GEMS 4: WHOLESALE AND RETAIL SECTOR

IMPACT	Impact indicator 1: Outreach	Baseline (2013)	Actual (June 2014)	Actual (March 2015)	Milestone (March 2016)	Milestone (March 2017)	Target (August 2017)	Target (March 2018)	Target (March 2019)	Assumptions
Increased growth, income and employment, especially for poor men and women, in wholesale and retail markets in selected states	**Number of people (men, women and firms) recording positive change in incomes.** Notes: Data to be further disaggregated by formal /informal. Average total annual income increase of 15% or more	See baseline study	0	0	165,019	455,388	500,023	665,156	884,517	Nigeria's GDP continues to grow at a high rate and with increased exchange of goods and services. This, along with an improved business environment for MSMEs and improved wholesale and retail sector practices, wll increase enterprise and sector growth. Macroeconomic conditions globally and nationally-such as continued growth of the GDP, low and stable inflation, and stable exchange rate are key for wholesale and retail sector growth and will remian conducive to sector growth It is further assumed that Increased employment and income opportunities in the WRMS will impact on the poor who are major actors in the sector across different functions Political stability is a also a key condition for GEMS4 to succeed, thus the national elections for 2015 may have implications for the project's impact.
		# OF POOR								
		See baseline study	0	0	100,662	277,787	305,014	405,745	539,555	
		# OF FEMALE								
		See baseline study	0	0	79,209	218,586	240,011	319,275	424,568	
		Source								
		Programme/intervention monitoring information; surveys of representative sample of target enterprises								
	Impact indicator 2: Income	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Aggregated change in cumulative income (GBP) for men and women, poor and non-poor Notes: data to be further disaggregated by formal /informal.	See baseline study	£ -		£ 46,657,743	£ 163,009,026	£ 174,419,657	£ 207,305,152	£ 291,212,219	
		#								
		See baseline study	£ -	£ -	£ 28,461,224	£ 99,435,506	£ 106,395,991	£ 126,456,143	£ 177,639,454	
		FEMALE								
		See baseline study	£ -	£ -	£ 22,395,717	£ 78,244,332	£ 83,721,436	£ 99,506,473	£ 139,781,865	
		Source								
		Programme/intervention results monitoring data; surveys of representative sample of target enterprises								
	Impact indicator 3: Employment	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Change in Employment (FTE Jobs created) for men and women Notes: Data:to be further disaggregated by: jobs created /people employed in formal /informal sectors.	See baseline study	0	0	3,304	8,925	10,003	13,307	17,697	
		# OF POOR								
		See baseline study	0	0	2,643	7,140	8,002	10,646	14,158	
		# OF FEMALE								
		See baseline study	0	0	1,586	4,284	4,801	6,387	8,495	
		Source								
		Programme/intervention results monitoring data, surveys of representative sample of target enterprises								

OUTCOME	Outcome Indicator 4: Firm growth (outreach)	Baseline (2013)	Actual (June 2014)	Actual (March 2015)	Milestone (March 2016)	Milestone (March 2017)	Target (August 2017)	Target (March 2018)	Target (March 2019)	Assumptions
Improved performance and inclusiveness of the wholesale and retail market systems (WRMS) in areas that are important for poor men and women.	**Number of firms/self-employed workers (men and women) whose performance has improved (cost savings/efficiency; sales; employment; skills)** Notes: to be disaggregated by: male/female managed or owned firms; formal/informal	See baseline study	-	185	32,534	174,871	187,112	357,502	487,215	Significant weather events, such as flooding and droughts may have adverse impacts on the WRMS. Sudden shifts in government policy and regulations may also affect the success of GEMS4 interventions. The sustainability of GEMS4 rests on adequate capacity building efforts across the WRMS, as well as continued perception of value from new products, services, processes and policies introduced. Security in target areas does not deteriorate, especially domestic terrorism and cross-border insecurity (such as MEND, Boko Haram). Competition environment does not deteriorate, especially through regulatory change. Political economy for development within the sector does not deteriorate. Market Systems: that market systems will respond quickly and sustainably to innovative changes introduced to rectify constraints. Pro poor market wide systemic changes can lead to economic growth, improved employment opportunities, increased income and increased access to modern retail channels.
		Source								
		Programme/intervention results monitoring data, survey of representative sample of target enterprises; qualitative research studies and FGDs that illustrate outcomes at sector level								
	Outcome Indicator 5: Firm growth (value)	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Value of improved performance (cost savings/efficiency; sales; employment; skills) amongst targeted firms/self-employed workers Note: disaggregated by: male/female managed or owned firms; formal/informal	See baseline study		£ 12,948	£ 68,494,295	£ 185,943,405	£ 198,959,444	£ 280,474,908	£ 407,774,733	
		Source								
		Programme/intervention results monitoring information; surveys of representative sample of target enterprises and qualitative research studies and FGDs that illustrate outcomes at sector level								
	Outcome Indicator 6a: Systemic change & sustainability: Private Sector	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of new or improved products, processes/methods established (i.e. continue in the market 12 months after end of interventions) Note: (systemic change must also address change that targets the poor and/or targets women)	See baseline study	0	3	4	19	19	34	34	
		Source								
		Project records and monitoring data; Enterprise (MSME) surveys, key informant interviews and sub-sector analysis								
	Outcome Indicator 6b: Systemic Change & sustainability: Public Sector	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of new policies, regulations or services targeting the wholesale and retail sector that are	See baseline study	0	0	1	1	1	1	1	
		Source								

	established by the public sector (i.e. continue in the market 12 months after the intervention) Note: (systemic change must be pro poor and/or pro women)	Project monitoring data; sub-sector analysis; research studies on actual application of new/improved regulations in the market, key informant interviews								
IMPACT WEIGHTING	**Outcome Indicator 7: Product Quality in Wholesale and Retail**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Percentage reduction in damaged or poor quality produce reaching target markets in supply chains supported by the project	See baseline study	0%	0%	5%	10%	10%	15%	20%	
		Source								
		Key informant interviews with traders and surveys								
INPUTS (£)	DFID (£)	**Govt (£)**		**Other (£)**	**Total (£)**	**DFID SHARE (%)**				
INPUTS (HR)	**DFID (FTEs)**									
OUTPUT 1	**Output indicator 1-1**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	**Assumptions**
Inputs, processes, products, services that benefit poor men and women at scale are successfully established through market mechanisms (or through sustainable public funding)	**Number of new services, products, processes, business models, etc that are introduced to the wholesale and retail market system.**	See baseline study	4	6	26	47	47	47	47	New products , services, models introduced are attractive and affordable for target groups leading to increased adoption; - Target groups trained will change behaviour and apply new knowledge gained. Regulatory authorities, such as the CBN, continue to pursue favourable policies. Pro poor market wide systemic changes can lead to economic growth, improved employment opportunities, increased income and increased access to modern retail channels.
		Source								
		Intervention results monitoring data, enterprise surveys, key informant interviews and FGDs								
IMPACT WEIGHTING	**Output indicator 1-2**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of people/enterprises (directly and indirectly) adopting new inputs, products, services, processes and business models facilitated by project (Notes: to be disaggregated by poor/non-poor and gender)	See baseline study	0	833	104,694	292,556	313,035	512,881	674,955	
		Source								**Risk Rating**
		Monitoring data, before and after capacity assessments, survey of training beneficiaries,enterprise surveys, key informant interviews, surveys and structured observations with checklists								**MEDIUM** - Products, services, models introduced do not provide sustainable solutions and broad choices for stakeholders. - "First movers" in new products or services may become monopoly suppliers. - Cultural and religious constraints may limit the impact of interventions targeted at women in the north.
INPUTS (£)	**DFID (£)**	**Govt (£)**		**Other (£)**	**Total (£)**	**DFID SHARE (%)**				
INPUTS (HR)	**DFID (FTEs)**									
OUTPUT 2	**Output indicator 2-1**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	**Assumptions**
Key stakeholders understand and apply more systemic solutions for the wholesale and retail market system	**Number of key stakeholders that adopt innovations and new new inputs, products, services, processes and business models facilitated by project**	See baseline study	11	10	43	92	92	92	92	The application of systemic approaches to development by key stakeholders can be promoted through capacity building initiatives that address institutional skills and technical know-how. -Key stakeholders will see the potential advantages of the systemic business solutions introduced and will adopt these new solutions. - Trained people will be willing to apply the new skills they have been equipped with in their business activities - Policy and regulatory authorities recognize the importance of introducing policy/regulatory change and address these in a timely manner
		Source								
		Monitoring data, key informant interviews and focus group discussions								
	Output indicator 2-2	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of changed policies, regulations or programmes influenced by project	See baseline study	0	1	1	1	1	1	1	
		Source								
		Key informant interviews, focus group discussions, surveys of users of BMO services, results monitoring data								
IMPACT WEIGHTING	**Output indicator 2-3**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of stakeholders trained to deliver value added services in the Wholesale and Retail Market System Notes: to be disaggregated by gender	See baseline study	1,498	2,195	3,250	4,335	4,638	5,427	6,379	
		Source								**Risk Rating**
		Monitoring data on beneficiaries, survey of beneficiaries (including cohort tracking studies), follow-up records and studies on trained people; FGDs; case studies, and structured observations with checklists								MEDIUM -Stakeholders may not keep their commitments to undertaking the changes and solutions they have agreed to. - The Nigerian regulatory authorities are usually slow and bureaucatic in processes, thus the adoption of policies, regulations and programmes may be slow. Furthermore, implementation of the policy and improved regulations may be poor resulting in low compliance.
OUTPUT 3	**Output indicator 3-1**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	**Assumptions**
Women's access to economic opportunities is enhanced either as producers, employees or entepreneurs	**Number of women participating in income-generating activities as a result of improved access to resources* facilitated by project interventions**	-	-	201	13,259	68,177	72,949	106,189	138,726	External institutional and social context (including norms and behaviour) will not pose barriers to adopting opportunities presented by the project - Target women are willing and able to apply capacity changes to their businesses.
		Source								
		Monitoring data on beneficiaries, survey of beneficiaries, follow-up records, studies on trained people and FGDs								

	Output indicator 3-2	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	1. More men or social custodian of power embrace the concept of women's economic empowerment and are able to support women where necessary. 2. based on adoption of new technology (e.g e-commerce), and business model, women are able have more time to engage in more economic activities.
	Number of women with improved access to markets, skills and finance through WEE specific initiatives	-	-	-	1,500	6,000	6,420	8,000	10,000	
		Source								
		Intervention results monitoring data, enterprise surveys, key informant interviews and FGDs								
IMPACT WEIGHTING	**Output indicator 3-3**	**Baseline (2013)**	**Actual (June 2014)**	**Actual (March 2015)**	**Milestone (March 2016)**	**Milestone (March 2017)**	**Target (August 2017)**	**Target (March 2018)**	**Target (March 2019)**	
	Number of women who have improved control/decision making power over income from income generating activities	-	-	Not measured	663	6,818	7,295	21,238	41,618	
		Source								**Risk Rating**
		Survey of beneficiaries, key informant interviews, focus group discussions, case studies.								**MEDIUM** - Resistance of spouses to agreeing/allowing their wives adopt GEMS4 innovations, such as participation in micro-distribution groups - Resistance in the business associations and producer groups in the northern states from allowing women's participation in decision making. 1. women's low literacy level/ social background, affecting their rapid adotion of innovations or new business model. 2. Women being affected by time factor due to their productive and reproductive rsponsibilities.
INPUTS (£)	**DFID (£)**	**Govt (£)**		**Other (£)**	**Total (£)**	**DFID SHARE (%)**				
INPUTS (HR)	**DFID (FTEs)**									

***** Access to resources are defined as markets, skill development, support services, information, technology, finance, energy,logistics and infrastructure