean network of SBDCs and is actively promoted by the SBDC team in the OAS under SBDC II output 7.

#### 4.4 SBDC project teams' self assessment to accelerate performance

The webinars with five out of the eight available SBDC project teams in CARICOM beneficiary countries and SBDC implementation partners included a discussion point about how to accelerate SBDC performance in the remaining implementation period of SBDC II.

Results with communalities among SBDC beneficiary countries include:

- **Additional training, particularly on the NeoSerra software** for example for newly recruited SBDC staff but also to enhance the confidence of existing staff. A rolling training plan for NeoSerra could be beneficial where more than one Center opens or is due to open like in the Commonwealth of the Bahamas and Jamaica. In the latter location underreporting seems linked to weaknesses in NeoSerra skills (Barbados, Commonwealth of the Bahamas, Jamaica);
- **Networking, structured dialogue and experience sharing** about setting up and running the Centers with other countries (Commonwealth of the Bahamas), including learning from more advanced SBDCs e.g. in South America and Central America (Saint Lucia). This approach includes **exploring trade opportunities** regionally (Barbados, St. Kitts and Nevis) and through SBDC Global (Barbados). Dialogue could be supported at low cost through the use of a social media-based community of practice. Exploring internship opportunities for university students nationally (but also in other SBDC countries) in SMEs could strengthen the appetite for entrepreneurship among the youth. The success of this model was recently proven in an evaluation of the United Nations Industrial Development Organization In Tanzania<sup>46</sup>.

For the acceleration of SBDC II implementation, the possibility also emerges for the OAS program team to keep stimulating a health competition among SBDC's, as experienced in phase I of the intervention. The competition could be around launching the first Center in the news phase II countries or economic impact results reporting in NeoSera among phase I countries.

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<sup>46</sup> UNIDO, 2016: Independent evaluation. UNIDO project evaluation "Enhancing Youth Employability and Entrepreneurship in Tanzania".

Other results are presented by country, as the discussions were specific to the respective national SBDC context.

#### Commonwealth of the Bahamas

- OAS support in the recruitment of SBDC director through OAS publication channels and by using high procurement standards of the OAS

#### St. Kitts and Nevis:

- OAS to provide legal or paralegal support for drafting documents of legal status to establishing MoUs with key stakeholders in the country. This would help to accelerate the time consuming process in particular as different MoUs are needed for the different stakeholders

For the value chain analysis, researchers detect a general interest among stakeholders in the relevant SBDC countries. To even better take advantage of the research and broader participation in the studies, the OAS program team in Washington could communicate directly with the Permanent Secretaries about the purpose and value added of the value chain analysis.

## 5. Sustainability: are results lasting?

This section analyzes the *likelihood* of sustaining program results, given the mid-term nature of this evaluation. The ownership of the SBDC model in beneficiary countries is analyzed, as well as national funding the model in the benefitting CARICOM member states. Assessing the status of creating an enabling environment for SBDC concerning MSME policies and institutional frameworks follows. The section ends with assessing whether exit strategies are in place for handing over the SBDC model after the end of the U.S. funding. Principal data sources used in this section are the online-survey and key stakeholder interviews.



**Key findings: At mid-term, only the likelihood of SBDC II's sustainability can be evaluated with satisfactory progress in most areas.**

- SBDC II shows satisfactory achievement in most areas, but partial achievement in others, reaching 63% on a 100% scale for likelihood of sustainability, based on four sub-criteria ;
- SBDC II makes most progress in ensuring ownership of the SBDC model in the eight CARICOM beneficiary countries and in supporting the enabling environment by actively engaging in MSME policy development;
- The funding of SBDC's by national governments appears as the Achilles heel, the area of highest risk, of SBDC II, and the likelihood is uneven across the beneficiary countries;
- Explicit exit strategies have not yet been discussed between the OAS and its SBDC partners in CARICOM.

The evaluation finds that the likelihood of sustainability of SBDC II shows satisfactory progress in most areas, but partial achievement in other such as funding of the SBDC model once OAS support ceases and exit strategies. The score for sustainability is "green-amber" (63% out of 100%).

**Figure 12: Likelihood of sustainability of SBDC II results**

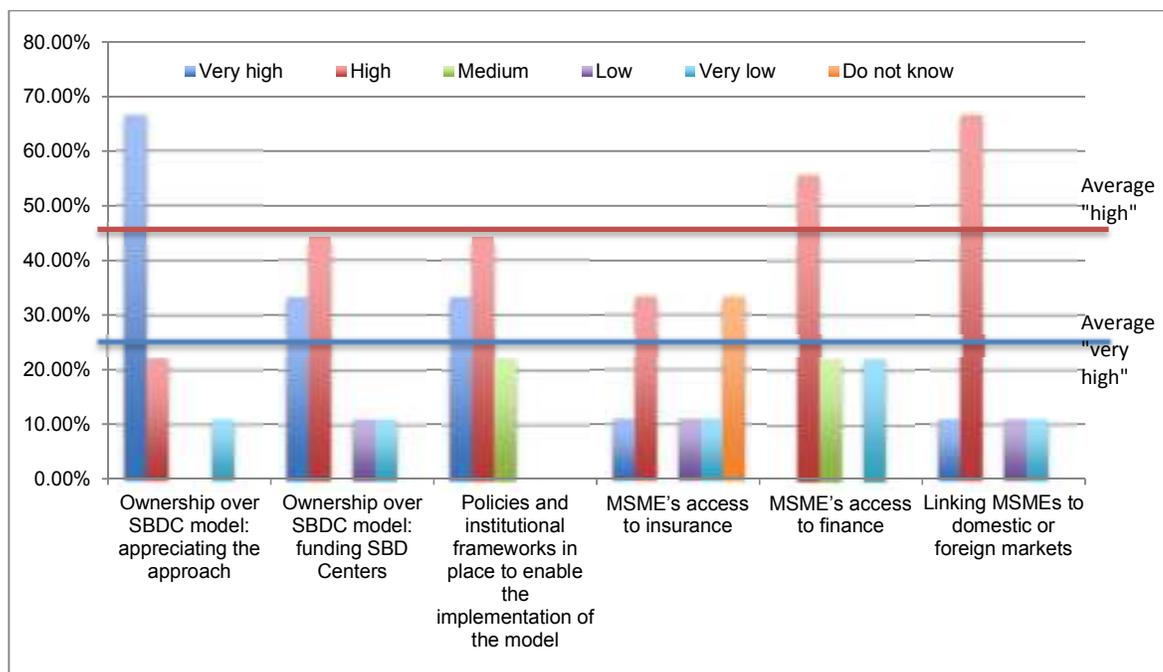


Figure 12 summarizes the likelihood of sustainability of SBDC II results, as perceived by SBDC teams in all beneficiary countries. Overall, the perception of SBDC teams in CARICOM beneficiary countries about the likely sustainability of SBDC II results is high.

The ownership of the SBDC model reaches the highest levels of likely sustainability with the 67% of very high ratings and 22% high ratings.

33% of SBDC team members provide very high ratings and 45% high ratings for the policies and institutional frameworks in place to enable the implementation of the SBDC model compared to 22% medium ratings.

Funding of SBDC's shows 33% very high ratings 45% high ratings. Some SBDC team members are however less optimistic, with members in Saint Lucia and Jamaica providing low to very low ratings (22%). MSME's access to insurance and access to finance, important issues for the sustainability of SBDC II, show less likelihood of sustainability at mid-term of SBDC II. In the Commonwealth of the Bahamas access to finance was identified as a critical challenge for MSMEs with future funding options that would still involve the OAS.

However, despite the fact that only preparatory work has started on those outputs, the likelihood of access to insurance gets 44% high to very high ratings and the access to finance 55% high ratings.

SBDC team members are very optimistic about linking MSMEs to domestic or foreign markets, another key measure of the sustainability of SBDC II, with 78% high to very high ratings compared to 22% low to very low ratings.



## 5.1 Ownership of the SBDC model

While SBDC team members overall show a high ownership of the SBDC model, other stakeholders have a slightly more critical perception. In Barbados, for example, political support for SBDC seems fragile after five years of implementation due to the challenges in proving tangible results.

In Dominica, SBDC ownership remains unclear and signals from the country ambiguous, as experienced by some SBDC implementation partners. The OAS did not invite representatives of the country to the recent US SBDC conference in Nashville, Tennessee.

Following the devastating hurricane hitting the country in fall 2017, the evaluator could not reestablish communication with the SBDC team, and a scheduled evaluation mid-term webinar could not take place. Latest information gained in November 2017 point towards a renewed interest of Dominica in SBDC II, as a SME policy framework is a precondition for the disbursement of a recent USD \$ 3 million grant from the World Bank.



## 5.2 National government funding for SBDCs

Conceptually partners in beneficiary countries have to provide SBDC funding while the OAS provides technical support to adapt the model to the local context. This approach aims to ensure sustainability from the outset of SBDC engagement.

As reported in the final evaluation of SBDC I, questions around SBDC funding remain on the agenda. The ability to show results of SBDC funding in Saint Lucia resulted in ministerial pledges of maintaining SBDC funding. In Jamaica, the responsible minister also pledged to fund for wider SBDC roll-out. By November 2017, this funding seems assured.

In both countries however, some SBDC team members are wary about the future funding of the SBDC model.

Pledges for funding SBDCs are also reported in Antigua and Barbuda, the Commonwealth of the Bahamas and St. Kitts and Nevis. In Belize, SBDC attracts donor funding as the SBDC is located within Beltraide, the Belize Trade and Investment Development Service rather than a ministry.

In Dominica, the SBDC process seems to be hindered by funding shortages to enable inter-agency cooperation.

SBDC implementation partners share the perception of challenges in long-term government funding of SBDCs in the beneficiary countries. In environments of tight government budgets SBDCs are under increasing pressure to show results through Neoserra data for example regarding job creation.



### **5.3 Enabling environment: policies and institutional frameworks**

The OAS' engagement in supporting the MSME policy development is advancing well, as presented in section 4.1. At mid-term work on policy, documents were accomplished in Jamaica and Saint Lucia, as well as all three countries joining SBDC in phase II.

The positive progress reporting of the SBDC team in the OAS coincides with the perceptions of the SBDC teams in beneficiary countries, as shown in the survey results in Figure 12.



### **5.4 Exit strategies**

The SBDC teams in beneficiary countries are unaware of any specific exit strategies at the end of SBDC funding from the OAS. However, an SBDC team member in St. Kitts and Nevis indicated a common understanding about handing over the SBDC model to beneficiary countries.

Given that SBDC's are embedded in national governance structures, this hand-over process seems feasible without major interruptions from an institutional perspective. However, the question of future funding remains, as explained in section 5.2.

## 6. Conclusions

Based on the main findings summarized at the beginning of the findings sections for each evaluation criteria, the following conclusions emerge. The logic between main evaluation findings and conclusions is transparently presented in Figure 13.

**Relevance:** SBDC II proves politically relevant for the donor and implementing agency OAS. Policy and economic relevance are given for benefitting CARICOM member states. The concept of SBDC II addresses the exclusion of women from economic prosperity, with relevance in the Caribbean context experiencing particular inequality between male and female entrepreneurs. Probably the main assumption “making or breaking” SBDCs in the eight beneficiary countries is the availability of government funding which proves challenging, despite Memoranda of Understanding signed between governments, including Ministries of Finance and the OAS. Otherwise the Theory of Change holds.

**Efficiency:** Program management is robust, building on improved beneficiary selection criteria, complying with OAS results-reporting and systematically transferring learning from phase I to phase II of SBDC. However, beneficiary selection criteria are also suited to further strengthen financial ownership of the SBDC model. The SBDC team in the OAS risks underreporting at goal level, despite the availability of measures and indicators in NeoSerra.

**Effectiveness:** At mid-term SBDC II is making good progress to achieving most targets for outputs and outcomes, as evidenced also by stakeholder satisfaction. However, results for vulnerable group including women are to date less satisfactory. Given the size of the SBDC team in the OAS, its location in the OAS Secretariat rather the beneficiary countries and the program budget, the level of mitigating external and internal factors affecting program performance, often at the very limits of OAS’ control appears high.

**Sustainability:** Again, given the program budget, the program approach to ensure sustainability of SBDC is remarkably holistic. Questions of funding however remain high on the agenda. SBDC teams in beneficiary countries lack a common understanding about what to expect once OAS funding ceases.

## 7. Recommendations

After the main findings and the conclusions, the following recommendations are made. Again, the logic between main evaluation findings, conclusions and recommendations is transparently presented in Figure 13.

### Relevance

R 1: OAS Secretariat: Strengthening coordinated MSME support in selected CARICOM member states remains highly relevant and should be continued in the future.

Prioritization: moderate, for future similar interventions

R 2a: SBDC team in the OAS: The OAS is encouraged to keep a “country-by-country” approach for SBDC implementation.

R 2b: SBDC team in the OAS: Project design would benefit from even stronger attention to ensure SBDC funding by signing MoU’s with relevant line ministries to be witnessed by the respective Ministry of Finance.

Prioritization for R2a and R2b: moderate, for future similar interventions

### Efficiency

R 3: SBDC team in the OAS: Shared funding commitment. Beneficiary selection criteria can serve as good practice for future similar OAS interventions. The grant-matching element of competition-based beneficiaries selection criteria as experienced in other OAS interventions seems suited to further strengthen financial ownership of the SBDC model. This approach would require governments to match OAS funding to a certain degree (including in-kind contributions covering operational SBDC costs) to ensure the sustainability of SBDC funding for a given period.

Prioritization: moderate, for future similar interventions

R 4: The SBDC team in the OAS should select indicators used in Neoserra to report on its goal level results.

Prioritization: very high: next month

R 5: SBDC team in the OAS: Facilitate improved engagement of academia SBDC teams in beneficiary countries. Explore the best suited role for Caribbean Export to play in the remaining implementation period.

Prioritization: very high: next month

### Effectiveness

R 6a: SBDC team in the OAS: During the remaining period of SBDC II implementation, work on vulnerable groups, including women, should be prioritized.

R 6b: The SBDC team in the OAS should consider whether the remaining budget and timeframe would allow for i) Rolling NeoSerra training for growing SBDC teams; ii) Networking, structured dialogue and experience sharing in CARICOM and SBDC’s in Central and South America; iii) Internship opportunities for university students in SMEs in SBDC II countries.

Prioritization for R 6a and R6b: very high: next month

R 7: The OAS Secretariat should replicate the SBDC II program management approach in terms of:

- Understanding the cultural, social and economic context
- Hands-on engagement of project team even if not placed in beneficiary countries
- Building relationships and trust (which requires a project timeframe of more than 2-3 years)

Prioritization: moderate, for future similar interventions

### **Sustainability**

R 8: SBDC team in the OAS:

Exit strategies: Engage with SBDC teams in beneficiary countries to discuss departure process of the OAS from SBDC.

Prioritization: high: next 3 months

## 8. Lessons learned

This mid-term evaluation identifies one main lesson learned based on a set of criteria used as good practices in other international organizations<sup>47</sup>. As such, the lesson learned below includes i) context; ii) challenges; iii) causal factors; iv) target users; v) success; and, vi) the fact that a lesson is not a recommendation or a conclusion.

OAS peers experienced the value of applying such criteria to enhance the quality of lessons learned for example for the purpose of a synthesis across sectors.

Program design for engaging OAS member states: A lesson learned for the OAS Secretariat is that having clear roles and responsibilities between the OAS and its counterparts in OAS member states enhances program management and eventually program implementation. The use of MoUs enhances OAS' leverage to demand partners to play their agreed roles, including for example the mandatory use of NeoSera software to show the results in creating businesses and jobs. Otherwise, the OAS has little control over the investments made in member states and depends on partners' goodwill. While trust is important, a well-structured engagement with partners including clearly spelled out expectations starts showing encouraging results in the new beneficiary countries joining the SBDC program in phase II.

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<sup>47</sup> The International Labor Organization and the United Nations Industrial Development Organization.

Figure 13: Summary of key findings, conclusions and recommendations

	Key findings about SBDC II	Conclusions	Recommendations
Relevance	Alignment to OAS mandates	SBDC II proves politically relevant for the donor (U.S. Department of State) and implementing agency (OAS). Policy and economic relevance are given for benefitting CARICOM member states.  The concept of SBDC II addresses the exclusion of women from economic prosperity, with relevance in the Caribbean context experiencing particular inequality between male and female entrepreneurs  Probably the main assumption “making or breaking” SBDCs in the eight beneficiary countries is the availability of government funding which proves challenging, despite MoUs signed between governments, including Ministries of Finance and the OAS. Otherwise the Theory of Change holds.	R 1: OAS Secretariat: Strengthening coordinated MSME support in selected CARICOM member states remains highly relevant and should be continued in the future. Prioritization: moderate, for future similar interventions  R 2a: SBDC team in the OAS: The OAS is encouraged to keep a “country-by-country” approach for SBDC implementation. R 2b: SBDC team in the OAS: Project design would benefit from even stronger attention to ensure SBDC funding by signing MoU’s with relevant line ministries to be witnessed by the respective Ministry of Finance. .Prioritization for R2a and R2b: moderate, for future similar interventions
	Relevance for strategies of the U.S. Department of State		
	Countries’ skills and business needs in the CARICOM context		
	Addressing the exclusion of vulnerable groups, particularly women, a need also evidenced by social and economic research for the Caribbean		
	Theory of change is largely valid, including the “country-by-country” approach, despite competing regional approach. Yet this approach is politically not feasible. The availability of predictable government funding for SBDC remains a concern for SBDC teams and it remains to be seen whether this assumption holds.		
Efficiency	SBDC II is very strong in the quality of program monitoring by complying with the OAS’ Report on Progress of Project Implementation format	Program management is robust, building on improved beneficiary selection criteria, complying with OAS results-reporting and systematically transferring learning from phase I to phase II of SBDC. However, beneficiary selection criteria are also suited to further strengthen financial ownership of the SBDC model.	R 3: SBDC team in the OAS: Shared funding commitment. Beneficiary selection criteria can serve as good practice for future similar OAS interventions. The grant-matching element of competition-based beneficiaries selection criteria as experienced in other OAS interventions seems suited to further strengthen financial ownership of the SBDC model. This approach would require governments to match OAS funding to a certain degree (including in-kind contributions covering operational SBDC costs) to ensure the sustainability of SBDC funding for a given period. Prioritization: moderate, for future similar interventions  R 4: The SBDC team in the OAS should select indicators used in Neoserra to report on its goal level results. Prioritization: very high: next month
	Transfer of learning from phase I to phase II of SBDC including implementation of phase I evaluation recommendations are equally strong. Room emerges for further refining the already strong beneficiary selection criteria.		
	Measures to determine SBDC II success are mainly appropriate but fall short of reporting at the goal level due to the OAS planning and reporting format despite NeoSerra data becoming increasingly available across program countries		
	The performance indicators for SBDC II are mostly well formulated but suboptimal concerning results orientation of some indicators and		

	the lack of indicators at the goal level		
	Roles and responsibilities for planning and implementing SBDC II show high to very high stakeholder appreciation for the OAS and UTSA, while only the role of academia in beneficiary countries and Caribbean Export are less clear	The roles and responsibilities of academia in the SBDCs in CARICOM beneficiary countries required clarification, as well for Caribbean Export.	R 5: SBDC team in the OAS: Facilitate improved engagement of academia SBDC teams in beneficiary countries. Explore the best suited role for Caribbean Export to play in the remaining implementation period. Prioritization: very high: next month
Effectiveness	SBDC II is making progress to achieving objectives of three out of five outcome indicators with targets for one indicator exceeded at mid-term	At mid-term SBDC II is making good progress to achieving most targets for outputs and outcomes, as evidenced also by stakeholder satisfaction. However, results for vulnerable group including women are to date less satisfactory. Room emerges for i) Rolling NeoSerra training for growing SBDC teams; ii) Networking, structured dialogue and experience sharing in CARICOM and SBDC's in Central and South America; iii) internship opportunities for university students in SBDC II countries	R 6a: SBDC team in the OAS: During the remaining period of SBDC II implementation, work on vulnerable groups, including women, should be prioritized. R 6b: The SBDC team in the OAS should consider whether the remaining budget and timeframe would allow for i) Rolling NeoSerra training for growing SBDC teams; ii) Networking, structured dialogue and experience sharing in CARICOM and SBDC's in Central and South America; iii) internship opportunities for university students in SMEs in SBDC II countries Prioritization: very high: next month
	SBDC II makes progress in achieving five out of eight outputs. For three outputs progress is fully satisfactory while less evidence emerges for achieving results to date for vulnerable groups and women		
	Stakeholder satisfaction about outputs delivered at mid-term is high to very high		
	Factors affecting SBDC II performance: Four out of eight external factors and three out of six internal factors are mitigated by the OAS		
		Given the size of the SBDC team in the OAS, its location in the OAS Secretariat rather the beneficiary countries and the program budget, the level of mitigating external and internal factors affecting program performance, often at the very limits of OAS' control appears high.	R 7: The OAS Secretariat should replicate the SBDC II program management approach in terms of: <ul style="list-style-type: none"> <li>• Understanding the cultural, social and economic context</li> <li>• Hands-on engagement of project team even if not placed in beneficiary countries</li> <li>• Building relationships and trust (which requires a project timeframe of more than 2-3 years)</li> </ul> Prioritization: moderate, for future similar interventions
Sustainability	SBDC II makes most progress in ensuring ownership of SBDC model in the eight CARICOM beneficiary countries & in supporting the enabling environment by actively engaging in MSME policy development	Again, given the program budget, the program approach to ensure sustainability of SBDC is remarkably holistic. Questions of funding however remain high on the agenda.	See R 2b
	The funding of SBDC's by national governments appears as the Achilles heel, the area of highest risk, of SBDC II, and the likelihood is uneven across the beneficiary countries		
	Explicit exit strategies have not yet been discussed between the OAS and its SBDC partners in CARICOM		
		SBDC teams in beneficiary countries lack a common understanding about what to expect once OAS funding ceases	R 8: SBDC team in the OAS: Exit strategies: Engage with SBDC teams in beneficiary countries to discuss departure process of the OAS from SBDC. Prioritization: high: next 3 months

## **Annex 1: Terms of Reference**



**SECRETARY GENERAL OF THE  
ORGANIZATION OF AMERICAN STATES**

**PROJECT EVALUATION**

**TERMS OF REFERENCE**

**WASHINGTON DC**

**(Individual Consultancy)**

**Midterm Evaluation of the Small Business Development Centres  
Program in the Caribbean - Phase II**

## I. Background

- 1.1 Micro, Small and Medium sized enterprises have long been identified as the catalyst for economic and social development in the Caribbean. A long history of entrepreneurial spirit has spawned the development of several sectors related to natural resources, manufacturing agro - processing and a myriad of services sectors. These SME sectors have often been credited with having the potential for the creation of forward and backward economic linkages, reducing foreign currency expenditure and utilizing local raw material inputs. By virtue of their small size SMEs are also deemed flexible enough to ably respond to rapid changes in market conditions. Thus, the support and development of the SME sector in the Caribbean region became a comprehensive economic development strategy that it was hoped could guarantee equitable short and medium term growth.
- 1.2 Despite significant efforts and resources expended in the development of the SME sector in the Caribbean region, countries continue to be plagued by significant problems that hinder their development such as:
  - i) The absence of a specific legislative framework for SMEs or inadequate legislation and the lack of structures to efficiently support regional and national policies on SMEs
  - ii) Limited access to capital markets
  - iii) SME initiatives that are often fragmented and uncoordinated
  - iv) Low levels of productivity and quality which impact on the overall competitiveness of Caribbean countries
  - v) Limited research and technology
  - vi) Difficulties in internationalization of the sector
  - vii) The inadequacy of special support programmes to assist vulnerable groups such as women, youth and rural producers.
  - viii) Programmes for the development of the sector are often tied to social programmes which are often unsustainable.
- 1.3 In recognition of these and several other issues, the Department of Economic and Social Development in partnership with Caribbean Export Development Agency and the University of Texas in San Antonio organized the Regional Workshop “Promoting and Improving SME Competitiveness and Productivity in the Caribbean” which was held in San Diego California in September 2011. The purpose of the workshop

was to strengthen the capacity of institutions that support, assist and train micro, small and medium sized enterprises in the Caribbean through the sharing of best practices and success stories on international trade and innovation in the United States and Latin America.

- 1.4 It was also at this workshop that the U.S. SBDC model was presented and the seeds for the Caribbean SBDC project were sown, resulting in a pilot programme being adapted in five countries namely, Barbados, Belize, Dominica, Jamaica and Saint Lucia. This pilot project, which was funded by the United States Government through the U.S. Permanent Mission to the OAS, was conceptualized to focus on the transfer of the U.S. Small Business Development Centre model to the Caribbean and was designed to provide a vast array of technical assistance to small businesses and aspiring entrepreneurs.
- 1.5 The model has successfully been in existence in the United States for over thirty - five (35) years and has contributed to the enhancement of economic development in the United States through the provision of critical management and technical assistance to small businesses. As a result of the no cost, extensive, one-on-one, long term professional business advising low - cost training and other specialized services to SBDC clients, the programme remains one of the United States' largest small business assistance programmes in the federal government. The strength of the programme is also derived from the cooperative effort of the private sector, the educational community and federal, state and local governments.
- 1.6 In the context of evaluating the compatibility of the SBDC model with other existing business development programmes in beneficiary countries, it is important to emphasize the flexibility and capacity of the model to successfully expand SBDCs not only in the United States but also throughout Latin America. The model has proved flexible enough to operate in different cultural, economic and social settings, as well as coexist and integrate with other business development programmes such as business incubators in Mexico and a cluster programme in El Salvador.
- 1.7 The approach of the SBDC model is simple but in many ways powerful as it:
  - i) Thrives on the joint investment of three key sectors; academia, public and private sectors to combine efforts and funds in order to guarantee the sustainability of the programme and eliminates inefficiencies and duplication of efforts among agencies.

- ii) Focuses on high value, long term, one-on-one assistance to help clients generate sustained economic impact that would lead to the establishment of new businesses, job creation, increases in sales and access to capital.
- iii) Promotes a results oriented culture where SBDCs and the service professionals are continuously evaluated in terms of the economic impact generated through client work.

### **Past Operations**

- 1.8 The first phase of the Caribbean SBDC programme began in 2012 with five beneficiary countries Barbados, Belize, Dominica, Jamaica and Saint Lucia. The purpose of the intervention was to improve the access of SMEs in the CARICOM region to sustainable and effective business assistance services based on the US SBDC model.
- 1.9 Phase I of the SBDC program had an initial budget of US\$ 791,786 donated by the United States Government through the United States Permanent Mission to the Organization of American States. Other donors are OAS and the Caribbean Export with US\$ 88,720 and US\$ 203,861 in in-kind support, respectively. The SBDC Phase I was designed to focus on three key areas critical for businesses to grow and thrive regardless of where they lie on the development spectrum namely:
  - i) One-on-one, confidential, free and long-term **technical assistance**.
  - ii) Group **training** focused on subjects of interest to small businesses and
  - iii) Market **research** tailored to the client's needs.

### **SBDC Phase I evaluation**

- 1.10 In 2015 the DPE coordinated a final assessment of Phase I of the program. At the time it was concluded that it was too early to judge the program based on results related to economic indicators, as four out of five centers were only recently launched and SBDC training and business development support, which was tracked in Neo Serra had only begun in earnest in Belize. The groundwork was determined to have been laid for Small Business Development Centers operating in all five pilot countries.
- 1.11 Additionally, the Phase I evaluation recommendations suggested that planning for phase II of the SBDC program in CARICOM member states ought to continue so as to **deepen the engagement with pilot countries**

(Barbados, Belize, Dominica, Jamaica and Saint Lucia)\_and start engaging with a smaller number of new countries.

## II. Objective

2.1 The purpose of the midterm evaluation is twofold: to assess the progress and performance of the SBDC model phase II in the beneficiary countries in the context of phase I, by reviewing its advances to date and comparing them to those established in the project objectives.; and to determine to what extent the recommendations and lessons learned from the evaluation of phase I were taken into account in the design and execution of phase II.

### A. Scope of the evaluation.

2.2 The midterm evaluation will provide a general assessment of the achievements to date within the Caribbean SBDC phase II project. To achieve the objective the Consultant shall:

- Conduct a formative evaluation in order to assess the project's progress in achieving its objectives.
- Determine, to the extent possible, the effectiveness of the project as best reflected in the available results to date.
- Critically analyze the formulation, design, implementation and management of the project and make recommendations as needed.
- Assess the likelihood of institutional and financial sustainability of the interventions financed by the project.
- Document lessons learned related to the formulation, design, implementation, management and sustainability.
- Make recommendations, as appropriate, to improve the formulation, design and implementation for future similar interventions.
- Assess if and how the project addressed the crosscutting issue of gender perspective and to what results.

1.1 In addition to the above, the consultancy will make every attempt to answer the following performance questions:

- i) Is the project's implicit Theory of Change valid?
- ii) Are the outcome indicators as identified, the appropriate measurement of success for the project?

- iii) Are the project's indicators S.M.A.R.T.
- iv) Did the project team apply results based management principles from its inception?
- v) Was the process for the selection of beneficiaries done based on pre-established criteria? Was the criteria used appropriate?
- vi) Were best practices taken into account during the project design and applied during the implementation?
- vii) Have the lessons learnt and recommendations drawn from the evaluation of phase I been taken into account during the design and implementation of Phase II?
- viii) Was the monitoring mechanism used as an efficient and effective tool to follow-up on the progress of the project's actions?

**B. Information sources.**

1.2 Among other sources the consultant will review the following:

- i) Project document.
- ii) Progress implementation reports.
- iii) Completion report of phase I.
- iv) Project indicators identified in the logical framework.
- v) Products derived from the implementation of the project and means of verification.
- vi) Any other document deemed relevant for the completion of the work.

**C. Stakeholders.**

1.3 Among other stakeholders the consultant will consider the following:

- i) Project Team.
- ii) Member states.
- iii) Local and national counterparts.
- iv) Donors.
- v) U.S. State Department.
- vi) Beneficiaries.

## II. ACTIVITIES

- 2.1 This consultancy will be coordinated and supervised by the Department of Planning and Evaluation (DPE).
- 2.2 The consultant shall work in close cooperation with SEDI/ DED, who will in turn designate a member of their staff to facilitate the mid – term evaluation process. The process will take a participatory approach and take account of the views of all key stakeholders. In general the evaluation will be based on interviews, analysis of documents, hard data, use of relevant evaluation instruments (i.e. application of surveys, focus groups, etc.) and all available data sources, as required. In addition the consultancy shall:
  - 2.3 Develop a brief work plan and evaluation framework for the consultancy, including the description of the activities to be performed and the products as well as the order and focus of each.
  - 2.4 Review of key documents in the execution of the project, among them: the project proposal, logical framework used for the design and implementation of the project, indicators, and results achieved to date; progress reports on the execution of the project to date, and financial documents, among other things.
  - 2.5 Conduct interviews and collect information from key stakeholders, including: Project Team; US Mission officials; government officials, and to the extent possible, direct and indirect beneficiaries, among others.
  - 2.6 Conduct interviews and focus groups to validate the implicit chain of results (Logic Model) for the project, by determining if it was adequate and valid for the expected and actual results.
  - 2.7 Establish the project’s efficiency and identify lessons learned and recommendations for the ongoing and future executions.
  - 2.8 Assess the management of the project to date in the use of planning and implementation tools, such as annual operations plans, logical framework, and project monitoring reports among others.
  - 2.9 Determine the relevance of the criteria used for the targeting of beneficiaries and make appropriate recommendations for similar initiatives in the future.
- 2.10 Analyze how and if the project incorporated a gender perspective approach in the execution of its components, and if there were any such efforts, determine how consequential it was.

- 2.11 Review and suggest adjustments to the indicators identified in the Logical Framework. In addition, the consultancy shall identify, propose and measure indicators that were not considered in the design.
- 2.12 Determine whether lessons learnt and recommendations drawn from the evaluation of phase I were taken into account during the design and applied during the implementation of Phase II.
- 2.13 Produce a midterm report describing the progress of the evaluation and the findings to date. The report will be accompanied by a Power Point presentation. Participate in a videoconference with OAS headquarters to present the midterm report.
- 2.14 Produce a final report analyzing and describing the execution, outputs and to the extent possible initial outcomes of the supported actions; lessons learned, recommendations and conclusions; a section for sustainability and beneficiaries, among others. The report will be accompanied by a Power Point presentation.

### III. PRODUCTS AND DELIVERABLES

- 3.1 The consultancy will produce and deliver the following documents taking into consideration each of the activities described in the above section:
  - i) A detailed work plan and the evaluation Framework **within 15 days** of signing the contract.
  - ii) A draft of the Final Midterm Evaluation Report on the progress of the consultancy including the theory of change and a Power Point to be presented on a previously agreed date.
  - iii) Final Midterm Evaluation Report including all products mentioned above and a Power Point Presentation to be presented on a previously agreed date.

### IV. CONSULTANCY CHARACTERISTICS

- 4.1 **Type of consultancy:** Individual Consultant
- 4.2 **Duration:** approximately 3 months (30 non-consecutive days).
- 4.3 **Place of work:** Consultant's place of residence.
- 4.4 **Qualifications:** The consultant must demonstrate a minimum of 10 years of experience in project evaluation and must hold a graduate degree in public policy, economics, management or related area; and

have experience working in Latin America and the Caribbean. In addition, the consultant should be proficient in the use of the English and Spanish language, oral and written. Experience working in the English Speaking Caribbean is required and experience in Small Business Development, MSME support programmes, and the institutional strengthening of MSME support institutions is a plus.

#### **V. TIMEFRAME & PAYMENT SCHEDULE**

- 5.1 It is expected that the consultancy will require a total of 30 non-consecutive working days between August and November of 2017.
- 5.2 The payment schedule is as follows:
  - 20% Upon signing the contract.
  - 40% Upon delivery of a midterm report accompanied by a Power Point presentation.
  - 40% Upon delivery of the Final Mid Term Evaluation Report accompanied by a Power Point presentation.

#### **VI. PROCUREMENT PROCESS**

- 6.1 The contracting will follow the procurement processes outlined by OAS tender regulations, ensuring the application of competitiveness and transparency principles.

## Annex 2: Documentation reviewed

Belcourt, M., Burket, R. J., & Lee-Gosselin, H. (1991). *e glass box: women business owners in Canada*. Background paper published by the Canadian Advisory Council on the Status of Women.

Beltraide, 2017: Beltraide highlights 2012 – 2016

Caribbean Export, 2016: Interim draft regional MSME policy

CARICOM Secretariat, 2014: Economic Resilience Stabilization and Sustainable Economic Growth and Development.

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Collerette, P., & Aubry, P. (1990, April-May). Socio-economic evolution of women business owners in Quebec. *Journal of Business Ethics*, 9, 417-422.

Duke University Center on Globalization, Governance and competitiveness, 2016: Connecting to the world market through regional value chains: partnership opportunities in coconut value chain for small Caribbean economies

Engelhardt, A. 2017: Organization of American States. Evaluation of the program "Sustainable Communities in Central America and the Caribbean, phase I and II"

Independent Commission for Aid Impact, 2016: UK aid's contribution to tackling tax avoidance and evasion. A learning review.

Isik, G. (2012). Logistics Connectivity in the Caribbean: Current Challenges and Future Prospects. The World Bank.

Kaushal, M. D., Negi, A., & Singhal, M. C. (2014). E-gender gap in entrepreneurship and how to overcome it: A study of women entrepreneurship promotion in Uttarakhand State. *Global Journal of Finance and Management*, 6(2), 157-164.

Launchpad Consulting, 2017: Micro, Small and Medium Enterprises (MSME) Policy for Antigua and Barbuda. Draft

Launchpad Consulting, 2017: Micro, Small and Medium Enterprises (MSME) Policy for Commonwealth of Dominica. Revised Draft Final

Launchpad Consulting, 2017: Micro, Small and Medium Enterprises (MSME) Policy for Jamaica. Draft

Launchpad Consulting, 2017: Micro, Small and Medium Enterprises (MSME) Policy for Saint Christopher and Nevis. Draft

Launchpad Consulting, 2017: Micro, Small and Medium Enterprises (MSME) Policy for Saint Lucia. Draft

Launchpad Consulting, 2017: Small Business Development Center Caribbean Program. Strategic Plan 2017 – 2020 for Antigua & Barbuda

Launchpad Consulting, 2017: Small Business Development Center Caribbean Program. Strategic Plan 2017 – 2020 for Commonwealth of Dominica

Launchpad Consulting, 2017: Small Business Development Center Caribbean Program. Strategic Plan 2017 – 2020 for Jamaica

Launchpad Consulting, 2017: Small Business Development Center Caribbean Program. Strategic Plan 2017 – 2020 for Saint Christopher and Nevis

Launchpad Consulting, 2017: Small Business Development Center Caribbean Program. Strategic Plan 2017 – 2020 for Saint Lucia

Ministry of culture, sports and youth. Youth Entrepreneurship Scheme (YES), undated: Informational Brief on YES Implementation of Small Business Development (SBDC) Model in Barbados

Organization of American States, 2017: Report on progress of project implementation (SBDC II) (February)

Organization of American States, 2017: Report on progress of project implementation (SBDC II) (September)

Organization of American States, 2014: AG/RES. 2816 (XLIV-O/14)

Organization of American States, 2002: AG/RES. 1853 (XXXII-O/02)

Pounder, P. (2016): Entrepreneurship and gender disparity in the Caribbean. In: Journal of Research on Women and Gender. Volume 6 4-23. Texas State University, Texas Digital Library

SBDC Saint Lucia, 2017: Highlights of work accomplished 2012 - 2016

Secretary General of the Organization of American States: Midterm evaluation o the Small Business Development Centers Program in the Caribbean – Phase II

Seguino, S. (2003). Why are women in the Caribbean so much more likely than men to be unemployed? *Social and Economic Studies*, 52(4), 83-120.

The OAS Department of Economic Development (DED) Executive Secretariat for Integral Development-General Secretariat of the Organization of American States (OAS), 2016: Establishment of Small Business Development Centers (SBDCs) in CARICOM Member States Phase II-Assessment Report Antigua and Barbuda Consultations-18 – 19 August 2016

The OAS Department of Economic Development (DED) Executive Secretariat for Integral Development-General Secretariat of the Organization of American States (OAS), 2016:

Establishment of Small Business Development Centers (SBDCs) in CARICOM Member States  
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The OAS Department of Economic Development (DED) Executive Secretariat for Integral  
Development General Secretariat of the Organization of American States (OAS), 2016:  
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UNCTAD, 2016: Bilateral liner shipping connectivity since 2006. Policy issues in international  
trade and commodities research study series No. 72

UNIDO, 2016: Independent evaluation. UNIDO project evaluation “Enhancing Youth  
Employability and Entrepreneurship in Tanzania”.

U.S. Congress, 2016: United States – Caribbean Strategic Engagement Act of 2016 (Public  
Law No: 114-291)

## Annex 3: List of people interviewed

### SBDC donor

Mr	Jonathan T. Austin	Alternate Representative, U.S. Mission to the OAS
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### SBDC Program implementers

Mr	Albert Salgado	University of Southern Texas at San Antonio
Ms	Barbara Mooney	University of Southern Texas at San Antonio
Mr	Cliff Paredes	University of Southern Texas at San Antonio
Mr	David Gomez	Launchpad Consulting, Belize
Ms	Karina Fernandez-Stark	Duke University (Durham, North Carolina)
Ms	Renée Penco	Organization of American States, Washington D.C.

### SBDC: Barbados

Mr	Anderson Cumberbatch	Senior Business Development Officer, Ministry of Industry, International Business, Commerce and Small Business Development
Ms	Juana Franklin-Leacock	Business development officer, Ministry of Industry, International Business, Commerce and Small Business Development
Ms	Marina Taitt	Manager, Barbados Investment & Development Corporation
Mr	Richard Harris	Senior business development officer, Ministry of Industry, International Business, Commerce and Small Business Development
Ms	Selma Green	Manager, Youth Entrepreneurship Scheme (YES)

### SBDC: Commonwealth of the Bahamas

Ms	Ava Rodland	Ministry of Financial Services, Trade & Industry and Immigration
Mr	Daniel Thompson	University of The Bahamas
Mr	David Davies	Permanent Secretary in the Ministry of Finance
Ms	Glenville Davis	University of The Bahamas
Mr	Judy Simmons	Department of Cooperatives in the Ministry of Agriculture
Mr	Kemie Jones	Office of the Prime Minister
Ms	Kristina Sweeting	Ministry of Finance
Ms	Remelda Moxey	University of The Bahamas
Ms	Valderine Hamilton	University of The Bahamas

### SBDC: Jamaica

Ms	Althea West-Myers	Jamaica Business Development Corporation, Manager Business Advisory Services
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### SBDC: Saint Lucia

Ms	Barbara Innocent-Charles	Director, SBDC/Small Business Development Center, Department of Commerce
Ms	Junia Emmanuel-Belizaire	Officer in Charge, Commerce & Industry Division, Department of Commerce
Mr	Kelvin Jn. Baptiste	Market Research Officer, Trade Export Promotion Agency
	Roycelyn St. Hill Howell	Business Development Officer III, SBDC/ Small Business Development Center, Department of Commerce

### SBDC: St. Kits and Nevis

Ms	Daniele Richardson	Marketing Officer, Ministry of International Trade, Industry
Mr	Delwayne Delaney	Project Officer, Ministry of International Trade, Industry
Ms	Desiree Powell	Project Officer, Ministry of International Trade, Industry
Mr	Philip Browne	Director, Ministry of International Trade, Industry

## Annex 4: Info-graphic - SBDCII evaluation and main findings



# Small Business Development Centers - Phase II

## Mid-term evaluation



- Period: August to November 2017
- Independent evaluation consultant

**8**   
**Countries in CARICOM**

Antigua & Barbuda, Bahamas, Barbados, Belize, Dominica, Jamaica, Saint Lucia and St. Kitts & Nevis

**\$ 2,456m**  
**Investment**

81% from U.S. Department of State and 19% from the Organization of American States

**30**   
**Stakeholders interviewed**

5 evaluation tools used including webinars and on-line survey

### Purpose: review use of phase I evaluation results & Progress to date

