Evaluation Office

Terminal Evaluation of the UNEP/GEF Project "Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation"

GEF ID 5523

(2016-2023)

Evaluation Office of the United Nations Environment Programme

November 2025

Photos Credits:
Front cover: Urlings Cricket Club serving as a hurricane shelter, clogged waterways and culvert, the cleaned Body Pond in St. John's, and a residential structure equipped with hurricane shutters and a rainwater harvesting system—showcasing community resilience and climate adaptation efforts in Antigua and Barbuda.

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Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation
GEF 5523
Date 11/2025

Acknowledgements

This Terminal Evaluation was prepared for UNEP by David A. Simmons, as an external consultant.

The evaluator would like to express his gratitude to all persons met and who contributed to this evaluation, as listed in Annex III and V.

The evaluation team would like to thank the project team, in particular Ms Anna Kontorov (Task Manager), Ms Diann Black-Layne (Project Director), and Mr Garth Simon (Monitoring and Evaluation Associate and Project Technical Officer), for their contributions and collaboration throughout the evaluation process. Sincere appreciation is also extended to the Members of the Project Steering Committee who took the time to provide comments to the draft report. The evaluator would also like to thank the Department of Environment, the Development Control Authority, the Antigua Public Utilities Authority, the SIRF Fund Board and Staff, the Urlings Cricket Club, and the project beneficiaries.

The evaluation consultant hopes that the findings, conclusions, and recommendations will contribute to the successful finalisation of the current project and to the continuous improvement of similar projects in other countries and regions.

Evaluation team
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Evaluation Office of UNEP
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Brief consultant biography

Mr David A. Simmons has over thirty years of experience in environmental management, climate change adaptation, and project evaluations across the Caribbean Small Island Developing States (SIDS). He has led numerous evaluations of GEF, UNEP, and GCF-funded projects, including terminal and mid-term evaluations focusing on climate adaptation, environmental sustainability, and stakeholder engagement. Mr Simmons has conducted assessments using rigorous mixed-methods approaches, combining document reviews, interviews, focus groups, and quantitative analysis. His leadership in the Caribbean region ensures a comprehensive understanding of local cultural and social dynamics. He has authored several publications on climate adaptation and ocean governance.

About the Evaluation

Joint Evaluation: No

Report Language(s): English

Evaluation Type: Terminal Evaluation

ABSTRACT: This report provides a Terminal Evaluation of the UNEP/GEF project: "Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation", implemented from 2016 to 2023. The project's main aim was to enhance national and subnational capacity for medium- and long-term adaptation planning, facilitate access to innovative financing mechanisms, and implement cost-effective, ecosystem-based adaptation measures for communities and sectors vulnerable to climate change in Antigua and Barbuda. The evaluation assessed project performance (in terms of relevance, effectiveness, and efficiency) and the sustainability of its outcomes. Its two primary purposes are accountability and learning. Data collection involved field observations, in-depth interviews, and document reviews. Data analysis was based on triangulating information to evaluate performance against a reconstructed Theory of Change and its causal pathways.

With an overall performance rating of Moderately Satisfactory, on a six-point scale, key findings include: i) the project aligned with national and global climate goals, successfully launching the SIRF Fund's Adaptation Window to provide concessional loans for household adaptation—an innovative, scalable model suitable for SIDS; ii) strong national ownership led to significant outcomes, such as flood mitigation for over 5,000 households, climate-resilient planning tools, and gender-inclusive governance, laying a foundation for long-term resilience; iii) project delivery was hindered by inactive oversight bodies, poor documentation, and delayed financial reporting, underscoring the need for stronger institutional systems and contingency planning. Main recommendations to UNEP include: i) documenting and sharing project outputs and lessons learned; ii) establishing robust management and financial systems from the outset; iii) supporting policy mainstreaming through enforceable mechanisms and stakeholder validation; iv) expanding the SIRF Fund to incorporate hybrid financing models and inclusive targeting; and v) strengthening post-loan support via ongoing technical, financial, and capacity-building assistance.

Source(s) of Funding by Country: *(Antigua and Barbuda)*

Source(s) of Funding by Institution Type: *(indicate all that apply)*

Foundation/NGO	No
Private Sector	No
UN Body	Yes
Multilateral Fund	Yes
Environment Fund	No

Keywords *(max. five words)*: Climate resilience, innovative financing, ecosystem-based adaptation, adaptation planning, sustainability

Primary data collection period: May 12 – 23, 2025

Field mission dates: May 12 – 16, 2025

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List of acronyms and abbreviations

AF	Adaptation Fund
CBOs	Community-based Organisations
DCA	Development Control Authority
DOE	Department of Environment
EbA	Ecosystem-based Adaptation
EIMAS	Environmental Information Management and Advisory System
EDA	Enhanced Direct Access
EPMA	Environmental Protection and Management Act
GCF	Green Climate Fund
GEF	Global Environment Facility
LAP	Local Area Plan
MRV	Monitoring, Reporting and Verification
MTR	Mid-Term Review
MTS	Medium Term Strategy
NAP	National Adaptation Plan
NGO	Non-Governmental Organisation
NODS	National Office of Disaster Services
OECS	Organisation of Eastern Caribbean States
PCA	Project Cooperation Agreement
PMC	Project Management Committee
PMU	Project Management Unit
POW	Programme of Work
REGATTA	Regional Gateway for Technology Transfer and Climate Change Action in Latin America and the Caribbean
RLP	Revolving Loans Programme
RToC	Reconstructed Theory of Change
SCCF	Special Climate Change Fund
SDG	Sustainable Development Goal
SIRF	Sustainable Island Resource Framework
SIDS	Small Island Developing State
TAC	Technical Advisory Committee
TNA	Technology Needs Assessment
ToC	Theory of Change
UNEP	United Nations Environment Programme

Project identification table

Table 1: Project Identification Table

<table>
<tr><td>GEF Project ID/SMA ID[1]:</td><td colspan="3">GEF ID: 5523 | SMA ID: 30578 | Grant ID: S1-32CCL-000012-SB-006552</td></tr>
<tr><td rowspan="2">Type of GEF Project:</td><td>Child: N/A</td><td>Global Coordinating Project:</td><td>N/A</td></tr>
<tr><td>If yes, provide GEF Programme[2] ID: N/A</td><td>Medium-Size Project or Full-Size Project:</td><td>FSP</td></tr>
<tr><td>UNEP Management (Division/Branch/Unit):</td><td>UNEP/Climate Change Division/Adaptation and Resilience Branch/Climate Change Adaptation Unit</td><td>Executing Agency: (indicate if internally executed):</td><td>Department of the Environment</td></tr>
<tr><td>Sources of Funding (Co-finance):</td><td colspan="2">Country[3](ies):
Antigua and Barbuda</td><td>Institution[4] Name/Type:
The Adaptation Fund (AF) (USD 6,100,000)
Global Climate Change Alliance (GCCA) (USD 150,000)
GCF National Adaptation Plan (NAP) (USD 500,000),
GCF Enhancing Direct Access (EDA) (USD 1,000,000 in grants),
Technology Needs Assessment (TNA) (USD 150,000)
Friar's Hill Road improvement project / Government (USD 5,000,000)
UNDP EnGenDER project (USD 40,000)
Details not provided (USD 1.907,660)</td></tr>
<tr><td>Relevant SDG(s):</td><td colspan="3">SDG Goal 13: Climate Action
Targets: 13.1, 13.2, 13.3, 13a, 13b
Indicators: 13.1.1, 13.2.1, 13.3.2, 13.a.1, and 13.b.1</td></tr>
<tr><td>MTS (at approval):</td><td colspan="3"></td></tr>
<tr><td rowspan="2">POW Direct Outcome(s) number/reference[5]
(applicable for projects approved from 2022):

OR

POW Output(s) number/reference[5]</td><td>POW Direct Outcome:</td><td rowspan="2">MTS 2025 Outcome(s) number/reference[5]
(applicable for projects approved from 2022):

OR</td><td>MTS 2025 Outcome:</td></tr>
<tr><td>POW Output:
Programmes of Work 2016-2017, 2018-2019, 2020-2021, and 2022-</td><td>POW Expected Accomplishment:
(A) (adaptation), Output 112</td></tr>
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[1] SMA refers to the ID provided by the Integrated Planning, Management and Reporting Solution (IPMR) system, which was introduced by UNEP in July 2023. Previously, it was referred to as a PIMS ID number.
[2] GEF Programme refers to 'Parent' project.
[3] Where applicable, list countries who have provided project funds and/or co-finance.
[4] Indicate where funding institutions are any/all of the following: Foundation/NGO; Private Sector; UN Body; Multilateral Fund; Environment Fund.
[5] For these items do not include full text; only enter the number or reference.

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<tr><td>Focal Area(s):</td><td colspan="4"></td></tr>
<tr><td>Expected start date:[6]</td><td colspan="2">03/11/2016</td><td>Actual start date:[7]</td><td>01/12/2016</td></tr>
<tr><td>Planned completion date:[6]</td><td colspan="2">30/10/2020</td><td>Actual operational completion date:</td><td>30/09/2023</td></tr>
<tr><td rowspan="3">Planned project budget at approval:</td><td colspan="4">GEF grant allocation: USD 5,000,000</td></tr>
<tr><td colspan="4">Expected co-financing:
Cash: USD 11,500,000
In-kind: 1,400,000</td></tr>
<tr><td colspan="4">Total planned budget:</td></tr>
<tr><td rowspan="3">Actual expenditures reported (cash only):</td><td colspan="4">USD 4,924,389 (as of December 2024)</td></tr>
<tr><td colspan="4">Actual co-financing: USD 14,847,660</td></tr>
<tr><td colspan="4">Total actual expenditures reported: USD 4,888,711</td></tr>
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<tr><td>No. of Steering Committee meetings:</td><td colspan="2"></td><td>Date of Last Steering Committee meeting:</td><td>06/06/2023</td></tr>
<tr><td rowspan="2">Mid-term Review/ Evaluation[8] (required or not required):</td><td>UNEP requirement:</td><td>Y</td><td rowspan="2">Mid-term Review/ Evaluation actual date:</td><td rowspan="2">September 2022</td></tr>
<tr><td>GEF requirement:</td><td>Y</td></tr>
<tr><td>Terminal Evaluation (planned date):</td><td colspan="2">October 2024</td><td>Terminal Evaluation actual date:</td><td>February 2025</td></tr>
<tr><td>Coverage - Country(ies):</td><td colspan="2">Antigua and Barbuda</td><td>Coverage - Region(s):</td><td>Latin America and the Caribbean</td></tr>
<tr><td>Dates of previous project phases:</td><td colspan="2">N/A</td><td>Status of future project phases:</td><td>N/A</td></tr>
</table>

[6] Expected/planned dates are listed in the Project Document (ProDoc).
[7] Actual start date is the date of the last signature on the PCA or ICA.
[8] UNEP projects of four or more years duration require an MTR unless there is an exceptional circumstance. See the *Evaluation in the Project Cycle* section in the Evaluation Office's operational manual. Donor requirements may vary and should be considered in conjunction with UNEP's requirements.

Executive Summary

Project background

1. The UNEP/GEF project "Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation", hereafter referred to as the Special Climate Change Fund (SCCF) project, was implemented in Antigua and Barbuda with **USD 5 million in grant funding from the SCCF** under the Global Environment Facility (GEF) and an estimated **USD 12.9 million in co-financing from the Government of Antigua and Barbuda and other international partners**. It was implemented between December 2016 and June 2023, with the Department of Environment (DOE) within the Ministry of Health, Wellness, and the Environment serving as the Executing Agency, and the United Nations Environment Programme (UNEP) acting as the Implementing Agency.

2. The rationale for the SCCF project was to strengthen national resilience to the impacts of climate change in a highly vulnerable Small Island Developing State (SIDS) by piloting innovative financing mechanisms and delivering tangible ecosystem-based adaptation interventions. The objective of the project was **to build national and sub-national capacity for medium- and long-term adaptation planning, facilitate access to innovative financing mechanisms, and implement cost-effective, ecosystem-based adaptation interventions for communities and sectors at risk from climate change**.

This evaluation

3. The evaluation assessed project performance while also examining how well human rights, gender, and inclusivity were addressed. It applied nine evaluation criteria: strategic relevance, quality of project design, nature of external context, financial management, effectiveness, efficiency, monitoring and reporting, sustainability, and factors affecting performance/cross-cutting issues. Scores were assigned using UNEP's weighted six-point rating scale, ranging from "Highly Unsatisfactory" to "Highly Satisfactory." The evaluation had two primary purposes: accountability, to determine how well the project delivered on its intended results, and learning, to generate insights for improving the design and implementation of future adaptation projects, particularly those involving innovative financing in SIDS.

4. The evaluation employed a mixed-methods approach. Data collection methods included field observations, semi-structured interviews with key informants and project beneficiaries, focus group discussions, and an extensive review of project documentation. These diverse data sources were triangulated to validate findings and reduce bias in the assessment. Analysis was grounded in a reconstructed **Theory of Change**, which clarified the intended causal pathways from project activities to outputs, outcomes, and long-term impacts. This analytical lens enabled the evaluator to assess the plausibility of the causal pathways leading to change, the assumptions and drivers, and the evidence supporting actual contributions to change.

Key findings and performance ratings

5. The project has demonstrated its strongest performance in the areas of **Strategic Relevance, Effectiveness,** and **Sustainability**. It aligned closely with national priorities on climate resilience, disaster risk reduction, and environmental sustainability, as well as with regional and global frameworks such as the United Nations Framework Convention on Climate Change (UNFCCC) and the Sustainable Development Goals (SDGs), particularly SDG 13 (Climate Action). The project's design and implementation of the Sustainable Island Resource Framework (SIRF) Fund's Adaptation Window—anchored in

national legislation—established an innovative mechanism for adaptation finance, operationalising a blended public–private model that provided concessional loans for household-level adaptation and demonstrated a replicable and scalable approach for other SIDS. The intervention also demonstrated coherence by complementing parallel initiatives funded through the Adaptation Fund (AF) and the Green Climate Fund (GCF), and by integrating climate risk considerations into statutory instruments such as Local Area Plans (LAPs) and a revised Building Code. Most outputs were delivered, and overall ownership was high. Three outcomes (Outcomes 1, 3, and 4) were partially achieved, and one (Outcome 2) was fully achieved. In terms of impact, the project has created a foundation for long-term change, with early evidence of localised impact. Unintended positive effects exist, particularly regarding the uptake of the SIRF Fund Revolving Loans Programme (RLP). However, assumptions and drivers to the impact stage only partially hold, and a few key risks exist.

6. Areas that would have benefited from more attention are **Efficiency, Monitoring and Reporting, Financial Management, and Quality of Project Management and Supervision (under Factors Affecting Performance)**. Despite establishing a Project Management Committee (PMC) and its subcommittees, these bodies were not fully functional for extended periods, limiting their ability to provide strategic oversight, particularly in risk management and adaptive decision-making. The lack of a structured risk assessment process and a centralised, consistently applied document management system led to delays in finalising key deliverables, loss of institutional memory during staff transitions, and difficulties in systematically tracking outputs at project closure. Additionally, weaknesses in financial reporting, such as late audits, inaccurate cost allocations, and the absence of real-time budget tracking, hampered the efficiency of resource use and accountability. Strengthening these areas in future projects will be vital to ensure both operational effectiveness and long-term institutional sustainability.

Table 2: Summary of project ratings

Criterion	Rating
Strategic Relevance	HS
Quality of Project Design	S
Nature of External Context	MF
Effectiveness	S
Financial Management	MS
Efficiency	MU
Monitoring and Reporting	MS
Sustainability	ML
Factors Affecting Performance	S
Overall Project Performance Rating	MS

Conclusions summary

7. Overall, the project performed at a '**Moderately Satisfactory'** level. The main achievements of the project were: the successful operationalisation of the SIRF Fund's Adaptation Window, including an RLP that financed climate-resilient upgrades for 85 households; the implementation of cost-effective flood mitigation infrastructure in the McKinnon's watershed, benefiting over 5,000 households; the integration of climate resilience into statutory planning through the development of Local Area Plans (LAPs) and a revised Building Code; and the promotion of gender inclusion, with women comprising 60% of the SIRF Fund Board and representing a significant share of project

beneficiaries. The project also contributed to regional knowledge sharing and institutional capacity building, advancing Antigua and Barbuda's leadership in innovative adaptation finance for SIDS. These achievements were supported by strong national ownership, effective inter-agency collaboration, and alignment with regional and global climate resilience agendas.

8. The project excelled in **strategic relevance, effectiveness, and sustainability**, notably through the innovative SIRF Fund Adaptation Window, which offered concessional loans for household climate adaptation and served as a model for other SIDS. Most outputs were delivered with strong national ownership and alignment to global frameworks. However, **efficiency, monitoring, and financial management** were hindered by inactive governance bodies, weak document management, inadequate, timely and transparent financial reporting, and staff continuity issues. Although these shortcomings did not undermine the project's overall success, they highlight the need for stronger institutional systems and support in future initiatives and sustainability efforts.

Summary of Strategic Questions

9. The evaluation addressed five strategic questions (See Annex II) to complement the standard assessment criteria and generate more profound insights. These questions are outlined below:

    i. In what ways and to what extent have the needs and interests of national partners, communities, and vulnerable groups been considered in the project's decision-making processes, implementation, and monitoring?

    ii. What challenges did the project face in selecting, managing, and implementing the loans funded under the SIRF Fund Revolving Loans Programme?

    iii. What changes were made to adapt to the effects of COVID-19, and how might any changes affect the project's performance?

    iv. What catalytic effects, if any, has the project had in influencing broader policy, replication, or scaling up of adaptation interventions in Antigua and Barbuda and the wider Caribbean region?

    v. What lessons can be learned from the implementation of innovative financing instruments (e.g., the Revolving Loans Programme) that could inform similar adaptation projects in other SIDS or vulnerable countries?

10. The project demonstrated strong alignment with community needs through participatory planning and targeted interventions, though documentation and continuity were occasionally affected by staffing gaps. The Revolving Loans Programme faced early challenges in disbursement and tracking, but ultimately supported 85 households, offering key lessons for future financing instruments. COVID-19 disruptions were effectively managed through adaptive responses, though some delays persisted. The project contributed to policy influence, proposal development, and knowledge sharing, with its innovations, particularly the loan programme, drawing interest for replication across the OECS. Overall, the project provided valuable models and lessons for scaling adaptation finance in SIDS contexts.

Lessons Learned

11. **Lesson 1:** Undertaking a detailed institutional capacity and systems assessment of the Executing Agency during project design is critical to ensuring efficient and effective implementation.

12. **Lesson 2:** Systematically integrating gender and social inclusion throughout project implementation through formal Gender Action Plans and disaggregated monitoring can strengthen the relevance, equity and potential for uptake and sustainability of climate adaptation interventions.

13. **Lesson 3:** Locally-tailored and inclusive financial instruments that are supported by enabling policies, institutional frameworks, and clear pathways for scale-up and replication can enhance equity, promote uptake, and strengthen the long-term sustainability and catalytic impact of climate adaptation interventions.

14. **Lesson 4:** Capacity-building efforts can be most effective when anchored within institutions and complemented by participatory community monitoring systems.

15. **Lesson 5**: Effective resource mobilisation for adaptation finance requires a realistic, context-appropriate financing strategy, supported by early, structured engagement with the private sector.

16. **Lesson 6**: A robust and continuous monitoring and reporting framework is essential to track progress, support adaptive management, and preserve institutional memory.

17. **Lesson 7**: Effective cross-ministerial engagement is a prerequisite for institutionalising project results and achieving systemic uptake.

Recommendations

18. **Recommendation 1:** Document and disseminate outputs, successes and lessons learned from the project, including within UNEP, so that they can be used to facilitate the development of other similar projects and initiatives.

19. **Recommendation 2:** Establish and operationalise project-specific management as well as financial and knowledge management systems at inception. This should include clear protocols for financial tracking, staff onboarding, and institutional continuity, as well as a comprehensive sustainability and knowledge management strategy to capture, document, and disseminate project lessons, tools, and data through a centralised digital repository.

20. **Recommendation 3:** Ensure that the mainstreaming of adaptation into policy frameworks is supported by enforceable mechanisms and clearly defined institutional mandates. In parallel, develop structured stakeholder validation and follow-up processes for future policy and institutional outputs to ensure that draft tools, plans, and frameworks are endorsed, operationalised, and periodically reviewed after project closure.

21. **Recommendation 4:** Expand the SIRF Fund adaptation window to explore hybrid financing models, such as those that combine concessional loans with grant-based or results-based modalities. Establish clear eligibility criteria and means-testing mechanisms and incorporate a formal Gender Action Plan and human rights-based targeting criteria.

22. **Recommendation 5:** Strengthen post-loan support systems by providing sustained repayment assistance, technical guidance, and financial literacy training to reinforce household-level resilience and reduce default risks.

1 THE PROJECT

1.1 Context

1.1.1 Intervention context

23. The Special Climate Change Fund (SCCF) project, ***"Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation"***, addresses the severe climate vulnerability of Antigua and Barbuda, a Small Island Developing State (SIDS) increasingly impacted by extreme weather events, such as hurricanes and flooding. The project focused on strengthening adaptive capacity at both national and community levels through cost-effective, ecosystem-based adaptation measures and innovative financing solutions. These efforts address deep-rooted structural challenges, including weak institutional capacity, limited financial resources, and inadequate climate-resilient infrastructure, particularly in low-income communities.

24. The SCCF project in Antigua and Barbuda encountered several external challenges during its implementation, primarily stemming from natural hazards and global disruptions. Recurring climate-related risks, such as the 2016 flooding on Friar's Hill Road, have reinforced the urgency for targeted interventions. The COVID-19 pandemic further delayed implementation due to disruptions in procurement and staffing, while global inflation drove up the cost of construction materials, constraining planned infrastructure works. Additionally, delays in disbursements postponed key project deliverables. Despite these hurdles, the project retained strong institutional backing and employed flexible management strategies to remain on track, ultimately advancing a multi-sectoral model for scalable, community-focused climate resilience.

1.1.2 Institutional context

25. The project was implemented under the United Nations Environment Programme (UNEP) Climate Action Subprogramme. The Climate Change Adaptation Unit managed it within the Climate Change Division (formerly part of the Ecosystems Division) as the Implementing Agency. It was executed nationally in Antigua and Barbuda by Department of Environment (DOE), Ministry of Health, Wellness and the Environment, with several national entities serving as partners, including the Roads & Building Unit of the Ministry of Works (MoW), the Development Control Authority (DCA), the Housing Authority, the National Office for Disaster Services (NODS), and community-based organisations. The project was reviewed and approved by the UNEP Project Review Committee in September 2016, with the project document signed shortly thereafter. The Project Cooperation Agreement (PCA) between UNEP and DOE was finalised on 3 November 2016, and the first disbursement of funds occurred on 10 December 2016.

26. This four-year Full-Size Project was expected to contribute to the Expected Accomplishment (a) of UNEP's Programme of Work: **"Countries increasingly advance their national adaptation plans, which integrate ecosystem-based adaptation."** Originally planned to end in October 2020, the project was extended to 30 September 2023, spanning a total implementation period of over six and a half years. No additional phases were planned beyond the current implementation cycle. The total project budget was **USD 17.9 million, comprising a USD 5 million GEF SCCF grant and USD 12.9 million in co-financing**. While the project did not undergo a formal Mid-Term Evaluation, an internal Mid-Term Review was conducted jointly by UNEP and DOE in 2022. Additionally, the project was audited by the UN Office of Internal Oversight Services (OIOS) in 2019 as part

of a broader UNEP Partnerships Audit. Annual Project Implementation Reports (PIRs) have also been prepared.

1.2 Results Framework

27. The project's Results Framework was revised and adopted during the Inception Meeting held in December 2016 to articulate a more coherent results hierarchy and clarify the causal linkages between project interventions and the anticipated outcomes at both local and national levels. While the project's four original components remained unchanged, the Inception Meeting led to significant revisions to the Results Framework, particularly through clarifications and reclassifications of several outcomes and outputs. A component mirrored each of the project's four outcomes.

28. **Component 1** aimed to strengthen national and sub-national policy, planning, and institutional capacity for adaptation by promoting the integration of ecosystem-based approaches and innovative financing into physical planning and infrastructure development processes. The revised targets emphasised the development and adoption of the revised Building Code; the development of Local Area Plans (LAPs) with integrated climate-resilience measures; and increased capacity of technical personnel to incorporate climate adaptation into policy and planning.

29. **Component 2** focused on enhancing access to adaptation finance through the operationalisation of the Sustainable Island Resource Framework (SIRF) Fund and its Revolving Loans Programme. The targets and indicators under this component were reformulated to outline the increase in the number of households and small businesses accessing concessional finance for climate-resilient improvements, with a minimum target of 30 beneficiaries (40% of which were women-headed households) in compliance with revised building standards.

30. **Component 3** involved implementing pilot adaptation interventions to reduce vulnerability to flooding and other climate risks. Targets and indicators under this outcome were revised to focus on reducing flooding frequency along Friar's Hill Road and providing direct benefits to 4,600 individuals through ecosystem-based interventions.

31. **Component 4** aimed to strengthen national and sub-regional knowledge on adaptation financing and ecosystem-based approaches. Revised targets and indicators included measurable improvements in public awareness (reaching at least 20% of the population).

Table 3: Summary of project's latest approved results framework (source: Project Implementation Plan at Inception, Annex 4: Revised Results Framework)

	Results Statement
Project objective	To build national and sub-national capacity for medium- and long-term adaptation planning, accessing innovative financing mechanisms and implementing cost-effective adaptation interventions focused on ecosystems for communities and sectors vulnerable to climate change in Antigua and Barbuda.
Project outcome(s)	**Outcome 1:** National and sub-national policies, strategies and plans strengthened to promote medium- and long-term adaptation to climate change, with a focus on ecosystems and innovative financing for adaptation. **Outcome 2:** Access to innovative financing mechanisms to address the negative impacts of climate change in the medium and long term through adaptation interventions is increased.

	Outcome 3: Pilot adaptation interventions focused on ecosystems implemented in the St. John's Watershed to decrease the sensitivity of local communities and support them to cope with the effects of climate change. **Outcome 4:** Knowledge base for supporting the development of adaptation financing mechanisms and implementation of adaptation interventions is strengthened.
Project Outputs	▪ **Output 1.1:** Develop a set of policy and information briefs on climate change adaptation interventions for relevant sectors. ▪ **Output 1.2:** Revised policies and plans – particularly local area development plans – that promote and facilitate medium- and long-term adaptation to climate change. ▪ **Output 1.3:** Technical training delivered on integrating climate change adaptation into local-level planning, including cost-effective adaptation interventions focused on ecosystems and innovative financing mechanisms. ▪ **Output 2.1**: Operational guidelines and financial products developed for the disbursement and management of outflows from the adaptation window of the SIRF Fund. ▪ **Output 2.2:** Operational and financial guidelines developed for promoting funding flows into the adaptation window of the SIRF Fund. ▪ **Output 2.3:** Adaptation interventions demonstrated through piloting small loans disbursed through the adaptation window of the SIRF Fund. ▪ **Output 2.4**: Strategy developed to upscale and replicate funding adaptation interventions through the adaptation window of the SIRF Fund. ▪ **Output 3.1** Cost-effective adaptation interventions, such as retention ponds, hillslope channelling and culverts, designed for St. John's, Body Ponds and Christian Valley watersheds and implemented in St. John's watershed, to benefit at least 4,600 people. ▪ **Output 3.2:** Local communities in the project sites trained to implement and sustain adaptation interventions in the medium and long term. ▪ **Output 4.1:** National awareness-raising activities undertaken on innovative financing mechanisms for medium- and long-term adaptation. ▪ **Output 4.2:** Regional knowledge sharing on Innovative financing for adaptation is enhanced in the Caribbean through the exchange of lessons learned.

1.3 Project Implementation Structure and Partners

32. UNEP implemented the project through its Climate Change Adaptation Unit (CCAU) within the Climate Change Division (CCD). UNEP was responsible for overall project oversight, coordination with the Global Environment Facility (GEF), providing technical guidance, and ensuring compliance with fiduciary, environmental, and social safeguards. The Department of Environment (DOE) within Antigua and Barbuda's Ministry of Health, Wellness and the Environment served as the Executing Agency. The DOE was responsible for day-to-day project execution, including procurement, financial management, implementation, and stakeholder engagement.

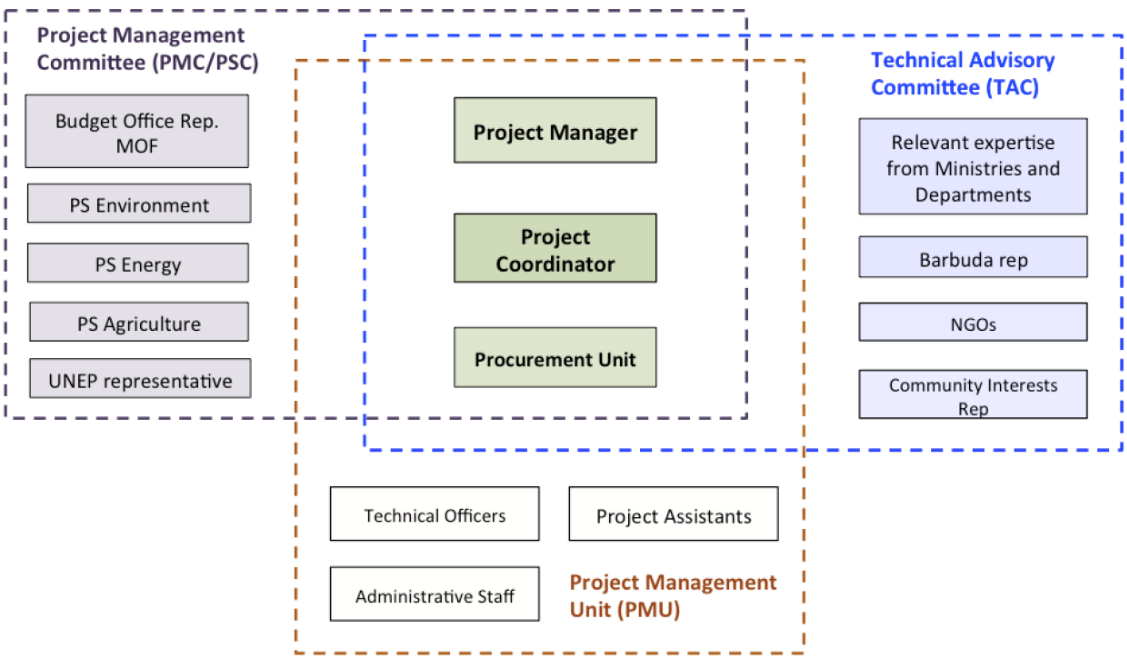
33. The project management framework (Figure 1) comprised the Project Management Unit (PMU) and the Technical Advisory Committee (TAC). The DOE housed the PMU, which coordinated activities, managed budgets, handled reporting, and practised adaptive management. The PMU was staffed by DOE personnel shared across multiple donor-funded projects, including a Project Manager and a Project Coordinator, who held primary responsibility for executing the project and were accountable for the daily management of project activities and the prompt completion of agreed work plans. The oversight body for the project was the Project Management Committee (PMC), a cabinet-established body responsible for providing strategic oversight, advisory input, and policy direction across all national projects. Additionally, the TAC offered technical support to the PMU.

34. Key project partners included the following:

- Antigua Public Utilities Authority (APUA)
- Development Control Authority (DCA)
- Road and Building Unit, Ministry of Works (MoW)
- Housing Authority, Ministry of Housing, Lands and Urban Renewal
- National Office of Disaster Services (NODS)
- Ministry of Finance
- Non-Governmental Organisations (NGOs) and Community-based Organisations (CBOs)
- Organisation of Eastern Caribbean States (OECS)

35. Their roles supported several aspects of project implementation across all four components, including infrastructure development, training, regulatory reform, disaster risk reduction, community engagement, and co-financing strategies.

Figure 1: Organigram of the project with key project stakeholders



Source: UNEP-SCCF Antigua and Barbuda Project Document -Final

1.4 Stakeholders

36. The project involved a diverse group of stakeholders organised around their roles in implementation, governance, and as direct or indirect beneficiaries of the targeted interventions. Key stakeholders and direct beneficiaries included the Ministry of Finance, the Public Works Department (MoW), the Development Control Authority (DCA), NGOs, community groups, and vulnerable households or small businesses. The influence and technical capacities of partnering line ministries and statutory bodies, such as the Ministry of Finance, the Public Works Department, and the DCA, were key in co-financing and integrating adaptation measures at both policy and operational levels. These stakeholders demonstrated strong interest in the project as it aligned with their mandates and national priorities. The other stakeholders, UNEP and the OECS, held significant influence over the project. The project supported UNEP's mandate to help countries incorporate climate change and environmental considerations into national development planning, mainstream ecosystem-based adaptation approaches, leverage innovative finance for climate resilience and environmental sustainability, and strengthen institutional frameworks for climate adaptation. The OECS's focus was on promoting regional climate resilience through capacity development and facilitating regional knowledge exchange among Member States. Community groups and NGOs had less direct influence but remained highly interested in the project's outcomes, given their involvement and the impact on their communities.

37. Specific attention was given to gender and underrepresented or marginalised groups throughout project implementation. Women and female-headed households were explicitly prioritised in Component 2. At least 40% of the loans were to be allocated to women-headed households, with training and participation targets to achieve 50% female participation. At project close, 67% of loans under the Revolving Loans Programme (RLP) were granted to women. Additionally, youth and schoolchildren were targeted through public awareness campaigns and educational outreach under Component 4.

1.5 Changes in Design during Implementation

38. Following project approval by GEF on July 5, 2016 and the signature of the Project Cooperation Agreement (PCA) between UNEP and DOE on November 3, 2016, a Project Inception Meeting was convened on December 1, 2016. There, two activities originally listed as outcomes in the ProDoc were removed: (i) the development of a National Adaptation Plan (NAP), which was deferred to be funded by the Green Climate Fund (GCF); and (ii) integration of climate change content into secondary school curricula, which was deemed outside the feasible scope of the project, given that curriculum reform is managed regionally. These changes were approved by the PMC and the UNEP Task Manager and served as the basis for revised implementation planning and reporting throughout the project lifecycle.

39. During implementation, several events occurred, resulting in delays and necessitating a no-cost extension. These delays included or were a result of: (i) the legal establishment of the SIRF Fund and associated delays in the operationalisation of the Revolving Loans Programme; (ii) staff capacity issues and turnover; (iii) delays in the disbursement of project funds because of financial management challenges; and (iv) the COVID-19 pandemic. There was also a delay in signing the new Project Cooperation Agreement (PCA). The original operational completion date of December 2020 was subsequently extended to September 30, 2023.

1.6 Project Financing

40. This FSP project was financed through a GEF grant for USD 5,000,000. Co-financing was anticipated from UNEP, OECS, NODS, the Ministry of Works and Housing, AF, and the Ministry of Health and Environment, totalling USD 11,500,000 (cash/in-kind) and USD 1,400,000 (in-kind). Table 4 provides information on the value of resources provided throughout the project's life.

Table 4: Project co-finance

Co-financing (Type/Source)	UNEP own Financing (US$)		Government (US$)		Other* (US$)		Total (US$)		Total Disbursed (US$)
	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	
– Grants			9,000,000				9,000,000		
– Loans									
– Credits									
– Equity investments									
– In-kind support	400,000		2,500,000		1,000,000		3,900,000		
– Other (*) -						1,907,660		1,907,660	
Totals	400,000		11,500,000		1,000,000		12,900,000	14,847,660	

* This refers to contributions mobilised for the project from other multilateral agencies, bilateral development cooperation agencies, NGOs, the private sector and beneficiaries.

41. The Co-Finance Report 2016–2021 did not include figures aligned with the budget lines of the approved budget (Appendix 2) in Annex 1 of the approved CEO Endorsement Request document. The CEO Endorsement Request, apart from the OECS and UNEP (which only contributed in-kind), did not provide information on the other co-financiers, distinguishing between their cash and in-kind contributions. Furthermore, the Co-Finance Report did not verify whether the actual grants and in-kind contributions matched the initial planned contributions.

2 EVALUATION METHODS

2.1 UNEP's Evaluation Approach

42. In line with the UNEP Evaluation Policy and the UNEP Programme and Project Management Manual, the evaluation was undertaken as a Terminal Evaluation (TE) of the project "Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation" (GEF ID: 5523), implemented in Antigua and Barbuda. The purpose of this evaluation **is to assess the project's performance and determine the extent to which its objectives were achieved.** It aims to promote accountability and transparency, assess alignment with UNEP and GEF standards, and identify lessons that can inform the design and implementation of similar adaptation initiatives, especially those involving innovative financing in SIDS. The TE will also inform the final project rating required by the GEF and will contribute to UNEP's learning and adaptive management processes.

43. The main target audiences for the evaluation findings are the UNEP Climate Change Division, the Evaluation Office, the GEF Secretariat, and the DOE in Antigua and Barbuda. Other stakeholders, such as the Ministry of Health, Wellness and the Environment, MoW, NODS, and community-level beneficiaries, including recipients of the Revolving Loans Programme, are also secondary audiences. The findings from this evaluation are expected to inform future project development, especially in managing and scaling up climate adaptation through blended finance mechanisms, like the SIRF Fund.

44. In line with the UNEP Evaluation Policy, the UNEP Programme and Project Management Manual and the Guidelines for GEF Agencies in Conducting Terminal Evaluations, the evaluation has been carried out using a set of 9 commonly applied evaluation criteria. The ratings against each criterion are 'weighted' to derive the Overall Project Performance Rating. The most significant weight is placed on achieving outcomes, followed by sustainability dimensions. The evaluator has considered all evidence gathered during the evaluation in relation to the ratings matrix to generate performance ratings for the evaluation criteria.

45. In addition to the nine evaluation criteria, five strategic evaluation questions were addressed, regarding: (1) stakeholder needs and participation, (2) challenges in loan implementation, (3) COVID-19 response and adaptation, (4) catalytic policy or regional influence, and (5) lessons learned from the Revolving Loans Programme. These questions were integrated into the criteria-based analysis to ensure alignment between strategic concerns and standard evaluative dimensions.

46. For projects funded by the GEF, findings from the evaluation are uploaded to the GEF Portal. To support this process, evaluation findings related to the five topics of interest to the GEF are summarised in Annex VIII. The intended actions and results on the topics were described in the GEF CEO Endorsement and Approval documents. The five topics are: i) performance against GEF's Core Indicator Targets; ii) engagement of stakeholders; iii) gender-responsive measures and gender result areas; iv) implementation of management measures taken against the Safeguards Plan, and v) challenges and outcomes regarding the project's completed Knowledge Management Approach.

47. This evaluation adopted a participatory approach, consulting with project team members, partners and beneficiaries at several stages throughout the process. Central to the evaluation was the analysis (and reconstruction) of the project's Theory of Change (ToC). Consultations were held during the evaluation inception phase to arrive at a nuanced

understanding of how the project intended to drive change and what contributing conditions (‘assumptions’ and ‘drivers’) would need to be in place to support it. The Reconstructed ToC (RToC), supported by a graphic representation and a narrative discussion of the causal pathways, was further discussed with respondents during the data collection phase and refined as necessary. The final iteration of the RToC is presented in this final evaluation report and has been used throughout the evaluation process.

2.2 Data Collection

2.2.1 Primary data sources

48. Primary data for this Terminal Evaluation were collected through a combination of semi-structured interviews and field verifications conducted in Antigua and Barbuda. These methods were selected to allow for in-depth exploration of project performance, contextual nuances, and stakeholder perspectives, which were particularly important given the innovative and localised nature of the SIRF Fund Revolving Loans Programme and adaptation interventions.

49. A total of 27 individuals were interviewed, including representatives from the DOE, including current and former staff involved in the project; UNEP Task Manager and Financial Officer; SIRF Fund management and loan officers; members of the PMC and TAC; representatives from project partner institutions such as the MoW, DCA, and NODS; and beneficiaries of the Revolving Loans Programme. Respondents were selected based on their role in project design, implementation, or benefit. The selection ensured diversity across gender, institutional role, geographic location, and vulnerability status, with special attention to including women and individuals from underserved communities.

50. Data collection tools included interview guides tailored to respondent categories, site maps and checklists for field observations. The evaluator conducted site visits in Antigua during the week of May 12–16, 2025. This visit was essential for verifying progress in implementation, assessing the visibility and utility of interventions, and gathering firsthand feedback from beneficiaries. Visits included the following:

- Friar’s Hill Road, Wood’s Pond and Cashew Hill (flood mitigation sites);
- Urlings Cricket Club (climate-proofed hurricane shelter funded via small grant);
- Three households upgraded through the Revolving Loans Programme;
- DCA Office, which was a key partner in the implementation of Component 1;
- DOE offices for review of internal project files and consultations with staff.

51. Given the project’s emphasis on institutional reform, community resilience, and financial mechanisms, a qualitative and participatory approach was deemed most appropriate. Semi-structured interviews allowed for probing into the operational challenges, institutional dynamics, and perceived effectiveness of the interventions. Site visits enabled the ground-truthing of reported achievements and the exploration of contextual factors not evident in the documents.

52. Engagement was guided by UNEP’s evaluation norms, emphasising inclusivity and respect for local perspectives. Strategies to enhance participation included advance notification and flexible scheduling for interviews; the use of DOE field staff to coordinate and facilitate access to remote sites; adherence to ethical practices regarding the use of information provided by interviewees; and respect for cultural and gender dynamics in

interviews and consultations. Informed consent was obtained for all interviews, and confidentiality was guaranteed where requested.

53. Evidence was triangulated across sources to ensure the consistency and validity of findings. A thorough review of the documents provided a baseline of information. Field observations during site visits confirmed the existence and state of interventions reported in the documentation, and interview data were cross-checked among the Executing Agency, partner institutions, and beneficiaries. Finally, a review by the UNEP Task Manager and DOE was solicited based on preliminary evaluation findings to validate interpretation and accuracy.

Table 5: Evaluation respondents and field visits

Stakeholders - Individuals			A. Total number involved (M/F)	B. Number contacted (M/F)	Sample size (% B/A)[9]	C. Total number responded Total (M/F)	Response rate (% C/B)[10]
Project Team	**Project Team** (with management responsibilities, e.g. Project Management Unit)	Implementing agency	1/3	1/3	100	0/2	50
		Executing agency	12 (2/10)	12 (2/10)	100	8 (1/7)	85
	Direct Beneficiaries: (e.g. duty bearers, gatekeepers, training participants, etc.)						
Beneficiaries	**Indirect Beneficiaries:** (e.g. household members, civil society representatives, group members, etc.)		82 (29/53)	3 (2/1)	3.7	2 (2/0)	85
Stakeholders - Entities			**A. Total number involved**	**B. Number contacted**	**Sample size (% B/A)[11]**	**C. Total number responded**	**Response rate (% C/B)[12]**
Partners	**Project implementing/ executing partners** (receiving project funds)		SIRF Fund Board & Team 9 (2/7)	9 (2/7)	100	9	100
	Project collaborating/ contributing partners[13] (not receiving project fund)		5 (4/1)	5 (4/1)	100	5	100
Field Visits	**Region/country / locality**[14]		**A. Total number sites**	**B. Number sites visited**	**Sample Size (%B/A)[15]**		
	Antigua and Barbuda		**5**	5	100		

[9] Percentage of people involved in the project who were contacted.
[10] Percentage of people contacted who responded.
[11] Percentage of entities involved in the project who were contacted.
[12] Percentage of entities contacted who responded.
[13] Contributing partners may be providing resources as either cash or in-kind inputs (e.g. staff time, office space etc.).
[14] In case of a global project, the unit of analysis is 'region'. In case of a regional or multi-country project, the unit of analysis is 'country'. In case of a single country project, the unit of analysis is 'locality', which could refer to a city, town, village, etc.
[15] Percentage of total number project sites in each region, country or locality that were visited.

2.2.2 Strategies for inclusivity

54. The evaluation employed targeted strategies to reach key beneficiaries across social, geographic, and institutional spectrums, with particular attention to marginalised or potentially disadvantaged groups. Interview scheduling was designed to be flexible to accommodate participants' availability. In-person interviews were prioritised for community members. The DOE facilitated introductions to Revolving Loan beneficiaries, ensuring that interviews included low-income individuals and persons living in climate-vulnerable areas such as McKinnon's and Cashew Hill. Divergent views were actively sought by including a cross-section of stakeholders, such as DOE leadership, mid-level implementers, loan officers, and applicants. This enabled the evaluator to contrast implementation perspectives with lived experiences, ensuring that both successes and challenges were adequately captured and reflected in the findings.

2.2.3 Secondary data sources

55. Key project documents provided by the UNEP Task Manager and the DOE included the ProDoc, PCA and amendments, the CEO Endorsement Package, and the Project Implementation Plan (PIP) at Inception. Monitoring data were drawn from annual Project Implementation Reports (PIRs) for the Financial Years 2018 to 2023, Mission Reports from the Task Manager, the Mid-Term Report (2022), and audit files from the OIOS. Deliverables for each component were also reviewed, including the compilation of operational and evaluation documents for the SIRF Fund and the LAPs. The evaluation also benefited from field-level documents collected directly from DOE during site visits, including policy briefs, technical studies on flood mitigation, and borrower files from the SIRF Fund Revolving Loans Programme. Together, these secondary sources enabled a comprehensive review of project progress, institutional arrangements, financial flows, and adaptation outcomes.

2.3 Data Analysis

56. The evaluation employed a combination of thematic analysis and content analysis to interpret and integrate the data collected. Interview transcripts, field notes, and documentary evidence were systematically reviewed and coded according to predefined themes aligned with the evaluation criteria: strategic relevance, effectiveness, financial management, efficiency, monitoring and reporting, sustainability, cross-cutting issues, and the five strategic evaluation questions designated to this evaluation. Content analysis was employed to evaluate the project's role in observed changes, specifically about climate-resilient infrastructure, access to adaptation financing, and institutional capacity-building. This approach traced causal linkages between project interventions and reported contributions to outcomes, while accounting for external influences such as COVID-19 disruptions and co-financing delays. Quantitative data were triangulated against PIRs, financial reports, and site-level verification. Evaluative ratings were assigned using UNEP's six-point rating scale, based on a synthesis of qualitative judgments and supporting evidence. This mixed-methods approach ensured analytical rigour while allowing for the nuanced interpretation of performance in a complex, multi-component adaptation project.

2.4 Limitations and Mitigation Strategies

57. The evaluation process encountered several significant limitations. The time lapse between project closure and evaluation made it difficult to obtain access to personnel who had initially been assigned to the project. High turnover among project staff hindered

a clear understanding of the rationale for implementation decisions, adaptive management strategies, and financial accountability mechanisms. Some final deliverables were unavailable, including the Final Report on Co-Financing. Additionally, the unavailability of several PMC members, despite scheduled meetings, further constrained the depth of inquiry. These factors limited the evaluation’s ability to comprehensively assess governance effectiveness, institutional accountability, and oversight functions, including risk management practices.

58. To mitigate these limitations, the evaluation employed a triangulated methodology that integrated stakeholder interviews, project documentation, and independent field observations to substantiate reported outcomes and trace decision-making pathways. Targeted efforts were undertaken to locate and interview former PMC members, technical advisors, and project staff to recover key insights and address gaps resulting from staff turnover. Interviews with senior DOE officials, including the Director and PMU staff, were also conducted to triangulate procedural and governance-related insights typically falling within the PMC’s purview. Documentary sources were systematically reviewed to evaluate governance practices and assess institutional functioning in the absence of direct testimonial evidence. Where verification was not possible, gaps were transparently documented, and supplementary sources were utilised to reconstruct missing context.

2.5 Ethical Considerations

59. Throughout this evaluation process and in compiling the Final Evaluation Report, efforts have been made to represent the perspectives of both mainstream and more marginalised groups. Data were collected and interviews were conducted in accordance with ethical and human rights principles. All interviews were conducted after obtaining prior informed consent from participants, ensuring they understood that their identities would remain anonymous. All data were collected in accordance with the UN ‘Standards of Conduct’.

3 THEORY OF CHANGE AT EVALUATION

60. The project underwent two formal revisions between the original PIF and the Project Inception meeting, primarily to refine its outcomes, outputs, and co-financing framework. Notwithstanding this, the revised formulations do not fully align with UNEP's results definitions, which clearly distinguish between outputs (tangible, immediate products or services delivered by the project) and outcomes (short- to medium-term behavioural or systemic changes resulting from those outputs). Additionally, the absence of an explicitly articulated ToC in the project design has constrained the evaluability of the causal pathways and the project's contribution to long-term impact. The lack of explicit assumptions, intermediate states, and drivers that help ensure the project's outcomes and impacts has further limited the project's ability to serve as a model for adaptive learning and systemic change.

61. To address these issues and enable a robust reconstruction of the ToC, the Evaluator's revision involved a systematic review and reformulation of the original results statements without altering the project's intent. The revised outcomes now better reflect the behavioural or institutional changes among the targeted stakeholders the project aimed to influence and are based on existing indicators. Meanwhile, the outputs are reframed as specific, observable deliverables that contribute to these outcomes. The reformulated Results Framework also incorporates UNEP's commitments to gender equality, human rights, and social inclusion, ensuring that the pathways to impact reflect not only technical logic but also the enabling conditions needed for equitable and sustainable change. This revised articulation serves as a vital link between project design and performance evaluation, laying the foundation for mapping the project's complete causal logic in the reconstructed ToC.

62. In reformulating the original results statements, the Evaluator reviewed the core project documents, including the ProDoc and subsequent formal revisions, PIRs, the revised Results Framework, the Mid-Term Review report, budget tables, and the Project Implementation Plan developed at inception. The ToC prepared at evaluation inception was submitted for feedback from the UNEP Task Manager and UNEP Evaluation Manager.

Table 6: Justification for reformulation of results statements

Formulation in original project document(s)	Formulation for Reconstructed ToC at Evaluation Inception (RToC)	Justification for Reformulation
(LONG LASTING) IMPACT		
Antigua and Barbuda's ecosystems and vulnerable communities are more resilient to climate-related hazards, supported by strengthened institutional frameworks, sustainable financing mechanisms, community-based adaptation practices, and a robust knowledge base that informs and scales adaptation efforts regionally.		
INTERMEDIATE STATES		
Outcome 1 None	Climate adaptation is mainstreamed in policy and planning.	
Outcome 2 None	Sustained adaptation financing is operational and replenished for long-term adaptation finance.	
Outcome 3 None	Community-based adaptation is institutionalised and replicable.	
Outcome 4 None	National and regional uptake and replication of best adaptation practices and innovative adaptation financing models.	

PROJECT OUTCOMES		
Outcome 1: National and sub-national policies, strategies and plans strengthened to promote medium- and long-term adaptation to climate change, with a focus on ecosystems and innovative financing for adaptation. **Revised December 2016**	National and sub-national policies, strategies and plans strengthened and endorsed to promote medium- and long-term adaptation to climate change, with a focus on ecosystems, adaptation planning and innovative financing for adaptation.	The addition of "endorsed" emphasises the formal adoption and institutional legitimacy, both of which are key indicators of sustained policy impact. The inclusion of "adaptation planning" reflects the project's broader contribution to integrated, forward-looking adaptation frameworks.
OUTPUTS		
Output 1.1: Develop a set of policy and information briefs on climate change adaptation interventions for relevant sectors. **Revised December 2016**	No change	
Output 1.2: Revised policies and plans – particularly local area development plans – that promote and facilitate medium- and long-term adaptation to climate change.	**Output 1.2:** Three local area development plans developed and formally adopted to incorporate climate risk reduction and adaptation priorities.	Makes output concrete (three plans), specifies adoption, and links to the planning methodology mentioned in the project documents.
Output 1.3: Technical training delivered on integrating climate change adaptation into local-level planning, including cost-effective adaptation interventions focused on ecosystems and innovative financing mechanisms.	**Output 1.3:** Government staff and local planners trained and supported with tools to apply climate-resilient planning approaches.	Shifts focus from one-off training delivery to building applied capacity and support systems.
OUTCOMES		
Outcome 2: Access to innovative financing mechanisms to address the negative impacts of climate change in the medium and long term through adaptation interventions is increased.	**Outcome 2.** Vulnerable households and institutions can access concessional financing through the SIRF Fund to implement priority adaptation measures.	Specifies who benefits and through what mechanisms. It also emphasises behaviour change (financing uptake and use).
OUTPUTS		
Output 2.1: Operational guidelines and financial products developed for the disbursement and management of outflows from the adaptation window of the SIRF Fund.	**Output 2.1:** Operational manuals and financial instruments for disbursing and recovering adaptation loans under the SIRF Fund finalised and in use.	Clarifies purpose and completion state, ensuring evaluability.
Output 2.2: Operational and financial guidelines developed for promoting funding flows into the adaptation window of the SIRF Fund.	**Output 2.2:** Guidelines and instruments developed to attract funding flows into the adaptation window of the SIRF Fund.	Context for making the SIRF Fund operational.
Output 2.3: Adaptation interventions demonstrated through piloting small loans disbursed through the adaptation window of the SIRF Fund.	**Output 2.3:** Pilot phase of household adaptation loan scheme implemented, with at least 30 beneficiaries completing priority home-based resilience improvements.	Makes demonstrations concrete and measurable, tying directly to community-level impacts.
Output 2.4: Strategy developed to upscale and replicate funding adaptation interventions through the adaptation window of the SIRF Fund.	**Output 2.4:** Strategy for upscaling adaptation financing through the SIRF Fund adopted and disseminated nationally.	Moves from "developed" to "adopted and disseminated" to reinforce utility and uptake.
OUTCOMES		

Outcome 3: Pilot adaptation interventions focused on ecosystems implemented in the St. John's Watershed to decrease the sensitivity of local communities and support them to cope with the effects of climate change. **Revised December 2016**	**Outcome 3.** Local communities in the St. John's Watershed apply and maintain ecosystem-based adaptation practices to reduce their vulnerability to climate change impacts and enhance their resilience.	Reformulated to shift from project-led implementation language ("implemented") to community-level behavioural and systemic change. This aligns with UNEP's outcome definition and clarifies the difference between project outputs and outcomes.
OUTPUTS		
Output 3.1: Cost-effective adaptation interventions, such as retention ponds, hillslope channelling and culverts, designed for St. John's, Body Ponds and Christian Valley watersheds and implemented in St. John's watershed, to benefit at least 4,600 people.	**Output 3.1** Design and implementation of cost-effective adaptation interventions such as retention ponds, hillslope channelling, and culverts for St. John's Watershed—benefiting at least 4,600 people.	Revised for specificity, explicitly mentioning types of interventions and adding the number of beneficiaries to enhance clarity and evaluability.
Output 3.2: Local communities in the project sites trained to implement and sustain adaptation interventions in the medium and long term.	No change.	
OUTCOMES		
Outcome 4: Knowledge base for supporting the development of adaptation financing mechanisms and implementation of adaptation interventions is strengthened. **Revised December 2016**	National stakeholders and regional partners demonstrate increased awareness and knowledge exchange on financing and implementing adaptation actions.	The revised outcome now points to specific stakeholder groups—national actors and regional Caribbean partners—and emphasises increased understanding and engagement in knowledge exchange.
OUTPUTS		
Output 4.1: National awareness-raising activities undertaken on innovative financing mechanisms for medium- and long-term adaptation.	Communication campaign implemented nationally to promote public and institutional understanding of SIRF Fund opportunities.	Outputs have also been clarified to distinguish between national communication campaigns and regional learning platforms.
Output 4.2: Regional knowledge sharing on Innovative financing for adaptation is enhanced in the Caribbean through exchange of lessons learned. **Revised December 2016**	Knowledge products developed and regional workshops conducted to share lessons and best practices on adaptation financing among Caribbean stakeholders.	This change situates knowledge sharing as an active contributor to the replication and scale-up of successful models.

Table 7: Justification for reformulation/expansion of drivers and assumptions

Formulation in original project document(s)	Formulation for Reconstructed ToC at Evaluation Inception (RToC)	Justification for Reformulation
DRIVERS		
1. Human rights and gender equality[16]	Available international guidance on gender-responsive and ecosystem-based adaptation, e.g. GEF Gender Policy, IPCC reports, UNEP-WCMC guidance on EbA.	

[16] If the project design document contains commitments on human rights and gender equality that are not reflected in the results framework, the commitment must appear as Driver.

	National commitment to adaptation, as demonstrated through multi-sectoral partnerships.	
	Established public institutions such as the Department of Environment and the Development Control Authority.	
	Strong regional institutions (OECS, CARICOM) and knowledge networks.	
	Enabling legal and policy frameworks, such as the EPMA and the National Adaptation Plan, established.	
ASSUMPTIONS		
1. Human rights and gender equality[17]	Gender inclusion is maintained throughout implementation, with no systemic discrimination against women or other marginalised groups.	
	The SIRF Fund's governance mechanisms ensure transparency and accountability, with appropriate enforcement of loan terms and eligibility criteria.	
	Community-level interventions remain functional and maintained beyond the project period, with continued local ownership.	
	Beneficiaries of concessional loans are willing and able to repay and maintain the infrastructure.	
	Regional stakeholders (e.g., OECS, CARICOM) continue to facilitate exchange and promote adoption of best practices.	
	Institutional stakeholders retain trained personnel and sustain budgetary and political support for adaptation integration.	

63. The project aimed to enhance the long-term resilience of vulnerable communities and ecosystems in Antigua and Barbuda to the adverse impacts of climate change. The intended long-lasting impact is that **"Antigua and Barbuda's ecosystems and vulnerable communities are more resilient to climate-related hazards, supported by strengthened institutional frameworks, sustainable financing mechanisms, community-based adaptation practices, and a robust knowledge base that informs and scales adaptation efforts regionally".** This intended long-term change was to be achieved through four outcomes, underpinned by four interrelated components, each designed to produce discrete outputs that contribute to measurable outcomes. Collectively, these four outcomes were structured to lead to intermediate states—sustainable, system-level transformations necessary to achieve and sustain the intended impact. The Reconstructed ToC also explicitly recognises gender equality, human rights, and inclusion of vulnerable and marginalised populations, particularly low-income households and

[17] If the project design document and the framework are silent on human rights and gender equality, the following assumption must be included in the TOC: 'The project works toward the UN principles on human rights and gender equality'.

women-headed households, as essential enabling conditions within these causal pathways.

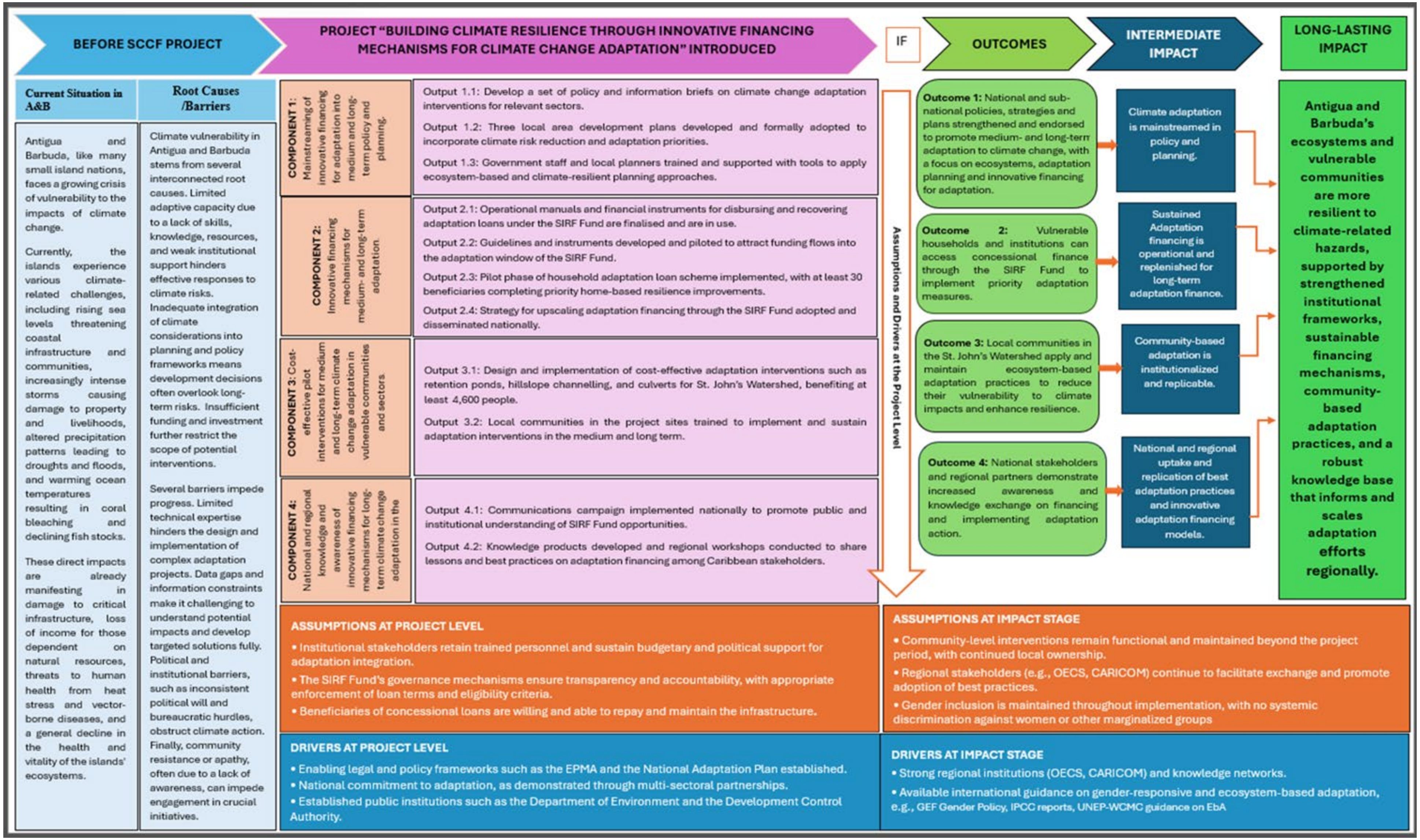
64. **Outcome 1** focused on institutional and planning system reform. It was designed to strengthen institutional capacity for climate adaptation planning by developing LAPs, a revised building code, and training government staff and planners to integrate climate risk and ecosystem-based adaptation into spatial and sectoral planning processes. These interventions were expected to contribute to an intermediate state in which climate adaptation is systematically mainstreamed into national development planning. The ToC assumed that building technical capacity and providing practical planning tools would enable institutions to incorporate adaptation into operational decision-making. A key driver identified was the commitment of agencies such as the DCA and MoW to institutional reform and coordination across sectors.

65. **Outcome 2** aimed to address the financial barriers to adaptation by establishing and operationalising the SIRF Fund's adaptation window as a pilot financing mechanism. The design included developing financial guidelines, piloting concessional loans, and developing a strategy to upscale the financing mechanisms. These sustained outputs were expected to lead to an intermediate state in which the SIRF Fund functions as a national capitalised, sustainable financing mechanism supporting long-term access to adaptation finance, especially for marginalised and climate-vulnerable populations. The underlying assumption was that a structured, transparent financing system—backed by technical and regulatory support—would incentivise uptake and behaviour change. Key drivers included the legal foundation provided by the Environmental Protection and Management Act (EPMA) and the DOE's leadership in operationalisation.

66. **Outcome 3** represented the project's demonstration component, intended to pilot EbA interventions in the St. John's watershed, which had been prone to climate-related impacts of flooding and drought. The activities, such as watershed restoration, reforestation, and training, were designed to foster community capacity, ownership and replication of EbA approaches. The expected intermediate state was institutionalised community-based resilience, anchored in local governance structures and practical experience in EbA. The ToC assumed that direct involvement in visible, effective adaptation measures would cultivate long-term ownership and behavioural change. The primary driver was the presence of community-level actors and institutions that could integrate these practices into local governance systems.

67. **Outcome 4** focused on strengthening knowledge and awareness at both national and regional levels through national communication campaigns and regional knowledge exchanges. These interventions were expected to lead to an intermediate state in which best practices for adaptation and innovative financing models are replicated and scaled across the region. The assumption was that improved access to knowledge and evidence-based communication would enhance policy support, public engagement, and replicability. Key drivers included regional mechanisms for peer exchange and UNEP's support in disseminating lessons learned across SIDS.

Figure 2: Theory of Change at evaluation



4 EVALUATION FINDINGS[18]

4.1 Strategic Relevance

4.1.1 Alignment to UNEP MTS, POW and Strategic Priorities

Table 8: Alignment to the UNEP Medium-Term Strategy (MTS), Programme of Work (POW), and Strategic Priorities

UNEP strategic document	**Alignment with UNEP's mandate and thematic priorities**	**Level of alignment** *full, partial, or not at all*
MTS 2018–2021	The project fully aligns with the Climate Change Subprogramme, especially EA(a) on national adaptation planning and ecosystem-based adaptation.	Full
POW 2018–2019	Direct alignment with Output 2: Support for EbA integration into national plans and technical support for resilience.	Full
Bali Strategic Plan for Technology Support and Capacity Building[19]	Strong capacity building focus at national and community levels; includes financing mechanisms, training, and institutional strengthening.	Full
South-South Cooperation[19]	During project implementation, regional knowledge-sharing occurred (e.g., REGATTA-OECS workshop), but limited replication and unfinished outputs reduced overall alignment.	Partial

4.1.2 Alignment to GEF/Donor Strategic Priorities

Table 9: Alignment to GEF/Donor Strategic Priorities

Donor or partner strategic document	**Alignment with donor or partner strategic priorities**	**Level of alignment** *full, partial, or not at all*
GEF	The project is strongly aligned with the GEF Climate Change Adaptation focal area, particularly: CCA-1: Reducing Vulnerability to Climate Change. CCA-2: Strengthening Institutional and Technical Capacities for Adaptation. CCA-3: Integrating Adaptation into National Policies and Planning. The project's objectives align with the GEF's focus on supporting vulnerable countries in adapting to the adverse effects of climate change.	Full

4.1.3 Relevance to Global, Regional, Sub-regional and National Priorities

Table 10: Relevance to Global, Regional, Sub-regional and National Environmental Priorities

Strategic document or agreement	**Alignment with global, regional, sub-regional, and national environmental priorities**	**Level of Alignment** *Full, partial, or not at all*
Paris Agreement / Antigua and Barbuda's	The project supports national adaptation actions in resilient housing and infrastructure, water management,	Full

[18] Refer to the TOR for descriptions of the nature and scope of each criterion.
[19] If applicable.

Nationally Determined Contributions (NDCs)	and ecosystems. It provides direct finance and Monitoring, Reporting, and Verification (MRV) systems, as required under the Paris Agreement.	
Sendai Framework for Disaster Risk Reduction (2015–2030)	The project strongly aligns with disaster risk-reducing adaptation (e.g., watershed rehabilitation, flood mitigation, resilient housing); and includes early warning and risk-informed planning.	Full
Environmental Protection and Management Act (EPMA) 2015	Direct alignment; SIRF Fund is mandated under EPMA. Project activities, regulations, safeguards, and fund management fulfil the Act's legal and policy requirements	Full

4.1.4 Complementarity with Existing Interventions/ Coherence

Table 11: Complementarity with Existing Interventions/Coherence

Other initiatives by UNEP or other organisations	**Complementarity** *(including collaboration, coordination and overlap or duplication)*	**Level of Alignment** *Full, partial, or not at all*
SPPARE – Special Pathways for Protected Areas and Renewable Energy	SCCF and SPPARE projects were implemented programmatically by DOE. Shared staff, pooled budgets, and overlapping technical teams led to greater co-financing and shared capacity. However, this contributed to challenges in attribution of results, staffing costs, and reporting, which were addressed post-audit by clarifying roles and financial records.	Full
IWEco – Integrating Land, Water and Ecosystems Management in Caribbean SIDS	The SCCF project leveraged the IWEco platform for watershed-level interventions and data, particularly regarding Woods Pond. IWEco provided useful technical baselines but did not directly co-implement SCCF project activities.	Full
Adaptation Fund Project: McKinnon's Watershed	The Adaptation Fund (AF) project interventions in McKinnon's watershed benefited from the technical feasibility studies undertaken by the SCCF project. Furthermore, the Friar's Hill Road works complemented the AF project waterway interventions in reducing flooding in the area. Finally, the remainder of the LAP process for McKinnon's watershed was to be implemented under the AF project.	Full

68. The SCCF project made significant and multifaceted contributions to the planned results of UNEP, GEF, and the national and regional partners involved. For UNEP, the project advanced core priorities outlined in the **2018–2021 Medium-Term Strategy and Programme of Work (2018-2019)**, especially in the Climate Change subprogramme, by strengthening national capacities to implement ecosystem-based adaptation and deliver innovative climate financing at scale. The operationalisation of the SIRF Fund and the launch of a revolving loan facility for climate-resilient housing and flood mitigation directly supported UNEP's goals of enabling country-driven, sustainable adaptation solutions. These achievements were reinforced through technical training, policy mainstreaming, and community outreach, thereby embedding adaptation into national systems while ensuring benefits reached vulnerable populations. UNEP's expectations for results-based management, co-financing mobilisation, and institutional strengthening were also met, despite early implementation challenges.

69. Concerning the GEF's SCCF, the project demonstrated high relevance and alignment by piloting cost-effective, scalable adaptation interventions in a SIDS context. Contributions to GEF goals were evident through the project's demonstration of EbA infrastructure in flood-prone areas, enhanced access to adaptation finance for marginalised households, and robust knowledge capture and lessons for replication. Regionally, the project supported OECS and CARICOM resilience-building goals by hosting learning exchanges and contributing to regional policy dialogue. At the same time, nationally, it fulfilled strategic goals under the Environmental Protection and Management Act (EPMA) and Antigua and Barbuda's Nationally Determined Contributions (NDCs).

Findings Statements on Strategic Relevance and Complementarity:

70. The project's design demonstrated high strategic relevance, with precise and deliberate alignment to UNEP's 2018–2021 Medium-Term Strategy (MTS), 2016-2017 Programme of Work (PoW), and global priorities such as the SDGs and Agenda 2030.

71. The project was designed with strong conceptual complementarity to other initiatives in Antigua and Barbuda and achieved partial operational complementarity during implementation; however, the absence of a formal institutional capacity assessment and dedicated coordination mechanisms at inception limited the effectiveness and consistency of these synergies.

Rating for Strategic Relevance: Highly Satisfactory

Rating for Alignment to UNEP MTS, POW and Strategic Priorities: Highly Satisfactory

Rating for Alignment to GEF/Donor Strategic Priorities: Highly Satisfactory

Rating for Relevance to Global, Regional, Sub-regional and National Priorities: Highly Satisfactory

Rating for Complementarity with Existing Interventions/Coherence: Satisfactory

4.2 Quality of Project Design

Table 12: Summary of quality of project design assessment ratings

	SECTION	RATING (1-6)	Summary Assessment
A	Project Preparation	5	The project document provides a clear situational and stakeholder analysis, as well as a consultation process that considers gender and minority groups, though it lacks detailed disaggregation.
B	Risk Identification and Safeguards	4	Although a risk matrix was included, key socio-economic and institutional risks were underdeveloped, and mitigation strategies lacked depth.
C	Governance and Supervision Arrangements	5	Governance structures and UNEP's supervisory role are clearly defined.
D	Partnerships	4	The project builds on existing institutional mandates and agreements with a clear role definition but lacks a formal assessment of partner capacity at inception.
E	Strategic Relevance	6	The project is strongly aligned with UNEP's MTS, POW, Bali Strategic Plan and South-South Cooperation. It is strongly aligned with GEF priorities and addresses key national

			environmental priorities in Antigua and Barbuda. It demonstrates complementarity with ongoing climate change and EbA interventions in Antigua and Barbuda.
F	Logical Framework and Causality	3	The logical framework partially captures the intervention logic. Causal pathways from outputs to long-term effects required reconstruction. Some outcomes appear unrealistic for the timeframe. Key assumptions and drivers are unclear.
G	Financial Planning	5	The budget appears coherent, adequate and aligned with the project components. However, the resource mobilisation strategy, particularly regarding the SIRF Fund, seemed overambitious.
H	Efficiency	5	The project is built upon pre-existing institutions, agreements, and partnerships, and demonstrates how to increase efficiency through innovative financing mechanisms and ecosystem-based adaptation measures.
I	Monitoring	5	Some monitoring mechanisms are in place; some could be further refined for measurability.
J	Sustainability / Replication and Catalytic Effects	5	The project design addresses socio-political, environmental, financial, and institutional sustainability, and clearly states a replication strategy; however, a clear sustainability strategy for the SIRF Fund is lacking.
K	Learning, Communication and Outreach	5	The knowledge management approach is present but not clearly articulated.
	Total (Weighted) Score:	4.72	

72. The project design demonstrates notable strengths in strategic alignment, institutional coherence, and innovation. It is highly relevant to UNEP's 2018–2021 Medium-Term Strategy (MTS) and the 2016-2017 Programme of Work (PoW), and well-aligned with GEF SCCF priorities and Antigua and Barbuda's national environmental policies. The design effectively integrates ecosystem-based adaptation and innovative financing mechanisms, such as the SIRF Fund and Revolving Loan Programme, into a coherent strategy for building climate resilience. Its leveraging of existing institutions and alignment with legal frameworks, such as the EPMA, enhances its credibility and sustainability potential. The project also benefits from a clear stakeholder analysis, integration of gender considerations, and an intent to coordinate with other initiatives in the region, including those funded by the AF and GCF.

73. However, the design also reveals several structural and operational weaknesses that constrained early implementation. Key gaps include the lack of a comprehensive capacity assessment of implementing partners, limited private-sector engagement despite the focus on innovative finance, and a lack of a detailed sustainability or exit strategy. The results framework was only partially robust, with unclear causal pathways and unrealistic expectations in some outcome areas. Monitoring arrangements were specified, but baseline data and evaluability were limited. In financial planning, over-reliance on the untested SIRF Fund as a disbursement mechanism introduced risk, while coordination across overlapping initiatives lacked formal mechanisms, contributing to inefficiencies. Risk identification and safeguard planning were present but underdeveloped, particularly for socio-economic and institutional risks.

Rating for Project Design: Satisfactory

4.3 Nature of the External Context

74. The SCCF project operated in a relatively stable political and institutional environment, with no major conflict or governance disruptions reported during the implementation period. However, the external context was characterised by persistent exposure to climate-related hazards, particularly hurricanes and intense rainfall events. For instance, the 2017 hurricane season necessitated reallocation of human and financial resources from partnering government agencies. These climatic shocks underscored the project's relevance and helped galvanise political buy-in for adaptation integration, but also necessitated adaptive management and co-financing strategies.

75. Another key external factor affecting project performance was the COVID-19 pandemic, which significantly delayed implementation in 2020–2021. Pandemic-related restrictions affected procurement, fieldwork, regional travel, and stakeholder consultations, slowing down execution across all components. Additionally, the global financial and supply chain disruptions constrained access to materials needed for infrastructure and adaptation works. Although these events were not foreseen at the project's design stage, their cumulative effect contributed to implementation delays and necessitated a no-cost extension. Nevertheless, the momentum was maintained through adaptive measures, and the project remained responsive to shifting contextual conditions, though overall efficiency and pace of delivery were moderately affected.

Rating for Nature of the External Context: Moderately Favourable

4.4 Effectiveness

4.4.1 Availability of Outputs

Table 13: Availability of outputs

	Narrative Assessment *Discuss the nature and scale of outputs delivered, as well timeliness, quality, and utility to intended beneficiaries.*	**Sources of Information/Evidence** *List specific sources of information for each output and its indicator/s and mention triangulation efforts*
Output 1.1: Develop a set of policy and information briefs on climate change adaptation interventions for relevant sectors.	Several policy briefs are in an advanced draft stage but require further technical review. They cover the following topics: the incremental cost of adaptation for roads, resilience of energy systems, the Building Code and climate resilience, the role of microfinance in implementing the NDCs and just transition, the use of parametric insurance for vulnerable groups, the application of a multi-indicator vulnerability assessment tool in SIRF Fund applications and building resilience in the community and sporting sectors. Level of delivery: Partially	PIRs, stakeholder interviews, Mission Reports, Mid-Term Review
Output 1.2: Three local area development plans developed and formally adopted to incorporate climate risk reduction and adaptation priorities.	Two LAPs (Cashew Hill and St. Mary's) were completed and validated. The Cabinet has approved the Cashew Hill LAP. The St. Mary's LAP reached its final draft stage in 2022 and is still under review, pending approval. The third planned LAP for McKinnon's was replaced by a Specially Vulnerable Area plan, which, while contextually relevant, fell short of the original output scope. Timeliness was affected, but the validated plans are technically sound and offer practical utility for resilient land use planning. The DCA Physical Planning Department Board approved a revised Building Code. The Building Code will be passed into legislation under a revised Physical Planning Act. Also, a guidelines document was developed to support the implementation of the Building Code whenever the legislation is passed. It is intended for use by homeowners, contractors, and planning officers. However, the LAPs and revised Building Code have yet to be launched to the public via the DOE website. The absence of a public launch and dissemination reduces their immediate utility. Level of delivery: Partially	PIRs, Interviews, Mission Reports, LAP documents, Mid-Term Review, SmartSheets
Output 1.3: Government staff and local planners trained and supported with tools to apply ecosystem-based	At least three new DCA staff members were trained in the integration of climate adaptation into local planning through the development of LAPs, and this continues to be embedded in national	

and climate-resilient planning approaches.	planning. However, the scope of activities under this component was reduced and instead, in part, undertaken by the GCF Build project. Level of delivery: Fully	PIRs, Interviews, Mid-Term Review
Output 2.1: Operational manuals and financial instruments for disbursing and recovering adaptation loans under the SIRF Fund are finalised and in use.	Several SIRF Fund manuals and instruments were completed and used effectively to disburse loans. These include: SIRF Fund Governing Instrument, SIRF Fund Business Plan, SIRF Fund Operational Manual, Borrower's Manual for the RLP, RLP operational guidelines, Investment Manual, loan application forms, loan agreements, and monitoring tools. Despite initial gaps, tools were timely and functional for pilot operations. Level of delivery: Fully	PIRs, Interviews, Mission Reports, Mid-Term Review, SIRF Fund Reports
Output 2.2 Guidelines and instruments developed and piloted to attract funding flows into the adaptation window of the SIRF Fund.	Resource mobilisation instruments were drafted but not finalised or applied widely, limiting their impact during the project period. While the guidelines and instruments (Business Plan and Funding Strategy) were completed and the Revolving Loan Programme piloted, evidence of substantial new external funding flows into the Adaptation Window during the project's lifetime was limited. Level of delivery: Partially	PIRs, Interviews, Mission Reports, Mid-Term Review, SIRF Fund Reports
Output 2.3: Pilot phase of household adaptation loan scheme implemented, with at least 30 beneficiaries completing priority home-based resilience improvements.	The revolving loan programme was successfully launched, reaching 85 households and surpassing its target, delivering direct resilience improvements. The loans funded upgrades, including roof reinforcements and water harvesting systems. Beneficiaries were generally satisfied. 67% of loan recipients were women, supporting the RLP's social impact. Level of delivery: Fully	PIRs, Interviews, Mission Reports, Mid-Term Review, SIRF Fund Reports, guidelines and communications
Output 2.4: Strategy for upscaling adaptation financing through the SIRF Fund adopted and disseminated nationally.	A formal evaluation and lessons learned report were prepared by an independent consultant, with input from technical partners and alignment with national financing priorities. However, it was not formally adopted or widely disseminated, limiting its immediate uptake. While conceptually sound, delays in validation reduced its utility to policy stakeholders. Level of delivery: Partially	PIRs, Interviews, Mission Reports, Mid-Term Review, SIRF Fund Reports, guidelines and communications
Output 3.1: Design and implementation of cost-effective adaptation interventions such as retention ponds, hillslope channelling, and culverts for St.	Drainage upgrades, retention ponds, climate-proofing of Friar's Hill Road rehabilitation, and related EbA works were completed in St. John's, with a visible impact on flood mitigation and water retention. Although delayed due to procurement and design adjustments, the infrastructure was delivered at scale and to high technical standards. Community-level beneficiaries reported increased safety and a reduction in flooding. In all, a total of five (5) small-scale infrastructure interventions were completed. These are: Woods Pond Rehabilitation (McKinnon's Watershed), Drainage and Culvert Improvements along Friar's Hill Road, Community Rainwater Cistern – Urlings	PIRs, Interviews, Mission Reports, Mid-Term Review

John's Watershed, benefiting at least 4,600 people.	Cricket Club, Retrofitting of Urlings Cricket Club as a Hurricane Shelter, and Small-Scale Drainage Works (St. Mary's LAP Zone or Related Area). These works – designed to enhance flood resilience and climate adaptation – benefited thousands, particularly in flood-prone and underserved communities, aligning with the project's Outcome 3 goals. Level of delivery: Fully	
Output 3.2: Local communities in the project sites trained to implement and sustain adaptation interventions in the medium and long term.	A formal training workshop and three follow-up sessions were conducted with residents, resulting in improved awareness of infrastructure maintenance. These sessions focused on climate projections (using a 1-in-50-year rainfall return interval), adaptation interventions for waterways and buildings, compliance with the revised Building Code, and integration of adaptation into local planning. The project organised a community training and awareness-raising campaign on the maintenance of the McKinnon's waterway interventions and on vector control measures. This was organised in collaboration with various stakeholders, including church grantees, the Defence Force, the National Solid Waste Management Authority, the Central Board of Health (CBH) and NODS. The campaign focused on the need to keep the waterway clear of litter and debris, to prevent flooding and to manage vectors associated with the waterway. It targeted 2,000 community members in the McKinnon's area, of whom 1,000 in the SCCF project intervention area. However, the training lacked institutional anchoring, and no structured community monitoring mechanism was established. While well-received, the long-term utility of this capacity-building remains uncertain without ongoing support. Level of delivery: Fully	PIRs, Interviews, Mission Reports, Mid-Term Review
Output 4.1: Communication campaign implemented nationally to promote public and institutional understanding of SIRF Fund opportunities.	A multimedia campaign, including radio, social media, and community events, was launched in September 2020, effectively raising awareness of the SIRF Fund and adaptation issues. This lasted until June 2023, during which time it helped drive interest in the loan programme and reinforced project visibility nationally. There was also the "Adaptation Stories" video series, the development of a Teachers' Resource Guide and Activity Booklet on Climate Change, and the establishment of the DOE exhibit and conference centre at Botanical Gardens, which acts as an events and awareness-raising space. Altogether, these interventions served both beneficiaries and institutional audiences. Level of delivery: Fully	PIRs, Interviews, Mission Reports, Mid-Term Review
Output 4.2: Knowledge products developed and regional workshops conducted to share lessons and best practices on adaptation financing among Caribbean stakeholders.	Several knowledge products, including final policy briefs and print and audiovisual resources (e.g., Building Code Guidelines; audiovisual campaign on adaptation & SIRF Fund), were produced and disseminated. The project also contributed to regional knowledge by participating in and co-producing regional events and knowledge products. A regional adaptation workshop held in Saint Lucia provided a platform for sharing lessons learned and best practices on ecosystem-based adaptation among Caribbean countries. Additionally, UNEP produced a web story and video to	PIRs, Interviews, Mission Reports, Mid-Term Review

	demonstrate the impact of the RLP on climate adaptation for first responders.[20] However, there is no indication that a dedicated workshop was organised to share the lessons learnt from the evaluation of the RLP (Output 2.4), and the professional development modules on innovative finance mechanisms and ecosystem-based adaptation remain incomplete. The scale and quality of learning outputs were therefore uneven, and their utility to regional stakeholders was limited without finalisation and dissemination. Level of delivery: Partially	

[20] https://www.unep.org/news-and-stories/story/how-communal-loans-are-helping-antigua-and-barbuda-brace-hurricanes

76. The SCCF project successfully delivered most of its planned outputs across all four components, with six outputs fully achieved or surpassed and five partly achieved. Notable achievements include launching the SIRF Fund Adaptation Window, successfully piloting a household loan scheme that reached 85 households (almost tripling the target), and implementing flood-reduction measures in McKinnon's watershed, which benefited over 5,000 households. Additionally, training and national awareness campaigns were also effectively carried out, helping to strengthen institutional and community capacity. Two Local Area Plans (Cashew Hill and St. Mary's) were completed, with planning tools developed and disseminated to trained government staff. The third area, McKinnon's, is being advanced for designation as a Specially Vulnerable Area under the EPMA. Communication efforts were strong at the national level, with a multimedia campaign that significantly boosted public understanding of the SIRF Fund and adaptation measures.

77. However, several knowledge-related outputs, including policy and information briefs, the finalisation and dissemination of LAPs, and knowledge products for regional exchange, were only partly achieved due to delays, staff turnover, and weak document management. Some outputs, such as the Urlings Cricket Club hurricane shelter, professional development modules, and a revised Building Code, were either only partly implemented or lacked formal adoption, limiting their strategic usefulness. Communication and knowledge-sharing efforts were generally strong at the national level; however, regional learning outputs and cross-institutional knowledge products were delayed, with several remaining incomplete by the project's close. Delivery delays were mainly due to staffing turnover, institutional coordination challenges, and the absence of a structured document management system. While most physical and technical outputs reached their intended beneficiaries and were of high quality, some policy and institutional outputs lacked the depth of engagement, validation, or continuity necessary to ensure their full utility or catalytic impact.

78. On balance, the availability of outputs is rated **Satisfactory**, reflecting strong delivery in tangible interventions and financing mechanisms, but with essential gaps in knowledge management and dissemination. The absence of structured follow-up and formal uptake by relevant ministries or agencies, as well as the lack of a public launch and dissemination, reduced the immediate usefulness and catalytic impact of some policy and institutional outputs.

4.4.2 Achievement of Project Outcomes

79. The RToC presents the project's four outcomes, which focus on policy integration, financing, community-based infrastructure, and knowledge exchange. An assessment of the project's performance against these outcomes reveals varying degrees of uptake, institutional embedding, and sustainability at the outcome level.

Table 14: Achievement of project outcomes

Outcome 1:	National and sub-national policies, strategies, and plans strengthened and endorsed to promote medium- and long-term adaptation to climate change, with a focus on ecosystems, adaptation planning, and innovative financing for adaptation.
Performance against Indicator(s) and Target(s):	This outcome was partially achieved. Two Local Area Plans (LAPs) (Cashew Hill and St. Mary's) were revised to integrate climate risk reduction and adaptation priorities. They were formally validated and used by the DCA in the review of development applications. Although the LAP for McKinnon's was not finalised in its original form, it was restructured as a Special Vulnerable Area, still reflecting risk-sensitive planning. The DCA Board endorsed a revised Building Code incorporating climate-resilient design guidelines; however, it has not yet been adopted

	at the legislative level, which constrains its enforceability across various sectors. The DCA technical staff have retained project-supported training and are applying adaptation principles introduced through the project in their internal processes. While the planning tools developed under the project were actively used in pilot areas, broader mainstreaming into national investment frameworks has not yet occurred.
Sources of Information /Evidence:	PIRs, Mid-Term Review, stakeholder interviews
Narrative Assessment:	Outcome 1 represents moderate institutional change, primarily at the sub-national level. The revision and validation of LAPs for Cashew Hill and St. Mary's mark significant progress in integrating ecosystem-based adaptation into land-use planning. These plans are being applied in DCA's ongoing decision-making processes, showing moderate depth of influence. Nevertheless, several policy briefs and regional case studies remained in draft at the project's close, limiting their contribution to institutional learning and policy replication. The absence of a formal national mainstreaming process, a fully operational coordination mechanism, or legislative enforcement of the revised Building Code also limits the scale and durability of this outcome. The project made a substantial contribution to planning tool development, training, and uptake, and attribution for these outputs and their localised application is credible. However, broader institutional change remains unrealised, suggesting only partial transition to higher-level policy outcomes.
Level of Achievement:	Partially

Outcome 2:	**Vulnerable households and institutions can access concessional financing through the SIRF Fund to implement priority adaptation measures.**
Performance against Indicator(s) and Target(s):	This outcome was fully achieved. The project successfully piloted the Revolving Loan Programme under the SIRF Fund, providing concessional loans to 85 households for climate-resilient home retrofits, including roof reinforcement, floodproofing, and water-harvesting systems. The MRV Framework confirms that most loans were aligned with the revised Building Code, and project reports note that women constituted 67% of loan recipients, exceeding the target for gender equity. Uptake is clearly evidenced by loan disbursement records, household visits conducted as part of the MRV process, and beneficiary interviews confirming the use and impact of the adaptation investments. There is documented satisfaction among loan recipients and demonstrated improvements in household resilience to climate risks. However, the targeted households did not include some of the more at-risk households. To reach the highly vulnerable, there is a need for clearer targeting criteria, particularly around the broad classification of "first responders", which has unintentionally created the potential to allow some vulnerable groups who are less at risk than others to access funds ahead of more at-risk applicants.
Sources of Information /Evidence:	PIRs, Mid-Term Review, stakeholder interviews.
Narrative Assessment:	This outcome shows strong project attribution. Vulnerable households directly benefited from access to concessional finance, resulting in concrete adaptation actions aligned with revised building standards. Beneficiaries experienced improved resilience through the installation of retrofitted roofs, flood barriers, and water storage. Eighty-five (85) households benefited from the RLP, exceeding the initial target of at least 30 (40% women-headed) households, and it serves as a tested model for future scaling efforts. The project directly designed, operationalised, and monitored the loan scheme, demonstrating full attribution of results to its interventions.

Level of Achievement:	Fully

Outcome 3:	**Local communities in the St. John's Watershed apply and maintain ecosystem-based adaptation practices to reduce their vulnerability to climate change impacts and enhance their resilience.**
Performance against Indicator(s) and Target(s):	Outcome 3 was partially achieved. The project successfully designed and implemented ecosystem-based infrastructure interventions, including drainage upgrades, retention ponds, check dams, and climate-proofing, for the Friar's Hill Road rehabilitation in the St. John's watershed, contributing to a reported reduction in local flood risk. Community members received training on infrastructure maintenance, though there is no evidence that the establishment of long-term community monitoring systems or formalised maintenance structures followed these efforts. The uptake of infrastructure benefits by intended beneficiaries is supported by community-level interviews, which indicate local satisfaction with the reduced frequency of flooding along Friar's Hill Road. However, the absence of an institutional or community-level mechanism to oversee continued upkeep limits the depth of adoption and long-term sustainability.
Sources of Information /Evidence:	PIRs, Mid-Term Review, stakeholder interviews
Narrative Assessment:	The outcome reflects tangible and visible impacts within the targeted watershed, particularly in St. John's, where completed infrastructure reduced flooding and increased community safety. The scale is significant, and the quality of infrastructure delivered met technical standards. However, the depth of community ownership is weaker due to the lack of structured maintenance systems, which may affect sustainability. Attribution to the project is strong for infrastructure delivery and initial training, but weaker for long-term adoption and self-management of EbA practices.
Level of Achievement:	Partially

Outcome 4:	**National stakeholders and regional partners demonstrate increased awareness and knowledge exchange on financing and implementing adaptation actions.**
Performance against Indicator(s) and Target(s):	This outcome was partially achieved. The project implemented a national communication campaign across platforms such as radio, community outreach events, and social media, raising awareness of adaptation financing and the role of the SIRF Fund. However, the professional development modules remain to be finalised and piloted. Evidence of uptake by intended beneficiaries is evident, for example, through public engagement during national exhibitions and outreach sessions. While the awareness campaign achieved national reach, the absence of structured feedback mechanisms and incomplete learning products reduced the potential depth and continuity of engagement.
Sources of Information /Evidence:	PIRs, Mid-Term Review, stakeholder interviews, policy briefs
Narrative Assessment:	Outcome 4 achieved a broad national reach through public awareness activities, but its institutional and regional depth is limited. The communication campaign successfully informed the public about the SIRF Fund and adaptation practices, yet without a follow-up KAP survey or institutionalised learning tools, the impact on long-term behaviour or policy change remains unverified. At the regional level, incomplete knowledge products and modest engagement with OECS and REGATTA limited the scale and sustainability of exchange. The project's contribution to launching campaigns and generating knowledge outputs

	is clear, but gaps in completion and dissemination limit its impact on lasting outcome-level change.
Level of Achievement:	Partially

80. The rating for achievement of project outcomes is **Moderately Satisfactory**. Outcomes 1 and 2 demonstrate meaningful progress, with clear contributions from the project. Outcome 1 achieved partial success through the development and use of LAPs, a climate-informed planning tool and the revision of the Building Code. However, national mainstreaming and cross-sectoral uptake remained limited. Outcome 2 was fully realised, with the successful pilot of the SIRF Fund's Revolving Loan Programme enabling vulnerable households, particularly those headed by women, to implement resilience-building measures. The depth of change at the household level was significant, though loan repayment challenges and limited scale signal the need for ongoing support and institutional reinforcement.

81. Outcomes 3 and 4 were partially achieved, with strong project attribution to the delivery of ecosystem-based infrastructure and national communication activities. While the EbA interventions and the climate-proofing of the road rehabilitation in St. John's watershed effectively reduced flood risk and benefited thousands, the absence of long-term community maintenance mechanisms limited the depth and sustainability of this impact. Outcome 4 successfully raised awareness nationally through multimedia campaigns and engagement events. However, delays in finalising knowledge products and the absence of systematic evaluation practices hindered the measurement and sustainability of behaviour change or regional learning. Across all outcomes, the project made credible contributions to progress; however, institutional uptake, mainstreaming, and long-term ownership varied, which affected the scale and permanence of the results.

4.4.3 Likelihood of Impact

82. The likelihood of long-term impact from the SCCF project depends on the strength of enabling conditions and the presence of critical drivers and assumptions that support the transition from project outputs to outcomes, intermediate states, and ultimately, systemic change. The RToC envisioned these transitions being driven by institutional uptake, legal alignment, financial sustainability, and knowledge replication. While some foundations have been established, many drivers remain underdeveloped, and assumptions hold only partially, limiting the extent to which the project is currently positioned to catalyse transformative impact.

Table 15: Likelihood of impact

Factors influencing the likelihood of impact	Assessment	Justification
Drivers to support the transition from Outputs to the Project Outcomes	Fully in place	Enabling legal frameworks, particularly the Environmental Protection and Management Act and the NAP, are established and strongly aligned with the project objectives. Likewise, public institutions, such as the DOE and DCA, which support the achievement of project outcomes, are in place.
Assumptions for the change process from Outputs to Project Outcomes	Partially hold	The DCA has retained trained personnel and begun integrating capacity into its processes, specifically LAP development. However, there remains a need for further training and mainstreaming into processes. Regarding the SIRF Fund, there has been a high level of delinquency in loan repayments. While the governance structure is in

		place, key operational and governance mechanisms are deficient or not yet fully integrated.
Proportion of **Project Outcomes** fully or partially achieved	Partially	The project has made substantial progress in achieving its outcomes, particularly through the SIRF Fund's RLP and the integration of ecosystem-based adaptation into planning frameworks and development policies, such as the LAPs and the Building Code. Vulnerable households and communities were able to adopt and implement climate-resilient infrastructure, though mechanisms are needed to ensure continuity and scaling. While there is evidence of regional knowledge sharing, some unmet outputs limit the possibility of regional uptake and replication. Similarly, the incomplete policy briefs hinder consideration and uptake in national processes.
Drivers to support transition from Project Outcomes to Intermediate States	Partially in place	Some enabling factors exist, such as a functioning SIRF Fund and revised planning tools; however, drivers for wider institutional and systemic uptake, including mainstreaming into national planning and multi-ministry/multi-sector coordination, remain underdeveloped or inactive.
Assumptions for the change process from the Project Outcomes to Intermediate States	Partially hold	Most assumptions are only partially in place. While political support for adaptation integration is present, there is no evidence to support the assumption that institutions will retain trained personnel and budgetary support. High repayment delinquency also exists among loan recipients.
Proportion of **Intermediate States** achieved	Partially	There is emerging evidence of change at a small scale, such as in the St. John's watershed and among loan beneficiaries, but key systematic shifts, such as the mainstreaming and institutionalisation of outcomes, have not yet been realised. For instance, while climate adaptation considerations have been integrated into planning, national mainstreaming has not occurred. Again, while regional knowledge sharing has occurred, there is limited evidence of replication/uptake.
Drivers to support the transition from Intermediate States to Impact	Fully in place	Strong and established regional knowledge networks, such as CARICOM and OECS, do exist. Additionally, there is abundant international guidance on gender-responsive and ecosystem-based adaptation.
Assumptions for the change process from Intermediate States to Impact	Partially hold	Except for gender inclusion throughout project implementation, the assumptions do not hold fully. For instance, local community ownership was not fully promoted throughout project implementation.

83. The project laid a strong foundation for long-term impact. It successfully delivered many of its outputs and achieved substantial progress at the outcome level, particularly through the establishment and operation of the SIRF Fund's Revolving Loan Programme, as well as the integration of ecosystem-based adaptation principles into planning tools such as the LAPs and the Building Code. Legal frameworks, such as the EPMA, and alignment with the NAP helped anchor project efforts. By the project's end, proposals to the GCF and the Adaptation Fund (AF) had been submitted to leverage the project's models, signalling progress toward sustainability and the replication of financing innovations. However, while institutions such as the DOE and the DCA are functioning and engaged, weak inter-agency coordination and fragmented governance have limited cross-sectoral uptake and mainstreaming. Some individual agencies, like the DCA, have retained and applied new capacity, but the lack of a structured national mechanism to institutionalise and scale these practices hinders broader systemic shifts.

84. At the level of intermediate states, there is emerging evidence of localised change, for instance, improved resilience among loan recipients and visible infrastructure benefits in the St. John's watershed. However, the transition to broader impact remains constrained. Key drivers, such as multi-sector collaboration and sustained financing for adaptation, are not yet entirely in place, and key assumptions, including institutional continuity, local ownership, and loan sustainability, only partially hold. High loan delinquency, incomplete policy outputs, and limited evidence of regional replication further reduce the likelihood of achieving the intended impacts. While regional platforms (e.g., OECS, CARICOM) and international adaptation frameworks are available, the project has not yet leveraged them sufficiently to embed or scale results beyond immediate beneficiaries. As a result, while the ToC remains plausible, the project is currently only partially on track to achieve its intended long-term transformational impact.

85. The project has demonstrated strong potential for creating unintended positive effects, particularly through the successful piloting of the Revolving Loan Programme, which supported 85 households and generated considerable interest. This mechanism, combined with the integration of climate adaptation into Local Area Plans and the revision of the Building Code, has strengthened institutions and created opportunities for replication and growth in Antigua and Barbuda, and potentially in other OECS countries. At the community level, interventions such as the rehabilitation of Woods Pond and climate-proofing of Friar's Hill Road have delivered co-benefits that exceed initial targets, benefiting over 5,000 households.

86. Conversely, the project faces a moderate risk of unintended adverse effects, primarily related to equity, as very low-income households may have had unequal access to loans; and institutional challenges involving financial oversight, monitoring and reporting, and human resource management, particularly in relation to the operation of the SIRF Fund. These risks are localised and manageable and do not significantly diminish the project's overall positive impact.

Findings Statements on Effectiveness*:*

87. In terms of outputs, the project successfully delivered a significant number of its planned activities, with six out of eleven outputs fully achieved and five partially achieved. However, delivery was uneven across components.

88. At the outcome level, Outcomes 1, 3, and 4 were partially achieved, while Outcome 2 was fully realised. Gaps in institutional knowledge management limited full achievement, including limited engagement of the PMC and subcommittees in results monitoring, gaps in data collection during implementation, and the absence of systematic mechanisms for uptake and continuity.

89. The likelihood of impact is assessed as **'Likely'**, reflecting the project's solid foundation for long-term change but also the presence of a few key risks. Most drivers and assumptions are partially in place, and Outcome 2 has been achieved. Nonetheless, the lack of a sustainability strategy, weaknesses in knowledge management, and unresolved institutional inefficiencies could limit the full realisation and scaling of impacts unless proactively addressed in future programming.

Rating for Effectiveness: Satisfactory

Rating for Availability of Outputs: Satisfactory

Rating for Achievement of Project Outcomes: Moderately Satisfactory

Rating for Achievement of Likelihood of Impact: Likely

4.5 Financial Management

4.5.1 Adherence to UNEP's Financial Policies and Procedures

90. Each of the final reports from the Financial Auditors for 2016 to 2022 indicated that the Financial Statements adhere to UNEP's Guidelines. With respect to the UNEP Policy and Procedures, however, there was an approximately two-year delay in the disbursement of project funds because of financial management challenges, resulting in particular from the pooling by DOE of SCCF funds with funds from several closely-related projects in a DOE Operational Account where these combined funds were utilised for shared expenses such as costs for staff, activities, office supplies, etc. The allocation of project staff time and expenses across multiple projects without a clear tracking mechanism raised concerns about transparency and accountability in financial management. With assistance from UNEP, the DOE was able to account for the SCCF funds and finalise the audit reports, allowing disbursements to resume.

4.5.2 Completeness of Financial Information

91. Except for the Report on Co-Financing not showing which agencies provided the co-financing and not indicating whether it is in the form of Cash or In-kind contribution, all of the other financial reports, which have been made available to the evaluator, contained the financial information required for this Report.

Table 16: Financial management

Financial management components:	Rating	Evidence/ Comments
1. Adherence to UNEP's/GEF's policies and procedures:	**MU**	
Any evidence that indicates shortcomings in the project's adherence[21] to UNEP or donor policies, procedures or rules	Yes	Between 2016 and 2021, the project faced ongoing financial management challenges, including significant delays in project reporting and audits, as well as a two-year delay in funding transfers to the project. After receiving the audit reports in April 2019, DOE and UNEP worked to finalise expenditure reporting. A significant source of the financial management issues was the use of a DOE Operational Account, in which funds from several closely related projects executed by DOE were pooled for shared expenses (staff, activities, office supplies, etc.). UNEP eventually intervened and successfully collaborated with DOE to reconcile Operational Account expenditures and expenditure reports, thereby improving the project's overall financial management. As a result, the tracking of funds into and out of the Operational Account eventually improved, and the use of the OA was limited. The DOE financial management processes were also improved overall.
Was first disbursement carried out within 9 months of UNEP's project approval date.	Yes	The Cash Advance Request from December 2016 to June 2022 indicates that the first request was made in April 2016, and the funds were received on November 23, 2016, four months after the project

[21] If the evaluation raises concerns over adherence with policies or standard procedures, a recommendation maybe given to cover the topic in an upcoming audit, or similar financial oversight exercise.

			CEO's endorsement (following the PCA's signature on November 3).
Were the procurement policies of UNEP and the donor(s) followed? *(where applicable)*		N/A	
2. Completeness of project financial information[22]**:**		**MS**	
Provision of key documents to the evaluator (based on the responses to A-H below)			
A.	Co-financing and Project Costs tables at design (by budget lines)	No	The Project Cost Table at design gave details of the GEF budget by line item. However, the proposed Co-Financing expenditure was not detailed by line item.
B.	Revisions to the budget	Yes	Four budget revisions spanning 2020 to 2023 were provided.
C.	All relevant project legal agreements (e.g. SSFA, PCA, ICA)	Yes	The Project Cooperation Agreement (PCA) between UNEP and DOE, along with its extensions, was provided.
D.	Proof of fund transfers	Yes	The audited project accounts for 2016 – 2023, and Cash Advance Requests from December 2016 to June 2022
E.	Proof of co-financing (cash and in-kind)	Yes	Yes, but the Co-Financing did not disaggregate the information by cash or in-kind contributions.
F.	A summary report on the project's expenditures during the life of the project (by budget lines, project components and/or annual level)	Yes	The SCCF project Quarterly Expenditure Reports from December 2016 to December 2023
G.	Copies of any completed audits and management responses *(where applicable)*	Yes	SCCF Audits of the Project Accounts 2016 – 2022; OIOS UNEP Partnerships Audit 2019
H.	Procure documents[23], including the approved requisition document and Source Selection Plan *(where applicable)*	Not requested.	
I.	Any other financial information that was required for this project (list):	N/A	
Overall rating		**MS**	

Findings Statements on Financial Management*:*

92. Initially, the project **did not consistently adhere to UNEP's financial policies and procedures**, particularly during its early to mid-stages. Delayed audit reporting, misallocation of costs, and weak oversight mechanisms reflect systemic compliance gaps. The pooling of funds into a shared DOE Operational Account had a significant adverse effect on the transparency and tracking of funds under the SCCF project, as documented in both the OIOS UNEP Partnerships Audit Exit Brief and the PIRs. This financial management practice—combining funds from multiple UNEP and GEF projects into a single operational account—introduced several accountability and fiduciary challenges. Additionally, the PMU experienced high turnover among Project Coordinators,

[22] See also document 'Criterion Rating Description' for reference.
[23] Relevant for procurement action over USD 10,000 in value.

resulting in delays in reporting. This led to a two-year delay in the disbursement of funds. However, using the audit reports from 2016 to 2018, the DOE and UNEP worked together and by December 2019, were able to adjust the Financial Accounts and expenditure reports to accurately reflect previous project financing, consistent with GEF and UNEP policies and procedures. As a result, the project's financial management improved to a moderately satisfactory level.

Rating for Financial Management: Moderately Satisfactory

*Rating for Adherence to UNEP's Financial Policies and Procedures: **Moderately Unsatisfactory***

*Rating for Completeness of Financial Information: Moderately **Satisfactory***

4.6 Efficiency

93. The project effectively utilised existing institutions, legal frameworks, and human resources to reduce operational costs and enhance delivery. By anchoring the project within the DOE, which served as both the Executing Agency and the entity overseeing the SIRF Fund, the project benefited from embedded technical, fiduciary, and policy capacity.

94. However, the project faced significant timeliness challenges, leading to two no-cost extensions and an extended implementation timeline of almost 36 months, pushing completion to late 2023. Initial delays were due to an 18-month mobilisation period, which was further exacerbated by the COVID-19 pandemic and financial management issues (see Section 4.5), resulting in delays in disbursements to the project. These delays impacted the sequencing of interventions, particularly in the infrastructure and community-based components, and placed stress on financial and human resources. Furthermore, procurement processes were protracted, particularly during the early to mid-implementation phase, due to complex administrative requirements and capacity constraints within the DOE, slowing the initiation of key field activities. Despite early challenges, procurement performance improved later in the implementation as systems were streamlined and lessons from previous delays were applied to accelerate contracting and disbursements. Overall, significant weaknesses in project readiness, internal communication, human resource management, and early-stage risk management resulted in avoidable inefficiencies that were not fully mitigated, contributing to a slower-than-optimal conversion of inputs into output deliverables.

95. Despite these setbacks, the PMU implemented several time-saving measures to maximise delivery within the secured budget. These included the joint implementation of activities across project portfolios, the use of virtual tools for training and stakeholder consultations during the COVID-19 pandemic, and the alignment of work plans with related initiatives. Technical and logistical synergies were particularly effective in the McKinnon's watershed, where GEF, the Adaptation Fund, and SCCF-funded infrastructure interventions were jointly planned and delivered. The adoption of the SmartSheet platform allowed for streamlined reporting and performance tracking.

Type of project extension (cost/no-cost)	Duration (# months)	Reason for no-cost extension
Bridging PCA (16th March 2022)	14	New legal instrument following the expiry of the original PCA

Amendment to Bridging PCA (30th June 2023)	12	To complete financial reporting requirements

Findings Statements on Efficiency:

96. The project demonstrated moderate efficiency by leveraging national institutions, co-financing opportunities, and complementary initiatives to deliver results within the budget. However, significant challenges, particularly in financial and human resource management, significantly contributed to reliance on two no-cost extensions. Weaknesses in project readiness, institutional coordination and early risk management reduced overall timeliness and required adaptive measures to maintain momentum.

Rating for Efficiency: Moderately Unsatisfactory

4.7 Monitoring and Reporting

4.7.1 Monitoring of Project Implementation

97. Monitoring and reporting systems were conceptually well designed but inconsistently implemented. The project included a Monitoring and Evaluation (M&E) plan with allocated budget and institutional responsibilities. However, the plan lacked sufficient baseline data and clear milestones. Data collected through the LAP process was integrated into the Environmental Information Management and Advisory System (EIMAS), improving access to inform climate-resilient development planning. However, during implementation, monitoring was not emphasised due to staffing issues as mentioned previously; reports were often delayed, incomplete, or inconsistently delivered. While gender-disaggregated data was collected for the Revolving Loans Programme, and safeguards screening considered vulnerable groups, project-wide data disaggregation (e.g. for training participants, infrastructure beneficiaries) was limited due to design omissions and operational weaknesses. Mid-Term Review findings were informally gathered. The PMU initiated several adaptive management measures, including adjusting disbursement timelines and piloting tools such as SmartSheets and QuickBooks. However, this seemed to be primarily ad hoc and reactive, rather than systematic.

4.7.2 Project Reporting

98. Reporting outputs faced continuity issues due to staff turnover, loss of institutional memory, and missing documentation. Several final reports, policy briefs, and M&E products remained incomplete or required stakeholder validation at project close. Notwithstanding, reporting under the SCCF project did include some data on vulnerable and marginalised groups, including those related to gender; however, the extent and consistency of such reporting varied across components and were stronger in some areas (e.g., the Revolving Loans Programme) than in others (e.g., infrastructure beneficiaries or training participants). Despite these limitations, some knowledge exchange and stakeholder feedback loops were established, particularly during the design and early implementation stages. However, their effect on real-time learning and decision-making was limited.

Findings Statements on Monitoring and Reporting:

99. The project's monitoring and reporting systems were underpinned by a formally approved M&E plan with defined institutional roles and a dedicated budget. However, the

operationalisation was uneven and constrained by insufficient baseline data, a lack of clear performance milestones, and frequent disruptions due to staff turnover and weak documentation practices.

100. While some adaptive management occurred, these actions were largely reactive and not systematically informed by monitoring data. As a result, the M&E framework had limited utility in guiding implementation, supporting institutional learning, or informing real-time decision-making.

Rating for Monitoring and Reporting: Moderately Satisfactory

Rating for Monitoring of Project Implementation: Moderately Satisfactory

Rating for Project Reporting: Moderately Satisfactory

4.8 Sustainability

4.8.1 Socio-political Sustainability

101. The SIRF Fund has strong political backing and long-term potential as a national adaptation financing mechanism, as evidenced by the legislative initiative to anchor the SIRF Fund in the EPMA, the establishment of the SIRF Fund, and the involvement of Permanent Secretaries from various departments in serving on the PMC and the SIRF Fund Board. Additionally, the Cabinet approved the Cashew Hill LAP, the DCA Physical Planning Development Board approved the revised Building Code, and McKinnon's LAP is being advanced for designation as an SVA under the EPMA. However, operational rules and funding replenishment strategies remain underdeveloped. Community buy-in was strong around household adaptation works and watershed projects, suggesting a high level of commitment to maintaining local results. Nonetheless, the long-term sustainability of these outcomes depends on completing institutional handovers and advancing the formal adoption and enforcement of approved regulatory instruments, such as the revised Building Code and the St. Mary's LAP.

4.8.2 Financial Sustainability

102. The project introduced innovative financing mechanisms through the SIRF Fund and the Revolving Loan Programme, laying a foundation for long-term adaptive capacity. However, while the Fund was legally established and operationalised, its track record remains nascent, and its financial sustainability is not yet secured. Although revolving loans were successfully disbursed, loan performance and repayment dynamics are still maturing, and ongoing technical and operational support will be required to avoid default risks. Additionally, recurrent costs associated with maintaining adaptation infrastructure (e.g., drainage systems, water-harvesting units) may fall on local governments or communities without guaranteed budgetary support.

103. The reliance on a pooled project account during early phases, the absence of consistent audit reporting, and weak attribution of expenditures to specific projects undermined initial confidence in the DOE's fiduciary systems. The project's ability to mobilise additional resources from donors or public finance remains uncertain beyond current cycles. While financial mechanisms are in place, the extent to which they can sustain benefits independently remains to be proven.

4.8.3 Institutional Sustainability

104. Institutionally, the project made significant contributions by embedding climate finance and adaptation planning within national frameworks, notably through the SIRF Fund and strengthened regulatory instruments. However, institutional sustainability is challenged by the limited technical depth in second-tier agencies, such as NGOs and CBOs, and their dependence on DOE as a central delivery point. Moreover, while the Fund's governance structure is legally mandated, its actual management functionality, reporting consistency, and risk management practices are still evolving. The absence of a detailed exit or transition strategy, combined with weak follow-through on some policy outputs (e.g. incomplete final policy briefs, unvalidated reports), indicates that further institutional reinforcement is needed. Without continued investment in systems, staff, and inter-ministerial collaboration, institutional capacity gains made are likely to weaken over time.

Findings Statements on Sustainability*:*

105. The SCCF project established foundational mechanisms for sustainability through the SIRF Fund and alignment with national policy; however, limited cross-sectoral ownership, nascent financial systems, and the absence of a formal transition strategy constrain the persistence of outcomes.

106. While institutional frameworks are in place, sustained benefits will depend on continued technical support, resource mobilisation, and inter-agency coordination.

Rating for Likelihood of Sustainability (*use 'Likely' scale*): Moderately Likely

Rating for Socio-political Sustainability: Likely

Rating for Financial Sustainability: Moderately Likely

Rating for Institutional Sustainability: Moderately Likely

4.9 Factors Affecting Performance and Cross-Cutting Issues

4.9.1 Quality of Project Management and Supervision

4.9.1.1 UNEP/Implementing Agency:

107. UNEP provided overall technical oversight and strategic direction for the SCCF project, particularly in shaping its ecosystem-based adaptation approach and supporting the establishment of innovative financing mechanisms such as the SIRF Fund. UNEP's role was instrumental in aligning the project with international climate finance practices and supporting adaptive responses to key challenges, such as delays in disbursement and financial tracking. Task Managers conducted regular monitoring, including a final supervision mission in June 2023 to verify achievements, review pending deliverables, and adjust budgets. Adaptive management by UNEP was evidenced by the PIRs, which consistently improved its progress ratings, and by its endorsement of the two no-cost extensions to meet financial requirements.

108. However, UNEP's supervision was affected by weaknesses in early financial oversight, risk management, and proactive intervention. There was some turnover of Task Managers and delays in responding to or addressing management issues which arose at the project level. The DOE's response to audit delays, reporting delays, governance breakdowns, and staffing turnover was not sufficiently robust, limiting its ability to guide adaptive management proactively. More vigorous enforcement of reporting timelines and financial compliance could have prevented some of the management issues

observed. Additionally, allocating project staff time and costs across multiple projects without a clear tracking mechanism raised concerns about transparency and accountability in financial management. These issues were compounded by communication bottlenecks, leading UNEP to engage more directly with the DOE Director instead of the Project Coordinators. However, UNEP intervened and collaborated closely with the DOE to reconcile Operational Account expenditures and financial reports, which greatly enhanced the project's financial management. While UNEP provided sound technical direction, its early monitoring of delivery and financial risks was limited.

4.9.1.2 Partners/Executing Agency:

109. The DOE demonstrated strong leadership in operationalising the project and embedding it within national climate and environmental policy frameworks. Its use of a programmatic approach in sharing staff, procurement, and systems across multiple projects enabled resource efficiencies and enhanced coherence with other initiatives. However, this model also blurred project accountability, diluted staff resources, and complicated cost attribution. Persistent staffing instability, especially at the Project Coordinator level in the PMU, significantly undermined continuity, institutional memory, and quality and timely delivery of outputs. Project Coordinators were changed approximately three times, and there was no Project Coordinator in place from 2021 to 2023. Financial management weaknesses were recurrent during the early stages of project implementation, which significantly delayed the project.

110. Decision-making was highly centralised, with limited delegation to technical officers and critical governance bodies, such as the PMC, TAC, and Audit Committee. These were inconsistently convened or remained inactive for extended periods, and often focused on administrative matters rather than on monitoring risks and results. TORs for oversight bodies remained in draft for much of the implementation. Early communication with UNEP was insufficiently frequent or robust, which contributed to avoidable inefficiencies. In particular, the exclusion of UNEP from the PMC weakened its ability to carry out its supervisory role effectively. Adaptive responses were implemented, but these were mainly reactive. Overall, the DOE successfully executed the project's technical components but lacked the structured management and risk oversight needed to address systemic issues in real time.

4.9.2 Stakeholders' Participation and Cooperation

111. The project engaged key stakeholders, including the DCA and local beneficiaries (NGOs and CBOs), with varying degrees of effectiveness. The DCA played a significant role in revising the national Building Code to integrate climate resilience measures; however, institutional coordination between the DCA and the DOE was inconsistent, which delayed policy uptake and mainstreaming of planning outputs. Two Safeguard Officers were trained and embedded in the DOE to support ongoing outreach and inclusion. Community-level beneficiaries, particularly loan recipients and residents in flood-prone areas, reported high satisfaction with adaptation interventions such as drainage upgrades and household climate-proofing measures. Nevertheless, post-implementation communication with beneficiaries was limited. The project lacked formal mechanisms to sustain feedback loops and inclusive engagement over time, underscoring the need for improved coordination, follow-up, and equity-focused outreach in future initiatives.

112. Gender inclusion was a relative strength of the project. Women comprised 60% of the SIRF Fund Board and represented 67% of loan recipients, indicating strong female participation in both governance and implementation. Women were also present in

technical teams, including 40% of the civil engineering staff. Despite this balanced participation, the project lacked a systematic gender strategy or a gender-disaggregated monitoring framework, making it difficult to assess the extent to which gender aspects were strategically planned, integrated, and sustained during implementation. The absence of formal mechanisms to engage other marginalised groups further limited the depth of inclusion.

4.9.3 Responsiveness to Human Rights and Gender Equality

113. The project demonstrated partial responsiveness to human rights and gender equality, primarily through strong female participation in implementation and governance. Notably, 67% of loan recipients and 60% of the SIRF Fund Board members were women, and women comprised 40% of the civil engineering team. These figures reflect meaningful engagement of women in adaptation finance and technical delivery. However, the project lacked a formal gender or social inclusion strategy, and no systematic assessment was conducted to address or monitor inequalities in access to natural resources or the specific vulnerabilities of disadvantaged groups such as low-income households, youth, or persons with disabilities. While some community outreach and awareness activities were inclusive in design, there was limited documentation or evidence that implementation consistently addressed differentiated vulnerabilities or the roles of marginalised groups in adaptation and environmental stewardship. As a result, while gender balance was achieved in some outputs, the project fell short of a rights-based, intersectional approach to environmental programming.

4.9.4 Environmental and Social Safeguards

114. The project met UNEP's initial safeguard requirements by conducting an environmental and social screening during the design phase, identifying risks related to construction in degraded watersheds, vector-borne disease, and vulnerable communities. These risks were addressed conceptually through local area plans, community consultations, and alignment with the EPMA. Throughout the implementation, the DOE maintained an Environmental and Social Safeguards (ESS) process, supported by two ESS Gender Officers, one of whom focused specifically on engagement with vulnerable communities and youth. Safeguards were operationalised particularly under the Revolving Loans Programme, where household-level interventions complied with environmental safety standards and enhanced adaptive capacity without causing harm. Similarly, infrastructure works, including the Woods Pond rehabilitation, were guided by hydrological assessments and community consultations to reduce flooding risks without displacing or adversely affecting residents.

115. While these measures demonstrate good practice in risk management and community engagement, the formal requirements for reviewing safeguard risk ratings, ongoing monitoring, and structured reporting on safeguards were only partially met. Safeguards were not revisited systematically, and while mitigation measures were implemented, there is no evidence that they were tracked through a formal Environmental and Social Management Plan. Risk avoidance and mitigation occurred, but mainly on an ad hoc basis, and regular reporting on the status or effectiveness of safeguard measures was lacking.

116. While the COVID-19 pandemic limited international travel by the UNEP Task Manager, the project thereby minimised its environmental footprint by adopting digital collaboration tools. It also promoted low-carbon, nature-based solutions, such as gravity-fed drainage, solar installations, and water harvesting, demonstrating alignment

with UNEP's environmentally responsible practices. However, the lack of formal tracking or carbon accounting limits the ability to quantify these benefits.

4.9.5 Country Ownership and Driven-ness

117. The SCCF project demonstrated a moderate level of country ownership and drivenness, with strong leadership from the DOE. The project was legally anchored in national frameworks, particularly the EPMA, and directly supported national commitments under the NDC. The DOE's consistent engagement, integration of project activities into national planning, and operationalisation of the SIRF Fund reflect genuine institutional buy-in. However, ownership beyond the environmental sector was uneven. While the DCA was actively involved in updating the Building Code and in developing the LAPs, cooperation from other important ministries was limited, particularly in institutionalising reforms or validating final outputs. This constrained the forward momentum from project outcomes (e.g., endorsement of planning tools, financial mechanisms) to broader systemic adoption. Additionally, while female participation in governance and implementation was strong, ownership among other marginalised groups, including youth and low-income communities, was less documented and not embedded through formal structures or capacity-building plans.

4.9.6 Communication and Public Awareness

118. Communication and public awareness activities were a visible and well-funded component of the project, especially in its early stages. The project utilised various outreach tools—public consultations, radio campaigns, exhibitions, and school-based initiatives—to build awareness of climate resilience measures and promote household-level adaptation actions. Stakeholder interviews and PIRs confirm that these efforts contributed to strong community buy-in, particularly in areas that benefited from visible infrastructure, such as McKinnon's. Where reporting was successfully utilised (e.g. reports and interviews with loan recipients), it not only raised awareness locally but also promoted the project model regionally. However, the project lacked a formal communications strategy or knowledge management framework, and existing communication platforms (e.g., REGATTA or OECS exchanges) were underutilised in later stages. Feedback mechanisms for beneficiaries and community groups were informal and inconsistently applied. While the DOE's use of digital tools improved internal coordination, knowledge sharing across institutions and with civil society was fragmented, and no structures were established to sustain these efforts beyond the project's life. As a result, while awareness-building was impactful in the short term, long-term communication and learning channels remain fragile.

Findings Statements on Factors Affecting Performance and Cross-Cutting Issues:

119. While UNEP's contributions were instrumental in shaping the project's technical design and responding to early implementation delays, a lack of sufficiently robust engagement during governance breakdowns and staff turnover at the Executing Agency undermined its ability to support proactive adaptive management and risk oversight.

120. The DOE demonstrated strong technical execution and national policy alignment but struggled with continuity, knowledge management, financial oversight, institutional accountability, and structured governance.

121. Stakeholder engagement and gender inclusion were moderately successful but lacked formal mechanisms for sustainability and equity. While women were strongly represented across governance and implementation structures, and some community groups reported benefits, the absence of a gender strategy, disaggregated monitoring,

or targeted outreach to other marginalised populations limited the depth and inclusiveness of participation.

Rating for Factors Affecting Performance and Cross-Cutting Issues: Satisfactory

Rating for Quality of Project Management and Supervision: Moderately Satisfactory

Rating for Stakeholders Participation and Cooperation: Satisfactory

Rating for Responsiveness to Human Rights and Gender Equality: Satisfactory

Rating for Environmental and Social Safeguards: Satisfactory

Rating for Country Ownership and Driven-ness: Satisfactory

Rating for Communication and Public Awareness: Satisfactory

5 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

122. Overall, the SCCF project achieved a '**Moderately Satisfactory'** rating. The most successful aspects of the project were its strategic relevance, institutional coherence, innovation in climate adaptation financing, and the delivery of tangible ecosystem-based adaptation interventions. Weaknesses included project oversight and internal accountability systems, such as delays in establishing governance bodies, the absence of structured risk assessments, and limited PMC and subcommittee engagement in monitoring results. Additionally, ongoing issues with financial reporting, document management, and staff continuity restricted the project's efficiency, hindering the delivery of specific knowledge and policy outputs. While these issues did not undermine the project's overall success, they highlight the need for improved institutional systems and support in future initiatives.

123. The main achievements of the project include the successful operationalisation of the SIRF Fund's Adaptation Window and its Revolving Loans Programme, which financed climate-resilient home upgrades for 85 households; the implementation of flood mitigation infrastructure in the McKinnon's watershed, benefiting over 5,000 households and reducing flood risks; and the integration of adaptation into national and sub-national planning through the revision of the Building Code and the development of two Local Area Plans. The project also enhanced public awareness and regional knowledge sharing on adaptation and innovative financing, supported by strong co-financing that exceeded expectations. These accomplishments demonstrate the project's substantial contribution to enhancing national capacity and resilience in Antigua and Barbuda.

124. These achievements were primarily driven by strong national ownership and leadership from the DOE, which effectively utilised its institutional mandate and networks to coordinate implementation and strategically align the project with national priorities. By integrating ecosystem-based adaptation with financial tools and aligning with national planning instruments, such as Local Area Plans and a revised Building Code, the project established a replicable model for climate finance that balances public policy goals with community-level action. Its successful implementation demonstrates proof of concept for scaling up through mechanisms like the Green Climate Fund's Enhanced Direct Access modality. Close collaboration with community-based organisations and technical agencies enabled targeted interventions. Meanwhile, synergies with complementary initiatives, such as the GCF Enhanced Direct Access and Adaptation Fund projects, helped to amplify results and promote learning. The project's adaptive management approach allowed it to remain flexible and responsive to changing conditions and challenges.

125. The project's sustainability is moderately likely. The primary features supporting its benefits include the incorporation of the SIRF Fund into national legislation (the Environmental Protection and Management Act, 2015), which provides a legal and policy framework for ongoing environmental financing; the creation of revolving loan mechanisms capable of regenerating funds over time; and the integration of climate adaptation into physical planning instruments. Additionally, the project promoted multi-stakeholder engagement and technical capacity within the DOE and partner agencies, enabling the continued implementation and oversight of adaptation measures. Co-financing from ongoing and planned projects, such as those funded by the GCF and Adaptation Fund, further supports the scaling and sustainability of interventions. However, long-term sustainability may be limited by constrained fiscal measures, the

ongoing need for technical support, restricted cross-sectoral ownership, and the lack of a fully operational document management and monitoring system to track impacts over time.

126. Although the project achieved notable results, the lack of a fully operational document management system and gaps in institutional memory—worsened by significant national staff turnover—caused delays in project implementation, including finalising key deliverables. Furthermore, the distribution of project staff time and costs across multiple projects without a clear tracking system raised concerns about transparency and accountability in financial management.

127. The project's contribution to a) capacity building, b) South-South Cooperation, and c) equality was substantial across all three areas. In terms of capacity building, the project improved technical and institutional capabilities for climate adaptation planning and implementation at both national and sub-national levels. Regarding South-South Cooperation, the project promoted regional knowledge exchange and collaboration with regional bodies such as the OECS, helping to establish the SIRF Fund Revolving Loan Programme as a model for potential replication in other Eastern Caribbean states. Concerning equality, the project mainstreamed gender considerations by ensuring that at least 40% of the beneficiaries of the Revolving Loan Programme were women-headed households, and by encouraging women's participation in decision-making bodies, such as the SIRF Fund Board, where women made up 60% of the members. By the end of the project, 67% of loan recipients were women, demonstrating strong uptake and effective gender-responsive targeting measures. The project also adapted outreach and financing instruments to reach vulnerable and marginalised groups. However, further refinement in targeting low-income households and systematic gender mainstreaming was recognised as the next necessary steps.

Responses to Key Strategic Questions

128. The Terms of Reference for the evaluation included a set of strategic questions of interest to UNEP. Regarding strategic question one, the question was, *in what ways and to what extent have the needs and interests of national partners, communities, and vulnerable groups been considered in the project's decision-making processes, implementation, and monitoring?* The project's decision-making processes made concerted efforts to include national partners, communities, and vulnerable groups in its implementation. Various stakeholders were involved during the design phase, with public consultations organised by the DOE and UNEP to ensure their needs and priorities were taken into account. During implementation, the project emphasised inclusive participation, particularly through the SIRF Fund Revolving Loans Programme. Additionally, the project incorporated gender considerations, focusing on the inclusion of women in decision-making bodies and ensuring their access to climate adaptation resources.

129. Regarding strategic question two, ***what challenges did the project face in selecting, managing, and implementing the loans funded under the SIRF Fund Revolving Loans Programme?*** The SIRF Fund Revolving Loans Programme (RLP) successfully demonstrated an innovative and inclusive model for financing household-level climate resilience, achieving strong participation, particularly among women-headed households, and serving as a viable foundation for scaling up through national and regional adaptation finance mechanisms. The project encountered several challenges in the selection, management, and implementation of loans under the RLP, particularly in ensuring equitable access for low-income households. Many potential beneficiaries were hesitant to participate due to financial constraints or limited property value, which reduced the programme's overall reach. Early implementation was also hindered by the lack of a structured loan management approach, characterised by unclear and inconsistent eligibility criteria and complex documentation requirements, which led to delays and confusion.

130. Regarding strategic question three, ***what modifications were made to adapt to the effects of COVID-19, and how might these modifications influence the project's performance?*** Some adjustments were implemented to ensure continuity despite the pandemic's challenges. The COVID-19 pandemic caused delays in several deliverables and considerably affected stakeholder engagement, which, along with other setbacks, ultimately resulted in a no-cost extension. Nonetheless, the project adopted flexibility in its work plans, especially in stakeholder engagement strategies, incorporating virtual methods and physical spaces that complied with social distancing measures. All project staff were eventually vaccinated, further reducing the risk.

131. Regarding strategic question four, ***what catalytic effects, if any, has the project had in influencing broader policy, replication, or scaling up of adaptation interventions in Antigua and Barbuda and the Caribbean region?*** One of the key achievements was the project's impact on policy and planning, as reflected in the mainstreaming of climate adaptation measures and climate-resilient building practices, as documented in the LAPs and the revised Building Code, both of which were adopted by the DCA. The positive results of this SIRF Fund pilot have led to discussions about extending the programme to other Caribbean islands through GEF/SCCF funding. The project has also contributed to regional knowledge-sharing on innovative financing mechanisms and ecosystem-based adaptation (EbA).

132. Regarding strategic question five, ***what lessons can be learned from the implementation of innovative financing instruments (e.g., the Revolving Loans Programme) that could inform similar adaptation projects in other SIDS or vulnerable countries?*** Several valuable lessons can be drawn from the implementation of the SIRF Fund Revolving Loans Programme under the SCCF project, offering guidance for similar adaptation initiatives in other SIDS or vulnerable countries. These are summarised in the following paragraphs.

133. **Tailoring Financial Instruments to Local Context**: The success and experiences of the Revolving Loans Programme underscore the importance of designing financing mechanisms that respond to the specific socioeconomic conditions of target communities. In Antigua and Barbuda, many households lacked access to commercial financing for resilience-building measures. While the concessional loans addressed this gap, some beneficiaries remained reluctant to borrow, suggesting that blending small grants with loans might increase uptake. This indicates a need for flexible financial models that include differentiated instruments (grants, concessional loans, guarantees) depending on beneficiary profiles.

134. **Importance of Simplified and Inclusive Processes:** The project demonstrated that overly complex documentation and unclear eligibility criteria can deter potential beneficiaries. To overcome this, clear communication, community outreach, and simplified application procedures are essential. The DOE's community-based engagement proved vital in building trust and ensuring that marginalised groups, including women, could access funds.

135. **Integration with Broader Institutional and Policy Frameworks:** A key strength of the SCCF project was that the Revolving Loans Programme was embedded within a broader

national adaptation framework, supported by policy reforms such as the revised Building Code. This alignment with policy ensured sustainability and legitimacy and increased the potential for scaling up through other funding sources such as the GCF and Adaptation Fund. It demonstrates that financing instruments can be most effective when coupled with enabling policies and institutional support.

136. **Robust Monitoring and Support Systems Are Critical:** The project revealed weaknesses in documentation, project management, and financial reporting, including delays in audits, challenges with tracking loan disbursement and repayment, and limited data management capacity. These gaps underscore the necessity for robust project management systems, including dedicated monitoring and evaluation (M&E) structures, effective digital documentation systems, and trained staff to manage loan operations and track results. These systems are vital for ensuring transparency, accountability, and learning in future replication efforts.

137. **Catalytic Potential through Demonstration Effect:** The SIRF Fund's Revolving Loan Programme demonstrated tangible, household-level climate resilience outcomes—such as hurricane shutters, solar panels, and water harvesting systems—serving as a powerful motivator for replication. The project showed that when communities witness the benefits of adaptation interventions among their peers, it creates demand and promotes behavioural change. Regional interest in scaling the program to other OECS countries also illustrates this catalytic potential.

138. In summary, successful replication in other SIDS or vulnerable contexts requires context-specific financial design, inclusive and simplified access mechanisms, integration with national policy frameworks, robust implementation and monitoring and evaluation (M&E) systems, and strategic communication to showcase impact. The experience of the SCCF project in Antigua and Barbuda provides a rich case study on how to operationalise climate finance at the community level in a manner that is both scalable and sustainable.

139. The table below provides a summary of the ratings and findings discussed in Chapter 4. Overall, the project demonstrates a rating of '**Moderately Satisfactory'**.

Table 16: Summary of project findings and ratings[24]

Criterion	Summary assessment	Rating
Strategic Relevance		**HS**
1. Alignment to UNEP MTS, POW and Strategic Priorities	The project fully aligns with the Climate Change subprogramme (MTS 2018 – 2021), especially EA(a) on national adaptation planning and ecosystem-based adaptation.	**HS**
2. Alignment to UNEP Donor/GEF/Partner strategic priorities	The project directly supported the SCCF-A objective of reducing vulnerability to climate change by implementing innovative adaptation financing models and ecosystem-based interventions. It also contributed to GEF programming on climate resilience in vulnerable countries, particularly SIDS, and was responsive to SCCF results-based management guidelines.	**HS**

[24] Most criteria will be rated on a six-point scale as follows: Highly Satisfactory (HS); Satisfactory (S); Moderately Satisfactory (MS); Moderately Unsatisfactory (MU); Unsatisfactory (U); Highly Unsatisfactory (HU). Sustainability and Likelihood of Impact are rated, also on a six-point scale, from Highly Likely (HL) down to Highly Unlikely (HU) and Nature of External Context is rated from Highly Favourable (HF) to Highly Unfavourable (HU).

Criterion	Summary assessment	Rating
3. Relevance to global, regional, sub-regional and national environmental priorities	The project was strongly aligned with national climate adaptation priorities outlined in Antigua and Barbuda's NDC, the NAP framework, and the legally mandated SIRF Strategy. Regionally, it supported the OECS resilience agenda and CARICOM's strategic direction on climate resilience. Globally, the project advanced the objectives of the UNFCCC, particularly under Article 7 on adaptation, and contributed directly to Sustainable Development Goals 13 (Climate Action) and 11 (Sustainable Cities and Communities). Its design and delivery were fully responsive to the SCCF mandate to reduce climate vulnerability in highly exposed countries, especially Small Island Developing States.	HS
4. Complementarity with existing interventions/ Coherence	The project was well-coordinated with related national and regional initiatives, including the GCF Enhanced Direct Access project and Adaptation Fund interventions. While coordination improved over time, earlier implementation phases would have benefited from more formalised cross-project integration mechanisms to maximise synergies and minimise overlaps.	S
Quality of Project Design	While the project design lacked a robust ToC, there was clear articulation of outcomes and outputs, and a logical results framework that was revised and simplified at inception to improve clarity and measurability. The project effectively integrated adaptation finance, capacity building, and ecosystem-based interventions, while aligning with national institutional frameworks and legal mandates.	S
Nature of External Context	While the project operated in a relatively stable political and economic environment, external challenges such as the COVID-19 pandemic and regional economic constraints posed moderate risks to implementation timelines and community-level engagement.	MF
Effectiveness		S
1. Availability of outputs	Most planned outputs were delivered, with strong uptake and ownership. Still, some outputs were only partially achieved at project closure due to staff turnover and inadequate document management.	S
2. Achievement of project outcomes	Most direct outcomes were achieved or partially achieved. Nevertheless, incomplete documentation and institutional and community mechanisms inhibit the full attainment of results.	MS
3. Likelihood of impact (use 'likely' scale)	There is credible potential for long-term impact through institutionalised financing mechanisms, revised planning tools, and regional uptake of the SIRF Fund model. However, sustaining momentum will depend on continued support, clear eligibility mechanisms, operational handover strategies, and enhanced cross-sectoral ownership.	L
Financial Management	While the project eventually disbursed nearly all SCCF resources and met co-financing targets, persistent weaknesses in financial reporting, delayed audits, and inadequate tracking of shared costs undermined financial transparency and accountability.	MS

Criterion	Summary assessment	Rating
1. Adherence to UNEP's financial policies and procedures	Persistent and significant lapses in adherence to UNEP financial policies and procedures were documented, although partial corrective measures were introduced. These weaknesses created risks to transparency and accountability, even if they did not ultimately derail project delivery.	**MU**
2. Completeness of project financial information	Except for the Report on Co-Financing not showing which agencies provided the co-financing and not indicating whether it is in the form of Cash or In-kind contribution, all of the other financial reports, which have been made available to the evaluator, contained the financial information required for this Report. The Expenditure Report for Quarter 3 of 2023 included a detailed cost breakdown for the four components of the Project.	**MS**
Efficiency	The project had two justified no-cost extensions. While it achieved many of its key outputs within the extended timeframe and made cost-effective use of resources, financial mismanagement, poor early risk management, staffing gaps, and weak internal systems significantly constrained implementation efficiency.	**MU**
Monitoring and Reporting	The project developed a revised Results Framework at inception and submitted annual PIRs with progress updates. However, monitoring activities were inconsistently applied during implementation, and key data and documentation were often fragmented or delayed.	**MS**
1. Monitoring of project implementation	Monitoring activities were uneven due to staff turnover and limited use of tracking tools. While the EIMAS system provided spatial data for some interventions, final outcome-level assessments relied heavily on ad hoc compilations of data near project closure.	**MS**
2. Project reporting	Although PIRs were completed annually, reporting delays and inconsistencies in results tracking limited the ability to assess progress systematically over time.	**MS**
Sustainability (use 'likely' scale)	The project established a solid foundation for sustaining benefits through institutional, legal, and financial mechanisms. However, weaknesses in internal systems, staff retention, and long-term resource mobilisation pose moderate risks to sustained impact.	**ML**
1. Socio-political sustainability	There is strong political and institutional support for the project's objectives, particularly the continued operation of the SIRF Fund and integration of climate adaptation into planning and development policy.	**L**
2. Financial sustainability	The revolving loan mechanism is designed to regenerate adaptation finance, and co-financing targets were exceeded. However, long-term sustainability depends on continued replenishment, expanding the funding base, and resolving cost allocation issues across projects.	**ML**

Criterion	Summary assessment	Rating
3. Institutional sustainability	The project contributed to institutional capacity building, policy integration, and technical training. However, institutional sustainability remains constrained by limited technical depth within second-tier agencies, continued dependence on the DOE for coordination, and evolving governance and risk management systems within the SIRF Fund. Staff turnover and the absence of a centralised document management system reduce institutional memory and continuity, limiting resilience to personnel and structural changes.	**ML**
Factors Affecting Performance	The project benefited from strong national ownership and adaptive management. However, it was constrained by high staff turnover, delays in disbursement, and insufficient operational systems for oversight, knowledge management, and financial tracking.	S
1. Quality of project management and supervision	The DOE demonstrated strong leadership and commitment; however, internal coordination gaps, inconsistent engagement by the governance body, and the lengthy resolution of financial management discrepancies between UNEP and the DOE contributed to delays in implementation.	**MS**
2.1 UNEP/Implementing Agency:	UNEP played a crucial role in project design, coordination with the SCCF, and ensuring technical alignment with UNEP's Climate Change Subprogramme and fiduciary standards. However, oversight and technical support, especially during the early implementation phase, were not sufficiently robust.	**MS**
2.2 Partners/Executing Agency:	The DOE demonstrated strong leadership, national ownership, and commitment to project objectives, successfully delivering key outputs and leveraging co-financing. However, internal challenges hindered timely implementation and affected overall efficiency.	**MS**
2. Stakeholders' participation and cooperation	Stakeholders were actively involved in the project's design and implementation, through inclusive consultations and partnerships with community groups and government entities. However, more could have been done to engage low-income households through grant-based support mechanisms.	S
3. Responsiveness to human rights and gender equality	The project promoted inclusive participation, prioritised women-headed households in loan approvals, and achieved gender parity in governance bodies, despite the absence of a formal Gender Action Plan.	S
4. Environmental and social safeguards	No environmental or social harms were reported. Safeguards were addressed through national EIA procedures and engagement with affected communities during infrastructure works.	S
5. Country ownership and driven-ness	The project was nationally led, with execution by the DOE, full alignment with national legislation, and integration of project results into statutory planning and financial systems. This level of national ownership was central to the project's achievements and legacy.	S
6. Communication and public awareness	The project supported national awareness campaigns, beneficiary outreach, and regional knowledge-sharing events. Communications products, including a web story and video interviews with loan recipients, enhanced visibility and showcased results.	S

Criterion	Summary assessment	Rating
Overall Project Performance Rating	The project demonstrated strong strategic relevance, and the project design was sound and adaptable, although it underestimated institutional risks and overlooked partner capacity. Despite external challenges, the project achieved a satisfactory level of effectiveness. Efficiency was moderately unsatisfactory, marked by two no-cost extensions, delays in disbursement and procurement, and weak internal control systems despite the cost-effective delivery of field interventions. Financial management was rated moderately satisfactory, given the early challenges regarding financial management and reporting. Monitoring and reporting were moderately satisfactory overall. The sustainability of results is rated moderately likely, supported by legal mandates, institutional frameworks, and complementary projects, but threatened by weak internal systems and uncertain long-term financing. Across cross-cutting themes, the project performed moderately satisfactorily.	MS

5.2 Lessons Learned

Table 17: Lessons Learned

Lesson Learned #1:	Undertaking a detailed institutional capacity and systems assessment of the Executing Agency during project design is critical to ensuring efficient and effective implementation.
Context/comment:	While the project design correctly identified the DOE's strategic positioning and national leadership in climate policy, it did not fully assess the operational, financial, and human resource capacity of the DOE to manage multiple GEF projects simultaneously. This was compounded by the Implementing Agency's limited in-country presence, which constrained its ability to provide timely technical guidance and fiduciary oversight. One of the most significant challenges arose from the DOE's practice of pooling funds across multiple projects into a single Operational Account, without adequately tracking expenditures at the individual project level, leading to delayed audits, financial discrepancies, and reduced transparency.
Cross-reference(s) to relevant paragraphs	39, 84, 95, 109, 110, 111

Lesson Learned #2:	Systematically integrating gender and social inclusion throughout project implementation, through formal Gender Action Plans and disaggregated monitoring, can strengthen the relevance, equity, and potential for uptake and sustainability of climate adaptation interventions.
Context/comment:	The project demonstrated that setting clear gender participation thresholds and monitoring them at the outcome level, through mechanisms such as targeting women-headed households in the Revolving Loan Programme, led to strong engagement and uptake by women. However, in the absence of a formal gender action plan or systematic monitoring framework, the potential for documenting and institutionalising good practices was limited.

Cross-reference(s) to relevant paragraphs	Table 14 (Outcome 2), 97, 98, 112

Lesson Learned #3:	Locally tailored and inclusive financial instruments, supported by enabling policies, institutional frameworks, and clear pathways for scale-up and replication, can enhance equity, promote uptake, and strengthen the long-term sustainability and catalytic impact of climate adaptation interventions.
Context/comment:	By demonstrating the feasibility of an innovative adaptation financing mechanism within national systems, the SCCF project created a replicable model that informed subsequent funding proposals. Integration with enabling policies, such as the EPMA and revised Building Code, strengthened its relevance and potential for long-term impact. The Revolving Loans Programme demonstrated that concessional finance can effectively support climate-resilient upgrades for vulnerable households, particularly those headed by women. However, uptake was hindered by complex documentation, limited awareness, and credit aversion among poorer groups. Simplified processes, flexible instruments and systematic monitoring can prove essential for success.
Cross-reference(s) to relevant paragraphs	133-137

Lesson Learned #4:	Capacity-building efforts can be most effective when anchored within institutions and complemented by participatory community monitoring systems.
Context/comment:	Short-term training, lacking a clear monitoring framework at the community level or integration into existing institutional mandates, yields uncertain knowledge retention, ownership, and continuity. Embedding an oversight mechanism within institutions (like the DCA) and assigning communities defined roles in monitoring and maintenance can strengthen ownership, sustain outcomes, and ensure adaptive management beyond the project's lifespan.
Cross-reference(s) to relevant paragraphs	Table 13 (Output 3.2), Table 14 (Outcome 3), 81, 111

Lesson Learned #5:	Effective resource mobilisation for adaptation finance requires a realistic, context-appropriate financing strategy, supported by early, structured engagement with the private sector.
Context/comment:	Given the project's objective of promoting innovative climate financing mechanisms, the project's design lacked diverse and realistic strategies for resource mobilisation. Limited engagement with the private sector likely constrained opportunities to scale and diversify the SIRF Fund, and repeated beneficiary payment defaults further underscore the need for more context-appropriate refinancing and risk management strategies.

Cross-reference(s) to relevant paragraphs	Table 12, 74

Lesson Learned #6:	A robust and continuous monitoring and reporting framework is essential for tracking progress, supporting adaptive management, and preserving institutional memory.
Context/comment:	Weaknesses in monitoring and reporting affected the project's ability to track progress and support adaptive management systematically. Frequent staff turnover, combined with limited digital record-keeping, further disrupted information continuity and institutional knowledge retention, making it difficult to assess outcomes or capture lessons in real-time.
Cross-reference(s) to relevant paragraphs	74, 97, 98, Table 14 (Outcome 3)

Lesson Learned #7:	Effective cross-ministerial engagement is a prerequisite for institutionalising project results and achieving systemic uptake.
Context/comment:	The project demonstrated the effectiveness of inter-agency engagement through the institutionalisation of training into DCA processes. However, weak cooperation from some key ministries during the project constrained the formal adoption of outputs such as planning tools and financing mechanisms.
Cross-reference(s) to relevant paragraphs	Table 14 (Outcome 1), 83, 103, 104

5.3 Recommendations

Table 18: Recommendations

Recommendation #1:	**Document and disseminate the project's outputs, successes, and lessons learned.**
Challenge/problem to be addressed by the recommendation:	The SCCF project comprised an innovative set of deliverables that are highly relevant to other SIDS facing climate adaptation challenges. However, some knowledge products remained incomplete, and regional knowledge-sharing mechanisms were underutilised later in implementation, limiting the project's potential impact.
Cross-reference(s) to relevant paragraphs	77, 79
Priority Level:	Low
Type of Recommendation	Project Level
Responsibility:	Project Team (UNEP and DOE PMU)
Proposed implementation time frame:	Immediate

Recommendation #2:	**Establish and operationalise project-specific management as well as financial and knowledge management systems at inception.** This should include clear protocols for financial tracking, staff onboarding, and institutional continuity, as well as a comprehensive sustainability and knowledge management strategy to capture, document, and disseminate project lessons, tools, and data through a centralised digital repository.
Challenge/problem to be addressed by the recommendation:	The project's implementation was severely challenged by financial management issues, high staff turnover, and inadequate documentation within the Executing Agency. The absence of a comprehensive sustainability and knowledge management strategy limited the project's ability to sustain and scale its results beyond project closure. To avoid delays, audit issues, and the loss of institutional memory, future projects should ensure dedicated operational systems for project management and financial oversight are in place from the outset. The IA should verify that these systems are functioning before disbursing full implementation funds and support the EA in institutionalising these tools.
Cross-reference(s) to relevant paragraphs	78, 90, 98, 109
Priority Level:	Medium
Type of Recommendation	Project Level
Responsibility:	Project Team (UNEP and DOE PMU)
Proposed implementation time-frame:	Immediate

Recommendation #3.	**Ensure that the mainstreaming of adaptation into policy frameworks is supported by enforceable mechanisms and clearly defined institutional mandates**. In parallel, develop structured stakeholder validation and follow-up processes for future policy and institutional outputs to ensure that draft tools, plans, and frameworks are endorsed, operationalised, and periodically reviewed after project closure.
Challenge/problem to be addressed by the recommendation:	Several policy and institutional outputs were developed under the project, but lacked sufficient stakeholder validation, endorsement, and follow-up mechanisms. Without institutional ownership and continuity plans, these outputs risk remaining underutilised and losing their intended catalytic impact. At the same time, the lack of a formal national mainstreaming framework, an operational coordination mechanism, and legislative enforcement of the revised Building Code constrain the institutionalisation and scalability of adaptation outcomes. Embedding these elements within policy and regulatory frameworks, supported by clear institutional mandates, is essential to ensure the continuity and durability of adaptation measures beyond project cycles.
Cross-reference(s) to relevant paragraphs	78, Table 13 (Output 1.1, 1.2, 2.4, 3.2)
Priority Level:	Medium
Type of Recommendation	Partner Level

Responsibility:	DOE & Partners
Proposed implementation time-frame:	Six to twelve months

Recommendation #4.	Expand the SIRF Fund adaptation window to explore hybrid financing models, such as those that combine concessional loans with grant-based or results-based modalities. Establish clear eligibility criteria and means-testing mechanisms and incorporate a formal Gender Action Plan and human rights-based targeting criteria.
Challenge/problem to be addressed by the recommendation:	The SIRF Fund aims to respond to the needs of the most vulnerable in adapting to climate change. However, the pilot was less successful in reaching the poorest and most vulnerable, many of whom were either ineligible or hesitant to assume debt. This financial barrier limited the equity and inclusiveness of adaptation financing.
Cross-reference(s) to relevant paragraphs	87, 130, 135
Priority Level:	Medium
Type of Recommendation	Partner Level
Responsibility:	SIRF Fund Board and Stakeholders
Proposed implementation time-frame:	Six to twelve months

Recommendation #5.	Strengthen post-loan support systems by providing sustained repayment assistance, technical guidance, and financial literacy training to reinforce household-level resilience and reduce default risks.
Challenge/problem to be addressed by the recommendation:	While the project achieved strong uptake and visible impacts at the household level, repayment challenges, limited scale, and the absence of structured post-loan support systems threaten the long-term sustainability of the SIRF Fund Revolving Loans Programme. Without improved financial management and continued technical support, the model's potential for replication and self-sustaining operation is weakened.
Cross-reference(s) to relevant paragraphs	102, 129, 133, 134
Priority Level:	Medium
Type of Recommendation	Partner
Responsibility:	SIRF Fund Board and Stakeholders
Proposed implementation time-frame:	Six to twelve months

ANNEX I. EVALUATION FRAMEWORK

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
(A) Strategic Relevance	A: Strategic Relevance: To what extent is the project aligned with the strategic priorities and policies of the donors, implementing regions/countries, target beneficiaries, and UNEP, and how well does it complement other relevant interventions?		
	A1. To what extent is the project aligned with the UNEP Medium-Term Strategy (MTS), Programme of Work (POW), and strategic priorities—such as the Bali Strategic Plan and South-South Cooperation?	Project Document, MTS/POW documents, UNEP staff	Document review Key Informant Interviews (KIIs)
	A2. To what extent is the project aligned with the strategic priorities of the donors—including the GEF—and how clearly is this alignment reflected in project design and implementation?	GEF Focal Area Strategy, Council Letters, Donor reps	Document review, KIIs with donor/GEF focal points
	A3. To what extent is the project aligned with global, regional, sub-regional, and national environmental priorities, including the SDGs and Agenda 2030, and does it address the needs of all beneficiary groups?	NDCs, SDG reports, national plans, DOE	Document review, KIIs with national authorities
(B) Quality of Project Design	B: To what extent was the project design robust, contextually appropriate, and conducive to achieving its intended results in an efficient, inclusive, and sustainable manner?		
	B1. To what extent did the project design effectively engage relevant stakeholders and reflect their roles, needs, and expectations?	Project design narrative, DOE, UNEP	Document review, KIIs with the design team
	B2. To what extent did the project design incorporate considerations of human rights, gender equality, and inclusion of marginalised groups?	Gender assessment, ToC documents, ProDoc	Document review, Gender analysis, KIIs
	B3. What were the key strengths and weaknesses of the project design, particularly regarding the theory of change and results framework?	Reconstructed ToC, Justification Table	Document review, Expert assessment

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
(C) Nature of External Context	(C): To what extent did the external operating context—such as conflict, natural disasters, or political instability—affect the implementation and performance of the project?		
	C1. What was the nature and severity of external conditions during the project, and how did they affect the project environment?	PIRs	Document review; KIIs with DOE and community representatives
	C2. How did specific external events influence the implementation and achievement of results?		
	C3. If applicable, what justification exists for adjusting ratings of effectiveness, efficiency, or sustainability due to external challenges?		
(D1) Availability of Outputs	(D1): To what extent did the project successfully produce and deliver the intended outputs in the expected quantity, quality, and timeframe?		
	(D1)1. Were the outputs delivered as planned, and how do they compare in terms of quantity, quality, and timeliness?	ProDoc; revised Results Framework; PIRs; SIRF Fund documents; LAP documents; Building Code documents; policy briefs; knowledge products; beneficiary interviews	Document review; KIIs; field verification during mission
	(D1)2. To what extent was output owned and used by the intended beneficiaries?	revised Results Framework; PIRs; SIRF Fund documents; beneficiary interviews	Document review; KIIs; field verification during mission
	(D1)3. How did project readiness, design, and management affect output availability?	ProDoc; revised Results Framework; PIRs	Document review; KIIs; field verification during mission
(D2) Achievement of Project Outcomes	(D2) To what extent were the project's intended outcomes achieved within its timeframe and resource envelope, and what evidence exists of UNEP's contribution?		
	(D2)1. Were key outcomes achieved as envisioned in the Theory of Change?	ProDoc; revised Results Framework; PIRs; Reconstructed ToC; Justification Table; LAP and Building Code	Document review; KIIs; outcome mapping and triangulation

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
		documentation; SIRF Fund reports; DOE, UNEP and partners; beneficiaries	
	(D2)2. What evidence exists to support UNEP's contribution or attribution to these outcomes?	PIR narratives; UNEP mission reports; UNEP and DOE	Document review; KIIs; outcome mapping and triangulation
	(D2)3. How did factors such as participation, gender responsiveness, and communication influence the achievement of outcomes?	PIR narratives; SIRF Fund reports; UNEP, DOE and partners	Document review; KIIs; outcome mapping and triangulation
(D3) Likelihood of Impact	(D3): To what extent is it likely that the project will contribute to long-lasting, positive environmental and social impacts?		
	(D3)1. How credible is the causal pathway to impact, and did key assumptions and drivers hold?	Reconstructed ToC; revised Results Framework; ProDoc; PIRs; DOE, UNEP and partners; beneficiaries	Contribution analysis; KIIs; document review
	(D3)2. What unintended effects emerged, and how were they managed?	Reconstructed ToC; revised Results Framework; ProDoc; PIRs; DOE, UNEP and partners	Contribution analysis; KIIs; document review
	(D3)3. To what extent did the project play a catalytic role in scaling or replication?	Reconstructed ToC; revised Results Framework; ProDoc; PIRs; DOE, UNEP and partners	Contribution analysis; KIIs; document review
(E) Financial Management	(E): To what extent did the project adhere to UNEP's financial policies, and how effectively were resources planned, reported, and utilized?		
	(E1). Did the project comply with UNEP's financial policies and standards?		
	(E2). Was financial information accurate, complete, and timely?		
	(E3). How effective was communication between financial and project management staff?		

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
(F) Efficiency	(F): To what extent was the project implemented cost-effectively and on time, maximizing the use of resources and partnerships?		
	(F1). How efficiently were inputs converted to outputs?	Work plans; progress reports; financial documents; audit reports	Document review; KIIs
	(F2). Were activities implemented on time and in a logical sequence?	Work plans; PIRs	Document review; KIIs
	(F3). Were project extensions justified, and could delays have been avoided?	PIR narratives; PCA bridging agreements; UNEP mission reports; UNEP and DOE	Document review; KIIs
	(F4). Did the project leverage existing institutions, partnerships, and data?	PIRs; UNEP mission reports	Document review; KIIs
	(F5). What cost/time-saving measures were adopted, and how effective were they?	PIRs	Document review; KIIs
(G) Monitoring and Reporting	(G)To what extent were monitoring and reporting systems utilized effectively to track progress and support informed decision-making?		
	Monitoring Design and Budgeting		
	(G1). Was a comprehensive monitoring plan developed?	ProDoc; Inception Report; M&E plan.	Document review; KIIs with DOE and UNEP staff.
	(G2). Was an appropriate budget allocated for monitoring?	Financial reports; budget breakdowns; PIRs.	Document review; financial analysis.
	Monitoring Implementation		
	(G3). Was monitoring implemented systematically to support decisions?	PIRs; M&E data	Document review; KIIs with DOE
	(G4). Did monitoring help adaptive management and risk mitigation?	PIRs; UNEP supervision reports.	Document review; KIIs with DOE and UNEP
	Project Reporting		

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
	(G5). Were reports complete, timely, and useful?	PIRs; UNEP supervision reports; audit reports	Document review; KIIs.
	(G6). How did reporting contribute to learning, communication, and accountability?	PIR narratives	Document review; KIIs
(H) Sustainability	(H): To what extent are the outcomes achieved by the project likely to be sustained over the long term?		
	Socio-political		
	(H1). Is there sustained political and stakeholder support?	PIRs; National policies; UNEP supervision reports	Document review; KIIs
	(H2). Are beneficiaries committed to maintaining results?	Beneficiary feedback; field visit interviews	KIIs
	(H3). Are there socio-political risks that could undermine outcomes?	PIRs	Document review; policy analysis
	Financial		
	(H4). Are financial mechanisms in place to sustain outcomes?	PIRs; audit reports	Risk assessment; KIIs
	(H5). Are stakeholders allocating resources for continuity?	ProDoc; PIRs; financial reports	Document review; KIIs with DOE and UNEP
	(H6). What are the risks to financial sustainability?	ProDoc; PIRs; financial reports	Document review; KIIs with DOE and UNEP
	Institutional		
	(H7). Are institutional roles embedded and clear?	ProDoc; EPMA; PIRs; SIRF Fund Docs; LAP documents; Building Code Documents	Document review; KIIs
	(H8). Have capacities been strengthened for long-term support?	ProDoc; PIRs	Document review; KIIs
	(H9). Are governance or regulatory frameworks in place?	ProDoc; EPMA; PIRs; SIRF Fund Docs; LAP documents; Building Code Documents	Document review; KIIs
	(I1): To what extent did the mobilisation phase prepare the project for successful implementation?		

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
(I1) Preparation and Readiness	(I1)1. Were design weaknesses or context changes addressed?	ProDoc; revised Results Framework; Inception Report; PIRs	Document Review; KIIs
	(I1)2. Was stakeholder engagement strong during mobilisation?	ProDoc; revised Results Framework; Inception Report; PIRs	Document Review; KIIs
	(I1)3. Were staffing and financing arrangements appropriate?	ProDoc; revised Results Framework; Inception Report; PIRs	Document Review; KIIs
(I2) Quality of Project Management and Supervision	(I2): To what extent did UNEP and the Executing Agency provide effective guidance and adaptive management?		
	(I2)1. How effective was the Executing Agency's project management?	PIRs, UNEP and DOE feedback	Document Review; KIIs
	(I2)2. How timely and supportive was UNEP's technical backstopping?	PIRs; UNEP and DOE feedback	Document Review; KIIs
	(I2)3. How well did UNEP and the Executing Agency collaborate and communicate?	PIRs; UNEP and DOE feedback	Document Review; KIIs
(I3) Stakeholder Participation and Cooperation	(I3): To what extent did the project effectively engage and collaborate with all relevant stakeholders?		
	(I3)1. Was participation inclusive and representative of all relevant groups?	ProDoc; Stakeholder Engagement Plan; PIRs; knowledge products; beneficiary feedback	Document Review; KIIs
	(I3)2. How effectively did the project promote collaboration and learning?	ProDoc; Stakeholder Engagement Plan; PIRs; knowledge products	Document Review; KIIs
	(I3)3. Was stakeholder communication transparent and responsive?	ProDoc; Stakeholder Engagement Plan; PIRs; knowledge products; beneficiary feedback	Document Review; KIIs
(I4) Responsiveness to Human Rights	(I4): To what extent did the project integrate human rights and gender equality principles in implementation?		
	(I4)1. How were inequalities in access and control addressed?	Gender assessment; PIRs; SIRF Fund documents	Document review; gender analysis; KIIs

Evaluation Criteria	Evaluation Questions	Sources of Information	Method of Data Collection
and Gender Equality	(I4)2. Were gender-related commitments from design followed through?	ProDoc; Gender assessment; PIRs; SIRF Fund documents	Document review; gender analysis; KIIs
	(I4)3. Did the project empower disadvantaged groups in environmental action?	ProDoc; Gender assessment; PIRs; SIRF Fund documents	Document review; gender analysis; KIIs
(I5) Environmental and Social Safeguards	(I5): To what extent did the project identify, manage, and report environmental and social risks and minimise its footprint?		
	(I5)1. Was environmental and social screening and risk assessment properly conducted?	ProDoc; Revised Results Framework; PIRs; ESS plan	Document review; KIIs
	(I5)2. Were safeguard risks regularly reviewed and mitigated?	ProDoc; Revised Results Framework; PIRs; ESS plan	Document review; KIIs
	(I5)3. Did the project minimise its own environmental footprint during implementation?	ProDoc; Revised Results Framework; PIRs; ESS plan	Document review; KIIs

ANNEX II. STRATEGIC QUESTIONS

In addition to the evaluation criteria outlined above in Annex I, the evaluator must address the strategic questions listed below (no more than five questions are recommended). These are:

1. **In what ways and to what extent have the needs and interests of national partners, communities, and vulnerable groups been considered in the decision-making processes, implementation, and monitoring of the project?**

   This question assesses the project's responsiveness to its intended beneficiaries and stakeholders, including marginalised and vulnerable populations. It directly relates to the principles of inclusive and participatory development, ensuring that climate adaptation measures are not only technically sound but also socially equitable. This aligns with the UNEP's Environmental and Social Safeguards (ESS) standards and the project's goal of supporting community-based resilience. It also probes the quality of stakeholder engagement mechanisms and feedback loops employed throughout the project lifecycle.

2. **What challenges did the project face in selecting, managing, and implementing the loans funded by the project under the SIRF Fund Revolving Loans Programme?**

   The Revolving Loans Programme under Component 2 is a distinctive feature of the project and represents a novel mechanism for channelling adaptation finance directly to vulnerable households. This question explores the practical barriers and institutional constraints in operationalising such mechanisms, including targeting, governance, disbursement, and repayment. Understanding these challenges is crucial for evaluating the effectiveness, efficiency, and sustainability of innovative financing and for informing the development of future financial instruments within or beyond Antigua and Barbuda.

3. **What changes were made to adapt to the effects of COVID-19, and how might any changes affect the project's performance?**

   COVID-19 emerged as a significant external risk during project implementation, potentially disrupting supply chains, stakeholder engagement, and the execution of physical works. This question assesses the adaptive capacity and resilience of the project management system, examining how effectively the project responded to unforeseen shocks. It also helps determine whether any changes introduced during the pandemic (e.g., virtual consultations, delays, budget reallocations) had lasting impacts on the delivery of results, positive or negative.

4. **What catalytic effects, if any, has the project had in influencing broader policy, replication, or scaling up of adaptation interventions in Antigua and Barbuda and the Caribbean region?**

   This question investigates the extent to which the project's outcomes, especially those related to policy, planning, and awareness (Components 1 and 4), have generated momentum beyond the immediate project scope, contributing to national or regional shifts in climate adaptation practices.

5. **What lessons can be learned from the implementation of innovative financing instruments (e.g., the Revolving Loans Programme) that could inform similar adaptation projects in other Small Island Developing States (SIDS) or vulnerable countries?**

   This question focuses on the uniqueness of Component 2, aiming to derive practical, context-specific lessons that can be applied or adapted by other countries or institutions pursuing similar objectives in constrained financing environments.

ANNEX III. STAKEHOLDERS CONSULTED DURING THE EVALUATION

Stakeholders consulted during the evaluation

Organisation	Position	Gender
Department of Environment	Finance Officer	F (2)
Department of Environment	Project Manager	F
Department of Environment	Monitoring and Evaluation Officer	M/F
Department of Environment	Deputy Project Coordinator (former)	F
SIRF Fund	Board Members	F (5)
SIRF Fund	Staff Unit	M (1)/F (4)
Project Management Committee	Member	F (2)
Development Control Authority	Partner Organisation	M (2)/F
Antigua Public Utilities Authority	Partner Organisation	M (3)
UNEP	Task Manager	F
Beneficiaries	Home Owner	M (2)

ANNEX IV. KEY DOCUMENTS CONSULTED

Project planning and PIR Documents

- UNEP-SCCF Antigua and Barbuda CEO Endorsement 19.05.2016-Final
- UNEP-SCCF Antigua and Barbuda CEO Endorsement – Annexes-19.05.2016-Final
- UNEP-SCCF Antigua and Barbuda Project Document -Final
- UNEP-SCCF Antigua and Barbuda Project Document-Final-Appendices
- Bridging PCA 2016-026 SCCF March 2022
- PCA Amendment June 2023
- Signed LI-Antigua 03.11.2016
- Revised Results Framework
- SCCF Project Implementation Plan at Inception
- UNEP GEF PIR Fiscal Year 18
- UN Environment Programme GEF PIR Fiscal Year 2019
- UN Environment Programme GEF PIR Fiscal Year 2020
- UN Environment Programme GEF PIR Fiscal Year 2021
- UN Environment Programme GEF PIR Fiscal Year 2022
- UN Environment Programme GEF PIR Fiscal Year 2023

Financial Management

- SCCF Audit Reports 2016
- SCCF Audit Reports 2017
- SCCF Audit Reports 2018
- SCCF Audit Reports 2019
- SCCF Audit Reports 2020
- SCCF Audit Reports 2021
- SCCF Audit Reports 2022

Budget Revisions

- Antigua and Barbuda SCCF Budget Revisions (2020, 2021, 2022, 2023)

Cash Advance Requests

- SCCF Cash Advance Requests (2017, 2020, 2022)

Expenditure Reports

- SCCF Expenditure Reports (2017, 2018, 2019, 2020, 2021, 2022, 2023)
- SCCF Quarterly Expenditure Reports

Project outputs Component 1:

- A Revision to the OECS Building Guidelines for Antigua And Barbuda.
- True Cashew Hill Community Local Area Plan - Draft Version - March 2019
- Saint Mary's Parish 2019 to 2021 Local Area Plan
- Building Code Policy Document APD DP
- Multi-Indicator 3 Pager. Using A Multi-Indicator Framework to Assess Vulnerability in SIRF Fund Applications

- Policy Brief on LAPD Process: Policy Brief Series Brief No 06/2020 Climate Resilient Road Construction in Antigua And Barbuda
- Local Area Plans Process - Policy Brief 09/30/2018

Project outputs Component 2:

- Evaluation of the Department of Environment's Sustainable Island Resource Framework (SIRF) Fund's Revolving Loan Programme – Final Report
- Capitalisation Rationale for the Sustainable Island Resource Framework (SIRF) Fund
- SIRF Fund Project Identification Form (SPIF)
- Adaptation Options in Buildings Information Packet
- DOE - SIRF Fund Report on the Revolving Concessional Loans Program
- Revolving Loan Programme Project Final Report January 2020 – December 2023.
- DOE - SIRF Fund Report on the Revolving Concessional Loans Program
- Component 2: Revolving Loan Programme Project Final Report December 2020 – June 2022.
- LLA Case Study – Antigua And Barbuda SIRF Slide Revised Scaling Up Locally Led Adaptation

Project outputs Component 3:

- Friar's Hill Road Climate Upgrade Progress Report. Implementation Status Report on Climate Proofing Activities, Draft, October 2020
- Final Technical Analysis and Design Report – McKinnons Pond Sub-Watershed
- Final Technical Analysis and Design Report – McKinnons Pond Sub-Watershed, Supplementary Report No. 1
- Climate Change Technological Advancements for Vector Control and Waterway Management in Project Areas – Demonstration of Technology Barriers in Combating Climate Change
- Urlings Cricket Club Project – Final Report – Part 1
- Urlings Cricket Club Project – Final Report – Part 2
- Lessons Learned and Best Practices Report: Evaluation of the SIRFF and PSSG

Project outputs Component 4:

- CLIMATE CHANGE: Teachers' Resource Guide. Department of Environment | Ministry of Health, Wellness & the Environment | Antigua & Barbuda.
- Adaptation Fund Regional Resource Mobilization Consultation and Climate Resilience and Adaptation Training, 24 – 28 April 2023

Previous reviews and evaluations

- A&B SCCF Mid-Term Report
- Final Report – OIOS Audit of Management of Partnerships at UNEP
- OIOS Exit Brief Notes – DOE Antigua and Barbuda

ANNEX V. EVALUATION ITINERARY

Schedule of Meetings May 12 – 16, 2025

DAY	TIME	ORGANISATION/ ENTITY
1	9:00	DoE
	2:00	DOE
	3:00	DOE
2	9:00	PSMC Manager - APUA Transmissions and Distribution Engineer Water Department Transmissions and Distribution Engineer Water Department, Distribution
	11:00	SIRF Fund Loans Officer, DoE SIRF Fund Loans Officer, DoE Assistant Administrator, DoE DoE M&E Team, DoE
	2:00	In-person, Loan Beneficiary
3	10:00	PMC Member
	2:00	Director, Development Control Authority DCA DCA
4	9:00	Urlings Cricket Club
	10:30	Chair of the SIRF Fund Board, Financial Secretary, Ministry of Finance Project Management Committee (PMC) Chair, Permanent Secretary, Ministry of Health, Wellness and the Environment Board Member, Deputy Financial Secretary, Ministry of Finance
	3:00	Beneficiary - Home Owner (in-person)
5	9:00	DOE Finance Staff
	10:00	Director, Department of Environment
	Virtual Meeting	
June 18, 2025	10:00 am	PMC Member Director, DOE DOE, Monitoring and Evaluation Team

ANNEX VI. ENVIRONMENTAL AND SOCIAL SAFEGUARDS ASSESSMENT

ESS PLANNING AT PROJECT DESIGN	
List any ESS issues identified at project design (e.g. SS 1.7, SS 2.3, etc.)[25]	Besides minimal noise and traffic disturbances due to construction activities, no ESS issues are identified. On the contrary, activities are identified as having a positive environmental and social (E&S) impact.
For any ESS issues identified at project design, were mitigation strategies developed (Y/N)? (If yes, briefly describe)	N/A
Were any gaps in ESS issues identified at the evaluation inception phase (Y/N)? (If yes, briefly describe)	Y. The project overlooked potentially negative economic, social, and environmental impacts. These included: Delays in operationalising financing mechanisms, potentially leading to limited access for vulnerable groups Limited gender engagement could have created disparities in benefit distribution Long-term maintenance and sustainability of EbA were not sufficiently addressed Additionally, avoiding implementation (works) during hurricane season was considered an insufficient mitigation measure given shifting climate patterns.

ESS MONITORING AT PROJECT IMPLEMENTATION	
Is there evidence that the potential emergence of ESS issues was actively monitored during project implementation (Y/N)? [26] (If yes, briefly describe)	**Y.** PIRs 2018 – 2023 comprehensively report on the ESS management and identified risks and mitigation strategies during project implementation. These were reviewed and approved by both the Project Manager (DOE) and the Task Manager (UNEP).
Is there a justification for the absence of ESS monitoring (Y/N)? (If yes, briefly describe[27])	**N/A**

[25] Select from the list of Environmental and Social Safeguards Risks in Table 1 of the template (tool 14, Safeguards Assessment Template).
[26] **Low risk:** Negative impacts minimal or negligible: no further study or impact management required.
Moderate risk: Potential negative impacts, but limited in scale, not unprecedented or irreversible and generally limited to programme/project area; impacts amenable to management using standard mitigation measures; limited environmental or social analysis may be required to develop an Environmental and Social Management Plan (ESMP). Straightforward application of good practice may be sufficient without additional study.
High risk: Potential for significant negative impacts (e.g. irreversible, unprecedented, cumulative, significant stakeholder concerns); Environmental and Social Impact Assessment (ESIA) (or Strategic Environmental and Social Assessment (SESA)) including a full impact assessment may be required, followed by an effective comprehensive safeguard management plan.
[27] For instance, during COVID, access to the field may have been restricted

MANAGEMENT RESPONSIVENESS DURING PROJECT IMPLEMENTATION	
Identify the ESS issues/events triggered [28] by the project. [29]	No negative ESS impacts were triggered by the project.
Describe consequences of ESS issues/events during project implementation.	N/A
Describe the management response and identify supporting documentation. [30, 31]	N/A
Were negative ESS effects offset by management response (Y/N)? (If yes, briefly describe)	N/A

[28] 'Triggered' refers to environmental or social issues/events that are caused or exacerbated—directly or indirectly—as a result of the project's activities, interventions, or presence.
[29] Select from the list of Environmental and Social Safeguards Risks in Table 1 of the template (tool 14, Safeguards Assessment Template).
[30] For most low-moderate risk projects, good practice approach may be sufficient. Project should demonstrate safeguard management approach in the project activities, budget, risks management, stakeholder engagement or/and monitoring segments of the project document to avoid or minimize the identified potential risks without preparing a separate safeguard management plan.
[31] E.g., GEF Project Implementation Report (PIR), Progress Report, Minutes, etc.

ANNEX VII. BRIEF CV OF THE EVALUATOR

Name	David A Simmons
Profession	Environmental Policy & Planning
Nationality	Saint Lucia
Country experience	• Americas: Caribbean
Education	• PhD (Anticipated November 2025, The UWI, St. Augustine); MA International Relations (International Law of the Sea), Dalhousie University, Canada (1983); BA Hon.., University of Windsor, Canada (1982).

Short biography:

Mr David A. Simmons is an independent consultant. He brings over three decades of experience in environmental management, climate change adaptation, and project evaluations across the Caribbean Small Island Developing States (SIDS). He has led numerous evaluations of GEF, UNEP, and GCF-funded projects, including terminal and mid-term evaluations focused on climate adaptation, environmental sustainability, and stakeholder engagement. Mr Simmons has conducted evaluations using rigorous mixed-methods approaches, integrating document reviews, interviews, focus groups, and quantitative analysis. His leadership in the Caribbean region ensures a deep understanding of local cultural and social dynamics, and he has authored several publications on climate adaptation and ocean governance in the area.

Key specialities and capabilities cover:

- Climate adaptation; Project evaluation (UNEP, GEF, GCF, CDB); Safeguards; Adaptation planning; M&E

Selected assignments and experiences:

- Mid-Term Review – UNEP/GEF South East Coast Project (Saint Lucia, 2025)
- Terminal Evaluation – UNEP/GEF Climate Resilience Financing (Antigua & Barbuda, 2025)

- Formative Evaluation of the UNEP Delivery Model and Programmatic Approach, introduced in the 2022-25 Medium Term Strategy: UNEP, Nairobi, Kenya
- Preparation of a Monitoring and Reporting Framework for the Intra-ACP GCCA+ Programme In CARIFORUM'
- Climate Risk and Vulnerability Assessment for road/coastal infrastructure (Grenada, Belize, SVG)
- Climate Variability Assessment for Agriculture, Health & Tourism (St. Kitts & Nevis, 2023–24)
- Terminal Evaluation: "Advancing the Nagoya Protocol in countries of the Caribbean Region"
- Mid-Term Evaluation of the Energy for Sustainable Development in Caribbean Buildings project
- Terminal Evaluation: "Building a Sustainable National Marine Protected Area Network – The Bahamas.
- Terminal Evaluation: "Regional Support for the Caribbean Challenge Initiative: Networking, Consolidation and Regional Coordination of MPA Management

ANNEX VIII. GEF PORTAL INPUTS

The following table contains text to be uploaded to the GEF Portal. **It will be drawn from the Evaluation Report, either as copied or summarised text.** In each case, references should be provided for the paragraphs and pages of the report from which the responses have been copied or summarised.

Table X: GEF portal inputs

Question: What was the performance at the project's completion against Core Indicator Targets? (For projects approved before GEF-7[32], these indicators will be identified retrospectively, and comments on performance will be provided.) ***Response:*** At completion, the SCCF project in Antigua and Barbuda demonstrated strong performance against its retrospectively applied Core Indicator Targets, despite its GEF-5 origin. Through the operationalisation of the SIRF Fund's Revolving Loans Programme, 85 low-income households accessed concessional financing. They completed climate-proofing interventions, including hurricane shutters, reinforced roofs, and water harvesting systems, exceeding the original target of 30 beneficiaries. Infrastructure upgrades, including the rehabilitation of Woods Pond and the drainage system on Friar's Hill Road, reduced flooding risks and directly benefited over 5,000 households, surpassing the intended target of 4,600 beneficiaries. Additionally, two Local Area Plans were developed and approved, and a third area (McKinnon's) was designated a Specially Vulnerable Area. Although professional training modules were not finalised, knowledge products and awareness campaigns reached over 2,000 community members. However, incomplete documentation and institutional and community mechanisms inhibit the full attainment of results. These achievements reflect moderately satisfactory to highly satisfactory performance at the outcome level against the project's GEF Focal Area objectives.
Question: What were the progress, challenges and outcomes regarding engagement of stakeholders in the project/program as evolved from the time of the MTR? *(This should be based on the description included in the Stakeholder Engagement Plan or equivalent documentation submitted at CEO Endorsement/Approval).* ***Response:*** Since the Mid-Term Review in 2021, stakeholder engagement under the SCCF project in Antigua and Barbuda has shown both progress and persistent challenges. Engagement mechanisms were strengthened through monthly PMC and TAC meetings, which facilitated institutional coordination and oversight of projects. Community-level participation intensified during the latter phases, particularly through awareness campaigns, consultations for Local Area Plans, and hands-on engagement in the Revolving Loans Programme, which targeted first responders and vulnerable households. However, challenges persisted due to significant staff turnover, which weakened institutional memory and delayed follow-through on stakeholder-related deliverables, such as the finalisation of policy briefs and training modules. Moreover, the lack of a functional document management system limited access to stakeholder engagement records, thereby impeding transparency and continuity of knowledge. Despite these constraints, over 2,000 individuals were reached during community campaigns and targeted training. These outcomes indicate improved alignment with the project's original intent, as articulated in the Stakeholder Engagement Plan submitted at CEO Endorsement.
Question: *What were the completed gender-responsive measures and, if applicable, actual gender result areas? (This should be based on the documentation at CEO Endorsement/Approval, including gender-sensitive indicators contained in the project results framework, gender action plan or equivalent)* ***Response:*** *Although the SCCF project did not include a formal Gender Action Plan at CEO Endorsement, it implemented several gender-responsive measures aligned with the project's equity and inclusion objectives. Women were actively engaged throughout project implementation—as participants in stakeholder consultations and decision-making bodies, and as beneficiaries of adaptation financing.*

[32] The GEF is currently operating under the seventh replenishment period of the GEF Trust Fund covering the period July 1, 2018 to June 30, 2022. The GEF Portal Reporting Guide for FY20 Reporting Process indicates that GEF-6 projects that have yet to map existing indicators to GEF-7 Core Indicators need to do so at MTR stage or (if already there) at the time of the TE. .(i.e. not GEF projects approved before GEF-6)

Notably, 60% of the SIRF Fund Board and 13% of the Technical Evaluation Committee for the Revolving Loan Programme were women. Additionally, women-headed households were explicitly targeted under Outcome 2 to ensure at least 40% female participation among the 30 households initially expected to access loans (a target ultimately exceeded in absolute terms, with 85 households reached and 67% of loan beneficiaries being women). These efforts contributed to enhancing women's access to climate finance and decision-making in climate resilience, despite the absence of a systematic gender plan
Question: What progress was made in the implementation of the management measures against the Safeguards Plan submitted at CEO Approval? The risk classifications reported in the latest PIR report should be verified, and the effectiveness of any measures or lessons learned taken to address identified risks should be assessed. ***Response:*** Throughout implementation, the DOE maintained an ESS process that included two dedicated ESS and Gender Officers—one of whom focused on engaging vulnerable communities and youth. Safeguards were applied notably in the Revolving Loans Programme, where funded household interventions (e.g., hurricane shutters, water tanks, mosquito screens) met environmental safety standards and enhanced adaptive capacity without causing harm. Similarly, infrastructure works, such as the Woods Pond rehabilitation, were guided by hydrological assessments and community consultations to reduce flooding risks without displacing or adversely affecting residents. While no major safeguard breaches were reported, project documents and mission reports noted weaknesses in documentation and oversight due to institutional staff turnover and the absence of a central document management system. These gaps limited the effective tracking of safeguard-related lessons. Nonetheless, the risk classification remained “Low” in the final PIR (FY 2023), indicating that the implemented measures were largely effective in mitigating anticipated risks.
Question: What were the challenges and outcomes regarding the project's completed Knowledge Management Approach, including: Knowledge and Learning Deliverables (e.g. website/platform development); Knowledge Products/Events; Communication Strategy; Lessons Learned and Good Practice; Adaptive Management Actions? ***Response:*** The SCCF project implemented several elements of its Knowledge Management (KM) approach, as outlined in the CEO Endorsement, including awareness campaigns, training sessions, and community outreach initiatives that reached over 2,000 people, with half in the project zones. It also contributed knowledge inputs to complementary projects (e.g., GCF-EDA, Adaptation Fund), particularly in the areas of the revolving loans model and local planning. However, key KM deliverables faced setbacks. The development of professional training modules, initially envisioned for national and regional platforms, was not completed, primarily due to challenges in securing institutional partnerships and high project staff turnover. Additionally, the absence of a centralised document management system and high staff turnover impeded the effective tracking of lessons learned, delaying the finalisation of several knowledge products, including policy briefs. Despite these constraints, adaptive management actions—such as realigning budgets and staff functions—enabled the project to sustain learning and communications efforts and provide replicable models, especially the Revolving Loans Programme, which gained visibility through UNEP-produced videos and web stories.

Question: *What are the main findings of the evaluation?*

Response: The Terminal Evaluation found that the SCCF project in Antigua and Barbuda was largely successful in achieving its intended outcomes, particularly in piloting and institutionalising innovative financing mechanisms for climate adaptation. The project exceeded key output targets, such as supporting 85 households through the Revolving Loans Programme (more than double the original target), reaching over 5,000 households through infrastructure interventions, and developing Local Area Plans and resilience-enhancing regulations. It contributed to capacity-building across agencies and communities and catalysed broader national efforts, including proposals to the GCF and Adaptation Fund. However, the evaluation also identified persistent weaknesses in project management systems, including inadequate document management, inconsistent monitoring and reporting practices, and delays stemming from financial management challenges and staff turnover. Despite these challenges, the project's relevance, catalytic potential, and contributions to institutional learning were considered significant, offering lessons for scaling similar financing and adaptation models across SIDS.

ANNEX IX. QUALITY ASSESSMENT OF THE EVALUATION REPORT

Evaluand Title:

Terminal Evaluation: Building Climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation" GEF ID 5523 (2016-2023)

All UNEP evaluations are subject to a quality assessment by the Evaluation Office. This is an assessment of the quality of the evaluation product (i.e. evaluation report) and is dependent on more than just the consultant's efforts and skills.

Report Quality Criteria	**UNEP Evaluation Office Comments**	**Final Report Rating**
Section A: Executive Summary	Assessment	
1. Does the ***Executive Summary*** act as a concise, accurate standalone section, especially to inform decision-making? Consider how clearly and concisely the report presents: • a clear summary of the evaluation object • evaluation objectives, scope and methodology • the overall project evaluation rating • a summary of main evaluation findings, including key features of performance (strengths and weaknesses) • summary responses to key strategic evaluation questions • summary of main conclusions, lessons learned and recommendations	Coverage/omissions: All required elements are addressed. Strengths/weaknesses: The Executive Summary provides a coherent, standalone overview; key ratings and performance overview (strengths and weaknesses) are clearly linked and not just listed; strategic questions, lessons learned, and recommendations are all explicitly present.	5
Section B: The Project	Assessment	
2. Does the report clearly describe the ***key parameters, scale and complexity of the evaluand***? Consider how well the report presents: • an overview of the main issue that the project is trying to address • timeline, including dates of project approval, duration and number of phases (where appropriate) • geographic coverage (regions/countries) • total secured budget and project financing, including a table with funding sources • implementing and funding partners • institutional context (i.e. UNEP subprogramme, Division, Branch, etc) • implementation structure with diagram • UNEP results frameworks to which it contributes (e.g. PoW Direct Outcome) • summary of results framework as stated in the ProDoc (or as officially revised) • stakeholder groups organised according to relevant common characteristics • whether the project has been evaluated in the past (e.g. mid-term, by an external agency, etc.)	Coverage/omissions: All required elements are addressed. Strengths/weaknesses: Provides a clear, complete picture of the project overview, architecture, partners, and financing. Explicit explanation of design revisions and implementation extensions, which supports later analysis of efficiency and context.	5

• substantive or significant changes in design during implementation		
Section C: Evaluation Methods and Theory of Change	Assessment	
3. Does the report present a clear, comprehensive and adequate description of the ***evaluation methodology***? Consider how well it presents the following elements, and their adequacy based on the scope of the evaluation: • statement of the purpose of the evaluation and the key intended audience for the evaluation findings • data collection methods and information sources • justification for methods used (e.g. electronic/face-to-face interviews, qualitative/quantitative analysis) • criteria and sampling strategies used to select stakeholders for consultations, and for sites/countries visited • number and types of respondents *(including in a table broken down by gender)* • strategies used to increase stakeholder engagement and response rate • methods used to include the voices/experiences of different and potentially excluded groups (e.g. women, marginalised) • data verification methods (e.g. triangulation) • data analysis methods (e.g. scoring, thematic analysis) • evaluation limitations and mitigation measures (e.g. how these were addressed by the evaluator) • consideration for ethics and human rights issues, including how anonymity and confidentiality were protected	Coverage/omissions: All required elements are addressed. Strengths/weaknesses: Very strong on limitations and mitigation, clearly signalling where findings may be more or less robust. Shows clear attention to inclusion and gender. Triangulation and analytic approaches are described in enough detail to assess credibility and rigour.	5.5
4. Does the report describe an assessment and reformulation of the ***Theory of Change***, and present an adequate articulation of the TOC causal pathways that were used to assess project performance (*narratively and diagrammatically)?* Consider how well the report presents: • whether the project design included a TOC • how the *TOC at Evaluation*[33] was designed (e.g. who was involved, etc) • confirmation/reconstruction of results in accordance with UNEP definitions (*including reformulation table, which may have initially been presented in the Inception Report and should appear in the Main Evaluation report.)* • articulation of causal pathways • identification of drivers and assumptions • identification of key actors in the change process	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Thorough reconstruction of the TOC, with explicit justification for changes, which is fully aligned with UNEP guidance. Assumptions related to social inclusion or gender could be made more explicit in the TOC narrative itself (they are less explicit in the causal pathways).	5
Section D: Evidence and Analysis	Assessment	

[33] During the Inception Phase of the evaluation process a *TOC at Evaluation Inception* is created based on the information contained in the approved project documents (these may include either logical framework or a TOC or narrative descriptions), formal revisions and annual reports etc. During the evaluation process this TOC is revised based on changes made during project intervention and becomes the *TOC at Evaluation*.

5. Is the report based on ***sufficient and adequate data*** and ***clear and credible evidence***? Consider how well the report presents: • sufficient evidence that is consistent throughout the report • evidence that is supported by data sources (e.g. quotes, reports, etc) • evidence that is explicitly triangulated, unless noted as having a single source • gaps in data are explained and justified • data sources that are reliable, adequate, sufficient for the scope of the evaluation	<u>Coverage/omissions</u>: All required elements are addressed <u>Strengths/weaknesses</u>: Triangulation is described in the methods section and illustrated in the findings. Transparency about limitations and data gaps is strong. Use of multiple data sources (audit reports, PIRs, national documents, site visits, interviews) supports credibility. In some findings sections, specific quantitative evidence could be given more systematically (e.g., precise numbers of households reached vs target), although some figures are mentioned.	5
6. Does the report include ***rigorous analysis*** and ***logical findings***? Consider the extent to which the findings are: • supported by clear analysis that is consistent with the evidence presented • logical, clear and coherent • aligned with UNEP's Criteria Ratings Matrix • aligned with the evaluation framework • more than descriptions and provide insights into 'how' and/or 'why' the project performed a certain way • balanced, presenting both successes and weaknesses	<u>Coverage/omissions</u>: All required elements are addressed <u>Strengths/weaknesses</u>: Findings under each criterion clearly combine descriptive evidence with interpretation and ratings. Provides "Findings Statements" summaries that clearly synthesise the key messages and their implications. The report uses the reconstructed TOC and UNEP's Criteria Ratings Matrix to structure findings. Strengths and weaknesses are presented within each main criterion section. A few sections—especially on efficiency—could benefit from more systematic referencing to concrete numerical indicators, rather than qualitative statements.	5

Section E: Evaluation Findings	Assessment	
7. Does the report present evidence and analysis of project ***Strategic Relevance*** with respect to UNEP, partner and geographic policies and strategies at the time of project approval? Consider how well the report addresses: • Alignment to the UNEP Medium Term Strategy (MTS), Programme of Work (POW) and Strategic Priorities • Alignment to Donor/GEF/Partners Strategic Priorities • Relevance to Regional, Sub-regional and National Environmental Priorities • Complementarity with Existing Interventions: complementarity of the project at design (or during inception/mobilisation[34]), with other interventions addressing the needs of the same target groups.	Coverage/omissions: All required elements are addressed Strengths/weaknesses: A thorough, well-structured coverage of strategic relevance presenting strengths and weaknesses, fully in line with UNEP's expectations.	5.5
Does the report present a summary of the strengths and weaknesses of the ***Quality of Project Design***, based on the detailed assessment presented in the Inception Report?	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Quality of project design is assessed in a dedicated section and summarised in a table.	***NOT RATED**
Does the report recognise and describe, when appropriate, key features of the ***Nature of the External Context*** under which the project was implemented that limited the project's performance (e.g. conflict, natural disaster, political upheaval[35]), and how they affected performance?	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Nature of external context (including hurricanes, COVID-19, economic shocks) is explicitly analysed.	***NOT RATED**
8. Does the report present a well-reasoned, complete and evidence-based assessment of the ***Availability of Outputs*** to the intended beneficiaries? Consider how well the report presents: • a convincing, evidence-supported and clear presentation of the outputs made available by the project compared to its approved plans and budget	Coverage/omissions: Most required elements are addressed.	4.5

[34] A project's inception or mobilization period is understood as the time between project approval and first disbursement. Complementarity during project implementation is considered under Efficiency, see below.

[35] Note that 'political upheaval' does not include regular national election cycles, but unanticipated unrest or prolonged disruption. The potential delays or changes in political support that are often associated with the regular national election cycle should be part of the project's design and addressed through adaptive management of the project team.

• assessment of the nature and scale of outputs versus the project indicators and targets • assessment of the timeliness, quality and utility of outputs to intended beneficiaries • identification of positive or negative effects of the project on disadvantaged groups, including those with specific needs due to gender, vulnerability or marginalisation (e.g. through disability).	Strengths/weaknesses: The report provides an overall narrative and table (Table 13) providing a balanced view of where outputs were successfully delivered and where they were delayed or incomplete. Discusses timeliness and quality of outputs, especially pilots and knowledge products. Notes where outputs (e.g. knowledge products) were delayed or under-utilised. Identification of positive or negative effects of the project on disadvantaged groups was not included. However, the unintended positive or adverse effects is discussed under Likelihood of Impact.	
9. Does the report present a well-reasoned, complete and evidence-based assessment of the ***Achievement of Outcomes***, as a result of the uptake, adoption and/or implementation of outputs by the intended beneficiaries? This may include behaviour changes at an individual or collective level. Consider how well the report presents: • a convincing and evidence-supported analysis of the uptake of outputs by intended beneficiaries • assessment of the nature, depth and scale of outcomes versus the project indicators and targets • discussion of the contribution, credible association and/or attribution of outcome level changes to the work of the project itself • any constraints to attributing effects to the projects' work • identification of positive or negative effects of the project on disadvantaged groups, including those with specific needs due to gender, vulnerability or marginalisation (e.g. through disability).	Coverage/omissions: Most required elements are addressed Strengths/weaknesses: Outcomes are assessed against the reconstructed TOC and outcome indicators (Table 14). Nuanced treatment of contribution vs attribution, particularly in the institutional and financing domains. More explicit gender- and vulnerability-disaggregated outcome data would strengthen the analysis.	4.5
10. Does the report present an integrated analysis, guided by the causal pathways represented by the TOC, of all evidence relating to ***Likelihood of Impact***? Consider how well the report presents: • an explanation of how causal pathways emerged and the resulting change processes • an explicit discussion of how drivers and assumptions played out	Coverage/omissions: All required elements are addressed	5.5

• an explanation of roles played by key actors and change agents • identification of any unintended negative effects of the project, especially on disadvantaged groups, including those with specific needs due to gender, vulnerability or marginalisation (e.g. through disability).	Strengths/weaknesses: Likelihood of impact is assessed in relation to intermediate states (institutional, financial, and behavioural changes). A thorough discussion of how drivers and assumptions played out is provided while describing the roles played by key actors. Gives attention to risks that could undermine long-term impact (e.g. institutional continuity, funding stability). Unintended positive and negative effects are explicitly discussed.	
11. Does the report present an integrated analysis of all dimensions evaluated under ***Financial Management*** and include a completed 'financial management' table? Consider how well the report addresses the following: • *adherence* to UNEP's financial policies and procedures • *completeness* of financial information, including the actual project costs and actual co-financing used and explanation of any variances between planned and actual expenditures	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Critical assessment of financial management with clear justification for ratings. Recognises improvements over time and links them to project management decisions.	5
12. Does the report present an integrated analysis of all dimensions evaluated under ***Efficiency***? Consider how well the report presents: • cost-effective or time-saving measures put in place to maximise results within the secured budget and agreed project timeframe • implications of any delays and no cost extensions • discussion of making use, during project implementation, of/building on pre-existing institutions, partnerships and complementarities with other initiatives, programmes and projects etc. • the extent to which the management of the project minimised UNEP's environmental footprint.	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Provides a realistic, evidence-based explanation of why efficiency was weaker than other dimensions. While the extent to which the management of the project minimised UNEP's environmental footprint is not discussed in this section, it is mentioned under the Environmental and Social Safeguards section.	5

13. Does the report present a well-reasoned, complete and evidence-based assessment of the project's ***Monitoring and Reporting***? Consider how well the report addresses the following: • the quality of *monitoring of project implementation* (including use of monitoring data for adaptive management) • the quality of *project reporting* (e.g. PIMS and donor reports)	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Good assessment of shortcomings in monitoring and reporting, with recognition of some elements that worked. The report analysis could have been strengthened by including examples that illustrate the quality of UNEP's internal reporting as well as donor reporting.	5
14. Does the report present an integrated analysis of all dimensions evaluated under ***Sustainability*** (i.e. the endurance of benefits achieved at outcome level)? Consider how well the report addresses the following: • socio-political sustainability • financial sustainability • institutional sustainability	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Good assessment of all the dimensions under Sustainability. Links sustainability to country ownership, institutional capacity, and financing mechanisms, not just to project outputs.	5
15. Does the report present a well-evidence analysis of the ***Factors Affecting Performance***, either in this section or in cross-referenced sections? *These factors are not always discussed in stand-alone sections and may be integrated in the other performance criteria as appropriate. However, if not addressed substantively in this section, a cross reference must be given to where the topic is addressed, and that entry must be sufficient to justify the performance rating for these factors.* Consider how well the report addresses the following cross-cutting issues:	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Each of the cross-cutting issues are covered in dedicated sub-sections, with ratings.	5

• quality of project management and supervision[36] • stakeholder participation and co-operation • responsiveness to human rights and gender equality • environmental and social safeguards • country ownership and driven-ness • communication and public awareness		
Section F: Conclusions, Lessons Learned and Recommendations	Assessment	
16. Do the *Conclusions* present a summative assessment of the evaluand as a whole, reflecting on prominent aspects of the project's performance? Consider how well the conclusions: • provide a compelling narrative and integrated assessment of project project's performance (i.e. achievements and limitations) • add deeper insights and analysis beyond the findings under each individual criterion • are derived from the synthesized analysis of evidence gathered during the evaluation process • provide clear and succinct response to the key strategic questions • address the human rights and gender dimensions of the intervention explicitly (e.g. how these dimensions were considered, addressed or impacted on) • provide lessons that are rooted in real project experiences, describe the context from which they are derived, and do not duplicate recommendations	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Conclusions section summarises overall performance, emphasising both strengths and structural weaknesses It integrates evidence from multiple criteria (e.g. effectiveness, sustainability, efficiency) and provides a cohesive narrative explaining why the overall rating is Moderately Satisfactory. Provides a clear and succinct response to the key strategic questions. Gender dimension is explicitly mentioned. Lessons are clearly separate from recommendations and grounded in concrete experience.	5.5
17. Does the report present *Recommendations* for specific action to be taken by identified people/position-holders to resolve concrete problems affecting the project or the sustainability of its results? Consider how well the recommendations: • are clearly formulated and logically derived from the findings and/or conclusions • are feasible to implement within the timeframe and resources available (including local capacities) and specific in terms of who would do what and when	Coverage/omissions: All required elements are addressed Strengths/weaknesses: Five actionable recommendations are	5

[36] In some cases 'project management and supervision' will refer to the supervision and guidance provided by UNEP to implementing partners and national governments while in others, specifically for GEF funded projects, it will refer to the project management performance of the executing agency and the technical backstopping provided by UNEP. This includes providing the answers to the questions on Core Indicator Targets, stakeholder engagement, gender responsiveness, safeguards and knowledge management, required for the GEF portal.

• include at least one recommendation relating to strengthening the human rights and gender dimensions of UNEP interventions • represent a measurable performance target in order that the Evaluation Office can monitor and assess compliance with the recommendations. NOTES: **(i)** In cases where the recommendation is addressed to a third party, compliance can only be monitored and assessed where a contractual/legal agreement remains in place. Without such an agreement, the recommendation should be formulated to say that UNEP project staff should pass on the recommendation to the relevant third party in an effective or substantive manner. The effective transmission by UNEP of the recommendation will then be monitored for compliance. **(ii)** Where a new project phase is already under discussion or in preparation with the same third party, a recommendation can be made to address the issue in the next phase.	provided, each addressing key shortcomings. Recommendations are clearly linked to the findings and conclusions. One recommendation explicitly addresses gender and HR issues in future SIRF Fund operations.	
Section G: Report Structure and Presentation	Assessment	
18. Is the report ***well-structured and complete***? Does it: • follow the Evaluation Office structure and formatting guidelines • include all required sections and annexes, as applicable • not exceed 50 pages in length from the Executive Summary to the end of the Conclusion Does the report ***present*** information clearly and appropriately? Is it written: • in clear and accessible language • largely free from grammar, spelling and punctuation errors • in an adequate and professional tone • with the use of visual aids, such as maps, graphs tables and photos	Coverage/omissions: All required elements are addressed Strengths/weaknesses: The report is well-structure and clearly follows the standard UNEP Evaluation Office structure. Strong use of tables and figures to organise complex information (results framework, ratings, respondents, financing, etc.). Language is generally clear, professional and accessible; terminology is appropriate to UNEP/GEF audiences. Tone is balanced and professional throughout.	5
OVERALL REPORT QUALITY RATING		**5**

A number rating 1-6 is used for each criterion, with half-point increments allowed (e.g., 3.5 or 4.5). Highly Satisfactory = 6, Satisfactory = 5, Moderately Satisfactory = 4, Moderately Unsatisfactory = 3, Unsatisfactory = 2, Highly Unsatisfactory = 1. The overall rating is based on a simple average of the ratings for each criterion.

* This criterion was not rated to avoid giving it disproportionate weight in calculating the overall score, as this section is typically brief. The remaining criteria are comprehensive and substantial enough to provide a balanced and meaningful overall rating for the report.

Rating the Report Quality Criteria

Rating (1–6)	Description
6	Provides all content with high quality.
5	Provides all content with minor weaknesses.
4	Provides most content with minor weaknesses.
3	Provides most content with significant weaknesses.
2	Omits substantive content with significant weaknesses.
1	Omits almost all content with major weaknesses.

At the end of the evaluation, compliance of the evaluation process against the agreed standard procedures is assessed, based on the table below. *All questions with negative compliance must be explained further in the table below.*

Evaluation Process Quality Criteria	Compliance	
	Yes	No
Consultant's independence:		
1. Were possible conflicts of interest of proposed Evaluation Consultant(s) appraised and addressed in the final selection?	x	
2. Was the Evaluation Consultant given direct access to identified external stakeholders?	x	
3. Did the Evaluation Consultant raise any concerns about being unable to work freely and without interference or undue pressure from project staff or the Evaluation Office?		x
4. If Yes to Q3: Were these concerns resolved to the mutual satisfaction of both the Evaluation Consultant and the Evaluation Manager?		
Project's engagement and support:		
5. Did the project make available all required/requested documents?	x	
6. Did the project make all financial information (and audit reports if applicable) available in a timely manner and to an acceptable level of completeness?	x	
7. Was adequate support provided by the project to the evaluator(s) in planning and conducting evaluation missions?	x	
8. Were the project team, relevant UNEP senior staff, partners and interviewed stakeholders given an opportunity to provide comments on key deliverables, as appropriate (e.g. Terms of Reference, Inception Report and Draft Evaluation Report)?	x	
Quality assurance of key deliverables:		
9. Were the Terms of Reference peer-reviewed?	x	
10. Was the inception report peer-reviewed, including the Theory of Change?	x	
11. Were evaluation preliminary findings presented to the project team in a format allowing discussion, before drafting the report?	x	
12. Was the draft report peer-reviewed?	x	
Transparency and commenting:		
13. Was the inception report, including the (reconstructed) TOC, sent to the project team, relevant UNEP senior staff and partners, with a minimum of eight working		x

days to comment?		
14. Was the draft evaluation report sent directly by the Evaluation Consultant to the Evaluation Office?	x	
15. Were all stakeholder comments to the draft evaluation report sent directly to the Evaluation Office	x	
16. Did the Evaluation Consultant(s) respond adequately to all factual corrections and comments?	x	
17. Did the Evaluation Office share substantive comments and Evaluation Consultant responses with those who commented, as appropriate?	x	
Financial Resources:		
18. Was the evaluation budget approved at project design available for the evaluation? If not, comment in the table below on the sufficiency of the funds made available.	x	
19. Were the agreed evaluation funds readily available to support the payment of the evaluation contract throughout the payment process? If not, comment in the table below.	x	
Timeliness:		
20. If a Terminal Evaluation: Was the evaluation initiated within six months after project operational completion and not more than three months prior? (Or, if a Mid Term Evaluation: Was the evaluation initiated within a six-month period prior to the project's mid-point?)		x
21. Was the inception report delivered and reviewed/approved prior to commencing any travel?	x	
22. Were all submission and commenting deadlines met as set by the Evaluation Manager and as far as unforeseen circumstances allowed? If not, comment in the table below on exceptional delays.	x	

<u>**Provide comments / explanations / mitigating circumstances below for any non-compliant process issues.**</u>

Evaluation Process Criterion Number	Evaluation Office Comments
13	Given the tight evaluation deadlines, consultation on the Inception Report was limited to the Project Team and UNEP senior staff. Despite these constraints, the Evaluation Office remained fully committed to upholding the quality and integrity of the evaluation process.
20	The evaluation was initiated six months after project completion due to workload constraints. Nevertheless, the Evaluation Office is actively working to adhere to established evaluation timelines.