



JOBS, SKILLS AND FINANCE FOR YOUTH AND WOMEN IN THE GAMBIA PROGRAMME



Quarterly Newsletter

January-March 2022



International
Trade
Centre



Unlocking Public and Private
Finance for the Poor



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PROGRAMME BACKGROUND

The Jobs, Skills and Finance for Women and Youth in The Gambia, briefly known as the JSF Programme, aims to contribute to the stabilization of the economic, social and security situation of the country during the democratic transition. Launched in 2018, the JSF Programme is funded by the European Union (EU) and is implemented by UN Capital Development Fund (UNCDF) in partnership with the International Trade Centre (ITC) under the Ministry of Finance and Economic Affairs of The Gambia.

JSF was designed to address persistent challenges in The Gambia such as lack of job opportunities for youth and women, low levels of financial inclusion, and climate change adaptation and mitigation. To overcome these challenges, the JSF Programme focuses on fostering inclusive and sustainable growth as well as creating employment for youth and women by establishing a local ecosystem where youth, women, local governments and SMEs are supported to access the resources they need to grow. It does so by working on three distinct, but interlinked, result areas:

- Creating sustainable and equal employment opportunities for youth and women;
- Improving Technical and Vocational Education and Training (TVET), skills development and apprenticeship opportunities, and making them more accessible to youth and women;
- Improving the regulatory framework of the financial sector.

As part of the JSF Programme, UNCDF is also implementing the Local Climate Adaptive Living (LoCAL) Facility in The Gambia. LoCAL is designed to help governments channel global climate adaptation financing to the local level. The innovative performance-based climate resilience grant (PBCRG) approach of the Facility is used in The Gambia to support communities with finance for climate-proofed investments and green jobs.



KEY HIGHLIGHTS

FINANCE

FINANCE

Increasing access to inclusive finance is one of the components of the JSF programme. This component uses a market systems approach to support the development of targeted financial services and products for women and youth, and the development of financial inclusive markets. In addition, the aim is to facilitate the access to financial services for micro, small and medium-sized enterprises (MSMEs). Below are summaries of key achievements during this period:

LAUNCHING OF THE FIRST NFIS IN THE GAMBIA WITH CBG

26 January 2022

The Central Bank of The Gambia developed its first ever National Financial Inclusion Strategy (NFIS) to build impetus and push forward reforms to reach nationwide financial inclusion in a united and sustained manner. The strategy was developed with the technical support from UNCDF, and funding from the European Union (EU) and the Alliance for Financial Inclusion (AFI).

The official launch that took place in the capital Banjul on 26 January 2022, was attended by high-level government and partners representatives. This included the Vice President of The Gambia, Dr. Isatou Touray, representatives from respective ministries, the European Union and relevant stakeholders.

The NFIS is based on three pillars: financial innovation, consumer protection and empowerment and financial education and literacy which are all vital to create a financial system that promotes inclusive economic growth and empowerment of all Gambians, with the view to achieving gender equality and economic empowerment of women and youth.



KEY HIGHLIGHTS

FINANCE

FACILITATING LOANS AND APPLICATIONS FOR GAMBIANS THROUGH AFRIJULA

January – March 2022

Afrijula is a powerful accounting tool that allows small and micro businesses to structure and manage their accounts for free. Through the JSF programme, almost 6,000 MSMEs have been registered on the platform which was launched in December 2020. Afrijula also integrated with two FSPs (Bayba and Reliance) to the launch the facilitation of a digital loan applications through its online platform to further provide access to finance for Gambians.



CAPACITY BUILDING ON FINANCIAL LITERACY

15 February– 4 March 2022

UNCDF in partnership with the Ministry of Gender, Children and Social Welfare, organized a two-day training entitled “Financial Literacy Training” for over 100 employees of the Ministry. The training focused on the concept of financial literacy to enhance the participants capacity to implement innovative financing solutions that empower women. The sessions included various topics such as bookkeeping, digital financial inclusion, credit management and various skills and traits required to implement innovative and technology-driven solutions for women.



PRODUCT DESIGN WORKSHOP

3 March 2022

Matontine, a UNCDF implementing partner under the JSF programme, held a product design workshop with key stakeholders including Buzz Women and AfriMoney to design and develop a product to improve women’s financial literacy in the Gambia especially in the rural area. This workshop equipped Mantontine with insights and tools to develop a digital product for Gambian women with a focus on personal financial planning and management. The product also helps women make informed choices on access to services like loans, health insurance, life insurance, group savings, education savings, and commerce.



KEY HIGHLIGHTS

FINANCE

ASSESSMENT WORKSHOP FOR IMPLEMENTING PARTNERS

24 February 2022

One of the components of the JSF programme includes the creation of jobs for the youth, women and local communities as well as an initiative that provides equal access to employable skills development through cash, also called Cash for Work (C4W). Following an assessment of partners for this component of the programme, two partners Q-money & Reliance were further trained on effective service mechanisms, sustainable timeframes for more field visits and effective payment strategies.



CONSTRUCTION OF MARUO FARMS CLIMATE RESILIENT STORAGE FACILITY

March 2022

Through a Call for Proposals for Pro-Youth and Gender-Responsive Investment Projects, Maruo Farms Limited was shortlisted due to its climate resilient operations and high-income generating opportunity. Maruo Farms plans to expand its current operations by constructing two storage facilities (in Central River Region North and South). As of March 2022, one of the storage facilities was fully constructed. This increased storage will allow Maruo to improve the coordination with its small holder farmers to increase harvest, reduce harvesting delays, and provide more control over grain quality.



VALIDATION OF OPERATIONS MANUAL FOR CREDIT GUARANTEE SCHEME

21 March 2022

Supported by UNCDF, the Central Bank of The Gambia aims to establish an incentive-based Risk Sharing Framework (RSF) to support and leverage sectoral lending by financial institutions to SMEs and agribusinesses, through a Credit Guarantee Scheme (CGS). A validation workshop took place with 30 financial institutions to review the manual which motivates counterparts to extend loans to women and youth entrepreneurs (SMEs) in the tourism sector and in agribusiness value-chains in The Gambia.



KEY HIGHLIGHTS

SKILLS

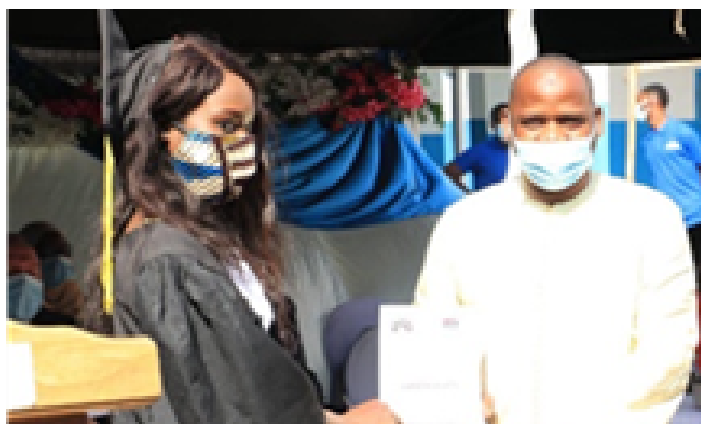
SKILLS

Another component of the JSF programme focuses on education and skills development for women, youth and MSMEs – by providing support to TVETs, and other local training providers to improve the quality, and accessibility of vocational training schemes offered to youth and women, which will be linked to the Cash for Work (C4W) opportunities, and key sectors at the local level. Achievements for the first quarter of 2022 can be found below:

STERLING GRADUATION FOR 368 STUDENTS

18 January 2022

In January, Sterling Skills Training Centre held the graduation ceremony for the class of 2021 at the Busumbala campus. This year's graduating class comprised 368 youth and women. ITC, through its JSF programme and Youth Empowerment Programme (YEP) projects, supported the training of 138 graduates and handing over ceremony of start kit support to 168 young people who have completed skills training in 14 trade areas.



175 TVET GRADUATES TRAINED ON SOFT SKILLS

18 January 2022

With support from ITC, the Smart Professional and Gamjobs completed a 12-month technical training in various disciplines for 75 young people. The weeklong training focused on team working, communication, CV writing, creative thinking, to support trained youth in their pursuit for employment or starting their own businesses.



FARMER BUSINESS SCHOOL ENHANCES LIVELIHOOD OF WOMEN IN JAHOUR

January 2022

The women in the Jahaur garden used farming to reduce the expenditures in their homes by using their produce for household consumption and micro business ventures. The introduction to new skills by the Farmer Business School has changed the mindset of the farmers as many women now perceive their activity as a sustainable business venture.



KEY HIGHLIGHTS

SKILLS

VALIDATION OF DEPARTMENT OF AGRICULTURES' FIRST STANDARDIZED FARMER FIELD SCHOOL

16 February 2022

Through JSF, the Department of Agriculture, held a successful validation of the first National Standardized Farmer Field School and Farmer Business School Manuals. The Director-General inaugurated a Technical Committee that was set up to ensure partners comply with the expectations defined for the schools to be implemented in the country.

The standardization presents an opportunity for ensuring a common approach to both Farmer Field School and Farmer Business School in the country. The establishment of the TC will allow for possible collaboration and reduced duplication of efforts in the sector.



LAUNCHING OF THE SECOND PHASE OF THE IMPROVING FARMING SKILLS PROGRAMME

8 March 2022

Following the successful implementation of the first pilot by Sandele Foundation, the second phase of Improving Farming Skills was launched on the 8th of March 2022. This second phase aims at enhancing farmers' skills with new techniques in bee-keeping, making of soaps, bricks and soil production.

The Improving Farming Skills programme uses a Competence-Based Education Training (CBET) approach. The programme allows women farmers to acquire new farming techniques that will improve the quantity and quality of their produce and help increase the streams of income from sustainable agriculture in short and practical time frames.



KEY HIGHLIGHTS

CLIMATE ADAPTATION

JOBS

The programme aims to increase employment of women and youth through green, and resilient economies – by supporting local authorities, and communities to develop climate resilient investments that, in turn, can create job opportunities for vulnerable groups through “cash for work” (C4W) activities. The JSF Programme in The Gambia applies the Local Climate Adaptive Living Facility’s innovative finance model, which uses Performance Based Climate Resilience Grants (PBCRGs) to channel finance to local governments for locally led adaptation to climate change.



23 CLIMATE ADAPTATION PROJECTS IMPLEMENTED

The Local Climate Adaptive Living Facility (LoCAL) provides a country-based mechanism to increase awareness of and response to climate change at the local level, integrate climate change adaptation into local government planning and budgeting systems in a participatory and gender-sensitive manner, and increase the amount of finance available to local governments for climate change adaptation. LoCAL combines performance-based climate resilience grants (PBCRGs) with technical and capacity-building support. It uses a demonstration effect to trigger further flows for local adaptation, including national fiscal transfers and global climate finance for local authorities, through their central governments.

Prior to May 2021, UNCDF supported 20 target Ward Development Committees (WDCs) in identifying and developing their adaptation investment plans in agro-forestry, agro-processing and renewable energy, in a participatory and gender-sensitive manner.

Since then, three new climate adaptation projects have been implemented by the JSF Programme with the aim of mainstreaming climate change into subnational-level government planning and budgeting systems. The new projects aim to increase the amount of climate finance available for WDCs for investment in green infrastructure, while creating jobs, particularly for women and youth in rural Gambia.



KEY HIGHLIGHTS

CLIMATE ADAPTATION

IMPACT STORY: BINTA JADAMA



Jumansar Koto, North Bank Region

Binta, a mother of seven, helped overturn gender stereotypes in her community by assisting in the construction of a climate-resilient borehole. The community-led construction project provides her neighbourhood with increased access to water to irrigate farms and high-value vegetable gardens and was funded by the EU through the JSF Programme.

Following community consultations, residents of Jumansar Koto prioritised the need for a reliable water supply for irrigation of farmland and household consumption. In a double-win for residents, construction for the project was carried out by the community themselves through a Cash for Work (C4W) scheme.

As a beneficiary, Binta led in the digging and assembling of pipes for the borehole, tasks that are normally carried out by men. The work gave Binta the opportunity to breakdown traditional gender barriers and accelerating women's equality in her community. By working on the project, Binta also gained knowledge on the impact of climate change in her community and how to best adapt.

For example, complications from irrigation affected a predominate amount of the land in Jumansar Koto. This led to limited gardens, limited access to clean water and sanitation issues. Following the construction of the borehole, assisted by Binta, the community gained access to new jobs, preservation of land affected by droughts and reducing global warming emissions would help all families—especially low-income families.



KEY HIGHLIGHTS

CLIMATE ADAPTATION

IMPACT STORY: BINTA JADAMA

"Marriage moved me to this community where I was able to have seven children with my husband. As a woman in this community, I have a lot of domestic tasks I do, as well as gardening in the rice fields. Prior to the borehole, I found it very difficult to even water my rice field, because there was a significant water shortage."

Members of the community pay a small charge each month to use the borehole water, but according to Binta, the fees are value for money as the borehole saves considerable time and effort. And with the payment of the fees, she and her neighbours can be sure that the facility will be well maintained for years to come.

"The borehole makes life easy for us, but it is not free of charge. Every month, women pay D100 (equivalent to \$2) and another? D200 (equating to \$4) for access and maintenance," added Binta. "Prior to this, we had to walk many miles to the river to be able to get access to water."

With the profits Binta has made from her irrigated vegetable garden, where she produces high value crops like fruits and vegetables Binta has saved enough funds to re- invested in other income generating activities and increase her family's earnings.





UN Capital Development Fund in The Gambia

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