

PACIFIC DIGITAL ECONOMY PROGRAMME

Mid-Term Review Report

| November 2022



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List of acronyms

CPO	Causal Process Observations
CSO	Civil Society Organizations
DAC Criteria	DAC Development Assistance Committee Criteria
DSO	Dataset Observations
DCED	Donor Committee for Enterprise Development
DFL	Digital and Financial Literacy
IDE	Inclusive Digital Economies
IDES	Inclusive Digital Economy Scorecard
KII	Key Informant Interviews
KPI	Key Performance Indicators
MRM	Monitoring and Results Measurement
MTO	Money Transfer Operator
MNO	Mobile Network Operator
NES	National E-commerce Strategy
NFIS	National Financial Inclusion Strategies
NSO	National Statistical Office
OECD	Organization for Economic Cooperation and Development
PDEP	Pacific Digital Economy Programme
PIC	Pacific Island Countries
RMF	Results Measurement Framework
TOC	Theory of Change
UNCDF	United Nations Capital Development Fund
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme

Executive Summary

Background

The Pacific Digital Economy Programme (PDEP), jointly implemented by the United Nations Capital Development Fund (UNCDF), the United Nations Development Programme (UNDP), and the United Nations Conference on Trade and Development (UNCTAD), builds on the success and achievements of the erstwhile Pacific Financial Inclusion Programme (PFIP). The programme aims to support the development of inclusive digital economies (IDE) in the Pacific by addressing specific market constraints and narrowing the digital divide.

PDEP commenced implementation in mid-2021, with an inception phase of less than two years ending in December 2022 and an initial budget of 6.4 million of which the programme mobilized 5.7 million. By September 2022, PDEP had signed agreements with a total of 12 partners to implement its projects across all of its 5 supported countries including Fiji, Samoa, Solomon Islands, Tonga, and Vanuatu with its literacy work extending to PNG and Timor-Leste.

To coincide with the end of the inception phase, UNCDF has commissioned an independent, third-party Mid-Term Review (MTR) of the PDEP. The evaluation aims to promote organizational learning and accountability, assess project performance against selected Development Assistance Criteria (DAC), formulate lessons learned, and provide concrete recommendations that could be used to support the programme's scale-up in 2023 and beyond. The evaluation covers the inception phase of the programme. The inception phase includes country-specific activities, initially focusing on Fiji, Tonga, Samoa, Vanuatu, and the Solomon Islands, and region-wide research and capacity-building activities.

The review used a theory-based approach, i.e., the existing IDE TOC and results measurement framework, to guide the evaluation process. The evaluation used a mix of data sources collected through multiple methods, with quantitative and qualitative data analysis. Various DAC Criteria were aligned and adapted to the PDEP context and its theory of change. The research utilizes causal process observation (CPO) as opposed to data set observation (DSO), which is an individual unit of analysis (e.g., a large sample survey). In addition to extensive document review, consultations were held with a total of 57 stakeholders representing UN agencies, public and private sector partners, regulators, and development partners.

Key findings

Headline results

The programme is on track to effectively deliver stakeholder outcomes and, in most cases, exceed the KPI targets. Some key results are listed below:

- Currently, 4 Pacific Island Countries (PIC) can measure the development of their digital economy. IDES results are publicly available for Samoa, Solomon Islands, Vanuatu, and Tonga. *(KPI Target 2)*
- The Vanuatu E-Police Clearance Certificate (e-PCC) Project is live and fully operational, and work with Fiji has already started. *(KPI Target 1)*
- Three innovative digital services with private sector partners have been launched, and three others are in the pipeline *(KPI Target 2)*

The programme has yet to achieve inception phase client-level outcomes. The client-level KPI targets set for the inception phase may have been too ambitious for a regional programme compared to other regional programmes. The first two years were dedicated to foundational mapping work, conducting feasibility studies, solutions and project designs, partnerships, and agreements set up at the country level. Furthermore, there were operational delays due to COVID, remote work, slow staff recruitment, etc. However, projected outreach from existing inception-phase partnerships will likely reach the client-level inception-phase target in the foreseeable future.

Relevance

The programme proved highly relevant in supporting and fostering an inclusive digital economy in the selected countries. The programme's work in the Fintech challenge had a significant positive spillover effect. Many stakeholders suggested that the event increased awareness, knowledge, and network expansion. Evidence suggests that work on e-commerce also fosters financial inclusion; thus, there is complementarity between the activities in NES and NFIS, among others. Given the dynamic nature of digital space, accelerated by the COVID lockdown, it is only to be expected that new challenges will keep emerging. To this end, PDEP should focus on supporting governments in implementing policies (E.g., NES), addressing market-level IDE constraints, and supporting private sector partners in their go-to-market strategies, future development, and scale-up.

Efficiency and Innovation

The programme was delivered at a high level of efficiency. A good level of coordination between implementers involved in the programme ensured that the programme's activities were delivered successfully. However, some stakeholders and programme staff acknowledged that some contractual processes are time-consuming and cumbersome. Many stakeholders strongly commended and highly appreciated that the programme had local staff. The programme needs to invest in the capacity building of the local team and organize periodic peer-learning events/workshops to facilitate synergies and knowledge transfer. It can explore the potential for having secondment from partner governments to improve buy-in.

Effectiveness

The programme is on track to deliver stakeholder-level outcomes for the inception phase, and in some cases, it has achieved more than the target. However, the programme has a client-level outcome which was overly ambitious for the inception phase, i.e., 50,000 clients within the first two years. The programme may decide to increase the number of PICs, including East Timor and/or PNG, or it can reflect and reassess its current targets.

The fintech challenge was highly influential in generating direct and indirect spillover impacts, but more can be done in workstreams 2 and 3. Participants, including regulators and private sector actors, highly appreciated the Fintech challenge in Singapore. A similar challenge can be organized every two years or supplemented with Fintech tours or exposure visits. PDEP can start thinking about phase 2 scale-up interventions with the winners once they develop, pilot, and deploy the tools. The programme can also explore deploying other instruments beyond grants, such as lines of credit, loan guarantees, etc., where UNCDF has expertise.

Coherence

There is scope for improving coherence between various strands of activities. Multiple respondents stated that the programme could develop short country strategies, especially incorporating findings from the DFL country studies. They can refine and contextualize the programme-level TOC to individual country contexts. PDEP could also have a sectoral focus, considering country contexts; for instance, agriculture, tourism, remittances, seasonal workers, MSMEs, etc. PDEP's priority will be fostering digital economies, targeting use cases within the selected real-economy sectors.

At the programme level, there is coherence between the activities of different implementers. However, there is scope for improvement; for instance, UNCTAD research expertise could have been further leveraged in the DFL study. Structured periodic communication between implementers, particularly in preparation for annual/semi-annual reports, may also help improve coherence between the activities of implementers. The programme can improve its adaptive management of the monitoring and results measurement (MRM) system, which may require dedicated additional MRM HR Resources and capacity-building support for the existing staff of PDEP.

Sustainability

Programme activities increased the knowledge and skills of stakeholders, but support is still needed to nurture progress. PDEP needs to support and nurture the innovations that it is currently promoting. The programme can also improve sustainability by using elements of the market system's approach, particularly those with a clear exit strategy, identifying root causes for system/sector underperformance or digital/financial exclusion. The programme also needs to develop local capacity, particularly around research and data analytics. It can strategically partner with governments, academia, research firms, regional organizations, business membership organizations, etc. PDEP can also provide local capacity-building support among government partners to measure e-commerce indicators. This kind of support will likely improve the sustainability of other activities around innovation, payment, and even regulatory reform.

Gender

The programme's activities recognized gender perspectives in the implementation process, and gender is a core element of IDE. The IDE tool and NES have helped governments identify gaps in supporting women and youth. Preliminary findings from DFL studies show that gender is an important factor influencing digital and financial literacy; in Fiji, women/girls lag in financial literacy. A more pronounced gender disparity is expected to be observed across other PICs. Furthermore, having products (E.g., youSave Lomobile) that specifically address gender constraints can be something the programme can look into.

Good practices

This section outlines the good practices that could be useful for other projects in the future.

Good Practice 1: Ensuring that programmes have local/country staff presence.	This can significantly enhance delivery and local buy-in, particularly among government stakeholders. Secondment from partner Governments to PDEP (country office) may be effectively used to create buy-in and improve local capacity.
Good Practice 2: In multi-country programmes, developing country-specific strategies aligned with overall programme TOC improves delivery.	This ensures individual interventions across various areas build on each other, and particular country contexts are considered while designing interventions.
Good Practice 3: Root cause analysis of key constraints should identify market-level systemic constraints instead of enterprise-level constraints.	There is often a risk that programmes may target symptoms or constraints that are not systemic but firm or individual-level constraints or opportunities. This limits scale-up potential and leaves one liable to find the 'donor darlings' in search of aid money to support activities that would have happened anyway or only because of aid money
Good Practice 4: Integrate gender aspects in design and implementation.	Gender dimensions should be integrated into the design and implementation phase, such as constraint analysis, strategy development, innovations promoted, and the M&E framework.

Recommendations

This section outlines proposals that can be used for future project design based on the above findings.

<p>Recommendation 1: PDEP should continue beyond the inception phase</p>	<p>The programme should take advantage of the precondition it has created and provide support to stakeholders so that digital transformation in PICs can take off. Pipeline interventions are promising and can have a significant client-level impact; however, they need to be facilitated and nurtured.</p>
<p>Recommendation 2: PDEP can improve program sustainability and coherence.</p>	<p>This could be achieved by focusing on the following sub-recommendations. They are listed in order of importance:</p> <p>2.1 PDEP should develop country strategies and have a sectoral focus per country. A sectoral focus will allow PDEP to draw on elements of the market systems approach by enabling it to identify systemic constraints in real economy sectors that can be addressed via an inclusive digital economy.</p> <p>2.2 Include additional instruments beyond financial grants in its private sector engagement toolbox. UNCDF has expertise in issuing lines of credit, loan guarantees, etc. Depending on the nature of constraints and maturity of the partner/innovation, the PDEP programme should adapt the instrument it deploys.</p> <p>2.3 Anchor research capacity in the region for the region. PDEP should identify key anchoring partners within academia and the research community.</p> <p>2.4. Implementation of national e-commerce strategies, leveraging the expertise of UNCTAD and UNCDF</p> <p>2.5. PDEP should continue to invest in local staff and have an in-country presence.</p> <p>2.6. Continue with the thematic-based Fintech challenge but undertake it every two years or alternate it with fintech tours.</p>
<p>Recommendation 3: PDEP should invest in developing and expanding its MRM System.</p>	<p>This could be achieved by focusing on the following sub-recommendations. They are listed in order of importance:</p> <p>3.1 The programme should also revisit its RMF targets and assess how realistic and feasible they are. Furthermore, the programme needs to define what it means by ‘active’ users in KPI. It can keep ‘Active Customer’ as KPI and agree to define it on a case-by-case basis transparently.</p> <p>3.2 PDEP can support local governments in developing Monitoring and Evaluation frameworks for policies and frameworks that the programme supports, such as NFIS/NES, etc.</p> <p>3.3. A standardized questionnaire according to the DAC criteria for all post-event feedback, particularly around workshops, capacity-building activities, national consultations, roundtable discussions, training, etc. Specific indicators on gender should also be included, with an opportunity for qualitative feedback.</p> <p>3.4. As activities in workstreams 2 and 3 intensify and more grants are launched, PDEP needs to effectively use its project workbook, which can be used to monitor progress and guide in impact assessment design and implementation. This will require dedicated MRM Staff and capacity-building support for existing staff.</p> <p>3.5 The programme will benefit from having country-specific TOC. The country-level Results Measurement Framework will be aligned with country-level TOC. This will allow the monitoring and collecting of data related to all country-level activities.</p>

1. Background

United Nations Capital Development Fund

The United Nations Capital Development Fund (UNCDF) serves as the United Nations' flagship catalytic financing entity for the LDCs to strengthen financing mechanisms and systems for structural transformation. UNCDF acts as a hybrid development organization and development finance institution by fulfilling its overall financing mandate with capital deployment, financial advisory services, and capital catalyzation. UNCDF's financing models work through three channels: (1) inclusive digital economies, which connect individuals, households, and small businesses with financial eco-systems that catalyze participation in the local economy, and provide tools to climb out of poverty and manage financial lives; (2) local development finance, which capacitates localities through fiscal decentralization, innovative municipal finance, and structured project finance to drive local economic expansion and sustainable development; and (3) investment finance, which provides catalytic financial structuring, de-risking, and capital deployment to drive SDG impact and domestic resource mobilization.

United Nations Conference on Trade and Development

The United Nations Conference on Trade and Development (UNCTAD) has extensive experience in the Pacific through its E-Commerce and Digital Economy (ECDE) Programme. ECDE Programme covers several research and technical assistance activities relevant to the Pacific Digital Economy Programme, including the global Digital Economy Report, technical cooperation on measuring the digital economy, national e-commerce strategies, the eTrade for Women initiative, and last but not least, the eTrade Readiness Assessments.

United Nations Development Programme

UNDP partners with people at all levels of society to help build nations that can withstand crises and drive and sustain the kind of growth that improves the quality of life for everyone. The UNDP Pacific Office in Fiji serves 14 countries and territories in the Pacific as part of the 177-country office UNDP network and offers a global perspective and local insight to help empower lives and build resilient nations.

The Pacific Digital Economy Programme

The Pacific Digital Economy Programme (PDEP), jointly implemented by the United Nations Capital Development Fund (UNCDF), the United Nations Development Programme (UNDP), and the United Nations Conference on Trade and Development (UNCTAD), builds on the success and achievements of the erstwhile Pacific Financial Inclusion Programme (PFIP). The goal of the programme is to work in close collaboration with key stakeholders from the public and private sectors to support the development of inclusive digital economies in the Pacific that allow women and other vulnerable groups such as MSMEs, rural population, youth, seasonal or labor mobility workers to enhance their market participation and access to basic services through digital devices and channels, thereby contributing to economic growth, livelihood improvement, and poverty reduction.

PDEP aims to create inclusive digital economics by addressing specific market constraints and narrowing the digital divide. The programme commenced its rollout and implementation in early 2021, with an inception phase of two years. The programme is designed around a theory of change that entails four pillars:

- 1) **Enabling Policy and Regulation:** Support policymakers, regulators, and stakeholders to improve their capacity, information, and relationships to develop, monitor, and regulate services.
- 2) **Open Digital Payments Ecosystem:** Build the capacity and commitment of digital finance providers, mobile network operators, and governments to develop and expand infrastructure and payment offerings for an inclusive digital economy
- 3) **Inclusive Innovation:** Provide support to start-ups, corporates, and other sectors with the capacity and network to build new businesses and develop innovative digital services for an inclusive digital economy.

- 4) **Empowered Customers:** Support partners with the capacity, tools, and delivery channels to efficiently build digital and financial skills and capabilities

PDEP activities at regional and country level are aligned to one or more of these four workstreams. These activities contribute to results that are grouped into either client, sector or stakeholder outcomes, together contributing to the ultimate goal of developing more inclusive digital economies in the Pacific.

2. Evaluation Purpose, Objectives, and Scope

PDEP commenced implementation in mid-2021, with an inception phase of less than two years ending in December 2022. To coincide with the end of the inception phase, UNCDF has commissioned an independent, third-party Mid-Term Review (MTR) of the PDEP. The purpose of this review is to:

- i. In line with OECD DAC criteria, assist UNCDF and key partners in understanding the program's **relevance, efficiency, gender mainstreaming, coherence, effectiveness, and sustainability**.
- ii. Assess progress towards programme objectives and results in the inception phase, presenting an objective assessment of the extent to which the program responds to the needs of national partners (Relevance), their commitment to the realization of the Programme's objectives (Sustainability), and their capacity to deliver on these (pathway towards Effectiveness).
- iii. Identify major challenges, factors that may have affected implementation, key lessons learned, and other emerging opportunities for future programming.
- iv. Present findings and recommendations that could be used to support the programme's scale-up in 2023 and beyond.

The evaluation covers the inception phase of the programme. The inception phase includes country-specific activities, initially focusing on Fiji, Tonga, Samoa, Vanuatu, and the Solomon Islands, and region-wide research and capacity-building activities¹. The program plans to expand to other countries in the Pacific, but this will not be the focus of the present evaluation.

3. Evaluation Methodology

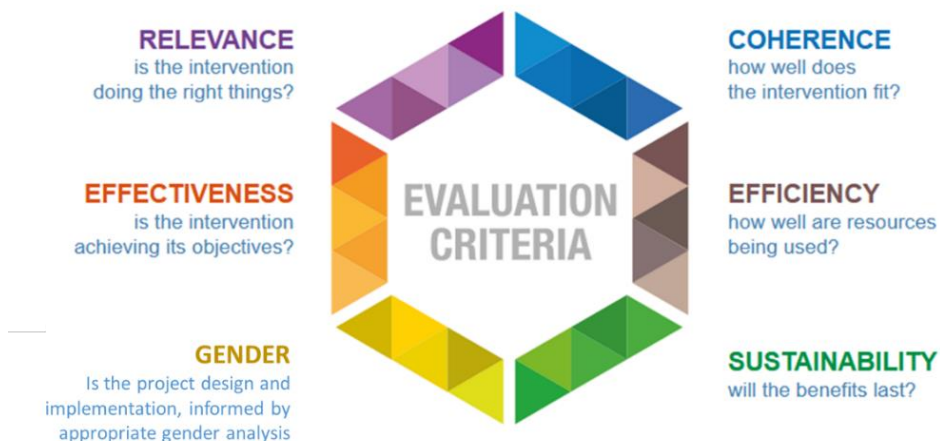
3.1 DAC Criteria and Theory of Change

In line with UNDA Project Evaluation Guidelines (UNDA, 2019), the present study will use a theory-based approach, i.e., the existing IDE TOC and results measurement framework, to guide the evaluation process (p. 13). Furthermore, as the evaluation matrix outlines below, the research uses a mixed-method research design that entails multiple methods and triangulation (UNDA, 2019, p. 13). The following figure defines the key OECD DAC evaluation criteria or constructs used in this evaluation².

¹ See <https://unctad.org/topic/e-commerce-and-digital-economy/pacific-digital-economy-programme>; Accessed on Sept 20th, 2022.

² Source: Evaluation Criteria; retrieved from <https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm> (Accessed on Sept 20th, 2022).

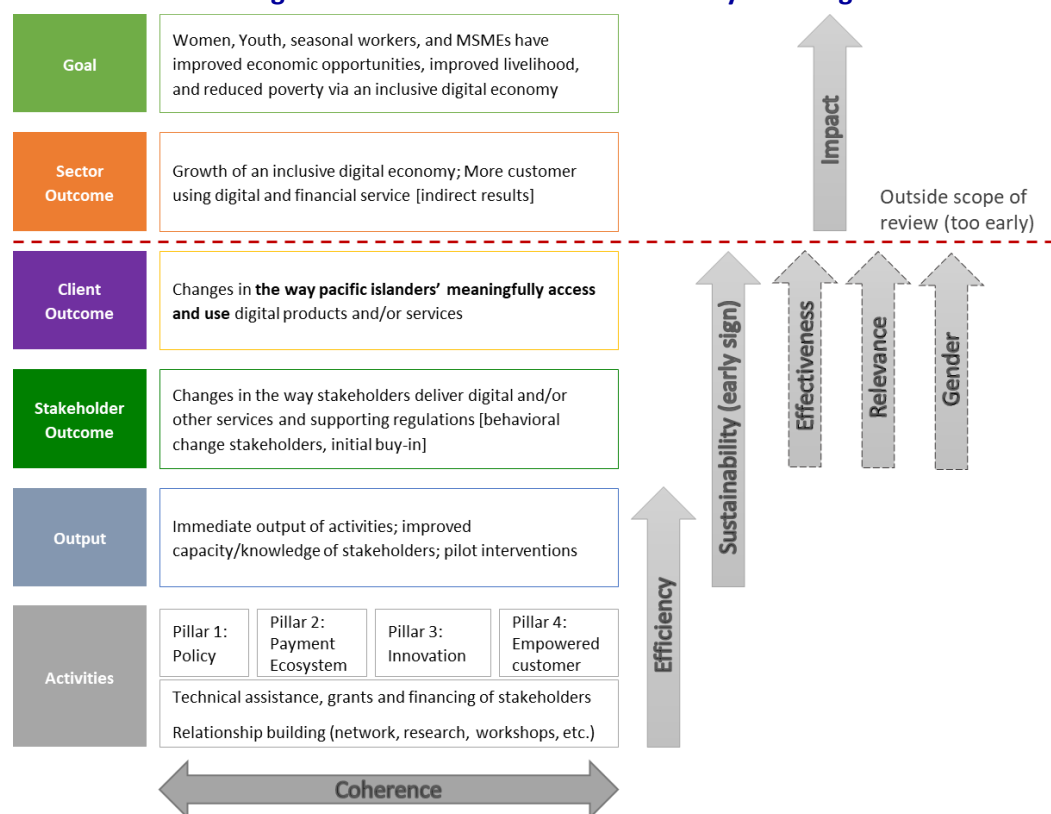
Figure 1: Evaluation Criteria



The evaluation uses a mix of data sources collected through multiple methods, with quantitative and qualitative data analysis. Results will be triangulated where possible. In terms of research design, a mixed-method design, leveraging the existing theory of change, will be used. The programme already has a theory of change that aligns with the UNCDF IDE framework. The following figure shows how the various elements of the OECD DAC criteria align with the multiple levels of the Theory of change. The implications are discussed below:

- Based on the TOC, the sustainability of benefit at the client or target group level will depend on whether PDEP stakeholders continue to deliver the products/services, i.e., at the stakeholder outcome level, which itself is contingent on whether capacity/knowledge/ information/skills and the associated behavioral shift has taken place at the output level. *Thus, **sustainability** in the context of this inception phase evaluation will assess whether PDEP partners (governments, private sector, etc.) display evidence of commitment and continue to deliver products/services.*
- *Programme effectiveness will be evaluated by assessing how the programme has achieved its client-level KPI inception-phase targets.* This will be complemented by qualitative feedback from stakeholders, especially policymakers. Stakeholder outcome level behavioral change measure indicates whether products/services/policy measures, supported by PDEP, follow a trajectory that can lead to client outcome (target group level change).
- *Relevance will be assessed based on feedback from stakeholders, whether they feel that the programme has undertaken activities that are relevant for the department/ministry/national/ organizational.* This is especially true regarding policy-level initiatives such as IDES, National E-commerce strategies (NES), etc.
- Gender aspect will be based on quantitative analysis of KPI achievement (Gender Disaggregation). This will be supplemented with qualitative feedback from stakeholders
- Coherence will be assessed at two levels: firstly, coherence between activities under different pillars; secondly, coherence between activities of implementers: UNCDF, UNCTAD, and UNDP.
- The inception phase will not investigate an impact-level change. According to OECD DAC, impact indicators assess “... the ultimate significance and potentially transformative effects...longer term ...in scope than those already captured under the effectiveness...to capture the indirect, secondary and potential consequences of the intervention”. This is beyond the scope of the current evaluation, where we see an early sign of client-level direct consequences (effectiveness).

Figure 2: Evaluation Criteria and Theory of Change



The research utilizes causal process observation (CPO) as opposed to data set observation (DSO), which is an individual unit of analysis (e.g., a large sample survey). CPO provides information on context and mechanism; thus, CPO provides more inferential leverage than DSO. DSO are observations in normal statistical analysis and a standard method for increasing degrees of freedom (Mahoney, 2010, pp. 120-147)³. As such, “a large number of standardized Observations (DSO) are not always superior to a single noncomparable observation,” especially if the single observation is a CPO (King et al., 1994, p. 183)⁴. Considering this is a mid-term review, the focus is on learning from key stakeholders since the client-level outcome is still too early to assess (see the next section)⁵. This is not to say that CPOs are qualitative while DSOs are quantitative, but instead that an individual data point when it is a CPO carries more evidentiary weight than an individual data point when it is a DSO. For instance, if in an interview with the Minister of Trade (CPO), it is mentioned that export from SMEs increased by 12%, then that may carry more weight than an individual data point in a survey with 50 SMEs on export volume, although the survey can be used for triangulation. In this assessment, the evaluator used key-informant interviews with a semi-structured questionnaire.

Project-end evaluation and impact assessments typically utilize quantitative research, focusing on descriptive statistics based on DSOs, i.e., large sample surveys. In contrast, qualitative research utilizes CPOs: “A causal-process observation sometimes resembles a ‘smoking gun’ that confirms causal inference in qualitative research and is frequently viewed as an indispensable supplement to correlation-based inference in quantitative research as well” (KKV, p. 277-278). Key informant interviews with key policy level and private sector stakeholders are good examples of CPOs, whereas post-event respondent surveys are DSOs. Given that the inception phase is less than two years old, the mid-term review focuses more on the CPOs, i.e., leveraging in-depth interviews with programme staff and programme stakeholders.

³ Mahoney, J. (2010). After KKV: The new methodology of qualitative research. *World Politics*, 62(1), 120-147.

⁴ King, G., Keohane, R. O., & Verba, S. (1994). *Designing Social Inquiry*. Princeton University Press.

⁵ However, the projection for the client-level outcome is estimated considering stakeholder buy-in, conservative assumptions, etc. For example, see the effectiveness sub-section in the Finding section. This is done to assess whether the client-level KPIs are realistic and whether the program can achieve them, given their current trajectory.

3.2 Evaluation Matrix

In line with the UN DA Project Evaluation Guidelines (UNDA, 2019), the present evaluation will use a theory-based approach, i.e., a TOC and results measurement framework, to guide the evaluation process (pp 13). Furthermore, as the evaluation matrix outlines below, the research will use a mixed-method research design that will entail multiple methods and triangulation (UNDA, 2019, pp13). Evaluation questions were developed based on the theory of change to extract assessments/learning/ recommendations aligned with effectiveness, relevance, efficiency, sustainability, gender mainstreaming, and coherence criteria. The details on the questions under each key area, with measurement indicators, are outlined in the evaluation matrix below.

Table 1: Evaluation Matrix⁶

Assumptions/Sub-Questions to be assessed: – agree/disagree	Substantiating Evidence / Indications of Change	Sources of information	Methods for data collection
RELEVANCE: <ul style="list-style-type: none"> Does the programme design reflect the current context of the focus countries and the Pacific region, in general, concerning digital economy/e-commerce challenges? To what extent does the programme design align with and support the achievement of the national goals of respective countries and the regional priorities of Pacific Island Countries? What adjustments were made to the Programme activities and modality as a direct consequence of the COVID-19 situation or in response to the new priorities of the government or other stakeholders? How were the demands and requirements of the beneficiaries assessed or incorporated in the Programme design and implementation? (for example - are the products/processes for women, MSMEs, seasonal workers, and youth)? 			
Alignment with country needs in participating countries	<ul style="list-style-type: none"> Integration with national strategies New procedures or systems are in place Qualitative feedback by stakeholders 	<ul style="list-style-type: none"> Progress Reports; Outcome Summary; Government Documents (memos, reports, etc.) Interviews Notes 	<ul style="list-style-type: none"> Desk review Meta-Analysis⁷ Key informant Interview
Relevance of programme's outputs	<ul style="list-style-type: none"> Evaluation of feedback questionnaires from programme activities and evaluation Beneficiary Feedback (if available) 	<ul style="list-style-type: none"> Summary reports of programme activities; evaluations of programme activities; post-workshop survey 	
EFFECTIVENESS: <ul style="list-style-type: none"> What were the key factors that contributed to the achievement or non-achievement of results compared to KPI targets for the inception phase? What could have been done better to improve the effectiveness of the Programme? To what extent is the programme contributing towards strengthening the capacity of regulators and policymakers to make informed policy decisions on an inclusive digital economy How is the programme contributing towards strengthening the capacity of the private sector (fintech, start-ups, DFS providers, MNOs, etc.) to develop inclusive, viable, and scalable digital/financial products, business models, partnerships, etc.? To what extent is the programme contributing towards strengthening the capacity of partners to deliver digital and financial literacy initiatives for communities How did the adjustments made to the Programme due to the COVID-19 pandemic affect the achievement of the Programme's expected results as stated in its original results framework? How appropriate are the programme's monitoring and evaluation systems to track direct and indirect programme results? 			
Effectiveness of the programme's capacity building, workshop, technical support, and advisory services	<ul style="list-style-type: none"> Evaluation of feedback questionnaires from programme activities 	<ul style="list-style-type: none"> Feedback questionnaires of programme activities (post workshops) 	<ul style="list-style-type: none"> Key informant Interview Meta-Analysis

⁶ Not all questions in the evaluation matrix will be in the stakeholder questionnaire, as some will be validated using alternative sources such as desk research, project documents, etc.

⁷ Meta-analysis entails further analyzing project monitoring and evaluation data, particularly post-workshop surveys.

Room for improving the programme's capacity building approach/TA support/Monitoring and Evaluation	<ul style="list-style-type: none"> Evaluation of feedback questionnaires from programme activities Qualitative feedback by stakeholders Assessment of tools used for M&E 	<ul style="list-style-type: none"> Feedback questionnaires of programme activities (post workshops) Interviews Notes Post-workshop survey 	<ul style="list-style-type: none"> Desk review Meta-Analysis Key informant Interview
Programme achievements against targets	<ul style="list-style-type: none"> Progress against KPI 	<ul style="list-style-type: none"> Pacific KPI Tracker Interviews Notes Reports to UNCDF/UNDP etc. 	<ul style="list-style-type: none"> Desk Review of M&E documents Key informant Interview with M&E staff
EFFICIENCY and INNOVATION: <ul style="list-style-type: none"> To what extent did the Programme achieve efficiency in implementation through the combination of Programme stakeholders involved, using comparative advantages and creating synergy? To what extent has partnering with other organizations enabled or enhanced the reaching of results? Are the activities progressing in a time-bound manner? Are causes of delay exogenous? Has the programme taken steps to address the causes of delays, and how effective has this been? What innovative strategies or measures of the Programme (addressing new topics or using new means of delivery or a combination thereof) proved successful? 			
Room for improving the programme's implementation with partner/stakeholder	<ul style="list-style-type: none"> Planned activities delivered on time and within budget as per the programme document 	<ul style="list-style-type: none"> Programme documents & progress reports; summary reports of programme activities; evaluations of programme activities 	<ul style="list-style-type: none"> Desk review
	<ul style="list-style-type: none"> Evaluation of feedback questionnaires from programme activities and evaluation survey 	<ul style="list-style-type: none"> Feedback questionnaires of programme activities (post workshops) and evaluation survey 	<ul style="list-style-type: none"> Desk review Meta-Analysis
Innovative programme delivery	<ul style="list-style-type: none"> Qualitative feedback by partner /stakeholder (UNCDF, UNDP, UNCTAD, partner Government, etc.) 	<ul style="list-style-type: none"> Programme Document; progress reports; Interview Notes 	<ul style="list-style-type: none"> Key informant Interviews
SUSTAINABILITY: <ul style="list-style-type: none"> Did the Programme design include an approach to scaling up results, and how has this been implemented? Will the programme lead to the creation of institutions, strategies, policies, guidelines, products, and services that will continue to support the target segment positively? To what extent are these likely to be sustainable over time? What measures were adopted to ensure that the results achieved would continue after the Programme end and without Programme's further involvement? Did the Programme undertake root cause or diagnostic analysis to identify the systemic constraints inhibiting the optimal working of the digital economy and related ecosystem in the Pacific Island countries? 			
Institutionalization of strategies, policies, guidelines, products, and services	<ul style="list-style-type: none"> Integration with national or organizational strategies New procedures or systems are in place, or products/ services launched 	<ul style="list-style-type: none"> Government documents; Organizational reports, progress reports; programme website 	<ul style="list-style-type: none"> Key informant Interviews Desk Review & Web Search
To what extent programme has undertaken a deeper diagnosis to understand systemic constraints in the digital economy market	<ul style="list-style-type: none"> Qualitative feedback by co-implementers, partners, and stakeholders 	<ul style="list-style-type: none"> Programme Documents; progress reports; Research reports Interview Notes 	<ul style="list-style-type: none"> Key informant Interviews Desk Review
GENDER MAINSTREAMING: <ul style="list-style-type: none"> To what extent were gender and human rights integrated into the design and implementation of the programme, informed by relevant and tailored human rights and gender analysis? 			
Gender mainstreaming	<ul style="list-style-type: none"> Gender aspects included in the design and implementation of the initiatives 	<ul style="list-style-type: none"> Programme documents & progress reports; summary reports of programme activities; evaluations of programme activities; 	<ul style="list-style-type: none"> Desk review Meta-Analysis Key informant Interviews

COHERENCE:			
<ul style="list-style-type: none"> • How well did the Programme fit vis-à-vis other interventions in the particular context, particularly previous programmes such as PFIP, works by PIFS, etc.? • To what extent did interventions across the pillars (TOC) support or undermine the Programme? • To what extent was the Programme complementary to and/or coordinated with relevant interventions supported by different implementing partners (UNCDF, UNCTAD, UNDP), including how it added value while avoiding duplication of effort? 			
Coherence between workstreams	<ul style="list-style-type: none"> • Activities aligned with the theory of change • There are synergies and interlinkages between the interventions across work-stream 	Programme documents & progress reports; summary reports of programme activities; evaluations of programme activities.	<ul style="list-style-type: none"> • Desk review • Key informant Interviews
Coherence between co-implementers	<ul style="list-style-type: none"> • Interventions implemented by co-implementers entail complementarity, harmonization, and coordination 		

3.3 Data Collection and Analysis

The evaluation makes use of the following methods of information and data collection and analysis, which were triangulated for the purposes of the assessment:

- **Desk review of relevant documents**

A desk review of relevant documents and reports, such as those developed by programme consultants, presentations, and the results of participant survey questionnaires, relevant resolutions, email communications, and published documents related to the programme.

- **Meta-analysis of programme monitoring data**

The programme has KPI trackers, in some cases, post-workshop learning documents and partner reports. The objective was to review, validate, and synthesize findings from such resources.

- **Consultations with relevant government officials and other stakeholders of host countries**

Consultations with relevant government officials, agenda setters, and stakeholders of the host country (primary and secondary). Checklist/semi-structured questionnaires were used during interviews with stakeholders. In particular, the consultant probed and utilized comments relevant to programme activities (positive or negative) expressed by policymakers, partners, and others during the workshops or events.

- **Consultations with relevant PDEP staff and partners**

Consultations with relevant PDEP staff and partner organizations (co-implementers) were conducted to understand better the programme's different aspects, including its design and implementation, and provide a valuable basis for collecting other relevant data. It will assist in understanding the effectiveness of collaboration between partners and co-implementers.

The report's Annex provides the complete list of interviews (CPOs) undertaken. In total, 19 in-depth interviews with programme stakeholders/ partners were conducted; in each interview there were multiple individuals. In addition, multiple rounds of dialogue and consultations were carried out with UNCDF, UNCTAD staff, and the evaluation officer of UNDP. The following shows the distribution of all stakeholders interviewed and consulted with:

NUMBER OF INDIVIDUALS CONSULTED		57
Academia Rep		1
Development Partners (including donors)		10
Private Sector Partners (including FinTech's)		17
Public Sector Reps		9
Regulator Reps		7

A field mission to Nadi and Suva, Fiji, was organized between September 30th and October 8th to facilitate face-to-face interviews with some of the key programme stakeholders. A structured questionnaire was emailed to each stakeholder before the interviews, with a more than 70% response rate; interviews were carried out with every stakeholder and the response rate only refers to the semi-structure questionnaire (see annex). The in-depth interviews with each stakeholder lasted on average between 45 minutes and 75 minutes: in total, more than 15 hours of interviews were conducted with key stakeholders. Furthermore, in most interviews, there were multiple individuals present. For instance, in an interview with the Reserve Bank of Fiji, in addition to the Governor, four other senior management staff were present, who also contributed to the discussion. The following section provides the key findings of the review. For logistical reasons, especially interviews with government stakeholders based outside Fiji were conducted by Zoom or MS Teams.

One of the key limitations of the study is that the programme is less than two years old, and many activities, especially those related to Fintech Challenge, are very new or have been launched only recently. The work in workstream 4, empowering customers, and the multi-country DFL study is just nearing completion, which will feed into future project design in this area. Thus, there is limited ground-level evidence in workstreams 2,3,4 beyond the ongoing experience of the stakeholders. However, in-depth interviews with stakeholders, who are experienced in their respective fields, provide good evidence about the likely trajectory the programme activities will take. To clarify, the key limitation is not related to the 2-year implementation period but rather to the inability to collect client-level data within a 2-year implementation period, as more time is required to achieve and report on client-level outcome.

4. Evaluation findings

The questions outlined in the following section were put forward in a survey questionnaire (See Annex) to stakeholders, including regulators, private sector actors, etc. The questionnaire used a Likert scale (1-5) between the 'Strongly Disagree' – 'Strongly Agree' ranges. The findings below draw on findings from interviews, responses to questionnaires, document reviews, and the programme KPI MRM tracker.

4.1 Relevance

In this section, the evaluation checked whether the programme activities were designed and implemented in consultation with the stakeholder's needs and priorities and were relevant to the organizational/departmental/ministerial priorities on promoting IDE⁸. Also, feedback regarding the scope for improvement was requested from key stakeholders.

Respondent #1: PDEP has endeavored to consult with the RBF <Reserve Bank of Fiji> with all its planned initiatives. This includes ongoing consultations during implementation.

Respondent # 2: The initiatives on digital financial literacy, e-commerce, and IDES are particularly relevant to the work undertaken...and align with the National Financial Inclusion Strategy 2022-2030

Respondent #3: Grant Support provided by <PDEP> for E-Commerce and Digital Support helped us revamp our website and develop a mobile application with Internet payment gateway, which was our most important requirement.

⁸ This includes activities related to e-commerce, payment solutions, DFS/MFS, national financial inclusion strategies, e-governance, electronic payment, access to finance, fintech incubators, etc.

Finding 1: The programme’s implementation was very relevant in delivering its objectives.

85% of the key informants either strongly agreed or agreed with the statement that the programme activities were developed in consultation with them and were relevant to their organizational/departmental/ ministerial priorities. Almost all the stakeholders were positive about PDEP collaboration, one suggesting that the relationship went “Smooth as Choo train” and UNCDF <PDEP> was, in their experience, one of the “best organized” development partners they have worked with, who “work the talk,” understand the digital, financial space, and are nimble, private sector responsive agency. *However, a grant recipient stated that they felt PDEP staff were focusing more on contractual obligation and grant management rather than collaborating and supporting the recipient as a partner.* Further discussion and probing of identified issues, which PDEP may look into in future agreements: for instance, having a reasonable and achievable number of milestones, ensuring both parties (PDEP and partner) have a common understanding of the key terminologies and deliverables so that there is limited scope for misinterpretation, continue to have periodic communication with the partner. The evaluator has discussed this with relevant PDEP staff and shared this learning. According to RBF senior management, PDEP operates in a very relevant space for Fiji, and few development partners support the Pacific governments in this area.

The programme’s work in the Fintech challenge had a significant positive spillover effect. Many stakeholders suggested that the event led to awareness, knowledge increase, and network expansion, which was very relevant to their work. Senior management of RBF and Central Bank of Solomon Islands aid that the event opened their eyes and exposed them to innovative solutions and emerging challenges around cyber-security, privacy, risks, etc.

Finding 2: E-commerce and financial inclusion are complementary and relevant for promoting IDE.

According to the Central Bank of Solomon Islands staff, the activities of NES and NFIS are highly complementary. Since multiple ministries outside the central banks drive NES, it generates demand, has broader ownership, and creates traction for many of the activities articulated in NFIS that focus on the digital and financial space. At the private sector level, e-commerce platforms with payment gateways allow for easier uptake of DFS services among end-users. For instance, Sky Eye has an e-commerce platform in Vanuatu and Samoa; the company is targeting the lucrative diaspora Samoan communities, who use the platform to send groceries and products from local vendors to their families in Samoa instead of cash remittance. The company is already contemplating how to provide accounting services for their vendors, mine data on transaction history as a mechanism for creating alternative credit scores and provide micro-loans for their vendors. This is a concrete case of how e-commerce can facilitate financial inclusion and the uptake of digital payments.

Finding 3: New needs for support emerge, given the dynamic nature of the environment.

Given the dynamic nature of digital space, accelerated by the COVID lockdown, it is only to be expected that new challenges will keep emerging. Based on consultations with stakeholders, it was found that there is an appetite for follow-up deepening activities. Based on consultation and interviews, listed below are illustrations of some of the potential actions that PDEP may consider in the future:

- **Supporting Governments in implementing policies.** Now that number of countries have NES; the programme can undertake coordinating functions (e.g., secretariat); provide tailored TA, and capacity-building support to governments to develop M&E guidelines, which can be used to track their progress against the strategies and production of statistics on the digital economy. Other bespoke TA support may entail improving governments’ capacity with e-commerce in trade negotiations and legal reforms related to the digital economy, such as competition and consumer protection. Another area could be supporting governments in measuring IDE progress through comparative tools like the IDES or developing a mechanism for establishing Digital e-KYC.

- Supporting private sector partners in their go-to-market strategies and future development. Some of the private sector partners suggested that grants can be provided beyond solution development, in a cost-sharing mechanism, to support innovative solutions that can create sufficient traction in the market so that they can take off. For instance, supporting Tonga Development Bank to roll out their psychometric lending tool, developed by Global Psytech, that can measure willingness and intent to pay; helping Sky Eye to organize promotion among diaspora communities to speed-up uptake of the product among the key target group or helping them develop accounting and credit solutions for their vendors. Our Telekom is also considering how to go beyond mobile money and tap into the remittance market; considering PDEP is supporting Vodafone in a similar area, this can be an easy win for the programme. Based on preliminary findings from the DFL study⁹, it seems there is a need for comprehensive digital financial literacy programmes in Fiji and throughout the Pacific. Go-to-market strategies for digital and financial products/services should include embedded DFL components to improve economic and digital literacy among end users, which includes MSMEs and individuals. Other DFL solutions may focus on digitization support for MSMEs. As one private sector partner stated, *“Fiji needs much digital literacy to create an awareness of the importance of the E-Commerce and Online System; users and vendors are still very much hesitant to adopt the new technology, which is creating hurdles to fully digital end-to-end solution.”* In other areas where tech providers support governments, such as e-PCC in Vanuatu (supported by Pacific Advisory), agreement with solution providers should include roll-out over a longer-term period entailing mechanism for troubleshooting and after-sales services. Currently, the companies are providing these as a goodwill gesture, but this will not likely be sustainable in the long run.

Finding 4: Targeted constraints should be relevant and binding for the market and the partner.

The core objective of PDEP is the development of IDE in the Pacific. Hence the focus should be targeting market-level IDE constraints rather than enterprise-level constraints. It is not a binary alternative but a continuum: some PDEP programmes target more market-level constraints than others. For instance, where data on IDE is limited and digital financial literacy at the end consumer level is low, work by Global Psytech to develop psychometric creditworthiness assessments that evaluate consumer willingness and intent to repay is very pertinent. On the other hand, developing Consumer Chatbot for Fiji Development Bank while creating digital use cases is a more enterprise-level issue as even within Fiji there are Consumer Council of Fiji and National Provident Fund authorities already have similar solutions are working with IT Galax (tech partner of FDB). The risk is that PDEP may end up targeting constraints that are not systemic constraints but firm or individual-level constraints or opportunities. This limits scale-up potential and leaves you liable to find the ‘donor darlings’ in search of aid money to support activities that would have happened anyway or only because of aid money.

Beyond enterprise-level solutions, such as an enabling regulatory environment, may be required in some cases. As one private sector partner stated, *“Ensuring our government is also on the same page is vital. Working with private sectors in addressing digital services like these is good, but our government needs to do its part also.”* PDEP’s pillar 1 activities focus on policies, and they should ensure that they reinforce the work that the programme is doing under pillars 2 and 3. This is further discussed in the section about coherence.

⁹ Based on findings from Fiji Draft Report (November 2022) and an interview with the Tebbutt consultancy firm.

4.2 Efficiency and Innovation

In this section, the evaluator assessed the programme activities' timeliness and efficiency in enhancing participating countries or organizations' capacity to develop IDE policies, strategies, and products/services. The evaluator also assessed whether the administrative and logistical arrangements of the activities developed were efficient and if the stakeholders could suggest making PDEP activities more efficient.

Respondent #1: Whenever we stuck or faced difficulty or delays into implementation of the project requirements team has made prompt arrangements and given us positive feedback which helped us to achieve the milestones.

Respondent # 2: Often, a lot of partners for PDEP to collaborate with, all with differing speeds, capacities, and motivations. I think they did a good job.

Respondent #3: There were some administrative hiccups that we believe can be improved on; however, overall, it was satisfactory.

Findings 1: The programme's implementation was adequately efficient in delivering its objectives and innovative.

77% of the key informants either strongly agreed or agreed with the statement that the programme activities were efficiently conducted. According to the management of the Ministry of Trade and Economic Development (Tonga), they highly appreciated the periodic and timely meetings that the UNCDF country lead (as PDEP) undertook with the Ministry to discuss and update the Inclusive Digital Economy Scorecard (IDES) for Tonga and activities under the project. *However, some stakeholders and programme staff acknowledged that some of the contractual processes are time-consuming and cumbersome;* irrespective of grant size, the PBA process often takes, on average, four months from partner selection (approval by IC) to contracting. Similarly, funder disbursement and milestone payment were delayed in a few cases, such as with Tonga Development Bank. Thus, there may be scope for further streamlining the contracting process, including improving communication (see footnote 9 under Finding 1 of Relevance).

Based on the analysis of financial data as of September 2022, the program has already spent 88% of its allotted budget for the inception phase. The following table shows the budget versus spending across the three implementers.

Table 2: Spending by Implementers

	Budget	Expenditure	% Delivery
UNCDF	\$ 2,500,000.00	\$ 2,738,378.64	110%
UNCTAD	\$ 1,300,000.00	\$ 877,662.29	68%
UNDP	\$ 1,970,547.00	\$ 1,455,302.32	74%

Two areas where all implementers need to catch up are the areas of Policy and Regulation and MEALs and Communication. This is reflected in the budget spending across the various workstream.

Table 3: Spending by Workstreams

Workstream	Total Budget	Total Expenditure ¹⁰	% Delivery by Aug 2022
1. Policy & Regulation	\$1,919,166.11	\$ 1,201,396.91	62.60%
2. Digital Payments	\$1,446,780.00	\$1,753,925.35	121.23%
3. Inclusive Innovation	\$ 487,837.00	\$767,095.37	157.24%
4. Empowered Customer	\$774,497.00	\$554,334.99	71.57%
5. MEALS & COMMS	\$504,800.00	\$ 161,131.73	31.92%
6. Management	\$637,466.89	\$ 633,458.90	99.37%
Total	\$5,770,547.00	\$5,071,343.25	87.88%

The workstream in digital and inclusive innovation has picked up significantly after the successful implementation of the fintech challenge; this is reflected in the table on KPI targets at the stakeholder-outcome level under Effectiveness criteria. In the original budget, MEALS and Communications accounted for 8.75% of the budget, but in terms of expenditure, it accounted for only 3.18%. PDEP needs to invest more in its MEALS and Communications. Furthermore, in future programme design, more budget should be allocated to Workstreams 2 and 3, as seen by the overspending in these areas.

Findings 2: Having local staff significantly enhanced delivery and local buy-in.

Many stakeholders strongly commended and highly appreciated that the programme had local staff in Fiji, Tonga, Solomon Islands, and others¹¹. A stakeholder stated that having local staff was the “single largest game changer.” Some of the private sector partners also mentioned how having local programme staff who understand the different country contexts in the Pacific was crucial in efficient operation. For instance, preliminary findings from the DFL study show that Gender is a more important constraint in cases of Samoa than in Fiji; geography is likely to be a more binding constraint for the Solomon Islands than Tonga. Local staff presence is especially useful when working with regulators, where periodic and ad-hoc meetings and consultations are required to support the IDE agenda within multiple relevant government departments/agencies. This will become even more important when NES strategies are implemented across various countries, and PDEP provides TA support for their implementations.

However, as stakeholders and staff mentioned, the programme needs to invest in the capacity building of the local team and organize periodic peer-learning events/workshops to facilitate synergies and knowledge transfer. A key PDEP stakeholder suggested that secondment from partner Governments to PDEP may also be effectively used to create buy-in and improve local capacity¹². In Bangladesh, UNCDF’s country lead and project lead for over 4 years was a senior staff, under secondment, from Bangladesh Bank (Central Bank).

Findings 3: The fintech challenge was a highly innovative activity.

The fintech challenge has been appreciated for creating momentum and excitement in the digital and financial inclusion space. As discussed in the previous section, the event led to other indirect impacts, such as ongoing consultation between Fintech providers and organizations in the Pacific. During an interview with FDB, it was found that a new engagement has been formed between FDB and VISA on financial literacy, and the initial

¹⁰ Includes expenditure and current commitments

¹¹ This includes staff from pacific countries as well as the expatriate staff who are based within PDEP countries.

¹² UNCDF has followed similar practice in countries such as Bangladesh.

discussions began at the Bootcamp event. PDEP should monitor and track such activities. Responded stated that having a similar challenge every 2 years can be an excellent option to ensure momentum continues. Zennon Kapron, Director Kapronasia¹³, said that beyond Fintech challenges, PDEP could organize thematic-based Fintech Tour/Exposure visits in Sydney/Singapore or other relevant locations where selected stakeholders from the programme can visit and learn about the latest innovations. Many participants of the Fintech challenge really appreciated the ability to network with providers and their visits to the VISA office in Singapore.

4.3 Effectiveness

In this section, the evaluator assessed whether the programme contributed to the consultation/dialogue on the Inclusive digital economy. The activities developed through the collaboration with PDEP, whether they effectively raised awareness and knowledge of IDE among key policymakers, agenda setters, private sector actors, and others relevant to the selected country. And finally, the extent to which the collaboration with PDEP was effective in formulating/ implementing policies or policy-related activities /designing products/ services related to IDE relevant to your country/ organization.

Respondent #1: There have never been such projects in my country that ensure things develop on the ground. UNCDF <PDEP> has come along to ensure such is implemented.

Respondent # 2: Yes, we were able to see firsthand innovative solutions that we did not know existed.

Respondent # 3: We understand that at this inception phase that will come to a close, the activities in raising awareness/knowledge have been limited...We think we would be in a better position to provide relevant feedback on their effectiveness when the programme advances into the expansion stage.

Finding 1: PDEP support to stakeholders is on track to effectively deliver stakeholder outcomes¹⁴.

92% of the key informants either strongly agreed or agreed with the statement that the programme activities led to increased dialogue, awareness, and improved knowledge about IDE. The following table shows the progress against key stakeholder outcome level KPI. The programme is on track to achieve, and in a few cases, overachieve, its stakeholder-level inception phase outcome targets.

Table 4: KPI target and results against stakeholder outcomes

N o.	Indicator	Target (Inception Phase)	Results (Cumulative)	Description of Progress
		2022	2022	
1	1.1 Number of countries that measure the development of their digital economy (GEN2)	2	4	Currently, 4 Pacific Island Countries (PIC) can measure the development of their digital economy. IDES results are publicly available for Samoa, Solomon Islands, Vanuatu, and Tonga Dashboard - UN Capital Development Fund (UNCDF). Measurement of the digital economy is now done on an annual basis through UNCDF. IDES data currently available is as of 2021. Data collection for 2022 has started. Regional training of NSOs (38 participants from 14 countries), and there has been an additional request for follow-up support (Samoa and Fiji).
2	1.2 Number of countries with an established forum for regular public-private dialogue on the Digital Economy	2	2 (WIP)	In the Solomon Islands, National E-Commerce Strategy (NES) Steering Committee and Technical Working Taskforce have been established. This will progress with the development of national e-commerce strategies. Formal actions toward designing the strategy for Fiji are expected to commence in quarter four of 2022 or quarter one of 2023.

¹³ Kapronasia is a leading Asia fintech-focused strategic consulting firm and a thought leader in the field

¹⁴ Stakeholder outcomes are changes in the way stakeholders or PDEP partners deliver digital and/or other services and supporting regulations [behavioral change stakeholders]

3	1.3 Number of countries with a strategy on the Digital Economy (GEN3)	2	1 (Final Stage)	The Solomon Islands Government, supported by UNCTAD and UNCDF, is at the final stages of designing and adopting its National E-commerce Strategy (NECS) 2022–2027
0	1.4 Number of PICs whose policymakers and regulators received UNCDF support (technical and/or financial) to review, amend and implement policies and regulations affecting the digital economy		1	Newly introduced indicator. TA support was provided to the Solomon Islands to draft two key policies (i) Consumer Protection Policy and (ii) Data Privacy Policy. These national policies will address fraud and consumer protection requirements vital to protecting the financial security of the Solomon Islands, laying the foundations for a thriving and inclusive digital economy.
4	2.1 Number of eGovernment services piloted and/or scaled (incl G2P/P2G)	1	1+1 (WIP)	The Vanuatu E-Police Clearance Certificate (e-PCC) Project is live and fully operational, with the first certificate successfully processed and issued electronically in August 2022. Ongoing work to support the digitization of the Fiji Police Clearance Certification (PCC) processes, including the digitization of its payments system, continued through the third quarter of 2022. A consultant has been identified to undertake the feasibility study and design solution.
7	2.4 Number of services piloted and/or scaled that focus on open banking, shared digital payment networks, and/or e-commerce platforms	2	3 + 3(WIP)	Launch of Fiji’s cyber foods mobile app and Solved Fiji: Makete Aggregator Platform and Mobile App is available in IOS and Android Google Playstore. In addition, Vanuatu: MauA E-commerce platform was launched in September 2022. Several e-commerce and digital payment solutions are expected to be launched in Q4 of 2022 across the region. This includes 1. Solomon Islands: Mobile Money Services via Our Telekom 2. Solomon Islands: E-Commerce Platform with Island Tech 3. Tonga: E-Commerce Platform with Digicel
10	2.7 Number of last mile digital micro and/or meso infrastructure services piloted and/or scaled	2	3 (WIP)	The launch of mobile money services in Solomon in Q4 will feed into this indicator. The work with Global Psytech in developing psychometric creditworthiness tools in Tonga, with Tonga Development Bank, and NBS in Samoa is likely to reach underserved MSMEs. According to the interview with TDB, the proposed solution will serve TDB customers and Tongans in underserved segments in the agricultural, fisheries, and handicrafts sectors.
11	3.1 Number of partnerships established with co-working spaces, innovation hubs, and acceleration programmes to develop the digital economy	3	1 (WIP)	Partnership 1: Agreement with Green House Co-working space. Conducted the Regional Network Analysis and Mapping of Institutions supporting Entrepreneurship in 2021. The findings assist in the identification of priority areas to strengthen the innovation sector in the region. RFA acting on these recommendations to build the capacity of incubators, has been launched.
12	4.1 Countries where a survey is conducted on digital and financial literacy skills of Pacific Islanders	0	8 (WIP)	DFL survey has started with the groundwork carried out in Q2 of 2022. Field implementation, report writing, and finalization will be completed by Q4 2022. Reports for 8 Pacific Island Countries are being developed: Fiji, Vanuatu, Solomon Islands, Papua New Guinea, Samoa, Tonga, Kiribati, and Timor-Leste

Finding 2: PDEP had an ambitious inception level client outcome level target, which it may re-evaluate.

Some PDEP indicators are classified as stakeholder outcome level indicators, whereas they are, in reality, client-outcome level indicators¹⁵. The following table shows the progress against client-outcome level indicators. The KPI targets are ambitious for a less than 2-year inception phase and the 5-year phase (till 2025). Comparative analysis with other similar-sized programmes in the region is provided after the table.

¹⁵ Changes in the way customers access and use digital/financial products and/or services

Table 5: KPI target and results against client outcomes

No.	Indicator	Target (Inception Phase)	Results (Cumulative)	Description of Progress
		2022	2022	
5	2.2 Number of registered users of eGovernment services supported by the Programme (GEN3)	50,000		They are linked to indicator 2.1. Results will be reported following the full rollout of the e-PCC project, reflected in indicator 2.1, which is yet to happen. PDEP is on track to launch 2 e-PCC portals, so they will likely contribute to these numbers. The total number of police certificate clearances processed in 2016-2017 was 9483; in 2017-2018, it was 8474 ¹⁶ . Assuming they can capture 20%, this gives, on average, 1800 users/per year using e-PCC in Fiji.
	2.3 Number of active users of eGovernment services supported by the Programme (GEN3)	15,000		Linked to indicator 2.1. Results will be reported following the full rollout of the e-PCC project, reflected in indicator 2.1
8	2.5 Number of registered users for services supported by the Programme that focus on open banking, shared digital payment networks, and/or e-commerce platforms (GEN3)	40,000	447	Total Female Users 263 (59%) Data Source: Fiji Cyber Foods records One of the Fintech challenge winners is Vodafone and MHITs (Tech partner). Vodafone plans to develop a secure online platform that enables fast and efficient foreign exchange leveraging relationships with existing MTOs and MNOs. According to the technology provider, based on conservative estimates, they can potentially reach 55,000 clients inside the Fiji-Vanuatu corridor only ¹⁷ . The PDEP's work with Our Telekom and the launching of mobile money systems and agent networks can create significant outreach, considering the MNO has 80% of the market share in the Solomon Islands (around 385,000 users).
9	2.6 Number of active users for services supported by the Programme that focus on open banking, shared digital payment networks, and/or e-commerce platforms	12,000	225	Out of 225 Total Female Users, 158 (62%) Data Source: Fiji Cyber Foods records. See the estimated outreach from Vodafone and MHIT partnerships discussed above.

Indicators 2.2 and 2.5 overlap; for the entire phase, the target is 500,000, with the inception phase target of 50,000. This is very ambitious, given the PICs being targeted. For instance, DFAT funded programme Market Development Facility (MDF) operates in Fiji; between 2013 and 2020, MDF reached (Access outreach) 20,000 beneficiaries with a budget of USD 2+ million investment, and in the first four years, the figure was below 4,000¹⁸. Another DFAT-funded programme Strongim Bisnis in the Solomon Islands had a three-year inception phase (2017-2020) and a budget of AUD 14 million; within that period, the programme reached 2200+ beneficiaries¹⁹. Given these examples, PDEP having a client-level target (equivalent to access outreach) of 500,000 (2025) and a less than 2-year Inception Phase target of 50,000 clients seems ambitious. The programme may decide to increase the number of PICs, such as including East Timor and/or PNG, or it can reflect and reassess its targets.

Findings 3: The fintech challenge was highly effective, but more can be done in workstreams 2 and 3.

Participants, including regulators and private sector actors, highly appreciated the Fintech challenge in Singapore. During the Fintech challenge, PDEP coordinated and organized a highly constructive meeting between PIFS Secretary-General Henry Puna and Singapore's Minister for Foreign Affairs, Hon. Vivian Balakrishnan; this led to discussion around opportunities to strengthen business-to-business connections between Singapore and the Pacific region, including scoping studies for a preferential trade arrangement that

¹⁶ For detail see page 67 of Fiji Police Annual Report 2019; retrieved from: https://www.police.gov.fj/assets/reports/FPF_reports/2017-2018%20Fiji%20Police%20Annual%20Report.pdf

¹⁷ The estimates are based on capturing 10% of the remittance market (Fiji-Vanuatu corridor).

¹⁸ MDF Annual Report 2020; retrieved from: <https://marketdevelopmentfacility.org/2020-annual-report/>

¹⁹ White, S & Barlett, J (2020). Strongim Bisnis Independent Evaluation. OPM

would expand and diversify trade and investment opportunities²⁰. In another case, senior management of HFC bank (one of the fintech challenge grant recipients) were able to have a frank conversation with RBF Governor on data protection and privacy, which had a direct bearing on their product/services. Similarly, there have been consultations between Fintech providers and other private sector actors outside those that won the challenge. For instance, Solomon Islands National Provident Fund (SINPF) met Fintech providers from Fiji and India to upgrade their loan management systems; this is beyond the work on saving products they are currently undertaking with YABX India as part of the Fintech Challenge. Similarly, Fiji Development Bank (FDB) has visited the office of Global Psytech in Malaysia to explore the potential of developing a psychometric creditworthiness tool that the company is developing for TDB and NBS. IT Galax, developing a chatbot for FDB, has also met SINPF to explore the potential of developing similar solutions for them; the discussion is in its final stages. This shows how the fintech challenge has created a positive spillover effect.

However, there was also learning from the challenge. Some respondents thought it was rushed and needed more time to introduce different organizations and their solutions. Extending the sessions for networking and discussions might help. The fintech prize money was USD 50,000, which makes it limited in scope; a larger fund that incorporates go-to-market strategies may be helpful. A similar challenge can be organized every two years or supplemented with Fintech tours or exposure visits, which entail a lower cost but provide exposure and networking potential for key stakeholders. The visits could be thematic, for instance, taking regulators to Singapore or other OECD countries to expose them to policy frameworks around regulatory sandboxing, e-KYC, remittance, data privacy, etc.

PDEP can start thinking about phase 2 scale-up interventions with the winners once they develop, pilot, and deploy the tools. It would be a mistake to refrain from leveraging the current investment. At the same time, there may be merit in revisiting some of the other providers who did not win the prize and exploring the possibility of working with them. Considering this was an inception phase, it is commendable that PDEP was able to deploy some of these innovations in workstreams 2 and 3 before the inception phase ended. However, given the ambitious programme targets, it needs to pilot and scale more solutions in this area. PDEP can also explore deploying other instruments beyond grants, such as lines of credit, loan guarantees, etc., where UNCDF has expertise. There can be a graduation model whereby partners who initially receive grants can later access loans and guarantees facilities, which are more commercial.

4.4 Coherence

In this section, the evaluator assessed how well the programme activities fit together, mainly whether the activities across the four pillars outlined in the TOC were complementary or disjointed/ad-hoc, and the coherence between activities of implementers, UNCDF, UNCTAD, and UNDP. Coherence was evaluated based on document review and consultation with key stakeholders, including programme staff.

Respondent #1: Although this was an inception phase, in the coming phase UNCDF <PDEP> can have country strategies to string things <activities> together.

Respondent # 2: Integration during the inception phase was good but it can be improved <UNCTAD and UNCDF>

Findings 1: Coherence between activities can be improved.

Considering the programme has been ongoing for less than 2 years and was launched during the height of the COVID pandemic, many stakeholders acknowledge and appreciate the activities successfully undertaken by PDEP. *However, there is scope for improving coherence between various strands of activities.* For instance, supporting FDB to launch Chatbot may seem different from the activities of Cyber-Food, which focuses on food delivery. Activities around

²⁰ For detail see: <https://www.forumsec.org/2022/07/29/release-pacific-islands-forum-singapore-strengthen-bonds/>

digitizing police clearance may increase use cases of digital payment and address a key pain point for seasonal workers in Vanuatu, but how does it align with PDEP supported integrated marketplace MAUA app launched by Sky Eye? Individually these cases align with the programme TOC, but more can be done to improve internal coherence between activities. Based on consultation and interviews, listed below are illustrations of some of the potential actions that PDEP may consider in the future:

- Developing country strategies: Multiple respondents stated that the programme could develop short country strategies, especially incorporating findings from the DFL country studies. They can refine and contextualize the programme-level TOC to individual country contexts (discussed below). This also allows greater coherence between PDEP and PICAP programme, which is also implemented in the region and focuses on climate adaptive systems.
- Having Sectoral or Thematic Focus: Various UNCDF programmes have a sectoral focus, such as the MDDRM programme in Bangladesh, which focused on digital financial inclusion of fast-moving consumer goods retail merchants²¹; CONNECT programme in Uganda, which aims to foster the inclusive digital economy but with a sectoral focus on education, health, and agriculture²². PDEP could have a similar sectoral focus, considering country contexts. Specific sectors can be chosen based on various criteria such as their employment contribution, growth potential, GDP contribution, participation of disadvantaged groups (women, poor, youth, farmers, refugees, etc.), the potential for facilitating structural transformation, etc. For example, focusing on agriculture and tourism in Fiji, seasonal workers, agriculture, remittance in Samoa, MSMEs across the Pacific region, etc. The National Bank of Samoa (NBS) is already planning to use its psychometric creditworthiness tool developed by Global Psytech to target unbanked farmers. During the interview, Fiji Development Bank also mentioned their interest in exploring with PDEP how they can support them in developing tools to target the agriculture value chain and green finance; hence, the sectoral focus is already taking place. In all these cases, PDEP's priority will be fostering digital economies but targeting use cases within the aforementioned sectors. This way, work around different workstreams will have greater coherence, complement each other, and achieve systemic change by targeting specific underlying constraints within selected key sectors.

Finding 2: Coherence between implementers is adequate, but there are opportunities for improvement.

Based on consultation and document review, it is clear that since IDE is a broad agenda, PDEP's support focused on three broad areas: E-commerce, E-governance, and payment. The regional e-commerce strategies identify seven priorities, including: Electronic Payment Systems (Priority Area 5) and Access to Finance (Priority Area 7). UNCDF activities leverage their expertise in payment and access to finance; UNDP provides administrative support to the programme and its expertise in E-Governance. Hence at the programme level, there is coherence between the activities of different implementers. However, there is scope for improvement; for instance, UNCTAD research expertise could have been further leveraged in the DFL study. Furthermore, when PDEP develops local research capacity in the region for IDE-related activities in such cases, it will be necessary for UNCDF and UNCTAD to collaborate. Similarly, in countries with a plan to implement NES, UNCTAD could leverage UNCDF's local staff presence rather than duplicate HR costs. According to interviews with programme staff, structured periodic communication between implementers, particularly in preparation for annual/semi-annual reports, which gives adequate time for response and reflection, may also be helpful. Finally, in discussion with implementers, it was suggested that joint-fundraising activities might also be organized.

²¹ For details regarding the program: <https://www.uncdf.org/article/6609/evaluation-launch-uncdf-support-to-micro-merchants-in-rural-bangladesh-shift/mddrm>

²² For more information regarding the program: https://www.uncdf.org/article/7031/making-digital-work-in-uganda---applying-a-market-systems-development-approach-to-build-inclusive-digital-economies?fbclid=IwAR1Q_Ptyv5UcsQelfV7mYsgNPIZwza1fDJRThJKzum5qfrC-e2Gx2X6DIDS

Finding 3: Improve the MRM framework to track progress and improve coherence.

The programme can improve its adaptive management if the monitoring and results measurement (MRM) system includes the programme and country-level theory of change to capture programme strategy and country context specificity and bring additional coherence. A country-level TOC with associated results measurement frameworks would have allowed a consistent set of indicators to track. Without this, it was sometimes difficult to assess the overall country's strategies and synergies between activities. A standardized questionnaire aligned with OECD-DAC criteria across all programme events, especially workshops, training, and capacity-building activities, would have allowed consistent comparison across various events. Finally, as some government stakeholders mentioned, PDEP can support developing a Monitoring and Evaluation framework for policies and frameworks that the programme supports, such as NFIS/NES, etc. Furthermore, the programme can have Project Workbook for individual grants, especially for partners under workstreams 2 and 3; these workbooks typically include monitoring plans, results chains, logbooks, etc.²³ To this end, the programme may require additional MRM human resource and capacity-building support on MRM for existing staff.

4.5 Sustainability

In this section, the evaluator assessed whether key actors were able to use the knowledge and skills acquired to formulate/implement policies or policy-related activities /design products/ services related to IDE relevant to their country/ organization; the extent to which they were able to share and spread the knowledge and skills acquired; and whether the relevant stakeholder has initiated actions to enhance and promote IDE; finally, whether the activities will sustain without PDEP support.

Respondent #1: The knowledge & skills acquired can be shared with work colleagues and stakeholders of the project

Respondent # 2: Project support in terms of technical advice and finding further solutions to current digital barriers will assist our current project sustainability

Respondent #3: The volume of knowledge obtained during the workshop will definitely assist me in coming up with innovative, inclusive digital products and services. The digital product and services that are implemented should continue without program support.

Respondent #4: The inception phase has provided the groundwork for the concrete outcomes that will be realized in the coming years during the expansion stage. The RBF stands ready to support and learn from the initiatives in place.

Findings 1: Programme activities increased the knowledge and skills of stakeholders, but support is still needed to nurture the progress.

- 83% of key informants either strongly agreed or agreed with the statement that the programme activities gave them knowledge and skills to formulate/implement policies or policy-related activities /design products/ services related to IDE relevant to their country/ organization and that they are able and willing to share that knowledge. Of these, 73% stated that they have initiated or undertaken concrete actions to enhance and promote an Inclusive Digital Economy within their organization. *However, less than 60% of respondents thought the policies, products, and services developed with support from PDEP would continue without programme support.*

²³ UNCDF CONNECT program in Uganda has detailed template and guidelines that they have successfully deployed across 20+ grants. The guidelines are based on the DCED Standard for Results Measurements.

- The findings are to be expected as many of the activities, especially the activities under workstreams 2 and 3, have just been launched. Similarly, the outcomes of several activities, such as the financial literacy baseline survey (DFL Study), have yet to be completed. These will form the basis for developing future policies and other related activities in empowering customers (workstream 4) in terms of financial and digital literacy, which is crucial for ensuring sustainability and uptake of digital and financial services/products.
- Work with PIFS on the Pacific data portal requires more thinking through. According to PIFS, more funds are necessary for the data portal to be expanded and made sustainable; support is needed to identify and compile Pacific-centric data on the digital economy and e-commerce. However, the programme can explore whether SPC might be a better partner to manage this aspect of the work as they have a mandate and willingness to collect PICs-related data and have a strong funding source.
- PDEP needs to support and nurture the innovations that it is currently promoting. As discussed in the previous section, new needs may emerge. The programme must also move beyond piloting, supporting these innovators to scale up and support their go-to-market strategies. For instance, providing support to Sky Eye in promoting their platform among the lucrative diaspora Samoan communities, who constitute a significant client base.

Findings 2: Improved coherence in strategy and building local capacity can improve sustainability.

In the section on coherence, the findings discussed the need for improving internal coherence by introducing country strategies and/or sectoral focus. Donor representatives during the interview suggested using elements of the market systems approach, particularly those with a clear exit strategy; identifying root causes for system/sector underperformance or digital/financial exclusion may be helpful. This was an inception phase; therefore, the programme had limited time to build a coherent strategy, and the focus was piloting many initiatives across workstreams. Using findings from DFL studies, the PDEP programme can build evidence-based country strategies and develop a coherent set of activities that leverage and reinforce each other.

Another typical response was the need to develop local capacity, particularly around research and data analytics. There is a need to anchor the capacity that PDEP is developing within local institutions in PICs. This may require strategic partnerships and anchoring partners, not just among government institutions but also among academia, research firms, regional organizations, business membership organizations, etc. The local capacity among government partners to track progress against the digital economy and e-commerce, such as using IDES and fs, can also ensure the long-term sustainability of many policy-related initiatives.

4.6 Gender

In this section, the evaluator assessed how well the programme activities addressed the gender dimension and whether gender aspects were integrated into the design and implementation of the PDEP-supported activities.

Respondent #1: A case example is the youSave Lomobile, which is designed specifically considering the context of women market vendors.

Respondent # 2: PDEP has implemented gender considerations throughout its design of surveys, activities, and other initiatives.

Respondent # 3: Yes. As part of the reporting that is to be done to UNCDF, one of the items to be highlighted is the number of women that accessed the Chatbot facility.

Findings 1: Gender aspects are taken into consideration in the design and implementation.

Nearly 70% of the key informants either strongly agreed or agreed with the statement that the programme activities incorporated gender aspects²⁴. Interview with Tebbutt research firm undertaking the multi-country DFL study discussed in detail how the research includes gender dimensions in their questionnaire and analysis. Preliminary findings from Fiji suggest significant gender differences in financial inclusion and ownership of financial products, with women and girls lagging. The disparity across gender is likely to be stronger in other Pacific countries. Hence future intervention design must address DFL and be informed by relevant and tailored country-specific gender analysis.

Government officials from Tonga stated that working on the IDES tool and NES has helped them identify gaps in supporting women and youth. PDEP partner Island Tech in the Solomon Islands, when inducting MSMEs into their e-commerce platform, proactively targeted women handicraft makers. According to Solomon Islands Central Bank respondents, youSave Lomobile is an innovative gender-centric product in the context of the Solomon Islands, as it allows women to buy airtime and convert them instantly to savings before men in the household can take control of their income/earnings. Similarly, work by Global Psytech in Tonga and Samoa (winner of the Fintech challenge), focusing on psychometric creditworthiness assessment, will allow targeting the unbanked informal individuals/MSMEs, where women are more likely to predominate.

Finding 2: Qualitative Gender indicators in the monitoring system may be incorporated.

Existing KPI indicators and partner reports include gender-disaggregated data across active and registered users. However, in the post-event standardized questionnaire, gender-specific indicators could be included (see recommendation); having specific gender indicators integrated with the monitoring system will allow the programme to track and pursue additional activities in this area in the future. For instance, in a post-event survey, standardized questions can be added that explicitly asks the respondent whether learning from the sessions can advance women entrepreneurs/users/MSMEs (why/why not). It is important to track if women are not using certain digital or financial services. In this case, project/intervention monitoring should go beyond quantitative indicators (e.g., registered/active users) and include probing qualitative questions about why they are not using. Learning from such assessments can provide information and insight to improve intervention/product/solution design.

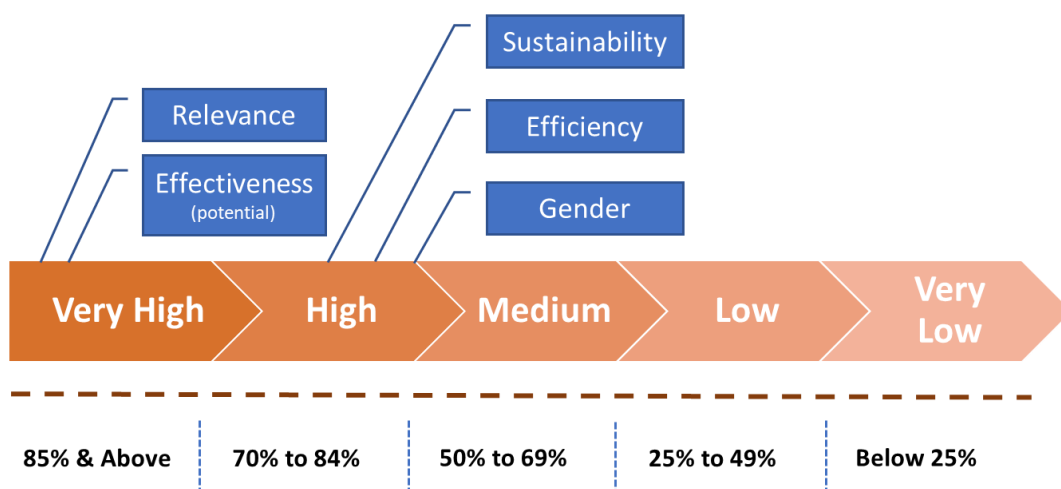
5. Conclusions

5.1 Ranking across DAC criteria

The following figure summarizes the findings across the DAC criteria from the respondent survey; it does not include coherence, as it was not based on response to the structured questionnaire from stakeholders but rather on qualitative document review and consultation with staff and stakeholders.

²⁴ The rest neither agreed nor disagreed with the statement, i.e., they selected 3 in the questionnaire. Some stated that some products/services are gender-neutral.

Figure 3: DAC Criteria Summary



From the above figure, we can see that the programme is effectively on track in terms of stakeholder outcomes and is delivering relevant knowledge, skills, and technical assistance support to enhance the capacity/knowledge/skills of policymakers and stakeholders to formulate/implement policies or policy-related activities /design products/ services related to IDE relevant to their country/ organization. However, this differs from reaching client-level outcomes, which require more time to gain market traction and additional support. Regarding efficiency, sustainability, and gender, the situation is also good, but as summarized below, more activities will be required in the coming phase to build on existing investments.

5.2 Specific Conclusions

The following conclusions are drawn from the evaluation discussed in earlier sections:

Relevance

The programme proved highly relevant in supporting and fostering an inclusive digital economy in the selected countries. The programme's work in the Fintech challenge had a significant positive spillover effect. Many stakeholders suggested that the event led to awareness, knowledge increase, and network expansion, which was very relevant to their work. Evidence suggests that work on e-commerce also fosters financial inclusion; thus, there is complementarity between the activities in NES and NFIS, among others. Given the dynamic nature of digital space, accelerated by the COVID lockdown, it is only to be expected that new challenges will keep emerging. To this end, PDEP should focus on supporting governments in implementing policies (E.g., NES) and support private sector partners in their go-to-market strategies, future development, and scale-up. Finally, to ensure PDEP activities are relevant to fostering inclusive digital economies, the programme should focus on targeting market-level IDE constraints rather than individual enterprise-level constraints, which may limit scale-up potential.

Efficiency and Innovation

The programme was delivered at a high level of efficiency. A good level of coordination between implementers involved in the programme ensured that the programme's activities were delivered successfully. However, some stakeholders and programme staff acknowledged that some contractual processes are time-consuming and cumbersome. Many stakeholders strongly commended and highly appreciated that the programme had local staff in Fiji, Vanuatu, Solomon Islands, and others. The programme needs to invest in the capacity building of the local team and organize periodic peer-learning events/workshops to facilitate synergies and knowledge transfer. It can explore the potential for having secondment from partner governments to improve buy-in. The

fintech challenge has been appreciated for creating momentum and excitement in the digital and financial inclusion space. It has led to many positive spill-over effects.

Effectiveness

According to stakeholder interviews and the KPI tracker, the programme is on track to deliver stakeholder-level outcomes for the inception phase, and in some cases, it has achieved more than the target; for instance, in terms of piloting digital and financial services, it has launched six initiatives against a target of 2. However, the programme has a client-level outcome which is overly ambitious for the inception phase, i.e., 50,000 clients within the first two years. It has interventions, which have been recently launched, that can reach those targets in the coming years. However, the programme needs to re-evaluate its 5-year programme target (500,000 registered users). Comparative analysis with other programmes in the region suggests the number is ambitious. The programme may decide to increase the number of PICs, including East Timor and/or PNG, or it can reflect and reassess its current targets.

The fintech challenge was highly influential in generating direct and indirect spillover impacts, but more can be done in workstreams 2 and 3. Participants, including regulators and private sector actors, highly appreciated the Fintech challenge in Singapore. A similar challenge can be organized every two years or supplemented with Fintech tours or exposure visits. PDEP can start thinking about phase 2 scale-up interventions with the winners once they develop, pilot, and deploy the tools. The programme can also explore deploying other instruments beyond grants, such as lines of credit, loan guarantees, etc., where UNCDF has expertise.

Coherence

The stakeholders have well appreciated the activities in the inception phase. However, there is scope for improving coherence between various strands of activities. Multiple respondents stated that the programme could develop short country strategies, especially incorporating findings from the DFL country studies. They can refine and contextualize the programme-level TOC to individual country contexts. PDEP could also have a sectoral focus, considering country contexts; for instance, agriculture, tourism, remittances, seasonal workers, MSMEs, etc. PDEP's priority will be fostering digital economies, targeting use cases within the selected real-economy sectors. At the programme level, there is coherence between the activities of different implementers. However, there is scope for improvement; for instance, UNCTAD research expertise could have been further leveraged in the DFL study. Structured periodic communication between implementers, particularly in preparation for annual/semi-annual reports, may also help improve coherence between the activities of implementers. The programme can improve its adaptive management of the monitoring and results measurement (MRM) system: country-level TOC, a standardized questionnaire aligned with OECD-DAC criteria across all programme events, project Workbook for individual grants, especially for partners under workstreams 2 and 3; these workbooks typically include monitoring plans, results chains, logbooks, etc. These will require dedicated additional MRM HR Resources and capacity-building support for the existing staff of PDEP.

Sustainability

Programme activities increased the knowledge and skills of stakeholders, but support is still needed to nurture the progress. Most key informants stated that the PDEP-supported activities helped improve their knowledge, skills, and capacity to formulate/implement policies or policy-related activities /design products/ services related to the Inclusive Digital Economy (IDE). But considering this is the programme's first two years, more support is needed. PDEP needs to support and nurture the innovations that it is currently promoting. The programme can also improve sustainability by using elements of the market system's approach, particularly those with a clear exit strategy, identifying root causes for system/sector underperformance or digital/financial exclusion. The programme also needs to develop local capacity, particularly around research and data analytics. It can strategically partner with governments, academia, research firms, regional organizations, business membership organizations, etc. PDEP can also provide local capacity-building support among government partners to

measure and e-commerce indicators. This kind of support will likely improve the sustainability of other activities around innovation, payment, and even regulatory reform.

Gender

The programme's activities recognized gender perspectives in the implementation process, and gender is a core element of IDE. The IDE tool and NES have helped governments identify gaps in supporting women and youth. Preliminary findings from DFL studies show that gender is an important factor influencing digital and financial literacy; in Fiji, women/girls lag in financial literacy. A more pronounced gender disparity is expected to be observed across other PICs. Furthermore, having products (E.g., youSave Lomobile) that specifically address gender constraints can be something the programme can look into. It is worth noting that given that activities are at start up across all countries, data on gender mainstreaming and integration in implementation is limited, and gender impacts/outcomes cannot be assessed at this stage.

6. Good practices

This section outlines the good practices that could be useful for other projects in the future.

Good Practice 1: Ensuring that programmes have local/country staff presence.

This can significantly enhance delivery and local buy-in, particularly among government stakeholders. Secondment from partner Governments to PDEP (country office) may be effectively used to create buy-in and improve local capacity. In addition, adequate budget and processes must be in place to ensure that investment is made towards capacity development and peer-learning of staff.

Good Practice 2: In multi-country programmes, developing country-specific strategies aligned with overall programme TOC improves delivery.

This ensures individual interventions across various areas build on each other, and particular country contexts are considered while designing interventions. Otherwise, there is a risk that activities across different workstreams operate in silos and do not string together. Such a silo approach is likely to reduce the cost-effectiveness of the programme.

Good Practice 3: Root cause analysis of key constraints should identify market-level systemic constraints instead of enterprise-level constraints.

There is often a risk that programmes may target symptoms or constraints that are not systemic but firm or individual-level constraints or opportunities. This limits scale-up potential and leaves one liable to find the 'donor darlings' in search of aid money to support activities that would have happened anyway or only because of the aid money. Following a market systems approach may enable programmes to achieve systemic/transformational change in the market.

Good Practice 4: Integrate gender aspects in design and implementation.

Gender dimensions should be integrated into the design and implementation phase, such as constraint analysis, strategy development, innovations promoted, and the M&E framework. Some business models are likely to be more inclusive than others. For instance, youSave Lomobile is an innovative gender-centric product compared to FDB's chatbot. As the preliminary DFL Study shows, there could be variation among countries regarding gender empowerment. Hence country strategies should differ considering such contexts. Hence empowerment agenda should be integrated with the constraint analysis and design phase. The M&E framework should also go

beyond collecting disaggregated data and include qualitative questions to understand how and why the uptake of different products/services differ across gender dimensions.

7. Recommendations

This section outlines good practices and recommendations that can be used for future programme design and the next phase. They draw on the evidence presented in the Findings and Conclusions sections.

Recommendation 1: PDEP programme should be extended beyond the inception phase to leverage existing investment and results.

Stakeholders, across private and public sectors, of the programme, have been highly appreciative of the effort of PDEP. Some of the workstream 2 and 3 interventions, which have been launched very recently, have the potential to be transformative and create significant impact at the client outcome level. For instance, according to conservative estimates, the partnership between Vodafone and MHITs can reach over 55,000 beneficiaries within the Fiji-Vanuatu corridor. Beyond individual investments, work around IDES and NES has also been highly appreciated. Even though Fiji has yet to endorse IDES, the senior management articulated that it is a valuable tool to benchmark against other PICs. Central Bank of Solomon Islands found that NES and NFIS are crucial tools to further inclusive digital economy agenda. Even private sector partners agreed that support should also be provided to governments to improve their capacity to enhance logistics, infrastructure, policies, etc., supporting their e-commerce and digital transformation agenda. PDEP should continue to have local staff presence, which many partners agreed was crucial and a critical success factor.

Action Area 1: Impact

PDEP should continue beyond the inception phase to take advantage of the precondition it has created and provide support to stakeholders so that digital transformation in PICs can take off.

Recommendation 2: Future PDEP programme design should improve coherence and sustainability.

The PDEP programme has been successful in the inception phase and has undertaken many innovative activities (E.g., the Fintech challenge). However, in the future, the programme needs to move beyond piloting and trialing new solutions, instead should focus on building coherence and sustainability of its initiatives. To this end, the programme can explore the following suggestions:

- PDEP can develop country-specific strategies across the four workstreams that align with overall programme-level TOC. It can also identify key sectors per country, such as agriculture, tourism, seasonal workers/remittance, handicraft, MSMEs, etc. A sectoral focus will allow PDEP to draw on elements of the market systems approach by enabling it to identify systemic constraints in real economy sectors that can be addressed via an inclusive digital economy. This is already happening autonomously; for instance, the National Bank of Samoa, with its psychometric creditworthiness tool (being supported by PDEP), is planning to attract unbanked farmers. This will also allow targeting market-level IDE constraints rather than enterprise-level constraints.
- Include additional instruments beyond financial grants in its private sector engagement toolbox. UNCDF has expertise in issuing lines of credit, loan guarantees, etc. Depending on the nature of constraints and maturity of the partner/innovation, the PDEP programme should adapt the instrument it deploys. There can be a graduation model whereby grants can be used for piloting, whereas commercial loan guarantees can be deployed for innovation with proof of concept and scale-up.

- Anchor research capacity in the region for the region. PDEP should identify key anchoring partners within academia and the research community. Leveraging the expertise of UNCTAD and UNCDF, the programme can approach academia, such as the University of South Pacific, to explore the possibility of having long-term strategic partnerships to build their capacity on IDE. PDEP can also partner with SPC to pilot working with selected NSOs to improve their ability to track progress against e-commerce, financial inclusion, etc. An interview with SPC suggests that they are interested in such collaboration, willing to cost share, and have the mandate to collect such data. This will also provide a sustainable solution for collecting periodic data for the Pacific Digital Economy Report, which is crucial for helping PIC governments make evidence-based policies.
- Implementation of national e-commerce strategies, leveraging the expertise of UNCTAD and UNCDF, in areas around payment, financial inclusion, trade negotiations, and legal reforms related to the digital economy, such as competition and consumer protection.
- Continue with the thematic-based Fintech challenge but undertake it every two years or alternate it with fintech tours. PDEP can also develop scale-up or phase 2 interventions for the existing implementers. Interviews with private actors suggest that they are already taking the next steps.
- PDEP should continue to invest in local staff and have an in-country presence. This was appreciated by various stakeholders, staff, donors, and public and private sector partners. It can have periodic peer-learning/ capacity-building events for the local team to improve synergy and cross-learning.

Action Area 2: Sustainability and Coherence

PDEP can improve program sustainability and coherence by having country strategies, sectoral focus, broadening its private sector engagement instruments, developing local staff and institutional research capacities, continuing with innovative fintech challenges, and implementing some of the policies it is promoting (E.g., NES, NFIS)

Recommendation 3: PDEP should invest in developing and expanding its MRM System.

The programme needs to invest in its M&E system to collect adequate quantitative and qualitative data across various actors, countries, and thematic areas. In this regard, the following suggestions are made:

- Having a standardized questionnaire according to the DAC criteria for all post-event feedback, particularly around workshops, capacity-building activities, national consultations, roundtable discussions, training, etc. This will improve coherence and will enhance alignment with evaluation. This does not preclude the possibility of having an additional custom or event-specific indicators. The following table is an example of a standardized questionnaire:

Event Title XX					
	1	2	3	4	5
	Disagree strongly				Agree strongly
I. Relevance					
1. The theme of the Event is of relevance to my country/department/organization					
2. The theme of the Event is of relevance to my institution in particular.					
II. Effectiveness & Sustainability	Disagree strongly				Agree strongly

1. BEFORE the Event, on a scale of 1-10, my knowledge of the issues related to the Inclusive Digital Economy was... (____)					
2. AFTER the Event, on a scale of 1-10, my knowledge of the issues related to the Inclusive Digital Economy was... (____)					
3. I am able to use the knowledge and skills to formulate/implement policies or policy-related activities /design products/ services related to the Inclusive Digital Economy (IDE)					
4. I am able to share and spread the knowledge and skills acquired.					
5. My institution will make use of my newly acquired knowledge and skills.					
III. Efficiency	Not at all, Very low, Too little, Unclear, Too short				Completely, Very high, Well thought out, Too long
1. To what extent were your objectives of the event achieved?					
2. Quality of the presentations					
3. Generation of new knowledge and skills					
4. Interaction with presenters					
5. Quality of materials (handouts/website)					
6. References to national/regional experience					
7. Structure of the Event					
8. Duration of the Event					
IV. Gender	Very low				Very high
1. Learning from the sessions can be used for the advancement of economic empowerment of women in my country					
2. Comment (Why/Why not)					
V. Overall Comments and Suggestions	Very low				Very high
-					
1. Your overall satisfaction with the Workshop is					

The Programme will benefit from having country-specific TOC. The country-level Results Measurement Framework will be aligned with country-level TOC. This will allow the monitoring and collection of data related to all country-level activities. Collated evidence can inform management decision-making and a pause/reflection process. Each country's context differs significantly; thus, country TOC is required to guide work and facilitate adaptive management.

The Programme should also revisit its RMF targets and assess how realistic and feasible they are. The findings section shows using comparative programme analysis that the 500,000-client outreach may be ambitious given the current countries under focus. Furthermore, the programme needs to define what it means by 'active' users in KPI. It can keep 'Active Customer' as KPI and agree to define it on a case-by-case basis transparently.

As activities in workstreams 2 and 3, intensify and more grants are launched, PDEP needs to develop a project workbook template²⁵ with an intervention background, results chain, and MRM plan (KPI and qualitative indicators), which can be used to monitor progress and guide in impact assessment design and implementation. This will require dedicated MRM Staff and capacity-building support for existing staff. UNCDF programmes in a number of countries have already utilized such DCED-aligned interventions or project workbooks.

Overall, the programme has made significant progress in the IDE space. PDEP must leverage the activities and notable achievements of the present phase and deepen its engagement in the upcoming phase. Given the current global pandemic, e-commerce and an inclusive digital economy have become pivotal. Policymakers and other stakeholders agree that PDEP's work has been critical. They seek PDEP's long-term commitment to this work and broadening its activities to include further and build the capacities of private sector actors, CSOs, and others. They also believe that an inclusive digital economy is a relatively new concept in the Pacific region, and there is a need for PDEP-type programmes.

Action Area 3: Efficiency and Effectiveness

Harmonize project M&E data collection tool, and project workbook for interventions, incorporate gender indicators, and provide explicit support to government agencies in the establishment of the M&E framework, with which to monitor and track IDE.

²⁵ This can be in line with the DCED Standard for results measurement. For detail see: <https://www.enterprise-development.org/dced-guidance/dced-standard-results-measurement/>

Annex 1: Questionnaire

**Project
Evaluation:**

Mid-Term Review

UNCDF Pacific Digital Economy
Programme

Dear Sir/Madam

Thank you for agreeing to be part of the mid-term review (MTR) of the UNCDF Pacific Digital Economy Programme to assess its progress towards programme objectives and to collect relevant information that will inform the Programme's expansion phase commencing 2023.

To provide your feedback to the project evaluator, you are kindly requested to fill up the following questionnaire, which should take no more than 7-10 minutes to complete, and return it at your latest convenience to Mr. Muaz Jalil (email: mohammad.muaz.jalil@uncdf.org)

Kindly note that the questionnaire should be filled in the English language. Your feedback is critical for the evaluation. For each question, you are requested to mark the box with "X" or click corresponding to your answer and provide a brief explanation of your response (1/2 lines maximum).

Thank you very much for your precious collaboration and your efforts in providing feedback.

Regards,

Mohammad Muaz Jalil
Independent Evaluator

1.1. In which of the following activities did you participate? (Tick all that apply)

Workshop at the regional level for policymakers and experts

National workshops/consultation/roundtables/dialogue

Virtual Activities/Webinars

Support from an advisory network of experts, peers, and practitioners (E.g., experts of UNCTAD, UNCDF, UNDP, etc.)

Regional forum/summit for the sharing of experiences and lessons learned

Collaboration for developing policy studies or other research (landscape studies, gap analysis, reports, IDES, Pacific Digital Economy Report, DFL study, etc.)

Collaboration/co-creation for policy programmes (policy design, guidelines, legislation, strategies, roadmaps, etc.) such as National Ecommerce Strategies, NFIS, e-governance, etc.

Capacity Building sessions (Training/TA) for policymakers, incubators, business innovation hubs, and other market actors

Grant to pilot and scale innovation in digital payment, e-commerce, last-mile digital infrastructure, etc.

Other _____

(Please Specify)

2. Section Relevance & Coherence

2.1. Activities developed through collaboration with PDEP were designed and implemented in consultation with my country/department/ organizational needs and priorities.	Very Irrelevant (1)	2	3	4	Very Relevant (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
2.2. Activities developed through the collaboration with PDEP were relevant to my country/department/	Very Irrelevant (1)	2	3	4	Very Relevant (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

organizational priorities on promoting an <i>Inclusive Digital Economy (IDE)</i> ²⁶	Please Explain (Write N/A if not applicable):				
2.3. Please provide comments on the relevance of the project to your country/department/organization and suggestions on how to improve the relevance of follow-up activities of this project.	Please Explain :				
3. Section Efficiency & Innovation					
3.1. How timely were the activities in the context of enhancing participating countries', departments' or organizations' capacity to develop policies, strategies, products/services for an <i>Inclusive Digital Economy (IDE)</i>	Very Inefficient (1)	2	3	4	Very efficient (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
3.2. The administrative and logistical arrangements of the activities developed through the collaboration with PDEP were efficient.	Very Inefficient (1)	2	3	4	Very efficient (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
3.3. What innovative strategies or measures of the PDEP proved to be successful	Please Explain (Write N/A if not applicable):				
3.4. Please provide suggestions on how to make PDEP activities more efficient.	Please Explain :				
4. Section Effective					
4.1. The project contributed to the dialogue/consultation/discussion on the <i>Inclusive Digital Economy (IDE)</i> in my country/department/ organization	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				

²⁶ This includes activities related to e-commerce, payment solutions, DFS/MFS, e-governance, electronic payment, access to finance, fintech incubators, etc.

4.2. The activities developed through the collaboration with PDEP were effective in raising my awareness and knowledge of the <i>Inclusive Digital Economy (IDE)</i> relevant to my country/department/ organization	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
4.3. The activities developed through the collaboration with PDEP were effective in formulating or implementing policies or policy-related activities, or in designing products or services related to the <i>Inclusive Digital Economy (IDE)</i> relevant to my country/ department/ organization	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
4.4. Please provide suggestions on how to make PDEP activities more effective.	Please Explain:				
5. Section Sustainability					
5.1. I can use the knowledge and skills to formulate/implement policies or policy-related activities /design products/ services related to the <i>Inclusive Digital Economy (IDE)</i> relevant to my country/ department/ organization	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
5.2. I can share and spread the knowledge and skills acquired in the <i>Inclusive Digital Economy (IDE)</i>	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
5.3. My country/department /organization has initiated actions to enhance and promote an <i>Inclusive Digital Economy (IDE)</i>	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Please Explain (Write N/A if not applicable):				
5.4. Implementation of Guidelines, strategies, policies, products, and services developed with support from PDEP will continue without programme (PDEP) support?	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				
5.5. Please provide suggestions on how to make PDEP project activities more sustainable.	Please Explain :				
6. Section Gender and Cross-Cutting					
6.1. Gender aspects were integrated into the design and implementation of the PDEP-supported activities and were informed by relevant and tailored gender analysis	Strongly Disagree (1)	2	3	4	Strongly Agree (5)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Please Explain (Write N/A if not applicable):				

Annex 2: PDEP Stakeholder Consultations

Stakeholders List

Organization	Name	Designation	Location
Solved Fiji	Janice Nand	Director	Fiji
	John Magnifico	CEO	
Pacific Advisory	Glen Craig	Managing Partner	Vanuatu
Global Psytech	Jeff Liew	FinTech partner	Singapore
DFAT Fiji	Melinda Burreneita	Program Manager Private Sector Development and Economic Growth	Fiji
	Ma'ake Komailevuka	Senior programme Manager – Regional Economic Growth	Fiji
Reserve Bank of Fiji	Ariff Ali	Governor	Fiji
	Sakiusa Nabou	Senior Analyst	Fiji
	Lepani Uluinaviti	Manager Financial System Development	Fiji
	Eserani Munivai	Senior Analyst	Fiji
	Fositina Mata	Secretary	Fiji
	Samantha Mitchell - King	Governors Senior Secretary	Fiji
Pacific Island Forum Secretariat (PIFS)	Noah Kouback	Programme Adviser (Trade)	Fiji
	Andrea Giacomelli	Ecommerce Coordinator	
Home Finance Company (HFC)	Timoci Tuisawau	General Manager IT & Projects HFC	Fiji
Home Finance Company (HFC)	Joseph Reece	Manager Cards Project & Digital Services	Fiji
Wind Cave	Sheraz Zahid	Payment Technology Professional	Auckland, New Zealand
Fiji Development Bank (FDB)	Saiyad Hussain	General Manager Finance and Administration	Fiji
IT Galax	Vipin Narendran	Director	Fiji

Pacific Community (SPC)	David Abbott	Manager, Data Analysis and Dissemination	Noumea, New Caledonia
Trade Commissioner New Zealand	David Dewar	Trade Commissioner	New Zealand
Fiji Police Force	Manaini Mills	Principal Accounts Officer	Fiji
Vodafone	Shailendra Prasad	Head of ecommerce and Corporate Affairs at Vodafone	Fiji
mHITS	Harold Dimpel	Chief Executive Officer	Melbourne, Australia
Market Development Facility	Racheal Richardson	Partnerships and Quality Advisor	
Kapronasia	Zenon Kapron	Founder and Director	Singapore
Ministry of Communication and Aviation (MCA)	Coldrine Kolae	Former Secretary of the National E-Commerce Steering Committee Govt focal for national ecommerce strategy	Solomon Islands
Central Bank of Solomon Islands	Linda Folia	Manager Financial Inclusion Unit	Solomon Islands
Solomon Islands Provident Fund	Michael Wate	Chief Executive Officer	Solomon Islands
YABX	Anirban pramanick		
Tonga Development Bank	Seini Movete	Bank Officer	Tonga
Island Tech	Farhad James	Managing Director	Solomon Islands
Prime Ministers Officer	Andrew Toimoana	Director of Digital Transformation Department	Tonga
MTED	Kathleen Walters	Policy Analyst	Tonga
Digicel	Lineti Fifita	Mobile Financial Services & Distribution Manager	Tonga
National bank of Samoa	Alex Abraham	Acting Head of Technology	Samoa
Reserve Bank of Vanuatu	Andrew John	Financial Inclusion Analyst	Vanuatu
Office of the Government	John Jack	Chief Information Officer	Vanuatu
Vanuatu Police Force	Palen Ata	Manager of Policy and Planning for Vanuatu Police Force	Vanuatu
Sky Eye	Sam Saili	Chief Executive Officer	Samoa

Department of Foreign Affairs and Trade Vanuatu	Shannon Ryan	Director for Governors for Growth	
Our Telekom	Christina Lasaqa	Chief Executive Officer	Solomon Islands
Tebbutt Research	Caz Tebbutt	Managing Director	Queensland, Australia
UNCDF	Bram Peters	UNCDF Regional Programme Manager	Brussels
UNCDF	Ajay Jagannath	UNCDF Regional Technical Lead	Fiji
UNCDF	Neha Mehta	Regional Digital Manager IDE Pacific	Fiji
UNCDF	Galib Azim	Regional Technical Specialist: DFS Policy and Regulation	Fiji
UNCTAD	Thomas Van Giffen	Programme Manager E – Commerce and Digital Economy Branch	Geneva
UNCTAD	Dominic Leong	Regional Coordinator – Pacific E-Commerce and Digital Economy	Fiji
UNCDF	Yenlin De Silva	Fiji Country Lead	Sydney
UNCDF	Sam Mulawa	Solomon Islands Country Lead	Solomon Islands
UNCDF	Malieta Inoke	Tonga Country Lead	Tonga
UNCDF	Shobna Singh	Deputy Project Manager (Operations and Finance)	Fiji
UNCDF	Ranadi Levula	Monitoring and Evaluation Lead	Fiji
UNCDF	Simione Veilawa	Monitoring and Evaluation Support Associate	Fiji
UNCDF	Sheldon Chanel	Communication Lead	Fiji