

TERMINAL EVALUATION

| | |
|----------------------|---|
| Project ID: | 5523 |
| Project Name: | Building climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation |
| Countr(ies): | Antigua and Barbuda |
| Implementing Agency: | UNEP |

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I. Overview

A. Description

Project name

Building climate Resilience through Innovative Financing Mechanisms for Climate Change Adaptation

Country

Antigua and Barbuda

GEF ID

5523

Implementing Agency

UNEP

Executing Entity

Ministry of Agriculture, Lands, Housing and the Environment

Trust Fund

SCCF

Project Type

FSP

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.

B. Key Dates

CEO Endorsement/Approval

7/5/2016

Agency Approval

7/5/2016

Implementation Start

11/3/2016

First Disbursement

11/23/2016

Expected MTR

12/31/2020

MTR Submission

12/24/2025

Actual MTR

Expected Completion

9/30/2023

Actual Completion

9/15/2023

Actual TE

12/1/2025

TE Submission

12/24/2025

Final Disbursement

C. Disbursements

Project Financing
5,475,000.00

Cumulative Disbursement
4,924,389.00

II. PROGRESS STATUS AND ISSUES

A. Main Terminal Evaluation Findings

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.

B. Stakeholder Engagement

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.

C. Gender Equality

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.

Notably, 60% of the SIRD 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.

D. Knowledge Management

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.

III. Core Indicators

EXTRACTED INDICATORS

Please provide culminative total achieved from the inception, if available in the implementation document.

Following the GEF guidance on results and indicators, please provide the whole results from the GEF project, which is made up of GEF financing as well as co-financing.

| | LDCF |
|--|-------|
| Total number of direct beneficiaries | 5,000 |
| Ha of land better managed to withstand the effects of climate change | |
| No. of risk and vulnerability assessments, and other relevant scientific and technical assessments carried out and updated | 0 |
| No. of people trained to identify, prioritize, implement, monitor and/or evaluate adaptation strategies and measures | 2,000 |

| | |
|---|-------|
| No. of regional, national and sub-national institutions with strengthened capacities to identify, prioritize, implement, monitor and/or evaluate adaptation strategies and measures | 0 |
| Contribute towards public awareness of climate change impacts, vulnerability and adaptation (Tick if relevant) | true |
| Expand access to improved climate information services | false |
| Expand access to improved climate related early-warning information | false |
| No. of regional, national and sector-wide policies, plans and processes developed or strengthened to identify, prioritize and integrate adaptation strategies and measures | 0 |
| No. of sub-national plans and processes developed or strengthened to identify, prioritize and integrate adaptation strategies and measures | 2 |

IV: Co Financing

| Sources of Co-financing | Name of Co-financier | Type of Co-financing | Investment Mobilized | Anticipated at CEO(\$) | Materialized at MTR(\$) | Materialized at TE(\$) |
|------------------------------|--|----------------------|------------------------|------------------------|-------------------------|------------------------|
| Recipient Country Government | Ministry of Works and Housing | Grant | | 6,800,000.00 | | 5,000,000.00 |
| Recipient Country Government | Ministry of Health and Environment | Grant | | 2,700,000.00 | | 6,140,000.00 |
| Recipient Country Government | National Office of Disaster Services | Grant | | 2,000,000.00 | | 1,800,000.00 |
| Other | Organisation of Eastern Caribbean States | In-kind | Recurrent expenditures | 1,000,000.00 | | 1,907,660.00 |
| GEF Agency | UNEP | In-kind | Recurrent expenditures | 400,000.00 | | |
| Total Co-financing | | | | 12,900,000.00 | 0.00 | 14,847,660.00 |

Comments

V: ENVIRONMENTAL AND SOCIAL SAFEGUARDS

Overall Project/Program Risk Classification

| PIF | CEO Endorsement/Approval | MTR | TE |
|-----|--------------------------|-----|-----------------------------|
| | | | Not available at this stage |

Measures to address identified risks and impacts

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.

VI. ANNEX

Uploaded Document

| Document Category | Title |
|-------------------|----------------------------|
| M and E Document | Terminal Evaluation Report |