

**BE REEL – Building Empowerment: Rural Economic
Engagement in Life**

**Building Micro-Business Resilience and
Empowerment in Rural Gambia**

2023

Evaluation and Impact Assessment

&

Review of the work of BE REEL

Jan 2021- March 2023

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Executive Summary

The goal of this project was to tackle poverty and help Gambia's most vulnerable youth (18-35) and older people if they were vulnerable. There is up to 70% unemployment of youth in rural Gambia. To achieve the goals the project worked to help people develop the business skills to run their own microbusiness or to set them up with business skills for employment. This was through the provision of business training and an ongoing support programme. The pedagogy was designed so that it was accessible by participants with low levels of education. It was based on simple behavioural activities that all participants could understand to develop an innovative, developmental mindset along with essential business management tools and techniques. A scaffolding approach was taken to the learning journey allowing participants to be comfortable with concepts before adding further depth. This was commenced in an introductory workshop and ongoing small group, half day education / networking events ("Share events"), one on one support visits and other support initiatives.

We delivered the programme as an interactive 'conversation', seeking involvement at all times. This was a profound departure from participants' experience. We aimed for participants to own the ideas we presented and build this through constant reference to their personal business activities or ambitions. All sessions and activities require them to apply ideas to their business, either through noting in a workbook or sharing with other participants how the idea might work for them. Supportive interactive involvement helped to build insights and confidence, and a 'can do' mindset that they could carry forward in their business operation.

We also worked with our local Gambian staff to start giving them the skillset for their own delivery of the training programme in the future. This has progressed so well that they will be delivering the next workshop themselves and are writing a strategic plan for the transfer of the governance and operation of the charity to Gambia completely. By the end of the period from January 2021 – March 2023 there has been an increase in people running businesses in the formal economy or employed and an average increase in personal income levels. This is evidenced by 135 people being engaged over the last 2 years with 86 (37F, 49M, 5D) opening bank accounts, 85 (31F, 54M, 6D) having increased their income to over \$1.15 per day with 53 (13F, 40M, 4D) of these increasing to over \$1.90 per day. The people who have been involved with the project are living in compounds with a total of 1961 people (927M, 1034F, 24D) affected by the ability of our participants earning a better income. Support has also been given to people who were previously on the programme so that a total of 250 people have been through the introductory workshop and are being currently supported.

The focus of our project was in the village of Gunjur in Kombo South Gambia and surrounding rural villages, covering a population of approx 20,000

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1.0 Beneficiaries - Data

1.1 Data Management and Collection

Participants were informed at the outset of their involvement in our programme that there would be ongoing data collection every three months. In general, all participants were very happy to be involved in the process and it actually made them feel positive that we were keen to see how they were progressing (evidenced by feedback from participants). A purpose-built database was designed and used throughout. This was good for storage of numerical data and qualitative narrative from learning events and support visits. As a volunteer-made database, rather than an expensive commercial one, the analysis of the quantitative data was mostly done manually through Excel. However, having the narratives as well has greatly assisted with the interpretation of data at an individual level. The impact of this was three-fold. Firstly, it allowed greater emphasis on personalised support to individual participants; secondly, it allowed all staff to keep up to date on each participants' progress, and thirdly, it has allowed us to probe in greater depth into the analysis of what is happening, how and why. Through this data analysis it has been that we have been able to produce analytical reports rather than descriptive ones for funders, but more importantly we have been able to make changes to the programme dynamically and respond to participants individual needs in a timely manner. For example, in response to the world-wide economic crisis, which had massive impacts on such marginal businesses, we were able to deliver extra share events on topics to help them keep their businesses alive.

We also engaged in a final qualitative research project on the effectiveness of our programme at the end of the 2 years UK Aid Direct funding cycle. This has given depth to our understanding of what worked and what didn't and the outcomes for our participants. The participants really valued being part of this but the time it took was somewhat challenging. However, a further benefit of it was to train our staff in how to undertake research interviews.

2.0 Programme Outcomes

These indicators cover the 135 new participants in the programme over the period January 2021 – 2023, excluding those also supported in this time period but having commenced before this time.

2.1 Outcome Indicator 1

Milestone Target: 90 (30F, 60M; 5 disabled) participants earning more than US\$1.15 personal income per day.

Achieved: 85 (31F, 54M, 6D) earning over US\$1.15 per day: 53 (13F, 40M, 4D) over \$1.90 personal income per day.

Our data source was by telephone interview with participants every quarter, verified at personal support visits. We have had no problems in accessing complete data but for baseline data there was a high degree of overestimation by participants and therefore in the first 6 months of them joining the programme achievement was very low and sometimes backwards. The problem stemmed from the fact that most participants,

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when giving baseline data before undertaking the first training event, had no understanding that money coming into a business was not personal money. This was compounded by the lack of understanding of what “profit” is, and no business records being kept. The impact was that prior to the introductory event, the vast majority of participants felt that all money coming into their business (sales, loans etc) was personal money and that other than the cost of goods they sold, the balance of the money from sales was profit, without realising that there are other costs to account for. Also, by not keeping records there was no understanding that one day’s sales may need to be saved to pay future costs or to balance out bad business periods, i.e. a day to day mindset about income. The consequence of these mindsets, which are widespread in the community, was that the baseline data was usually an over-estimate by the individual and the reality after the introductory event, was that recorded incomes then usually showed a significant drop and took time to grow to a stage of increased income. However, a positive aspect of this was that, once participants understood the need to save money and to keep records, separate personal and business money etc it had a very motivating effect on people to open bank accounts (to save) and register their businesses (to attract new contracts) and keep records (to understand their cashflow). The consequence for the programme was that we increased the number and frequency of the smaller ongoing “share events” with a big focus on these more financial aspects of business. However, by the time participants had been in the programme for 12 months we had addressed the level of understanding of participants on how to report their personal income levels and the data received was checked by staff through regular support visits to help with record keeping, and working out levels of personal income which could be taken from the business, which enabled us to gain a greater level of reliability over the period of the programme. For participants who joined the programme as time moved forward, we were aware of this issue so could put in place the share events and greater numbers of support visits to prevent the over exaggerated baseline data for people.

The indicator chosen was reduced to \$1.15 per day at the start of the pandemic, but we have also kept records of those who achieve over \$1.90 per day. However, we have found that as we have a mixture of people starting the programme, some who have an existing business but are struggling, and others who want to start a business, the level of achievement, if split into the two groups, allows a greater depth of analysis. Primarily those with businesses had their personal income grow faster than those just wanting to start business due to issues of financing start-up businesses. We would have liked to achieve more against this target. However, the reality was that the project started in the midst of COVID 19, and this was followed by a world-wide economic crisis following the onset of the war in Ukraine which had not been foreseen. This impacted those people who wanted to start up businesses proportionately more than those already with businesses. The reason for this is that the main thing stopping people from starting business is a lack of capital to make their first purchases. Even starting small became problematic when families were struggling to eat daily. Challenges were compounded in 2022 with a wet season which caused much flooding and disease and elections in December 2021 which caused a lot of instability early in 2022. This is shown in the results for milestone 4 (24 months) where there was an overall drop in numbers of people earning over \$1.15 / \$1.90 per day (see annexures). However, much work was done during 2022 and the beginning of 2023 with extra share event trainings and support visits, the impact of which is seen with the improvements in income figures in the final three months enabling us to be within 10% of the target figure.

2.2 Outcome Indicator 2

Milestone target: 38 participants (11F, 27M; 3 D) have bank accounts or a mobile money service

Achieved: Personal accounts -Total 86 (37 F, 49 M, 5D); Business accounts: 16 (6F, 10M, 0D)

Data was evidenced through telephone interview data followed by confirmation sighting of bank statements (or viewing the mobile app). The reliability of this data was very high. Our process of collecting all milestone data was set in place at the time participants commenced the programme and the regular contact was appreciated by participants. The local staff performing the support visits and share events have built a supportive relationship with all participants which has greatly enhanced our ability to collect complete data. The participants are aware the staff must work on equality and equity as well as following values of transparency and honesty. The impact of this on the relationships is evident and makes a huge contrast to what is expected in the community where bribes are almost 'expected' or the norm. The consequence is that the levels of trust between participants and staff are very high, with many participants feeling almost a partnership with BE REEL and therefore being very comfortable sharing their financial statements. An unintended consequence was that participants regularly referred other people to the programme (leaving us over-subscribed for the funding available currently!)

When we started the programme there were no banks in Gunjur and to set up an account people had to travel to Brikama (taking at least half a day and costing bush taxi fares). Opening bank accounts requires formal ID which many did not have. Also, the concept of saving money (especially business money) did not fit with the mindset of living hand to mouth on a daily basis. We therefore felt we were going to have extreme difficulties achieving this target early on. At that time there was also no facility for mobile phone money accounts in Gunjur. However, linked to our understanding of the lack of savings mindset which was prevalent, we focused on the concept of the *benefits* for participants, from having a bank account, such as saving money for other business costs, loan repayments and personal events such as Naming Ceremonies. We also focused on possible *costs* of not having a bank account (spending money without thought as it was available, theft, etc.) and the cost savings of using the banking apps which had recently come available as have mobile money accounts. This has meant that we have seen the impact of this increase dramatically over the last three months particularly as the impacts of our extra training has taken affect. As one participant said in a recent interview, referring to his bank statements and cashflow sheets *"Before the training my business was a blind business because I had no record keeping. Since training I see my income and expenditure and can see how to improve. It motivates me more. I have more courage, because I am making more income. Before I used to think my staff were stealing from me. But I was spending the money. Record keeping doesn't make you stingy like employees sometime said it might, it means you have more courage. I was like someone who was sleeping, but now have open eyes."*

2.3 Outcomes – Assessment

Consistent with our theory of change the ultimate impact we aimed for in the community was an improvement in multidimensional poverty amongst participants and their families. A key proposed outcome was to improve the quality of life (well-being) of

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participants and their families through reducing their poverty by giving them the knowledge, confidence and support to grow their own micro-businesses. We have achieved the improvement of income to the milestone levels for 85 (31F, 54M, 6D) out of 135 new intake participants in the programme. This is a 63% success rate which, given the challenges that faced participants in the last two years we believe to be an excellent outcome. It is expected that higher profit levels achieved by participants from micro business will have an economic multiplier effect across the community. This will impact the wider family of the participants as they will have access to more money for food, health and education. The impact will lead to poverty being reduced through adding economic independence and wealth to the families and community. Evidence of this can be seen in a quotation from one of our participants who said *“My family noticed the difference that I am making as I live with the extended family and I support my family by providing books and bags to the kids at home. At times I also give fish money. I do not take the money from the business. I take it from my money I earn from the business... I am a changed person after the training because I was not keeping records of my business and thus I did not know how much money I make nor how to keep my money”*. This also evidences our aim to help change the mindset of participants towards positive banking usage to improve the stability of their businesses.

3.0 Programme Outputs

3.1 Output 1

Milestone Target: 90 participants (30F, 60M; 5 disabled) have greater access to business training / support

Achieved: 135 people (64F, 71M, 6D) have greater access to business training / support

3.1.1 Output indicator 1.1

“Increased self-awareness and confidence in micro-business and increased knowledge levels about business, disaggregated by gender and disability”.

135 people (64F, 71M, 6D) have attended the training as evidenced by signed attendance registers (completed each day). The trainers have assessed every participant’s confidence level prior to attending the events and findings were entered onto our database. Participants have also completed their own assessment of levels of improvement in confidence via feedback forms at the end of the workshop. Feedback forms have been summarised and analysed after every event. Feedback indicates the highest levels of improvement in confidence from all participants. This is attributed to our carefully developed pedagogy which is neither a simplified version of Westernised business school training, nor is it the Gambian style of rôle learning in schools and lecture-based, didactic and directive in colleges. We recognised the need for micro-business owners to develop an innovative, developmental mindset along with essential business management tools and techniques in a fast changing economic, social, technical and political environment. Also, we recognised that we wished to make the programme accessible to the lowest (or no) educational achievements, as well as college educated people. We recognised the need for a new pedagogy that would support a varied participant educational and experience background, that would recognise and build from a background of rôle learning but that would create a developmental mindset.

We start developmental events very slowly, recognising that business activity is an entirely new mindset for many participants, and making no assumptions about prior knowledge. We apply a ‘scaffolding’ approach to the learning journey. We allow time for participants to become comfortable with the new ideas before moving on. From fundamental concepts and language, we introduce increasing depth of insight over the course of the programme. We spread a particular topic area over time between different sessions, e.g. finance, so that participants have time to internalise a concept before moving on. As we revisit a topic ready to develop further depth, we always repeat the key ideas that have led to that point, re-explaining as necessary. Repetition has benefits to learning but also allows us to present topics from slightly different perspectives, building the opportunity for the learning of constructs to develop with increasing sophistication. Because the workshop, and share events are a new learning environment, participants need time to settle in. We maintain a light-hearted approach, encouraging participation but never requiring a participant’s practical involvement until they are ready. But we quickly encourage interaction to build the foundation of an interactive conversation, seeking involvement at all times.

This is a profound departure from participants’ prior experience. We wish for participants to *own* the ideas we present and build this through constant reference to their personal business activities or ambitions. All sessions and activities require them to apply ideas to their business, either through noting in a workbook or sharing with other participants how the idea might work for their business. We introduce the idea of the supportive challenge: Being supportive of each other at all times; finding ways to encourage and work positively with each other; being honest and open; not competing or trying to impress others; showing respect and being open to challenge. Being prepared to challenge others and being open to be challenged is fundamental to our pedagogy. A tone of supportive challenge provides the opportunity for participants to gain feedback on their ideas and activities and gain new insights. We seek agreement from all that the group will be a safe and confidential place in which they can share and gain input from others. Supportive interactive involvement helps to build insights and confidence, and a ‘can do’ mindset that they can carry forward in their business operation.

3.1.2 Output indicator 1.2

“Number of participants able to demonstrate vocational skills acquisition, disaggregated by gender and disability”

135 (64F, 71M, 6D) people have had access to the follow up educational events and support visits. This indicator specifically addresses the further education sessions of our training (Sharing events). There have been 28 of such events. They were named ‘sharing events’ after the feedback from early participants who commented in their feedback that one of the best bits was being able to share ideas with other participants as well as with the trainers. This number of share events was almost doubled from our original intension of running 15. This was an impact of dynamically managing the programme based on the situation we found on the ground where the basic understanding levels of business management was very much lower than we thought; and because of COVID / ill health of one of the trainers, to ensure we could still deliver the programme in as effective manner as possible. Feedback from participants has consistently shown improved levels of skills and the evidence of this is followed up at support visits to see how participants are progressing with implementing the skills taught.

3.2 Output 2

Milestone target: 90 participants have established / grown their business or gained employment

Achieved: 79 (30F, 49M, 6D) of which 64 (26F, 38M, 5D) with record books and showing a profit and 15 (4F, 11M, 1D) in paid employment. And

Achieved: 83 (27F, 56M, 6D). Total of 68 (23F, 45M, 6D) with Registered businesses or business bank accounts of which 20 (8F, 12M, 1D) have business accounts and 50 (16F, 34M, 5D) have registered businesses (some have both) and 15 (4F, 11M, 1D) in paid employment.

3.2.1 Output indicator 2.1

“Number of participants with ledgers of all business income and expenses showing a basic profit, OR having gained paid employment, disaggregated by gender and disability.”

A total of 79 (30F, 49M, 6D) of which 64 (26F, 38M, 5D) with ledgers and showing a profit and 15 (4F, 11M, 1D) in paid employment.

As with earlier outcome indicators, the economy and events in Gambia during 2021/22 had an impact on people’s businesses so during this period the motivation was not there to keep records as they were struggling with just keeping their businesses going. Having recognised this early on, we put in the interventions described above to address this and we have seen a steady increase in results against this milestone. At the three month mark in this period the percentage of participants that showed a basic profit or were in employment was 16.67%. By the end of this time period this percentage was 63.7%.

As well as the extra skills training, mentioned previously, we made a conscious effort to work with participants on their personal attributes and skills during the introductory training so that they became more self-aware of their capability to run businesses and whether it was right for them. This led to some people recognising that they maybe did not have the necessary attributes to be a businessperson but would be better off in a more secure situation of taking employment. The training about business put them in a better situation to apply for employment positions. Hence saying ‘no’ to setting up their own business was not seen by them as failure, but rather as a success as they did not lose their family savings trying to establish what may have ended up being an unsuccessful business. One of the most heartfelt lessons came to us from a beneficiary. She approached us after a training event, with no prompting and said that before attending the workshop she had intended to do one form of business but had learnt that it wouldn’t be a success as she did not have the skills. However, from the training she had developed the confidence to change her plan and move into a different area of business which was proving to be successful and she wanted to thank us for giving her that confidence. What was nice about this (despite most people being more confident than at the beginning of the training events) was that it was not just confidence in skills and learning - it was self- confidence that she had developed, which is at the heart of making personal change. This gave us confirmation that our approach to learning, by

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including focus on personal attributes and working to change mindsets was having a positive effect.

3.2.2 Output indicator 2.2

“Number of participants with formally established micro-business OR Paying wages into a bank account”

Total for indicator: 83 (27F, 56M, 6D). Total of 68 (23F, 45M, 6D) with registered businesses or business bank accounts of which 20 (8F, 12M, 1D) have business accounts and 50 (16F, 34M, 5D) have registered businesses (some have both) and 15 (4F, 11M, 1D) in paid employment.

Certain businesses such as tailors have been very keen to become legally registered after realising that it then gave them access to government contracts for example sewing the logos on school uniforms and making uniforms for people like the police force. Other businesses have realised that once they have completed their record keeping to a good level they are in a better position to apply for microloans from banks and credit unions. However, to do this they also have to be a registered business. This has helped us with achieving this target. However, there are a significant number who have taken out registration for their business because as one participant in our research said, “*By putting my certificate up [on the wall], people know I am an honest trader, and they come to me.*” Hence it has been easier to help people see the benefit of having registration than it is to see why they should have a separate business bank account to their personal one. The fact that banks charge fees is a constant challenge for participants when they are working on such small margins. Especially when it has already cost them a bus fare to access the bank and they may have lost up to a full day’s trade getting to the bank and then queuing for the service.

Getting people to register their business has been quite difficult for some reasons outside of our control. For three months there were no registrations being issued due to problems at the Ministry of Justice. All registrations are done in Banjul which is a long and expensive trip for participants and on many occasions the officials will ask for a bribe! One female participant was asked to pay 3,000 dalasi (the official price being 500 with the balance being for the officer). These challenges with the institutions of government make it very hard to convince people that there is a benefit to them in being registered. We overcame these challenges through finding an official of the Ministry of Justice, who lived in Gunjur, who was prepared to help by taking applications to work with him, processing them and bringing the certificates back without asking for any extra money than the correct fee. There are some honourable officials as well as corrupt ones, thank goodness.

3.3 Understanding the Project Impact

3.3.1 What have we achieved?

Out of 135 people who have joined the programme during this time period 85 are now living on more than \$1.15 per day and of these 53 are living on over \$1.90 per day.

Our participants are different from other programmes intended to help people learn business skills in Gambia. Unlike other programmes our key criterion for selection is motivation rather than level of schooling. These are often the most vulnerable within a population of vulnerable people. The main change we see (which is harder to measure than the quantitative measures of income) are changes in attitude and mindset as well as confidence. Looking at the participants who have been involved, the impact spreads to their families as well. We asked for the details of the numbers of people who live with each participant in their compounds as an estimate of the wider community who have been impacted by our project. In total we have impacted 1961 members of the community (927M, 1034F, 24D).

Whilst the level of income impacts from the project may not be as high as we would have liked when we were planning this phase of our project (pre COVID), the reality of the baseline data dropping before we even commenced, due to COVID, was a fact. However, the impact on incomes we have had is impressive bearing in mind the other externalities that occurred over the project. For example, we have seen that whilst the income levels have not increased as much as hoped for, due to good management of their businesses they have still been able to accrue some savings to help them overcome externalities as they arise. Two examples demonstrate the impact of the skills taught and the resilience it has generated. 1). One tailor lost his house during the flooding in 2022. His family members also lost their housing so in total there were four houses to be rebuilt. He had been saving because he wanted to put aluminium doors on his shopfront with screens. He used his savings (75,000 dalasi) instead to rebuild the houses and had to close his business for two months to help with the building work. After this he was still able to continue his business and start building his savings up again. Without the new mindset of planning, saving and managing his money he would not have had the resilience (or money) to overcome this natural disaster. 2). Another participant who is an illiterate batik maker has had to stop working for 4 months as he has had an operation which meant he had to rest and not do any lifting. He has been able to plan and train some of his family to help with tasks he cannot do so that he can prepare stock for the main tourist season when he will hopefully be able to recommence his business. His savings had enabled him to have the operation and the skills he had learnt about planning, customer service etc he attributes to his being able to split tasks around his family members.

3.3.2 Why take this approach?

Having decided to make the programme accessible to a wide population we recognised the need for a new pedagogy that would support a varied participant educational and experience background, that would recognise and build from a background of rôle learning but that would build a developmental mindset.

We apply our pedagogy in all our programme activities, including workshops and other learning events, and support visits. Our pedagogy includes the following: The overall programme and each topic within the programme is introduced and developed using the most fundamental concepts, terms and explanations. We do not start elements of the programme by using technical terms such as ‘strategy’, ‘marketing’, or even ‘business’ or ‘customer’. Rather, whilst taking care not to be patronising but to remain professional, we introduce them as simple behavioural activities that all participants would understand. For example, ‘You would like to be able to make money by making

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soap ...' and 'In order to receive money for your soap, you need people who are willing to buy it'. The first example would lead to an explanation of what a business is, compared to just an activity for personal benefit. The second example would lead to introducing the idea of customers, which could develop into how they could be attracted and served most effectively. Using fundamental language and common examples ensures that education or experience levels play a minimum role in determining participants' level of understanding. Only once the essential business concepts and activities are understood are common terms, such as 'marketing' / 'customer' introduced.

Throughout a workshop or share event, we maintain standards and values to ensure we keep a positive tone for the programme. These are introduced interactively at the start of the event. Throughout a workshop or similar activity, we maintain standards and values to ensure we keep a positive tone for the programme. These are introduced interactively at the start of the event.

The pedagogy has been well received and appears to be showing attitudinal change, increased levels of confidence and ability for participants.

The support programme of visiting participants at their workplace has been growing and is much appreciated by the beneficiaries. It gives them one on one assistance. What has been challenging is managing appointments as planning and timekeeping are not cultural norms. Therefore, participants would often not be available at the prearranged time. To mitigate this, we started to include timekeeping in the training as an attribute for business people to show respect (for customers as well as ourselves). We also made sure that staff always demonstrated timeliness. Over the two-year period, this issue has slowly improved.

3.3. Changes to our approach

The inclusion and transparency of the selection process bringing participants from a significant number of minority tribes, religions and people who have not completed basic education has been very beneficial to our reputation in Gunjur. A change this made for us was along cultural grounds. Traditionally all programmes start and finish with a Muslim prayer. Because we were successful in attracting the minority Christians as well, we changed to having a minute's silence for people to say their own prayers at our events.

In our first workshop participants sat where they liked (usually with someone they knew). However, we have had to make some tactical arrangements to enable the group to 'work' together well and effectively. For example, we need to think very carefully about the positioning of people at the workshop events so that we mixed up males, females, educated with less educated and accommodate all religions. The impacts included that it proved to be effective and helped with learning for all involved with those with better English and maths helping the less well educated and learning more by, in effect, teaching; the women mixed more with the men so actually developed confidence from the process; people developed new networks with people they previously did not know; by placing people in different business groups, they started the sharing process learning from each other and how to cooperate, whilst also being potential competitors.

We commenced the programme with no written materials as many people could not read or write. However, we had developed a workshop manual for the first workshop in this period (workshop 5). This has been developed and fine-tuned over the duration of the project. We found even those who cannot read, like to have the manual for reference, whereby they can get a literate sibling or friend to read it for them after the workshops. In the future we feel it may be useful to have our workshop manual translated into Arabic as much of the illiteracy is because English is not spoken at home and after schooling finishes is less used by many. Arabic is understood and read by most people (the majority Muslims) as they have specific lessons in Arabic for learning the Koran.

To be able to accept even more people with low levels of financial literacy into the programme, especially some of the older women traders, we would like to develop a basic financial literacy course or work with other charities where this may be available, so that they have sufficient understanding to move on to the business training. We would also feel that there would be a great benefit to all participants if there was a community sensitisation programme run through the radio (the most used channel for media) to raise some of the basic business issues especially as it pertains to business money not being personal money and having to grow businesses before you can harvest the fruit (as family members will ask for any money that is available); and asking for credit and then not paying (a common occurrence) .

It would also be of benefit to the female participants if there was a specific female member of staff that they could seek support from for their business as there are issues which many women will not speak to men about and there are also the reputational issues of male staff members visiting females in the community which can cause potential problems.

4.0 Our Learning

4.1 What Has Worked Well

4.1.1 Outcomes from the Programme

1. The implementation of our project has been possible because we have some very dedicated local staff on board and managed to achieve this in line with our operational plans. To start with local staff needed training in systems and processes, leadership and how to deliver training themselves that was in line with our pedagogy. Because of the change in our operational plan (due to COVID travel restrictions) at the start this commenced earlier than intended. The consequence of this is that we are now in a position where they should be able to take on a more strategic role as we enter the 'hand-over' stage of our project, in which we pass the whole programme to the local managers.

2. At workshops and sharing events we create space for participants to present their businesses. This has boosted their confidence considerably and motivated others to know more about business opportunities. However, an unintended consequence was that it helped participants understand how to present themselves and their business, for example for when they may apply for a loan. We had not known that presenting yourself or an idea is not taught at school until a senior level. Women particularly benefited from this aspect as their confidence levels were, in general lower at the start.
3. Facilitation of open but well guided discussions at share events contributed toward exchanging of some new business skills and transferring of some best practical skills such as good record keeping. These were seen as a direct outcome of the share events. The facilitation of these events created an opportunity for the participants with extremely low knowledge in business to learn and share their ideas with their colleagues. A key lesson learned from this was that our participants, particularly those with low or no literacy skills learned quickly and faster from their peers and colleagues during the sharing events and these methods were more effective than the instructive teaching and learning, and it improved the networking opportunities with the impact of gaining strength from each other. Again, this reinforced that our pedagogy was being successful. The move from traditional teaching methods to peer-to-peer learning or participant-centred learning approaches for local staff was one that was revelatory for them (having never experienced it before working with BE REEL).

4.1.2 Outcomes from working with stakeholders and local delivery partners

At the outset of this period, 2021, we were exceptionally fortunate that our logistics partner (Gunjur Project Association) was working in the community on COVID related issues, so this has made it relatively easy for us to provide as much covid security for our staff and participants as possible. They are also a UK registered Charity so are very compliant with all processes and procedures covered in the due diligence stage, and so provide an excellent back up to our staff if they cannot get questions answered by us due to the internet being down. Their knowledge helped us not to take wrong decisions especially early in the project.

The stakeholder relationships at a local level include the local elders (Alkalos, Imam, Namsymba, Chief as well as people from the local area council) have been essential throughout. During the reported time period there have been changes in the people holding these positions. However, the reputation of BE REEL has transferred across to the new incumbents and the respect with which the staff and organization are held is evident by the growing number of dignitaries that wish to be invited to the formal celebration events that we hold at the end of every introductory workshop, where we also present certificates to all participants.

4.1.3 Outcomes for the staff

Having policies in place and training staff on these policies, has enabled staff to rely on the policies for decisions even when there is pressure from the elders, family or even the broader community. For example, policies on gift giving and receiving, no benefits for direct members of the family of staff or trustees. These have enabled them to justify why they will not accept brothers/ fathers etc. onto the programme. Not accepting or giving of gifts has helped them to overcome the bribe culture.

4.2 The Main Challenges

A key challenge throughout the programme has been infrastructure and governmental processes. For example, things that we take for granted in the UK, such as paying a bill on-line only taking a few minutes can be something that can take all day in the Gambia. The staff tax and social security payments on salaries as an example, has to be taken in person to be paid in the city as there is no local office and no on-line facility to do so. If not done in person, then no receipt is made available. As Gunjur is a rural village the transport can take a variable length of time depending on how many road-blocks are set up by the police along the way. Then the queues at the tax or social security offices can be long and if the electricity goes down, there is nothing to do other than to wait for it to come back on. The lesson for us has been that simple administrative tasks cannot necessarily be implemented to a western timeframe and there is nothing that can be done about this. To mitigate this, payments to social security, the tax office etc have been scheduled for a whole day, and on a day that is less likely to be popular (e.g. not the last day payments are due). Staff leave early and support visits to participants are then pencilled in for afternoons on the route home for if the process has taken less time than anticipated. A further example is that the electricity infrastructure is extremely challenging with frequent power outages throughout the country. This has a knock-on effect on internet connectivity and the ability to provide input from overseas.

Due to the COVID restrictions stakeholder management at a national level was restricted. The COVID 19 situation in the Gambia got worse in 2021 with limited testing centres coupled with unaffordable costs for average Gambians. Despite the spike in COVID cases many local people were not taking it seriously and most Gambians were reluctant to be vaccinated and others were not observing the protocols of masks and social distancing. As a consequence, throughout 2021 and the early part of 2022 we did not travel to cities but stayed on site in Gunjur to protect ourselves as much as possible. Staff felt unable to perform these stakeholder visits without the UK founders of the charity with them as they felt the people in government would want / need to meet us too to develop the relationships as well. Culturally meeting in person with "the people at the top" is important. However, the lesson for us has been that now COVID restrictions have lifted we need to make these relationships more focused at a national level and work with our staff to develop the best ongoing relationships with government and other agencies themselves rather than waiting for the UK trainers to be there to accompany them.

A broader challenge throughout the programme, was that even people who have stayed to grade 12 at senior school often leave barely literate and with little understanding of real-world mathematics. Our experience shows that even those that that have learnt maths at school forget it quickly. This appears (anecdotally) to be a reflection on the rôle learning techniques of schooling and low level of teacher training available.

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Therefore, even though we set out to attract the 'under-schooled' this has included many people who have completed senior school but are still barely literate. Consequently, the programme is usually very over-subscribed. Other available business programmes only take people who have achieved grade 12. We have found that some of the people who have attended other business programmes want to then attend our programme. We often found that they still have no idea how to *apply* business theories and techniques due to the system of rote learning used by the other programmes.

A challenge from the last wet season was that we had to provide the flexibility to change location of some of our training to ensure that it was accessible despite flooded roads. However, a suitable alternative was found.

The main challenge for the participants was that as the global economy shrank, the external risks and threats had a bigger impact on the fragile environment in rural Gambia. The challenge for some of our participants' businesses has been worse than for others. Our participants are starting from a low-income base, so any decrease in income is even more devastating than experienced in global minority countries. The circulation of money locally reduced and therefore demand for products and services for those only supplying the local area was much reduced. The impact was that BE REEL had to think about resilience strategies for some businesses where there was just not the demand in the community for the products / services due to lack of disposable income in the local economy. We adapted the programme delivery so that in the short-term we strengthened the network between our participants so that they could share contacts for marketing their goods. We created a wider supportive network between beneficiaries to help each other - mainly via social media but also working together where this might help (e.g. share transport costs on purchasing trips, sharing shop rent where two businesses did not compete but add synergies). These networks between participants took some time to implement and produce results but are now an integral part of the programme. For some participants mothballing some areas of business and expanding into new areas was the answer. The difference being that previously people may have continued their business until it failed and then not had sufficient resources to re-open when the economic situation improves. The concept of saying 'no' to an opportunity because it is not a feasible opportunity has been a lesson that many of our participants have been able to adapt to through the teaching of a 'plan, do, review, revise' approach. Another coping mechanism we have fostered is to strengthen the facilitation of collaborative and mutual learning events. These allow the participants to share their experiences and support each other.

Primarily due to the economic situation, illegal migration has increased sharply in the community of Gunjur. We are constantly mindful of this as a possibility as young people are put under a lot of pressure from the family to take this option as remittances from overseas are very attractive. Since the discovery of the new route to Spain from Gunjur in 2021 several hundreds of young people from the community some aged as low as 14 years have used this route. The feelings of hopelessness with limited employment opportunities and no education makes this an attractive option. Offering the style of training and support we do, gives another option. We have had several returned migrants on our programme.

4.3 The Key Learnings

From the issues raised in section 2.0 it has been recognised that there is a need to separate milestones for people entering the programme who have already started a

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business and for those who have not yet started. This enables a more accurate assessment of progress for individuals. Whilst both groups of people need to go through the same training, people who have not yet started need additional help and time to enable them to progress to the same levels.

As the reputation of BE REEL has grown over the last two years, more and different groups of people have been identified as wanting access to the programme. For example, many women who work in the gardens in the mornings and then go to the marketplace to sell their produce. Some of these women are not 'youth', most are not literate, and do not speak English. However, as the money they earn often is the difference between families having sufficient food or being able to afford to send kids to school, they are a particularly high value group to target. This would mean that the training would have to be delivered in a different format to fit into the daily duties of most married women. It would also have to be delivered in one or more of the local languages. Also, a very basic level of financial literacy training would have to precede the business training.

It is not only women who may need an entry level financial literacy course as can be seen in section 3.3. Many people who attended Arabic school to grade 12 then have to go back to grade 8 in an English speaking school if they want to learn maths and English. As also shown in 4.2 even those who do finish grade 12 in English speaking schools are not guaranteed to be literate.

The support visits to women would benefit from BE REEL having a female member of staff. Not only is it easy for inappropriate rumours to start if females are visited alone by a male member of staff, but often women are not willing to talk about all the issues they face, except to another woman.

Due to the reputation of BE REEL there is community pressure to scale up fast. There is a need to be careful not to run before we can walk. The programme is based on principles, practice and pedagogy that is quite unique in the area. Scaling up too fast could lose the essence of this difference.

5.0 Feedback Mechanisms

5.1 Capturing Feedback

Feedback forms are used at every training event (workshops and shared learning events) covering the content, delivery, administration and other open comment areas. These are reviewed immediately after events to assess impact and to learn where we need to make changes and to further develop our offering. The local office staff elicited a baseline level of information before support programme events started about participant requirements and this feedback was fed into the initial shared learning event design. This was especially necessary as the impact of COVID on the businesses in Gunjur was dramatic. These feedback opportunities are regular at all events and support visits. There is also a WhatsApp group where ad hoc feedback is given by participants and general discussion of this is facilitated. Feedback from the initial round of baseline "interviews" were analysed in some depth to help us fine tune our first post COVID workshop and then to specifically develop a calendar of events for the next six months of shared learning events. The feedback from the events themselves allow us to monitor our progress and to adapt dynamically to learning requirements.

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The feedback forms from all learning events are also used to gather feedback on participants' confidence levels for our monitoring and evaluation.

Whilst feedback on the forms has been found to always be very positive, we recognize that there is a cultural tendency to say positive things on feedback forms, so we are working hard with the staff on the ground to put in culturally appropriate requests for very honest feedback without the risk of being seen as ungrateful to the providers. This is ongoing and a learning process. We also changed to a smiley face symbol of rating due to low education levels rather than a numerical rating.

The WhatsApp group of all the participants in the training is specifically used for two-way feedback closing the loop. Where participants have asked for a specific topic for example we can feedback to the group about how and when we can achieve this for them, which also manages expectations as well as makes them realise that we are listening to their comments. It also allows us to analyze how quickly / urgently we need to address issues. We recognize that not everyone wants to be on WhatsApp so time is always made during support visits and / or data collection phone calls to seek feedback on the programme.

We have been feeding back to participants the results of the feedback forms from all events and telling them what we are going to change as a matter of routine. It has led to greater levels of discussion with participants on these issues and staff discussions and training about the issues.

6.0 Social Inclusion

6.1 The Marginalised

Prior to the start of the project there was broad consultation and research done to ascertain how to ensure the project would be accessible to the most marginal and vulnerable in the community. This included: working with the elders in the villages; a broad range of youth groups at a seminar held to hear their views; talking to charities and other NGOs who were working with people with disabilities; and, the Namsymba (head of the women in the village). These consultations enabled us to both spread the word broadly across the community about the project but also to gather their input into the design of it.

The programme design ensures that the entry event is targeted across the community to attract people from all kabilos, tribes and religions as well as people with disabilities with an equal representation of males and females as far as possible. Christians are the minority religion but accounted for 18 (11M, 7F) of the 135 participants (13.3%). This compares to 5% of Christians in the general population across Gambia. The dominant tribe is Mandinka. There were 80 (40M, 40F) from other tribes at the event which was 59.25%. There was a total of 7 tribes represented. The total number of people with self-declared disabilities was 6 (6M, 1F) which was 4.44%, which was higher than predicted. And the number of females attending was 66 compared to 68 males. The data necessary to make these calculations are from the initial application form and interview process. Where people are illiterate then application forms are filled in for them by staff members or family members. Application forms are not rejected if someone has been able to put little more than their name on it. Our transparency value and inclusion policy ensures equity of access to the programme.

6.2 The Disabled

At the outset of the programme we used the Washington Group short set questions to identify people with disabilities however this proves problematic in The Gambia. Whilst some participants have ‘obvious’ challenges such as limbs that do not function or blindness, by allowing people to self-identify their disabilities, in a non-challenging manner, we have found people are open to reveal more. There are some challenges which in the West may be considered as health problems which can be treated but for the Gambians they become ‘disabilities’ because they affect their ability to live and work because there is either no treatment available or the costs make it unavailable to them e.g. epilepsy.

Attracting people with disabilities onto the programme has been an area of focus for the staff. Identifying people with difficulties can be challenging. It is a huge stigma to have a disability (including being possessed by devils or snakes). Disability is therefore sometimes hidden in society. Indeed, we have had people come on the workshop who have what we would clearly identify as a disability (e.g. missing a hand or legs affected by polio) who do not identify as disabled as they have found ways to ‘work-around’ their problems. They therefore prefer to identify as not disabled. We have respected their wishes and have not identified these people as disabled.

We have ensured that at all times BE REEL is known for acceptance of disability not being a factor in whether a person can attend our programme, and indeed being positively enabled to attend. Therefore, we have not had an issue with attracting those that do identify as disabled.

6.3 Gender Equity

As previously mentioned, the process of equal access for females was started at the planning stage. Issues such as the poorer nutrition of women than men were addressed by ensuring that at all training events good meals are provided. Transport is provided to ensure the women are safely taken to and from the training events and there is no discrimination allowed in the selection process that would disadvantage a woman. So, for example, as women often have the burden of child-care it can be that at the last moment there is no ‘sister’ or ‘auntie’ who can look after the baby / toddler for a female participant. This would never happen to a male participant. In which case the child is brought to the event, and we provide child-care and food for the child so that the woman can concentrate on the learning event rather than constantly being worried by the child. Breaks are frequent to make sufficient time for breast feeding (if necessary) and a safe environment for the child is assured.

7.0 Risk Management and Safeguarding

7.1 Risk Management

During the course of this project period the risk profile has taken a change from a huge focus on Covid, as it affects the project delivery, potentially affecting staff, trainers and participants, to a situation where this is now an almost background risk that we live with rather than actively worry about and manage. Our risks now (apart from things like fiduciary and safeguarding risks which remain constant for monitoring) are more focused on our growth and future direction. The impact of the change in nature of the risks is that they feel more strategic. Covid was a day-to-day operational hazard which was very real and slightly unknown, with the consequence of feeling like there was little control over the situation, even with mitigations in place. As we enter the phase of growth of the organisation, particularly within Gambia as opposed to growing the UK charity, it feels as if, whilst a high-risk area, that it is something that if planned well, with scenario planning employed, there is no reason that it should not be successful.

7.2 Safeguarding

Having the policies, procedures and action plans in place has been a good starting point. Trustees have safeguarding as an agenda item for every meeting and policies, procedures etc are reviewed annually as a minimum.

Safeguarding training of staff and trustees has been put in place and update training is given regularly. For example, one staff training event was about body language in communication and safeguarding was raised in relation to touch, facial expression and personal space. We feel safeguarding has been 'mainstreamed' in our training and in staff behaviours with it always being top of mind for staff. Discussions with staff and the logistics provider (Gunjur Project Association) about hypothetical local safeguarding issues and how they should be dealt with have been ongoing (e.g. about general issues of difference between Gambia and UK such as FGM and 'unusual' practices of witch doctors for mental health issues). Safeguarding policies / procedures are shared with beneficiaries at the start of the training programme.

WhatsApp was a potential challenge however a WhatsApp policy was put in place - reviewed and strengthened. Part of this strengthening is to ensure that any beneficiary who is part of a WhatsApp group with other beneficiaries and staff of BE REEL, password protects the group so it cannot be accessed by anyone who shares the phone with them (a common practice in families and a potential challenge for us).

7.0 Sustainability

For our programme to be sustainable it has to become Gambian owned and operated. The two key parts of this are ensuring that our staff are able to deliver the training by utilizing the style and pedagogy we have found to work; and also to have the skills of governance to run a programme that is externally funded (requiring high levels of financial due diligence) and the requisite management and leadership skills.

The train the trainer process during the project culminated with the two members of staff assisting in the training delivery of parts of the last introductory workshop as well as continuing to strengthen their facilitation skills. They are now delivering all of the share events and mentoring support visits. They will be conducting the entire introductory workshop themselves when it is next held after the wet season.

The governance, management and leadership skills have been developed and shared with staff over the course of the last two years and they have taken on greater roles in these areas. They are currently developing their own strategic plan for the next 3-5 year period.

On the social and economic front our focus is on creating business-people with a firm grounding in socially acceptable business practices as well as being able to contribute to the local economy. Increases in business knowledge with some transferable skills among the participants was seen within the period. Mentoring and coaching support conducted over the period has resulted in the adoption of some best practices and life-time sustainable skills such as improved record keeping and numeracy skills. Increases in business registrations amongst participants have been observed over the period and this has reduced illegal micro businesses in the community. Improved networking among the participants has created opportunities for those in the same industry to work closely together and exchange relevant and accurate market information. Rapid changes in the mindset of participants about saving, mobile banking facilities, and improved use of mobile technology has also increased within the period.

Environmental sustainability has remained as a major concern to the programme and staff remain vigilant and supportive to environmental sustainability. Examples of where we have impacted environmental choices of participants include choosing fridges/freezers with better energy ratings (saving them money in running costs as well as CO2 emissions) rather than buying faulty second-hand fridges (often offshored) which invariably have low or no energy ratings and break down regularly and end up being dumped in the village. Another example is the use of solar panels (with batteries) for incubators for chicks.

8.0 Value for Money

Key costs for our programme were flights, staffing and internet. To ensure that flights were maximised the time spent in Gambia was always pre-planned, timetabled and carefully orchestrated to ensure the most effective use of time, therefore giving maximum value for money from this expense. Staff recruited at the beginning of the programme have remained in post for the duration (and continue in position). This has been a very effective outcome as the training given to them has not been lost having as highly effective learners with some baseline skills on which to build has been a key element in the successful delivery of the programme. Staff salaries have been benchmarked with other similar positions in the local and national area to ensure they were competitive but not excessive. Internet is a very expensive cost in Gambia. However, without it, it would not have been possible to get the programme up and running as the reliance on staff in Gambia was critical to delivery. Therefore, much of the support and training had to be given over the internet. Even with the internet in

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place, using it has been challenging as the service and electrical supply is very problematic.

Purchasing and procurement of services has been guided by policy and financial procedures throughout giving a solid base for economy, effective and efficient decision-making for purchases. Participants are treated with equity. The local participants are offered free transportation to the events in a bus which is effective, economic and efficient way to transport them. Those from remote and hard to reach communities such as Bonsa cannot be collected by bus at a reasonable cost but to ensure equity they were refunded their fares. This has enabled many participants to participate who otherwise could have been excluded. People with disabilities are not expected to travel to a central point for pick up by the bus but are picked up by the bus at their compound either before or after the main group depending on the most efficient route for the bus. This ensures the equity and equality for people with challenges to getting the bus provided. Seating (types and placement) at events was arranged to facilitate the full engagement of people with disabilities in the events.

Our accounting systems and research-based data management ensure that we are monitoring process and procedure, ensuring accountability and sharing all learning with staff and trustees. Therefore, the costs of these services have been evaluated against the value for money manifesto as being good value. The delivery of the project has been dynamic and flexible to account for the challenges which have happened. However, the strategy, pedagogy and principles have been firmly rooted ensuring the quality of the programme delivery whilst been able to flex, within the budget, to address the issues our participants have faced.

9.0 Capacity Building

The two staff we recruited have been trained on the job and through formal training. On the job training has been continuous, with ongoing feedback, motivation and mentoring. On the job training has included ad hoc educational sessions on management and leadership skills in addition to practical training on facilitation skills, office systems and processes, interviewing and guiding others. On a regular basis (on average weekly) there are zoom meetings for open discussion and feedback on all operational issues. During this time there are frequent 'training sound bites' delivered which are 10 minute management learning discussions. Topics covered may include things like managing urgent vs important; mentoring skills; active listening skills. Longer zoom training is given on things like how to operate the database system; how to operate the accounts systems; and safeguarding. For the time when we were present in Gambia the training was daily and varied from working through policies and procedures to how to set up filing systems and initial train the trainer input. Evidence of development of staff is clear. For example, with facilitation skills, they have grown from reactively answering questions, to proactively guiding discussion groups, and giving input, and now delivering development activities for groups of participants on their own. The impact of this is that the local staff were able to 'hit the ground running' and start to identify their own future training needs. The outcome of this is that the staff have developed greater confidence about being able to take on a bigger role as BE REEL Gambia moves into the next stage (2023-2024) where they take on more of the strategic oversight and BE REEL UK takes a smaller role. As said by one staff member concerning the various training *"The direct impact of these is that applying flexibility, being less instructive in terms of approaches with an improved listening and communication skills while adhering to the*

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risks and safeguarding issues were equally noticed as a direct result of the training that the staff enjoyed”.

One of the challenges for the future is that staff will need to be able to write reports, and other documents such as funding bids very confidently. Whilst writing is taught at school, writing is not the norm after school as the native languages are not written ones. As part of the ongoing capacity building of staff and the learning process for the programme, after each event the feedback forms are examined and each member of staff writes a reflective report on the events to draw out lessons which are then discussed in staff meetings to ensure that we are adapting to changing needs. The add on benefit is that the staff are learning about writing analytically and reflection as a learning process. These trainings were relevant to their career development and to improve the quality of the programme.

Some capacity building was also done externally by attending web events given by UK Aid Direct and FSI. These training events were highly effective and have improved the capacity of the programme staff to develop understanding of strategic issues such as decolonization and agile leadership so that their training move to a more strategic level rather than focusing just on the tasks of running BE REEL.

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10.0 Annexure

10.1 Results Framework

BE REEL Results Framework Template

1. Summary information about your grant

Project title	Building Micro Business Resilience and Empowerment in Rural Gambia
Project duration	2 years

2. Beneficiaries

Project year	Number of direct beneficiaries (required)	Number of indirect beneficiaries (optional)
Year 1	15 (5F, 10M; 2 disabled)	450
Year 2	45 (15F, 30M; 3 disabled)	450
Year 3 (3 months only)	30 (10F, 20M, 0 disabled)	450
Total	90 (30F, 60M; 5 disabled)	1350

3. Milestones

Outcome statement: (please complete your statement in the line below)
Income generation / poverty reduction for 90 participants (30F, 60M; 5 disabled) in and around Gunjur, South Combo Region of Gambia

Description (outcome indicators)	Planned and Actual	Baseline	Milestone 1 (6 months)	Milestone 2 (12 months)	Milestone 3 (18 months)	Milestone 4 (24 months)	FINAL Three months	Means of verification
Outcome indicator 1: Growth rates of household expenditure or income per capita,	Planned		15 participants (5F, 10M; 1 disabled) earning	45 participants (15F, 30M; 2 disabled) earning	60 (20F, 40M; 3 disabled) earning more than	90 (30F, 60M; 5 disabled) participants earning	90 (30F, 60M; 5 disabled) participants earning more	Interview data (participants)



disaggregated by gender and disability			more than US\$1.90 per day	more than US\$1.15 per day	US\$1.15 per day	more than US\$1.15 per day	than US\$1.15 per day	
Outcome indicator 1: (as above)	Actual	Average: M\$1.6, F\$0.58, D\$0.92	6 (5M, 1F, 1D)	63 (38M, 25F, 3D)	76 total (47M, 29F, 2D) over \$1.15 per day; 54 (36M, 19F, 2D) over \$1.90 PD	62 (22F, 40M, 1D) over \$1.15 per day; 40 (11F, 29M, 2D) over \$1.90 per day	85 (31F, 54M, 6D) earning over US\$1.15 per day; 53 (13F, 40M, 4D) over \$1.90 per day	
Outcome indicator 2: Number of programme participants with an account at a bank or other financial institution or with a mobile money service provider, disaggregated by gender and disability	Planned		7 participants (1F, 6M; 0 disabled) have bank accounts or mobile money service	22 (8F, 14M; 1 disabled) have bank accounts or mobile money service	30 (10F, 20M; 1 disabled) have bank accounts or mobile money service	38 participants (11F, 27M; 3 D) have bank accounts or mobile money service	38 participants (11F, 27M; 3 D) have bank accounts or mobile money service	Interview data (participants), 'bank' statements. Baseline data for participants taken at interview. Follow up interviews at milestones
Outcome indicator 2: (as above)	Actual	Personal accounts: 7M, 1F, 1D Business accounts: 1M, 0F, 0D	Personal accounts: 7M, 1F, 1D Business accounts: 1M, 0F, 0D	Personal accounts total 42 (17F, 25M, 2D) Business Accounts: 6 (5M, 1F, 1D)	Personal accounts total 68 (30F, 38M, 3D) Business accounts: 16 (6F, 10M, 1D)	Personal accounts total 69 (31F, 38M, 5D) Business accounts: 15 (5F, 10M, 0D)	Personal accounts Total 86 (37 F, 49 M, 5D) Business accounts: 16 (6F, 10M, 0D)	



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b.

Output 1 statement: 90 participants (30F, 60M; 5 disabled) have greater access to business training / support

Output (please complete your output indicators in the lines below):	Planned and Actual	Baseline	Milestone 1 (6 months)	Milestone 2 (12 months)	Milestone 3 (18 months)	Milestone 4 (24 months)	FINAL Three Months	Means of verification
Output indicator 1.1 Increased self-awareness and confidence in micro-business and increased knowledge levels about business, disaggregated by gender and disability	Planned		15 participants (5F, 10M; 1 disabled) have increased self-awareness, confidence and essential skills	45 (15F, 30M; 2 disabled) participants have increased self-awareness, confidence and essential skills	60 (20F, 40M; 3 disabled) participants have increased self-awareness, confidence and essential skills	90 (30F, 60M; 5 disabled) participants have increased self-awareness, confidence and essential skills	90 (30F, 60M; 5 disabled) participants have increased self-awareness, confidence and essential skills	Workshop-based self-assessed feedback surveys, and trainer assessment.
Output indicator 1.1 (as above)	Actual	Started: 1.08 (range 1-5 low to high)	13M, 11F, D4	56 (26F, 30M, 4D)	56 (26F, 30M, 4D)	108(51F, 57M, 5D)	135 (64F, 71M, 6D)	
Output indicator 1.2 Number of participants able to demonstrate vocational skills acquisition, disaggregated by gender and disability	Planned		Staff member employed and planning events for	40 (16F, 24M; 1 disabled) participants have improved their event-	60 (20F, 40M; 3 disabled) participants have improved their event-	90 (30F, 60M; 5 disabled) participants have improved their event-	90 (30F, 60M; 5 disabled) participants have improved their event-	Attendance register signed. Self-assessed feedback surveys. Staff-member assessment.



			next 6 months	related knowledge	related knowledge	related knowledge	related knowledge	
Output indicator 1.2 (as above)	Actual		Yes and calendar of events in place	34, (14M, 20F, 3D)	84 (44M, 40F, 5D)	108(51F, 57M, 5D)	135 (64F, 71M, 6D)	

c.

Output 2 statement: 90 participants have established / grown their business or gained employment

Output (please complete your output indicators in the lines below):	Planned and Actual	Baseline	Milestone 1 (6 months)	Milestone 2 (12 months)	Milestone 3 (18 months)	Milestone 4 (24 months)	FINAL Three Months	Means of verification
Output indicator 2.1 Number of participants with ledger of all business income and expenses showing a basic profit, OR Gained paid employment, disaggregated by gender and disability	Planned		12 participants (3F, 9M; 1 disabled) have ledger books OR payslips	34 participants (10F, 24M; 1 disabled) have ledger books OR payslips	46 Participants (13F, 33M; 2 disabled) have ledger books OR payslips	70 participants (21F, 49M; 2 disabled) have ledger books OR payslips	70 participants (21F, 49M; 2 disabled) have ledger books OR payslips	Business ledgers Interview Data Receipts Payslips



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Output indicator 2.1 (as above)	Actual	7M, 4F, 4D with existing business plus 2M working	0 showing business profits, 2 in paid employment	23 (8F, 15M, 2D) with ledgers	49 (16F, 33M, 2D) with ledgers and 2 in paid employment	53 (23F, 30M, 3D) with Ledgers and 13 (F3, M10, D1) in paid employment	TOTAL 79 (30F, 49M, 6D) of which 64 (26F, 38M, 5D) with Ledgers and 15 (4F, 11M, 1D) in paid employment	
Output indicator 2.2 Number of participants with formally established micro-business OR Paying wages into a bank account	Planned		5 (2F, 3M; 0 disabled) have registered business OR Bank account/Mobile money service	15 (5F, 10M; 1 disabled) have registered business OR Bank account/Mobile money service	30 (10F, 20M; 1 disabled) have registered business OR Bank account/Mobile money service	47 (16F, 31M; 2 disabled) have registered business OR Bank account/Mobile money service	47 (16F, 31M; 2 disabled) have registered business OR Are in paid employment	Registration Document Business banking statements Payslips
Output indicator 2.2 (as above)	Actual	7M, 4F, 4D with existing business plus 2M working	0 registered businesses 1M with business bank account/Mobile money service	13 (2F 7M 2D) registered with Moj 3 (0F, 3M, 1D) also with Business Bank accounts	34 (9F;25M;3D) registered with Moj (2F;10M,2D) also with Business Bank accounts	Total of 43 with Registration or Business accounts 28 (7F, 21M, 5D) Registered and 15 (5F, 10M, 0D) with Business accounts	Total of 68 (23F, 45M, 6D) with Registered businesses or business bank accounts of which 20 (8F, 12M, 1D) have business accounts and 50 (16F, 34M, 5D) have registered businesses (some have both) and 15 (4F, 11M, 1D) in paid employment	

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10.2 Loans Distributed 2021/22

ID	Loan amount GMD	Male / Female	With disabilities	Business Type
1	30,000	M	N	General Retail
2	30,000	M	N	Fishing wholesale
3	20,000	F	N	Food Production & Retail;
4	30,000	M	N	Clothes Retail
5	30,000	M	N	IT services
6	30,000	M	Y	Clothes Retail
7	17,100	F	N	Hairdressing
8	25,000	F	N	Food Production & Retail;
9	33,000	M	Y	Poultry (Eggs)
10	34000	M	N	Aluminium Windows
11	34000	M	N	Barber
12	24000	F	N	Clothes Retail
13	30,000	F	N	Poultry (Meat)
14	10,000	F	N	Shoe design and retail
15	10,000	M	N	Barber
16	13,600	F	N	Fruit and Veg retail
17	34,000	M	N	Tailor – Men’s
18	20,000	M	N	Printing
19	34,000	M	N	Barber
20	10,000	F	N	Tailor – women’s
21	25,000	F	N	Cosmetics and Baby - retail
22	34000	M	N	Restaurant
23	34000	M	N	Mini market
24	32000	M	N	Honey retail
25	30000	F	N	General retail
26	25,000	M	N	Fishing wholesale
27	15000	M	N	Cosmetics - Retail
28	25000	M	N	Tailor
29	21000	M	Y	Poultry
30	25000	F	N	Hairdressing salon
31	50000	M	N	Tailoring
32	25000	M	N	Tailoring
33	10000	F	N	Food retail
34	50000	M	N	Food retail
	GMD907700 = £12967 @70D/£	35%F 65%M	3 with disabilities	

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10.3 Income and Expenditure Jan 2021 – March 2023

Profit and Loss

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Account	General Overhead of Charity	Loans Programme	Training and Support Programme	Total
Turnover				
Grant - FCDO	0.00	0.00	49,980.68	49,980.68
Grant - SJP Loan Project	0.00	30,000.00	0.00	30,000.00
Grants - MBG	0.00	0.00	7,000.00	7,000.00
Other Income - Grants	6,506.43	0.00	0.00	6,506.43
Other Revenue - Donations	108.49	0.00	2,167.18	2,275.67
Total Turnover	6,614.92	30,000.00	59,147.86	95,762.78
Gross Profit	6,614.92	30,000.00	59,147.86	95,762.78
Administrative Costs				
Accommodation in Gambia	0.00	376.00	2,424.00	2,800.00
Accounting software for UK & Gambia	0.00	32.40	743.40	775.80
Bank Fees	28.79	0.00	69.63	98.42
Bank Revaluations	0.00	(672.99)	(1,673.64)	(2,346.63)
Capacity Building - Train the Trainer	0.00	0.00	459.24	459.24
Capacity Building M&E	0.00	0.00	157.50	157.50
COVID precautions - Workshops	0.00	5.42	200.93	206.35
COVID security Gambia	0.00	0.00	198.06	198.06
Facilitators for workshops	0.00	0.00	350.57	350.57
Gambia Office Set up costs	0.00	32.26	342.12	374.38
Gambian Office Costs	0.00	2,306.68	7,222.37	9,529.05
Gambian Salaries	0.00	3,147.85	9,540.80	12,688.65
Governance Costs	287.55	0.00	0.00	287.55
Internet training	0.00	0.00	632.96	632.96
Logistical support in The Gambia	0.00	500.00	2,500.00	3,000.00
Mentoring / Group Meetings	0.00	86.08	1,946.39	2,032.47
Participants meals and refreshments	0.00	115.52	4,319.90	4,435.42
Pensions Costs	0.00	1,263.05	0.42	1,263.47
Per Deum	0.00	880.00	3,160.00	4,040.00
Professional and public indemnity Insurance	717.99	0.00	0.00	717.99
Realised Currency Gains	0.00	(212.67)	(876.06)	(1,088.73)
Staff recruitment	0.00	0.00	4.84	4.84
Training Materials	0.00	63.66	763.22	826.88
Training Room Hire	0.00	0.00	1,250.00	1,250.00
Transport for Staff	0.00	200.44	1,862.66	2,063.10
Transport in Gambia	0.00	0.00	1,305.27	1,305.27
Travel Insurance	0.00	303.40	278.30	581.70
Travel to Gambia	0.00	2,914.89	8,697.51	11,612.40
Unrealised Currency Gains	0.00	205.46	0.00	205.46
Loans Distributed	0.00	11,953.25	0.00	11,953.25
Total Administrative Costs	1,034.33	23,500.70	45,880.39	70,415.42
Operating Profit	5,580.59	6,499.30	13,267.47	25,347.36
Other Income				
Loan Applications	0.00	19.93	0.00	19.93
Total Other Income	0.00	19.93	0.00	19.93
Profit on Ordinary Activities Before Taxation	5,580.59	6,519.23	13,267.47	25,367.29
Profit after Taxation	5,580.59	6,519.23	13,267.47	25,367.29

10.4 Case Studies – written by the programme staff talking to the participant

10.4.1 Edrisa



31 year old Edrisa is a tailor and a native of Tanji in Kombo South, West Coast Region, The Gambia. He is married and blessed with four children, all of them are boys. Sadly, one of his sons drowned in the lake last year and passed away at the age of nine years. Edrisa left school at the seventh-grade and was unable to continue with his education due to his family's financial difficulties. Edrisa has never attended any formal tailoring training or a vocational school. He acquired his tailoring skills through informal apprenticeship training before he finally opened his tailoring workshop in 2009. It took him almost two years to fully establish his workshop in 2011 as he could not secure all the required materials at the initial stage of his operation. He is passionate about tailoring and specializes in making clothes for women and girls. Edrisa was motivated to open his tailoring workshop to create self-employment opportunities for himself and for other young people. He is currently training six young people, ages ranging from 14- 22 years.

Edrisa, like many young Gambians, attempted to migrate to Europe in

search of greener pastures as he believed that there were limited opportunities for him in The Gambia. His impression was that Europe is better and thus he would make lots of money and at the same time have a decent life and be able to support his family through remittances. In late February 2016 he embarked on one of the riskiest and dangerous irregular migration journeys, commonly known as 'the backway'. His desired goal was to reach European soil, albeit illegally. He financed his journey from the little savings that he made from his tailoring workshop, but later also sold one of his machines while in Libya. Edrisa was encouraged by some of his colleagues who had made it to Italy by using a similar route, and the impression that they gave him was that everything is okay for them.

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According to him he never knew that his journey would turn out to be one of his worst nightmares. His dream of reaching Europe ended in his arrest, detention and jail without trial by Libyan authorities. Edrisa made three consecutive attempts to cross the Mediterranean Sea to Italy but none of them was successful. He paid exorbitant amounts of money to the people smugglers to facilitate his crossing to reach his final destination. His first arrest came when he boarded an overcrowded boat trying to cross to Italy but the boat was intercepted by the Libyan coast guards, and they were returned to Libya. He and other illegal migrants were jailed in one of the isolated prisons and they were denied the opportunity of seeing a lawyer.

The journey was too hostile for Edrisa as he was left stranded in Libya for two years and was jailed in three different prisons during this time. His family in The Gambia paid a ransom for him to be released from one of the prisons. He and other illegal migrants including some Gambians broke out of one of the overcrowded prisons and narrowly escaped. After his escape he realized that his life could be in danger, and he could be arrested and sent to jail again. He thus understood that reaching Italy was almost impossible for him and there was no option but to cancel his journey. After staying in Libya for almost two years, he voluntarily decided to return to The Gambia in December 2018. He financed his return trip to Niger but later received assistance from the international Organisation for Migration (IOM) to facilitate his return to The Gambia by a bus.

Since his return from the illegal journey, he has never received any form of assistance, either cash or kind from the Gambian Government, the IOM or even from other NGOs set up to help returning migrants. He approached IOM for the re-integration support package, but the condition attached to the grant was that he should undertake poultry farming. He asked them to consider changing his support package to tailoring but has received no response to date. He is trying to focus on his tailoring workshop. He was frustrated and felt that he was being rejected in local society because he failed to reach Europe after spending massively in his journey. He is trying to re-integrate into society but recognizes that this process will take time.

Edrisa borrowed an amount of ten thousand Dalasi from his friend to buy a second-hand sewing machine to re-start his tailoring workshop. He is now operating and gradually regaining his customers based in the community. Despite being short of some basic tailoring materials he is planning to expand his business, to move into a bigger workshop, buy additional machines, and to apply for his own business electricity meter. Prior to attending the BE REEL training, he had never participated in any business training in the past. His participation in the BE REEL workshop helped him to learn some basic business skills such as record keeping, marketing skills, big ideas and public speaking. He came to know about BE REEL through a friend who also benefited from BE REEL training. He has already received some support visits from the BE REEL staff and has attended a knowledge sharing event on basic record keeping where he learned collaboratively with his colleagues. According to him BE REEL business training was the first major business training opportunity that he has attended since his voluntary return from Libya. The training has supported his re-integration process into society according to him.

'I was privileged to join the BE REEL Micro-Business training. The skills gained from the training and the additional support that I am currently benefiting from through the support visits and sharing events are essential to the growth of my micro business' (Edrisa)

10.4.2 Arokey

Motivated to undertake a micro-business purely to create an employment opportunity for herself. Her dream is to transform her life from a highly dependent housewife to a financially independent woman. She believes that the wealth that she will generate from her business will help her to support herself and her family to reduce the burden on her husband. Arokey is vulnerable in her domestic situation.



42-year-old Arokey is a female entrepreneur who began her entrepreneurship journey about five years ago and made good progress over the period. She is progressing well as she has been enjoying a large customer base in the local community. Arokey is working extremely hard to support herself and her family while trying to be financially independent. Arokey is selling mainly fashion and cosmetic products to her customers making cash sales while also accepting credit sales for some items, but usually charges some additional fees for this. She only provides the credit facility to her trusted customers in the community. She sells by hawking from house to house to meet her customers but charges some extra fees to cover her cost and earn a decent margin.

She is a mother of seven including five girls and two boys. She values and loves children very much. As a mother she always looks after her children and regularly monitors their performance at

school and supports them to study hard at home. She was a full-time housewife and unemployed for several years before undertaking her hawking business in the community.

In 1990 Arokey left school in form four as she could not continue with her formal education due to marriage. She later pursued an adult literacy program in 1995. Where she did some informal education she did well, and her performance earned her a certificate which eventually led to her first employment. She was offered a job shortly after completing this program and was employed by an NGO. She worked in this position for two years until her contract expired. Her primary tasks during this time were to assist female students and to promote girl-child education in the community which was not encouraged at that time. She has contributed greatly toward the

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promotion of girls' education and has encouraged many parents to send their female children to school.

Arokey has also received teaching related training organised by another charity. It was because of her strong commitment and dedication, in 2014 she became contracted by the this charity once a week as an adult literacy teacher. Her role is to teach some elderly women and young ladies literacy and numeracy skills in the community of Kajabang, West Coast Region. She is still fulfilling this role at the same time as running her micro business in the community. She has a deep passion for this job as she is ever ready to support the local women to unlock their potential.

Her biggest challenge includes, but is not limited to, debt recovery as she usually offers credit to some of her trusted customers. Unfortunately, in most cases her customers usually do not pay her on time making re-stocking very difficult for her. COVID 19 and the current inflation levels has seriously affected her business as people's incomes were reduced and therefore her customers spend less on items such as fashion and cosmetics. Unfortunately, her products happened to be one of those that people are not very willing to buy at this point in time.

Another challenge that she is currently facing is that hawking involves moving items from one place to another and at times when the goods are heavy it becomes difficult to carry them. She is now planning to open a shop at a strategic location to supply goods that her customers want.

Prior to joining the BE REEL micro business training in November 2022, she had attended ther training events, but none were specific to business training. The training has helped her as she developed some new business skills such as record keeping, marketing and customer attraction. She has learned the term 'margin' for the first time as she previously thought that all revenue generated by her business was profit. According to her the most interesting part of the workshop was the use of some practical examples, drama acts, and group work and presentation which, according to her, boosted her understanding through learning collaboratively with others. She has learned and developed some confidence in public speaking. She is now able to separate her business from her personal income. Arokey has participated in post training activities including the sharing event on basic record keeping and enjoyed the support visit programme.

Arokey is a strong advocate for women and girls' education as she believes that girl's education should be prioritized equally to reduce the wide gender gap in the community.

10.4.3 Mamajang

Mamajang is from a village called Tanjeh, a coastal fishing center located in the Western Region of The Gambia in a district called Kombo South. He is a 32 year old married man with no children of his own but has four adopted children and he is living in the family compound in which he is the breadwinner. He left junior secondary school at grade 9. He had to drop out from school because of his family financial condition at a time.

Mamajang decided to learn tailoring at a young age.



He learnt this skill informally from his boss for four years serving as an apprentice. He has worked in radio but now has his own tailoring workshop in Tanjeh where he has five trainees under him, and he also accepts some internship trainees from the Insight training center having gained a certificate as a tailoring trainer.

Mamajang came to know about BE REEL micro-business development training through his friend who is also a trainee

of BE REEL. He is among the workshop six group of people who attended training in 2021. According to him he has several tailoring skills' training as mentioned above but he never had any such business training before he started his business. Mamajang said the training came at the right time for him because he was thinking how to effectively manage his business and this free business training opportunity came and he decided to join. He said indeed the training has benefited his business a lot after attending.



According to him the training helped him to be more focused on his business because he learnt from the training that being a focused businessman helps you succeed, and strongly believes this statement simply because he realized that his business was disturbed because he was doing too many things alongside it. After training, he decided to forgo the Insight training centre where he works as trainer for his business. He also said that thanks to the BE REEL programme he is now keeping records of his business transactions, his records are up to date, and he is also able to save some money for the business and himself. He says that

these are all possible because of the regular knowledge sharing events and support BE REEL rendered to us.

Mamajang's business was seriously disturbed during the early start of the wet season. This was because his house and his family house collapsed because of the heavy flooding witnessed in the Gambia this year. According to him, he spent almost 75 thousand dalasi from his personal and business savings to rebuild their houses. Most of the time during

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this difficult time he closed his business to join the people who were helping rebuild the houses. Because he closed his business, he started registering low sales and lost some customers. He said that he was lucky he paid 3 months' rent up front before the flood incident. If not, he would not be able to pay his workshop rent. Currently his business is fully operating, and he is trying to recover from the impact of the flooding but slowly since the economic situation is badly affected by ongoing war between Russia and Ukraine, Covid-19, and high inflation. According to him, he now takes trainer job with S&S Training Center as a trainer in tailoring so that he can earn more to support his business to get its strength rebuilt as well as to support his family.

10.4.4 Yahya



Yahya is from a village called Bayaka located in the Western Region of The Gambia in Kombo South District. He is about 47 years of age (he is unsure of his exact age). He is married with 6 children and is the chief breadwinner of his family. He has no formal English education, yet he can speak English due to his interaction with the tourists related to his work. He also finds it very difficult to write in English. He is skilled in Batik and tie & dye, and he is doing this as his business and primary means of survival. He sells on the beach of Brufut where he mainly conducts his business but he also sells to lodges in and around Gunjur during and after tourist season.

Yahya came to know about the BE REEL micro-business training programme through Gunjur Project Lodge when he was selling his materials there. According to him he has never had any business training before he started his business, and he felt it was needed which is why he joined the BE REEL training. Yahya said that previously he did not quite understand the business principles such as a business being a separate entity, recordkeeping, marketing and customer relationship-building before meeting BE REEL. However, Yahya's business was seriously interrupted by the Covid-19 pandemic which led to the closure of the international and local borders for about 18 months. Since his main customers are tourists, and tourists could not travel to The Gambia, his business shrank significantly. Even with the reopening of the country to tourists, their return has been very slow as it coincided with the wet season and many direct flights have not been reinstated.

Despite this current situation of his business, Yahya is committed to attending BE REEL mentoring and continuing education events. He has attended all the continuing training events conducted by BE REEL in the past six months, and this including topics like pricing, basic recordkeeping, intermediate recordkeeping, and attracting customers in a recession. When asked why he manages to attend all these sharing events despite his current business situation he said *"knowledge sharing event has helped me a lot in learning how my business colleagues are doing recordkeeping in term of sales, expenses and credit sales, and this also has helped me to understand the factors need to be considered before charging price for your goods, and above all it helped me to build network with my fellow BE REEL trainees."*

According to him he is committed to attending knowledge sharing events because he wants to be fully prepared for business come the tourist season, so he thinks that improving his knowledge levels about business is very important. Since he attended the training events, he now acknowledges that they have been very important for his business because he now understands better how to manage his business. He even wants to join subsequent workshops to widening his understanding because he feels there is no boundary to acquiring knowledge especially as he can't afford to pay for any training and his lack of education prevents him from entry into any formal training.

10.4.5 Mai

Mai is a single parent, widow and entrepreneur who is 45 years old and mother to two children, a boy and a girl. She lives in a village called Sifoe just on the edge of Gunjur in Kombo South District, the Gambia. She now has a fashion shop in Sifoe which is located on the highway to Brimaka. According to her, she started her business with selling perfumes and body lotions by hawking with her products on beaches like Sanyang, Kartong and Gunjur beach as well as in the community where she lives. She started the business with money she received from her late husband's charity money that her and the kids shared. This amounted to six thousand dalasi, but she took three thousand dalasi for her family care and used the other three thousand dalasi to start her micro-business.

Before marriage and running her own business, Mai worked with Castle Petrol Filling Station for nine years. She started as a pump attendant for three years at their Brikama station and moved to the position of a station manager for another three-year period. She was later moved to Castle Petrol Station in Guinea Bissau in the same capacity, and she worked there for two years. Her international exposure helped her to learn different business cultures and she received several experiences centring around people and their cultures.

She was transferred back to the Gambia to a petrol station in Sukuta where she worked for three years. At the same time she got married and resigned from her job to concentrate on her marital life and responsibilities until her husband's death. After the death of her husband and observing all the necessary rituals, she decided to venture into micro-business to develop a livelihood for her family as a single mother, believing that

this would help her to be independent.

She thought that hawking would support her family and allow her to engage into something for herself instead of sitting doing nothing. She did this business for one and a half years after which she opened a shop in the village of Sifoe. Her shop sells fashion clothes, shoes, body lotions and perfume and she has now been there for four years.



She came to know about the BE REEL micro-business development training through a sister who is a development worker living in Sifoe and together they both attended the business training in 2021. According to her the training was a dream come true for her because she did not have any business training before she ventured into business and the training was free for them to attend. She said the training helped her to

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better understand her business because of the topics she learned which are relevant to any business's success.

According to her, the training helped her to understand her customers better, and know what they value. Also, the training helped her to start recording her business's incomes, expenses and other financial transactions, and she realised that without this she might find it difficult to know in which direction her business was heading and what she needed to do about that situation. She said the training further helped her to have more confidence in her business. Above all, she said the training helped her to build a strong network with like-minded people in business and this helped her to learn from them during the sharing events. The support visits helped her to better understand her business's record keeping because the BE REEL staff are always there to support her if she has any issue with business.

She has recently expanded her shop space because the business is making progress in terms of an increased customer base in the village, and their demand for different products entices her to increase the products range. She also wants to have a shop assistant who will help her at the shop when she goes out to get new stock from her suppliers in Serekunda or Banjul. She is planning to put a billboard at her shop entrance for more exposure, and she wants to decorate her shop. But all these are challenges for her at the moment because of the amount of money she needs is not available whilst she is spending her savings on buying new stock to grow the business.

10.4.6 Omar

21 -year-old Omar is running a Barber shop in Gunjur, Kombo South, he learned this skill informally through his father, who was a renowned Barber in the community. Omar has a great passion to undertake barbing as his career and he used to assist his father as a child. Omar is a migrant returnee after his attempt to reach Europe via Libya was unsuccessful. He opened his Barber shop in 2022, a few months after his return from Libya.

In 2021 he dropped out of school at Grade 10. He has not attended any further training since then until the BE REEL training. In mid-2021 Omar embarked on an irregular migration journey commonly known as ‘the backway’. His intention was to cross the Mediterranean Sea to Italy. This journey was very hostile for him, and he ended up being stranded in Libya for more than a year. What motivated him to undertake this journey was the limited opportunity available for him in Gambia, severe family pressure and other social issues which he has never wanted to disclose. While in Libya he made several attempts to cross the Mediterranean Sea to Italy, but none of his attempts were successful. Omar, who was at the time 19 years old, found it difficult to settle in Libya as the conditions were very tough for him. His last attempt to cross the Mediterranean Sea was blocked by the Libyan authorities who stopped him from boarding an overcrowded plastic boat after having paid his money for the trip. He was informed a few hours later that the boat that he was trying to join had capsized and sank a few hours after departing from the Libyan coast. There was only one survivor. Omar became even more desperate and hopeless in Libya, and he had no option but to voluntarily report himself to the International Office of Migration (IOM) office in Libya so that they could facilitate this repatriation to Banjul.

A few months after his return from the dangerous trip from Libya he started his own barber’s shop from the grant that he had received from IOM. This grant was given to him to support his reintegration into Gambian society. According to him the amount that he received from IOM was too small to start a proper business, but he managed to get his business going anyway.



He joined the BE REEL micro-business training in 2022. He is currently applying the skills that he learned during the training such as marketing, record keeping and using his tree-model to represent his business’s bigger ideas. He has a great business location almost at the center of the market square and he is currently enjoying large numbers of customers. He generally earns doubles his average daily earnings during the weekend because he has many customers who like to come to him then. Many people have begun to know about him because of the excellent services that he has to offer to his customers. Omar is

skillful and always makes his customers happy. As a result, most of his customers usually return to him with great feedback. He is generating new customers through referrals from some of his customers who recommend his great work to their friends and family.

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He still believes that he can increase his customers base if he could go back to school to learn some additional barbing skills. His plan is to become a professional barber to attract more customers and to boost his business earnings.

He is happy that BE REEL considered him for the training opportunity. Omar has also attended several sharing events and he used these opportunities to network with participants from other workshops.

His plan is to upgrade his shop and to start buying and selling cosmetic products. His next big move then is to open a bigger barber salon. His current challenges include limited materials as he needs to have recent generation electronic barbing machines, preferably ones that are rechargeable, at the same time using less electricity. He knows that the machines that he is currently using consume lot a of electricity. He wants to replace those machines with rechargeable machines as electricity is so expensive.

10.4.7 Mariama

27-year-old Mariama started her banking career one year after she attended BE REEL Micro Business training because of COVID and the downturn in the economy making her business less viable. She secured a full-time job with Trust Bank Limited, one of the leading commercial banks in the Gambia. She started as an intern for several months before being officially appointed as a teller. She has been making good progress since her appointment as a teller and received several promotions including to being a senior class banker.



A grade 12 graduate who had gone on to tertiary education, Mariama had also got two years working experience with Vision Real Estate. She had started as an estate agent, rose to be a cashier and then an Executive Market officer. She was also running a micro business for several years before joining BE REEL micro-business training. The Covid 19 pandemic adversely affected Mariama's business due to the restricted movement of people and as a result she had low sales and limited margins during this period. This was because her customers could not afford to buy much as their incomes were also affected. Also she failed to recover a large sum of her credit sales at this time. Her Business registered a further shock during the recession because the exchange rate went up and she used the US dollar to order products from China. The US Dollar was appreciating rapidly against the Gambian currency making it too expensive for her. She explained

this situation to her customers and in due course increased the prices of her products to cover the expenses to make a reasonable margin. However, her business was making a loss at the time. It was therefore after the pandemic that she secured a job with the bank and started to regain her financial position and gain some savings. She was then able to use part of her salary to re-establish her micro business. Mariama is happy that she is a full-time employee and currently supporting her extended family from her monthly salary and from her business earnings.

Despite starting a new career in Banking in 2022, Mariama has the passion and commitment to run her micro business as she is involved in buying and reselling of fashion materials such as shoes, clothes and other cosmetic items and her business is now progressing well. Her biggest challenge is balancing her banking job with that of her micro business. She recently appointed her sister to look after her business, but she still handles the record keeping for herself to track the daily income and expenses of her business. Prior to attending the BE REEL micro-Business training, Mariama was not keeping proper records of her business and selling many items on credit. After the

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training she realized that this was unhealthy for the business as it retards the progress of her business. It was only after the training she started to keep the cashflow records of her business. During the training she learned some basic business skills such as pricing, customer orientation and managing money. She is currently applying these skills to effectively manage her micro business as well as at her banking job.

Mariama was a changed person after the training because she gained some useful skills during the training such as record keeping, customer orientation and pricing. These skills have really helped her to develop her business. She can handle her customers well and she learned these skills from BE REEL before securing a full-time job with the bank as a teller. The best bit of the training for her was customer orientation and record keeping. She attended several sharing and networking events. She wants BE REEL to assist her with further business education so that she can learn new skills to develop her business further.

She wants to expand and develop her business to another level. She might consider the option of resigning from her banking job to focus more on her business. Mariama wants to be self employed rather than to be employed by someone or an institution. She also wants to transform her micro business into a medium- size enterprise, she is happy with her job but also thinking about her business too.