

INTRODUCTION

The PUM Programme: NL Employers 4 SDG8 2023 - 2030, Energising Businesses and Business Ecosystems is a programme implemented in 36 countries. It is a volunteer-based and driven programme that connects senior Dutch professionals to SMEs and to organisations with a view to helping them grow. PUM's ambition is to empower ambitious entrepreneurs in building a structurally better future for their community: socially, ecologically and economically.

MTE objectives and focus

The mid-term evaluation of the PUM programme is intended to provide key insights, reflections and recommendations on its effectiveness, sustainability, relevance and alignment (coherence), efficiency and additionality, with a specific focus on PUM's support to business ecosystems. The period covered under the assignment is 1 January 2023 to 30 June 2025 (with analysis of data from PUM up to December 2025). This mid-term evaluation is executed by ACE Europe and a cross-country team. This report will be used to provide input for the second phase of the subsidy period.

Methodology

The evaluation team employed a mixed-methods approach, combining quantitative data from PUM's CRM-system (Dynamics) and surveys with qualitative insights from desk studies, three field visits, and 25 expert interviews.

An interactive dashboard facilitated data analysis, while a specific framework on SME development phases helped assess client progress across five stages.



Three **countries** were selected for field visits based on criteria covering sectors, ecosystem experience, and inclusion of women and youth-led SMEs. The sample included 16 SME clients and 8 organisations, allowing the team to analyse changes at client level.



BANGLADESH



BENIN



ZIMBABWE

Some limitations affected the evaluation's conclusiveness. Data challenges included unreliable baseline information, inconsistent classification of organisations and limited detail in expert reports. Field visit constraints involved limited client availability, weak networks with other development players (hindering benchmarking), and an inability to differentiate cost-efficiency across project types like remote advice versus on-location support (because of the limited number of remote advice projects). Crucially, scarce data on revenue and employment creation prevented a robust cost-effectiveness analysis regarding these specific outcomes. However, the evaluation could establish a causal link between PUM's input and changes at client level that are considered to be intermediate steps leading to potential impact

KEY CONCLUSIONS OF THE EVALUATION

KPI – progress

Performance shows strong numerical growth especially on female SME targets met, yet significant gaps persist in youth engagement and social dialogue outcomes.

PUM shows strong overall performance growth from 2023 to 2025, exceeding targets for total number of projects and supported SMEs. A key strength is the surge in Business Support Organisations (BSOs), which tripled to 230, alongside a steady rise in remote advice projects. Female-owned SME support also improved significantly, hitting its target at 35% in 2025, marking it as a top inclusion indicator.

However, progress is inconsistent for the following:

- Green and other social KPIs despite some improvements.
- Youth-owned SMEs systematically underperform by 40-45%, often due to a clash between high targets and strict client selection criteria.
- Social dialogue projects also fell short, achieving only 6 of 25 anticipated projects, partly due to lost expertise following organisational merger between PUM and former DECP.
- The number of Business Member Organisations (BMOs) dropped sharply in 2025, caused by definitional confusion and the decision to label some cooperatives as SMEs. Reducing BMO targets creates tension with the ecosystem approach, relying on organisations for leverage.

Relevance

The programme demonstrates strategic alignment with national priorities and client needs, though operational clarity in client selection & partnership needs strengthening.

Relevance is evidenced by:

- The appreciation by clients of the project and the response to their needs.
- The fact that the PUM expert model can be implemented in various contexts being particularly well adapted for working with SMEs.
- The strategic intent to focus on women and youth led SMEs (although this needs to be more operationalised).
- Alignment between PUMs choice of sectors, MOFA policies (in particular on agriculture/food security) and national priorities (in the countries of the field visit).

Stronger relevance is hampered by:

- A weaker strategic approach to client selection.
- A weaker pre-intervention analysis of clients' business side.
- Unclear expectations of MoFA regarding the involvement of Dutch businesses.
- PUM's weaker mapping of other private sector development actors and partnering with Dutch development players.

Effectiveness of support to SME's

Expert-driven coaching delivers clear business practice improvements across most clients, though field visits reveal inconsistencies in overall reported revenue and job creation gains through PUM surveys.

Clearly, the experts constitute the key human capital of PUM, and their way of engaging with clients is the key factor of PUM's contribution.

PUM supported 986 SMEs in 2025. A high percentage of them confirmed the change in improved business practices directly attributable to PUM through surveys. The analysis of clients visited for this evaluation confirms that PUM support can contribute to clear improvements, notably in SME management, staff expertise, product quality, and (local) market access. Around 20% of projects (visited during field visits) were weaker or less successful, an acceptable percentage considering the context and the risks connected to doing business in these countries.

For a good project result

Contributing factors

- *Effectiveness is strongest for SMEs that have reached a sufficient level of development (from development phase 3 of success and growth and onwards) and have capacity to absorb and implement expert advice combined with commitment and leadership of the owner/manager.*
- *The role of voluntary informal follow-up by experts (not registered as projects) cannot be underestimated.*

- *The small investment from the Hans Blankert Fund proved quite important for 2 clients visited: it helped them to acquire loans & boosted visibility.*

Limiting factors

- *The context, such as difficult access to finance.*
- *The development phase of the SMEs : SMEs in the development phase (phase 3) are often much more volatile and close to collapse).*
- *The profile and commitment of the owner.*

The field visits to Benin, Zimbabwe and Bangladesh showed less evidence on improved social and green practices and on the increase of revenue and employment creation. 6/16 SMEs visited confirmed an increase in revenue and 4/16 a (limited) increase in jobs, which is not coherent with the PUM data indicating higher percentages.



Overall, **access to finance** has proven to be a major obstacle to progress and to implement expert recommendations requiring additional investments, such as purchasing new equipment or adapting infrastructure. While it is agreed that providing financial resources to clients is not part of the PUM intervention model, there is room for improvement in the initial assessment of clients' financial capacity and in supporting them to improve their bankability.

Overall, **PUM's strengths** lie in its mobilisation of high-level volunteer expertise and its close collaboration model (one-to-one coaching), as well as the combination of sequential expert visits (AOL, Advice On Location), combined with the longer-term engagement of the experts. The Remote Advice (RA) modality was effective in preparing for (AOL), when the expert speaks the language and coaching sessions are well planned.

Effectiveness of support to organisations

PUM data indicates a positive effect of expert advice on organisations. The PUM support is also seen to influence changes at various levels, making it an important area to pursue further.

The PUM target group covers a wide range of organisations that support SMEs, amongst which Business Member Organisations that are quite different from other types of organisation in terms of governance and interaction with their members. 92% of organisations implemented new and/or improved practices in 2025. However, the implementation of new or improved social practices (25%) and green practices (39%) remains more challenging.

The effect of PUM interventions was evidenced by field visits and change was obvious at various levels:

- Organisation, e.g. improved organisational capacity and acquisition of highly specialised knowledge on carbon credits.

- Organisations' members or target group, e.g. inspiring young entrepreneurs through training and introducing new technologies to increase milk production.
- Context in which these organisations operate, e.g. strengthened lobbying and advocacy capacity leading to changes in government decisions/regulations.

Influencing changes at the membership level is obviously more challenging and requires greater responsibility from the client organisation in ensuring an appropriate approach to knowledge transfer and follow-up. While organisations increase the reach of PUM's advisory services, PUM also becomes more dependent on their capacity to make a difference. Effectiveness could be strengthened by ensuring that project design sufficiently considers the specific and distinct nature of the various types of organisations that PUM works with.

Business ecosystem approach

PUM has emerging capacity to apply an ecosystem approach with improved collaboration, new initiatives and some value-chain effects as a result. Evidence of sustained changes in ecosystem dynamics remains however limited.

The ToC of PUM contains a third pathway also referred to as 'Collaboration and Networking' which is seen as the operationalisation of a business ecosystem approach. It is based on the assumption that more interaction between key actors in a system and more consultation between key stakeholders (e.g. through social dialogue) creates a more conducive environment for SME development.

PUM developed interesting approaches integrating a system lens and did so in various countries. Two of these were visited for this evaluation, one in Benin (sector of tourism) and another in Zimbabwe (sector of dairy). Interviews with PUM staff and experts that have experience beyond these two countries further strengthened the analysis and findings. Progress for now in terms of supporting a more conducive environment is fragile and dependent on continued support.

Capacity for applying an ecosystem approach:

- Technical expertise in the pool of experts
- PUM flexibility to combine interventions over time
- Growing understanding of the need for a more structured, system-wide engagement amongst staff and experts.

Capacity remains uneven, constraints including:

- Limited shared understanding of the concept of an ecosystem approach.
- Lack of dedicated resources for facilitating interaction between system stakeholders
- Weaker strategic positioning and visibility of PUM at country level.
- The absence of KPIs to monitor ecosystem-level dynamics, such as increased trust and cooperation and the development of joint initiatives

Lessons from Zimbabwe and Benin highlight :

- Ecosystem development requires time, long-term engagement, strong local leadership and a limited number of committed actors.
- BSO or other types of actors that can facilitate and support interaction between ecosystem stakeholders are key to scaling impact.
- Analysing the bigger picture of the ecosystem and how global trends will influence it is essential.
- Important risks must be considered when pursuing an ecosystem approach (dependence on external facilitation, the fragility of collaboration processes and, in particular, the risk of excluding weaker stakeholders due to power imbalances unless deliberate inclusion mechanisms are put in place)
- Further development of the approach requires PUM to shift its focus to quality. Being strongly driven by targets to deliver a high volume of projects is an obstacle.

Social dialogue

Its role in this collaborative and networking pathway is unclear. Social dialogue occupies a key position in the PUM strategy, which recognises its relevance to inclusive economic growth and its alignment with the ecosystem approach. PUM has engaged in a number of country initiatives and partnerships (e.g. with CNV and embassies). In practice, however, attention to social dialogue remains limited and uneven. Although initial steps such as training sessions, conferences and study visits have been taken (increasing awareness), there have been few tangible changes in stakeholder relations or increased stakeholder capacity or negotiation practices. This can be explained by several factors, including insufficient internal understanding of social dialogue and the difficulty of translating the Dutch 'polder model' to local contexts. Additionally, the absence of dedicated funding (as was the case under DECP) and the loss of networks following the merger with DECP have hindered continuity.

Sustainability

The evaluators found that strong leadership and networked relationships at the level of clients are key to sustain results.

Sustainability could not be fully or conclusively assessed in this MTE for several reasons:

- A certain % of business failure needs to be considered for all SMEs, not in the least for companies that are still in an early development phase.
- PUM projects are part of a process of change and initiate new steps in that process but cannot fully control it.
- Finally, one cannot exclude potential delayed effects, eg increased revenue (only occurring after some time) which can strengthen sustainability.

Factors contributing to sustainability

- SMEs and BSO with strong leadership and focus, supported by a network of relations and access to other funders (as was the case for several organisations) show a higher level of resilience.

- Sustainability was stronger when PUM experts stimulated strategic thinking combined with solid genuine transfer of knowledge and 'informal' follow-up and coaching.
- Support of PUM to BSO/BMO can create durable, scalable impact, moving from individual advice to reaching more SMEs and influencing wider local ecosystems.

Additionality

Senior volunteer expertise delivered at minimal cost creates genuine value for underserved SMEs, though service overlap analysis needs systematic attention.

PUM's primary strength lies in its capacity to deliver senior expertise at a fraction of the market cost, and producing measurable, significant outcomes for clients. The evaluation confirms that PUM's additionality is generally strong, and clients highly value the senior, independent expertise that is not locally available or not affordable. Additionality is particularly evident for SMEs and smaller organisations that lack access to specialised knowledge and is further strengthened where PUM interventions generate wider systemic effects at sector level. In a few observed cases, risks arise when expertise is not sufficiently adapted to the absorptive capacity of smaller clients, or when PUM activities overlap with (basic) services that could be provided by local actors.

The evaluation found that PUM has not sufficiently analysed the existing service providers or programmes (both national and international), which limits the ability of PUM to fully assess additionality and optimise PUM's added value.

Efficiency

whereas PUM demonstrates good cost-efficiency (by the low-cost volunteer model), and a professional learning oriented PMEL approach, substantiating cost-effectiveness (increase in revenue and job creation) is more difficult

PUM demonstrates a good level of cost-efficiency:

- Low-cost model for high-level volunteer expertise,
- Commitment and continued support after projects demonstrated by its experts,
- Efficient client sourcing through representatives,
- Flexible, demand-driven support.
- This is reinforced by stable per-project costs and the growing use of remote and hybrid modalities

Some structural weaknesses limit efficiency

- The primary process is relatively long. At the same time, this process does not seem to capture essential client and ecosystem information sufficiently. All respondents consider the process to be too long and too complex. Balance of paid and volunteer staff sometimes has slowed down processes.
- Incentive systems focused on project numbers rather than quality and follow-up.
- Weak coordination of multiple expert inputs

Overall cost-effectiveness of PUM is considered by many parties to be good given the success rate of projects. A calculation of cost-effectiveness is however hampered by the weaker reliability of the self-reported data on increase in revenue and job creation, requiring further attention and fine tuning of data-collection in the future. Ecosystem-oriented approaches show potential to enhance longer-term cost-effectiveness, especially when strong local partners are involved and supported (by other funders or through BSO initiatives), but this needs to be further studied.

The funding base requires attention. While PUM has made progress in diversifying its funding base, it remains heavily dependent on DGIS, and current fundraising efforts are not yet systematic, posing a risk in a context of tightening development funding.

MEL function

PUM has established a professional MEL function and is making progress towards a more outcome-oriented learning system. The team demonstrates a structured approach, with improvements such as the adaptation of the WISE survey, and the creation of learning spaces that facilitate exchange and reflection. There are some challenges to address such as :

- *The data quality is uneven, and available information is not yet consistently analysed or translated into actionable insights.*
- *Collected data do not yet sufficiently support decision-making and organisational learning.*
- *Tools such as the Country Impact Plans (CIP) do not sufficiently stimulate learning from past experiences.*

Overall conclusion

The evaluation confirms PUM's experts remain its most valuable asset: their senior expertise, commitment, and coaching approach drive meaningful change for SMEs and organisations alike. While effectiveness is clear for the majority of clients, success remains strongly shaped by external factors: ecosystem readiness, regulatory environments, market conditions, and crucially, clients' access to finance. Support to Business Support Organisations and Business Member Organisations can generate ripple effects beyond individual enterprises, touching members, & even policy environments. Yet achieving sustainable impact requires addressing identified tensions between quantity-driven targets and quality-focused engagement, stronger capacity for ecosystem approaches, diversifying the heavily donor-dependent funding base and strengthening mapping and collaboration with other development players to have a stronger leverage for transformation. Ultimately, being able to contribute positive change within such complex contexts represents significant value; building on these foundations while reducing structural risks will determine PUM's longer-term contribution to inclusive economic development.

RECOMMENDATIONS

The evaluation team has formulated 6 recommendations that are further specified by sub-recommendations (to be realised in the shortterm, mediumterm or longerterm).

R1

Strategy: Strengthen corporate strategy and strategic positioning of PUM

- Integrate a long-term vision with demand-driven work at corporate and country levels, translating priorities (e.g., ecosystem approach, youth-owned SMEs, social and green issues) into clear guidelines and training for staff.
- Strengthen ties with Dutch stakeholders.
- Clarify expectations with regards to creating links with Dutch business.
- Boost fundraising.

R2

Country level Improve focus and collaboration with other actors as part of a more effective ecosystem approach

- Focus on one corporate + max two country-specific sectors (aligned with MFA/embassy priorities) to improve quality over quantity, while allowing space for innovative opportunities.
- Support the country managers to map business support providers and donor programs to identify overlaps, gaps, potential referral systems and specific expertise.
- Build stronger ties with international/Dutch donor-funded programs with potential to embed PUM advisory services.
- Partner with local business support organisations that can reach youth/women-led SMEs and support ecosystem approaches.
- Ensure a budget to develop or translate communication materials in local languages to improve PUMs visibility.
- Create learning mechanisms (webinars, learning circles) with client groups to share advice from projects and to demonstrate PUM's added value.

R3

Consolidate and operationalise the ecosystem approach

- Put less focus on realising an increasing number of projects.
- Ensure a collective understanding across the organisation of what an ecosystem approach means, how this is connected to social dialogue and train staff on this.
- Invest in case studies on social dialogue with CNV to further clarify the topic for staff and country teams.
- Create a task force of experts to develop guidelines/formats for ecosystem analysis and appropriate design of projects.
- Pay sufficient attention to assessing skills of (new) experts for supporting ecosystem approaches

R4

Strengthen monitoring, evaluation and organisational learning

- Strengthen M&E team's mandate and clarify the role of data in organisational learning.
- Invest in user-friendly dashboards and case studies (e.g. on access to finance, social dialogue) to support utilisation of data by staff.
- Ensure triangulation of WISE survey data with expert findings to address self-reporting bias.
- Support BSOs/BMOs in data collection to measure their reach and impact; to ensure that PUM can still assess its contribution to change when working more through organisations in the future.
- Learn with other development players on how to measure employment creation and increase of revenue before testing and rolling-out cost-effectiveness calculations.
- Strengthen PUMs capacity to capture ecosystem changes once the ecosystem approach is more consolidated.

R5

Support to SMEs: enhance effectiveness and inclusive and green economic development.

- Prioritise high-potential SMEs (development phase 3) while reserving budget for women/youth-led SMEs (via BSOs/BMOs) and working with high potential SME to integrate smaller and weaker SMEs in their value chain.
- Ensure a better pre-intervention analysis to improve design and result of individual projects.
- Ensure better coordination of expert inputs for the same client to increase cost-efficiency of PUM.
- Continue to allow sequenced engagements with clients based on assessment of effectiveness and potential.
- Develop more targeted approaches for women/youth entrepreneurs and on green economy to support the operationalisation of PUMs' strategic intents for inclusive and sustainable development

R6

Adapt and refine PUM approaches of working with organisations

- All the previous recommendations point at the importance of integrating organisations as core clients and partners in the portfolio.
- Aim for a significant portion of projects (suggesting a minimal 30% target) with organisations to strengthen strategic leverage.
- Ensure that organisations act as leverage actors, prioritizing their capacity to drive change over rigid numerical targets.
- Enhance understanding across PUM staff about what organisations are, in particular BMOs and how they differ from SMEs. Because of the difference, they require appropriate approaches (to develop and finetune).

BANGLADESH FIELD VISIT

Mid-Term Evaluation of PUM



Team : Manab Chakraborty, Muhammad Taher

Dates : 9th to 19th of December 2025

Locations : Dhaka, Dinajpur



EQ1 : Relevance

- PUM assistance is demand-driven, and aligned with Bangladesh's national priorities
- Involvement with Dutch private sector and RVO programmes remains minimal
- Attention to transversal themes present in project design but inconsistently applied by experts
- Social dialogue currently absent
- Client satisfaction is high (4.47/5) though partially inflated by cultural deference - some SMEs express lower satisfaction in private conversation



EQ2 : Effectiveness - SMEs

- PUM interventions are effective; majority of clients able to implement recommendations
- Strongest results where SMEs had clear demand, allocated internal resources, maintained active contact with experts post-project
- Expert matching to precise needs weak in a few cases
- Sustainability is mixed: higher where SMEs formalised procedures, dedicated budgets, had strong leadership of owner
- Additionality confirmed: cost-free access to high-level, sector-specific international expertise unavailable or unaffordable locally; impartial experts build trust



EQ3 : Effectiveness - BSOs

- Support to BSOs generated concrete and in some cases significant multiplier effects
- A single focused project had stronger impact than multiple projects for less committed clients
- Institutionalisation of expert knowledge (training materials, standard procedures, local replication) is key driver of sustainability
- Additionality confirmed: senior, impartial, internationally experienced expertise not available at affordable cost locally; trust-based support enables difficult internal changes



EQ4 : Ecosystem approach

- Positively assessed by all stakeholders as essential for addressing systemic bottlenecks
- PUM's capacity to implement it remains embryonal - monitoring & implementation frameworks lacking
- The TOC is not yet well understood by reps and experts (they mostly focus on individual SME support)
- Some building blocks are emerging through value chain approach,
- TOT models and presence on ground of country manager are helpful but key barriers include formalisation, digital connectivity, & insufficient networking with ecosystem enablers



EQ5 : Efficiency

- Project cost in Bangladesh (€2,753) is well below the equivalent of a local expert cost (€8,400 for two weeks)
- Total project time (118 days) is faster than PUM average (185 days)
- Remote advice is expanding: digital tools (WhatsApp, LinkedIn) increasingly used by clients and reps
- MEL tools (Dynamics, WISE) are rated positively but considered administratively heavy and insufficient to capture ecosystem change

Purpose & scope of the evaluation

This Mid-Term Evaluation assesses relevance, effectiveness, efficiency, sustainability and ecosystem orientation of the PUM activities in Bangladesh. It explores how PUM support contributes to change at SME level and with Business Support Organisations (BSO), examines the programme's added value within the Dutch support ecosystem

Methodology

The evaluation is based on qualitative fieldwork combining semi-structured interviews, site visits and stakeholder consultations. Findings were triangulated across SMEs, experts, representatives and institutional partners, and substantiated using data from WISE surveys, client, expert and representative evaluation surveys, as well as PUM portfolio data.



Stakeholders consulted

Type	Interviews	Details
SMEs	7	sector of dairy, health, leather and handicraft
Organisations	2	sector of dairy
Development actors	2	Embassy, RVO
PUM staff	8	CM, SMs, and reps
PUM experts	9	

28
interviews

9
clients

Issues for further reflection for PUM

- Deepen **alignment with MoFA** and RVO projects to increase visibility, effectiveness & cost-sharing
- Strengthen mechanisms to help clients access **financial resources**
- Revive & expand **social dialogue** activities
- Adopt a more **strategic client selection** approach, prioritising SMEs at Success/ Take-off stages
- Building **ecosystem approach capacity** for reps and experts on systemic thinking, stakeholder mapping, and facilitation
- Revise reps **KPIs and payment structure** to incentivise ecosystem approach, follow-up on recommendations, and local partnership/fundraising efforts

VISITE TERRAIN AU BÉNIN

Évaluation à mi-parcours du PUM



Equipe : Corina Dhaene, Fortune Codo, Elodie Demanet

Dates : 17 au 27 novembre 2025

Lieux : Cotonou, Zogbodomey, Parakou, Natitingou



EQ1 : Pertinence

- Les interventions sont pertinentes et bénéficient d'un fort ancrage local grâce à ses représentants.
- Ce programme s'inscrit parfaitement dans les priorités nationales du Bénin et les orientations stratégiques du ministère néerlandais des Affaires étrangères.
- La pertinence est renforcée par des experts capables de s'adapter et de co-construire leurs solutions avec les clients.
- Les thèmes transversaux sont abordés de manière pragmatique mais largement implicite, sans stratégie opérationnelle claire.



EQ2 : Efficacité - PME

- PUM agit comme catalyseur de changement, accélérant les transformations organisationnelles, techniques et stratégiques pour la majorité des clients.
- L'efficacité varie selon la maturité, le leadership et la capacité d'absorption de la PME, les meilleurs résultats étant obtenus lorsque le soutien est répété et aligné sur une stratégie de croissance claire du client.
- Des résultats globalement durables mais fragiles sans une stratégie d'investissement claire pour les PME et un meilleur accès à des financements supplémentaires.
- L'additionnalité est clairement démontrée, car PUM fournit une expertise spécialisée et pragmatique rarement accessible aux PME.



EQ3 : Efficacité - BSO

- Diversité des types d'organisations, dont certaines ont signé un protocole d'accord avec PUM pour un engagement à plus long terme.
- PUM contribue principalement à la structuration, professionnalisation et à l'esprit d'entreprise, résultats mitigés.
- L'efficacité dépend fortement de la vision organisationnelle, du leadership et de la capacité d'absorption, les progrès étant plus nets lorsque les objectifs et les voies de changement étaient bien définis.
- L'additionnalité est généralement confirmée, car PUM apporte une expertise spécialisée et internationale pas facilement disponible localement.



EQ4 : Approche écosystème

- Une approche écosystémique émerge, mais elle repose sur des initiatives individuelles plutôt que sur une stratégie harmonisée et des ressources dédiées.
- Dans le secteur de l'hôtellerie à Natitingou : dynamique collective, vision partagée et résultats concrets constatés pour les différentes parties prenantes, à développer davantage
- Valeur ajoutée de PUM : faciliter la mise en réseau et soutenir la collaboration, plutôt que d'agir comme un organisateur d'écosystème à long terme
- Le développement à grande échelle et la pérennité nécessitent un leadership local fort, une vision à long terme et des liens plus étroits avec les organismes locaux de soutien aux entreprises.



EQ5 : Efficience

- Le coût moyen d'un projet au Bénin est inférieur à la moyenne PUM en Afrique ; la mise en relation avec les experts est rapide, mais la préparation du projet prend plus de temps en raison d'une vérification et d'une coordination plus longues avec le client.
- Les clients apprécient le soutien, la réactivité et les conseils des représentants.
- Les experts sont parfois confrontés à un accès limité aux infos des clients.
- Quelques projets montrent des effets positifs sur l'emploi et les recettes.
- Un suivi systématique des changements doit être amélioré.
- Élaboration de stratégies de financement à faire

Objectif et portée de l'évaluation

Cette évaluation à mi-parcours évalue la pertinence, l'efficacité, l'efficience, la durabilité des activités du PUM et la mise en œuvre d'une approche eco-système au Bénin. Elle explore comment le soutien du programme PUM contribue au changement au niveau des PME et des BSO (organisations d'appui aux PME), et examine la valeur ajoutée du programme du programme par rapports d'autres appuis néerlandais.

Méthodologie

L'évaluation repose sur un travail de terrain qualitatif combinant des entretiens semi-structurés, des visites de sites et des consultations des parties prenantes. Les résultats ont été triangulés auprès des PME, des experts, des représentants et des partenaires institutionnels, et étayés par les données des enquêtes WISE, des évaluations faite par les clients, experts et des représentants, ainsi que par l'analyse du portefeuille de projets PUM.



Parties prenantes consultées

Taper	Entretiens	Détails
PME	6	agriculture, production de savon, innovation et semences, formation professionnelle en design, hôtellerie
Organisations	4	organisations d'employeurs, ONG dans le secteur agricole et soutien
acteurs du développement	4	Ambassade, SNV, Champions des entreprises du Bénin, CNV
Personnel du	12	CM, SM et représentants
Experts PUM	10	

36

entretiens

10

clients

3

acteurs de
l'écosystème

Points à approfondir pour PUM

- Collaborer davantage avec les organisations locales capables d'atteindre les jeunes et les femmes dirigeantes de PME.
- Développer des outils pour faciliter une analyse rapide et harmonisée des clients et de leur activité (afin de comprendre leur phase de développement et position dans l'écosystème).
- Développer des supports en français pour accroître la visibilité de PUM en tant que partenaire
- Identifier et s'associer à des fondations et structures pour faciliter l'accès au financement pour PME
- Développer des partenariats avec des organisations néerlandaises (CNV) pour le dialogue social
- limiter le nombre de secteurs et favoriser le développement de projets dans une approche écosystémique
- Développer une approche de gestion des connaissances plus explicite et adaptée à une organisation de bénévoles

ZIMBABWE FIELD VISIT

Mid-Term Evaluation of PUM



Team : Manab Chakraborty, Barbara Vitoria

Dates : 9 to 18th of February

Locations : Harare



EQ1 : Relevance

- PUM's focus areas are well aligned with National Development Strategy & Vision 2030
- Highly regarded by national stakeholders (bridging the skills gap & enabling access to EU export standards)
- Practical coordination with the Dutch Embassy and SNV has lapsed due to staff turnover (a.o.)
- Cross-cutting inclusion themes (youth and women) are embedded in PUM's sector choices and partnerships but not always translated into operations and expert guidance



EQ2 : Effectiveness - SMEs

- Measurable operational and business improvements for most SMEs: product diversification, improved management, revenues & market access
- Strongest results where expert matching was well aligned with SME growth stage + resources to implement
- Limiting factors: lack of finance, expert mismatch in some cases & erratic internet connectivity affecting Remote Advice
- Sustainability is mostly strong for established, larger SMEs
- Additionality is strong overall: PUM provides affordable, high-quality international experts unavailable locally



EQ3 : Effectiveness - BSOs

- PUM support generated significant and in some cases sector-wide results
- Export: strong results in horticulture (but less on youth incubation)
- Dairy cooperative: sustainability supported through institutional capacity building, advocacy strategies using evidence from PUM projects, and some revenue increases from membership
- Social dialogue activities are limited
- Additionality confirmed: specialised expertise at affordable cost, neutral third-party status, and knowledge unavailable locally



EQ4 : Ecosystem approach

- Ecosystem approach broadly endorsed by all stakeholders as the right way to address systemic bottlenecks beyond SME support
- Key successes: PUM contributed to (various extent to) lobbying (reducing compliance costs), farming hub model in horticulture, widening dairy value chain, focus on institutional strength
- Key gaps: insufficient ecosystem-level analysis of power dynamics and local support to stimulate horizontal integration and coordination
- Structural sector dysfunctions and tensions (context) threaten sustainability of the approach



EQ5 : Efficiency

- Project turnaround time (118 days) is well below PUM global average (185 days)
- Average cost per project (€4,248 in 2025, projected to drop to €3,200 in 2026)
- Cost-effectiveness demonstrated at client level: high returns relative to investment
- Trainer of Trainers model has multiplied reach significantly
- Transition to a multi-donor model is being explored but not yet structured and to be operationalised

Purpose & scope of the evaluation

This Mid-Term Evaluation assesses the relevance, effectiveness, efficiency, sustainability and ecosystem orientation of the PUM activities in Zimbabwe. It explores how PUM support contributes to change at SME and BSO level, examines the programme's added value within the Dutch support ecosystem

Methodology

The evaluation is based on qualitative fieldwork combining semi-structured interviews, site visits and stakeholder consultations. Findings were triangulated across SMEs, experts, representatives and institutional partners, and substantiated using data from WISE surveys, client, expert and representative evaluation surveys, as well as PUM portfolio data.



Stakeholders consulted

Type	Interviews	Details
SMEs	5	dairy (and transport of milk, lab), horticulture and waste including 3 former clients as stakeholders in eco-system approach
Organisations	3	focus on 1 dairy BMO + other in dairy and in export
Development actors	3	Embassy, DanChurchAid, SNV
PUM staff	11	CM, SMEs and reps
PUM experts	5	

32
interviews

8
clients

Issues for further reflection for PUM

- Develop partnership with BSO and development players that conduct **ecosystem diagnostics** (in the dairy sector) to identify political and economic drivers of dysfunction and are on the ground to facilitate and support horizontal integration
- Deepen and **formalise collaboration** with the Dutch Embassy and SNV
- Strengthen the **inclusion model** to extend expert advice to female and youth owned SMEs by helping organisations to ensure translation of expert input and follow-up
- Build capacity of experts and organisations on eco-system approach
- Upgrade the **MEL framework** to capture ecosystem-level outcomes