Document: EB 2019/126/R.19
Agenda: 6(a)(iii)(c)
Date: 11 April 2019
Distribution: Public
Original: English

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Investing in rural people

Republic of The Gambia

Country Strategic Opportunities Programme 2019-2024

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Executive Board — 126th Session
Rome, 2-3 May, 2019

For: **Review**

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Appendices

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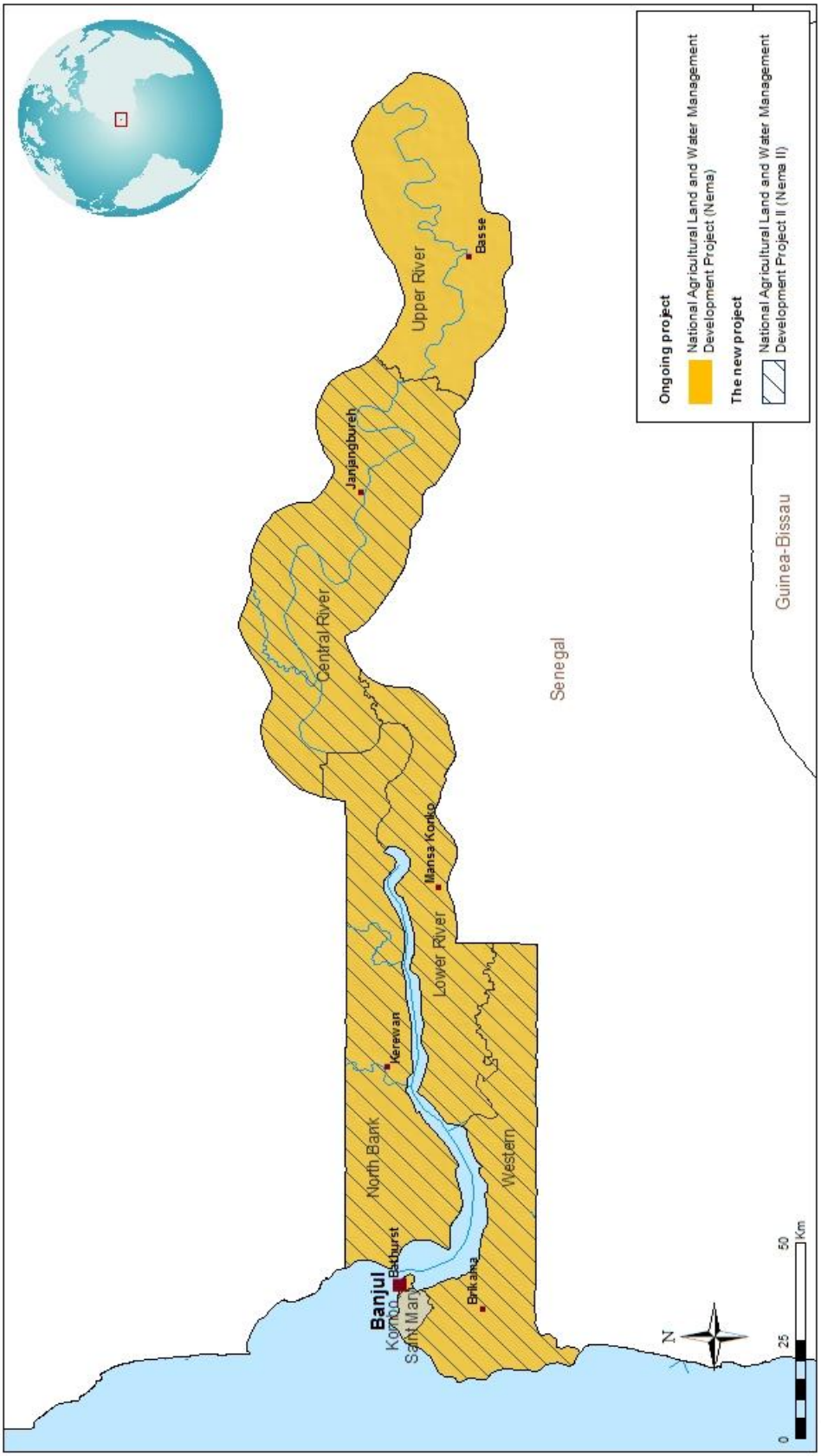
Abbreviations and acronyms

AfDB	African Development Bank
BAU	Business-as-usual
COSOP	Country Strategic Opportunities Programme
CPE	Country Programme Evaluation
CSN	Country Strategy Note
FAO	Food and Agriculture Organization
FASDEP	Food and Agriculture Sector Development Project
LHDP	Livestock and Horticulture Development Project
M&E	Monitoring & Evaluation
NACOFAG	National Coordinating Organization for Farmer Organization of The Gambia
NDP	National Development Plan
Nema	National Agricultural Land and Water Management Development Project
PIWAMP	Participatory Integrated Watershed Management Project
SSTC	South-South and Triangular Cooperation

Map of IFAD-funded operations in the country



The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.

Map compiled by IFAD | 08-02-2019

IFAD

Executive summary

1. The Republic of The Gambia is among the poorest countries in the world. Despite a significant increase in life expectancy between 1990 and 2015, poverty levels have remained essentially unchanged. High levels of poverty translate into tenuous food security; a quarter of the population is food-insecure. The Gambia remains critically fragile due, among other things, to its political instability, slow growth, high inequality, unsustainable fiscal balances and the limited capacity of the public administration.

2. The new Government is addressing the calamitous situation that it inherited through the formulation of responsible fiscal policies and sustainable sectoral strategies to improve the country's living standards and the well-being of its citizens. This new beginning will include a focus on building climate change resilience into all rural development initiatives and pronounced efforts to rebuild political and economic relations with Senegal. This country strategic opportunities programme (COSOP) proposes an agenda of climate-resilient agricultural transformation that involves changes in farming systems and farmers' organization towards a market-based approach and builds on the shared desire of The Gambia and Senegal for rapprochement by adopting a strategy to maximize public and private sector collaboration for the benefit of both countries.

3. The COSOP will cover the period 2019-2024 and be anchored to the National Development Plan (NDP) 2017-2020. The NDP envisions a transition to a green economy driven by small and medium-sized sector investment, and delivering sustainable and inclusive benefits through the involvement of youth and women as key economic actors. The use of climate-smart agricultural technologies figures prominently in the NDP as do innovative technologies to increase labour productivity and decrease menial labour, particularly for women. The Plan underlines the importance of improved relations with Senegal and other regional states and development partners.

4. The COSOP has two strategic objectives: (i) Enhance the productivity and resilience of family farms through sustainable management of natural resources and adaptation to climate change, with a focus on youth and gender impacts (ii) Improve the management capacity and inclusiveness of professional farmers' organizations/cooperatives, and enhance farmers' access to communal assets, markets, and profitable agricultural value chains

5. The programme will target smallholder family farmers who are members of farmers' organizations or cooperatives, youth and women. The programme will work primarily in the rice and horticultural value chains where the overwhelming majority of farmers are women; other crops with the potential to contribute to the profitability, resilience and adaptation of diversified farming systems and nutrition security will also be promoted. The watershed development approach pioneered by IFAD will be scaled up.

6. The IFAD programme during the 2019-2024 COSOP period will have a single large project. The programme will maximize the utilization of grants from global climate and environment funds – such as the Global Climate Fund and the Global Environment Facility – and grants focused on policy dialogue and South-South and Triangular Cooperation to increase the impact of the project investment.

Republic of The Gambia
Country Strategic Opportunities Programme

I. Country context and rural sector agenda: key challenges and opportunities

1. The Republic of The Gambia is in transition from extreme fragility to greater resilience to shocks but many challenges remain. The legacy of authoritarianism, weak public institutions, limited capacity of the public administration and vulnerability to weather-related shocks are the most salient causes of state fragility. After the 22-year rule of former President Yahya Jammeh, the new democratically elected administration of President Adama Barrow is striving to address the current political, social and economic challenges while implementing structural reforms.

2. In this challenging context, the Government is addressing the main drivers of country fragility, namely unsustainable fiscal deficits, the limited capacity of the public administration, high rates of population growth and outmigration, limited access to resources, regional instability, and structural vulnerabilities and shocks such as climate change and environmental degradation.

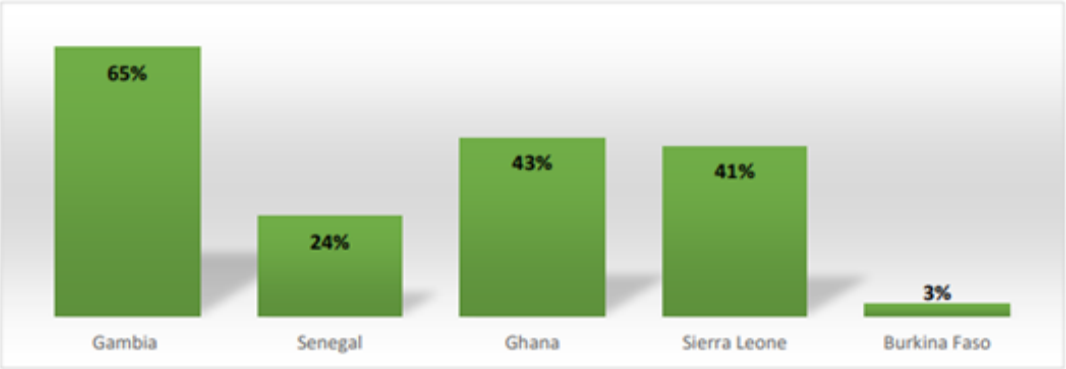
3. Poverty in The Gambia is multidimensional and the current economic growth is not sufficient to reduce it. The Gambia is among the poorest countries in the world. Approximately 57.2 per cent of the population are "multidimensionally" poor while an additional 21.3 per cent live near the multidimensional poverty line. Poverty levels have remained essentially unchanged, despite significant increase in life expectancy between 1990 and 2015 – the percentage of households living below the poverty line of US$1.25/day was 48.4 per cent in 2010 and 48.65 per cent in 2015 – and the estimated annual 3.5 per cent GDP growth rate is not sufficient to meaningfully reduce poverty. The factors driving poverty indicate that rural poverty and food insecurity are closely associated with low productivity, particularly in the rain-fed sector in the Lower River Region.

4. Rural development is central to inclusive growth, food security, employment and poverty reduction. Agriculture is the country's largest sector, accounting for 33 per cent of GDP and employing approximately 70 per cent of the labour force. The opportunities for growth and increased incomes in the sector are significant; the country produces only approximately 50 per cent of its domestic food requirements and many small farming households do not yet produce a marketable surplus. A growing tourism industry also provides opportunities for smallholder sales both within The Gambia and overseas due to increased airline traffic. Integrated business models of small-scale farming (including irrigated crops, livestock, agroforestry, fisheries and ecotourism) are key to building the resilience of rural communities while addressing rural employment.

5. However, there are a variety of interlinked factors that preclude increased agricultural productivity. Among these are: inefficient and limited farming technologies; lack of gainful employment opportunities off-season and off-farm, especially for youth, which spurs migration and decreases labour availability during the production season; local land access and user rights that require official recognition and result in gender disparities; unclear systems of succession that discourage on-farm investments; high rural illiteracy rates that impede adoption of improved technologies; limited disaster support policies for agriculture; low availability of financing for family farming; and lack of capacity to efficiently deliver essential rural services such as extension advice and land registration and management.

6. Large-scale emigration can be problematic as it drains the country of its most educated and productive rural workers. An estimated 135,000 Gambians, or 7 per cent of the population, currently reside abroad, most of whom are under 24 years of age. As seen in the following chart, the emigration rate among skilled workers is far higher than those of comparable countries in the subregion. At the same time, the increase in remittances remains a major source of social, political and economic resilience, especially in rural areas.

Figure 1: Emigration among workers with higher education, The Gambia and comparators

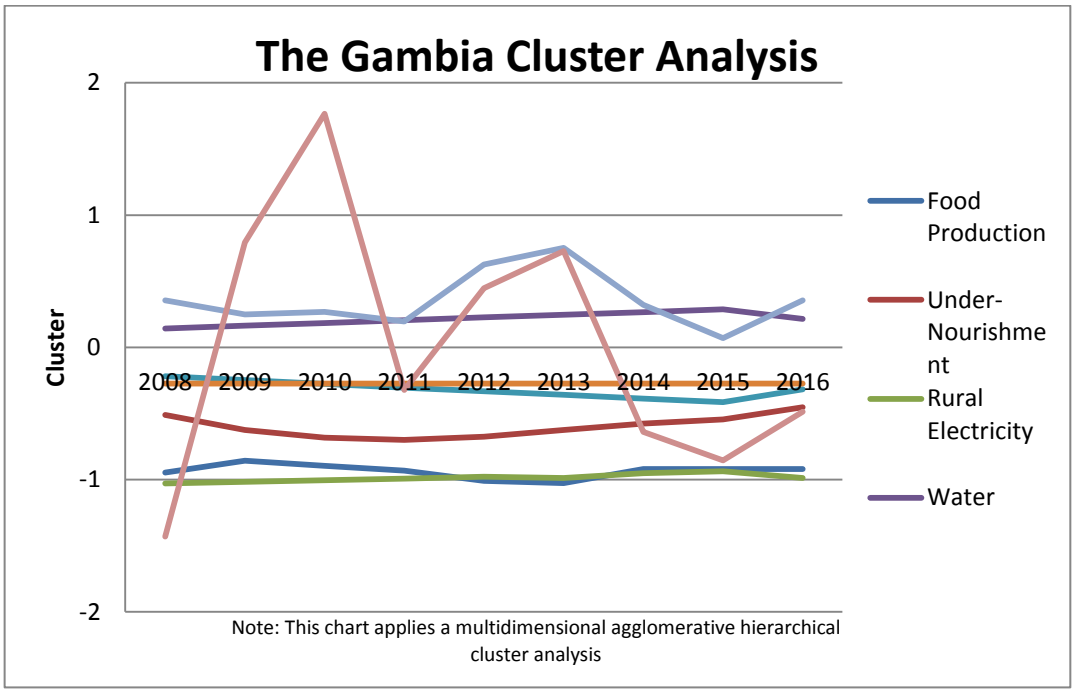


Source: Kebbeh (2013) and Docquier and Marfouk (2006)[63,64]

7. Building resilience to climate change and environmental degradation will be particularly important for addressing fragility. The Gambia is one of the world's most vulnerable countries to adverse climate change impact, ranking 146th out of 181 countries according to the ND-GAIN Country Index. Because of the country's dependence on rain-fed agriculture and tidal irrigation, the agriculture sector is exposed to increasingly frequent weather-related shocks and increasing salinization of lowland rice-producing areas. The Sahelian drought of 2011–2012 inflicted massive crop losses, causing GDP to contract by 4.1 per cent in 2011 alone. Rapid population growth is intensifying environmental pressure, and the country's weak public institutions are incapable of enforcing environmental protection measures.

8. The Gambia has potential for growth, yet it is highly vulnerable and fragile. The cluster analysis in figure 2 provides an insight into several dimensions of The Gambia's development trend over the period 2008-2016 and reveals a varied economic growth pattern. Any growth that did occur was not accompanied by equal progress or expansion of other dimensions that are essential to poverty reduction, particularly in rural areas. In fact, several human development indicators such as access to water, sanitation, food production and undernourishment remained largely stable. Data from the Rural Sector Performance Assessment reflected the same dynamic.

Figure 2: Performance in key variables for rural poverty reduction



9. Based on this assessment, the base scenario can be considered as the most likely trend for the duration of this COSOP (see appendix II). This scenario projects that real GDP growth will reach 5.4 per cent in 2019 and decelerate over the remaining three years to 4.8 per cent by 2022. Maintaining even these growth rates will require continued efforts to tackle persisting interlinked development challenges.

II. Government policy and institutional framework

10. The Government's medium-term strategy is underpinned by the NDP 2017-2020. The NDP envisions a transition to a green economy driven by small and medium-sized private sector investment and delivery of sustainable and inclusive benefits through the inclusion of youth and women as key economic actors. The plan displays a clear desire to improve relations with Senegal, regional states and development partners. Climate-smart agricultural technologies will be emphasized, including the use of drought- and saline-resistant and short-cycle improved seeds, water management and harvesting, integrated soil fertility management and harnessing of solar energy. The introduction of appropriate and innovative technologies and equipment for production and post-harvest activities will increase labour productivity and decrease menial labour, particularly for women farmers who shoulder most of the burden in rice and vegetable production. Three agricultural subsectoral priorities have been identified: rice, horticulture and livestock.

11. The Gambia National Gender Policy (2010-2020) and National Youth Policy (2009-2018) aim to increase inclusion and promote access to resources, training and empowerment. The Government is committed to "leaving no youth behind". The goal is to provide secure sustainable livelihoods for youth through skills development and decent work. For women's empowerment, the Government will enhance mainstreaming and capacity development for women entrepreneurs, establish a fund to improve women's access to finance, enact legislative reforms and advocate for enhanced representation and participation in decision-making, and advance gender-based programmes to reduce violence.

12. The Gambia signed the Paris Climate agreement to report on its nationally determined contributions. The Gambia will contribute to reducing its greenhouse gas emissions – excluding the land use, land use change and forestry (LULUF)

sector – by 1.4 metric tons of carbon dioxide equivalent (MtCO2e) in 2025 compared to business-as-usual (BAU). The Gambia is offering to reduce emissions by 0.08 MtCO2e -by 2025 (or 2.4 per cent) below BAU unconditionally; and achieve a 44 per cent emissions cut by 2025, compared to BAU projections, and a 45 per cent cut by 2030. The targets exclude land use and forestry.

13. Recognizing the weak capacity of national institutions and the critical role that international assistance will play in supporting the implementation of the NDP, the Government has established, under the Ministry of Economy and Finance, an aid coordination and public and private partnership department. This department is working hand in hand with other sector ministries to regulate, coordinate, monitor, and/or manage aid and private investment delivery and serve as focal points for donors. Various thematic working groups have been established to promote the development agenda at the sector and thematic level and to accelerate institutional reforms and the implementation of the NDP and agricultural sector plan.

III. IFAD engagement: lessons learned

14. Since 1982, IFAD has financed 10 rural development projects in The Gambia, one of which is currently in progress. IFAD continues to be a key actor, with its focus on the most remote and marginalized areas and its special attention to women and youth. IFAD-funded projects have been mostly characterized by area-based and integrated rural development interventions. Their focus has been on agricultural production, water management, and community-based infrastructure within the following projects: the Lowlands Agricultural Development Programme (LADEP); the Participatory Integrated Watershed Management Project (PIWAMP); the Livestock and Horticulture Development Project (LHDP); the Rural Finance Project; and the National Agricultural Land and Water Management Development Project (NEMA) which is currently being implemented. Over time, support has progressively shifted towards enhancing income opportunities and resilience to climate change while emphasizing improved access to markets and value chain development.

15. The inherent financial management risk in The Gambia is rated as high. In order to mitigate this, IFAD projects use stand-alone financial management (FM) arrangements in combination with the national FM systems meeting IFAD's minimum requirements. These mitigation actions have reduced the project-level FM risk rating to medium. The quality of the work of the National Audit Office has been rated as generally satisfactory. The overall disbursement rate was rated moderately satisfactory mainly due to slow implementation and cumbersome procurement procedures.

16. The main lessons and conclusions drawn from the experiences of IFAD and other entities are as follows:

- **Beneficiary ownership requires active participation of beneficiaries in the planning, implementation and monitoring of project-financed activities**. A key conclusion of the country programme evaluation was that beneficiaries were not adequately consulted in project planning, implementation and monitoring. This resulted in a lack of buy-in and ownership and manifested itself in poor maintenance and sustainability of project-funded investments.
- **Targeting must be the result of in-depth analysis and offer specific services adapted to the needs of these beneficiaries**. Although most projects had a high number of women and youth as beneficiaries, this often occurred by default.

- **New technologies, modern farming systems, skills, knowledge and market opportunities are essential to attract youth in agriculture**. Misconceptions, image and perceptions about working in agriculture have constrained the number of young people opting for a career in the sector.
- **Choice of technologies must be appropriate for farming conditions and to the technical and financial capacities of beneficiaries**. IFAD investments should target lower-cost, easier-to-maintain equipment, which is more adapted to the requirements and capacities of the target groups and greatly increases chances of sustainability.
- **The farmers' and producers' associations and cooperatives need capacity-building in managerial skills** to provide better services to their members and sustain their support without dependence on government support.

IV. Country strategy

A. Comparative advantage

17. IFAD's comparative advantage stems from its: (i) recognized expertise in rural cooperative development; (ii) experience in project management in countries with a fragile situation; and (iii) innovative approaches, especially with respect to inclusive and resilient value chains. The IFAD-financed activities for this COSOP period will utilize this comparative advantage both in how it manages project implementation and in the approach it takes to capacity-building in value chains.

B. Target group and targeting strategy

18. This COSOP will apply a targeting strategy based on poverty data and mapping from the Government's Integrated Household Surveys, refined through focus group discussions, and in line with the two strategic objectives. The IFAD programme will work primarily in four regions: North Bank, Lower River and Central River Region where poverty is the highest but also where opportunities to improve tidal irrigation rice productivity are the greatest, and the West Coast Region where significant market opportunities exist for income generation for women and youth operating along the horticulture value chain. Within the geographical areas corresponding to the Government's value chain priorities and climate resilience imperatives, the IFAD programme will target women and youth, in particular within communities with high poverty levels.

C. Overall goal and strategic objectives

19. The goal of the COSOP is to contribute to the reduction of poverty, food insecurity, vulnerability and youth unemployment in rural communities. Particular attention will be paid to the gender, nutrition, and climate change aspects of IFAD's activities consistent with the Eleventh Replenishment of IFAD's Resources (IFAD11) mainstreaming priorities. Through the Environment, Climate, Gender and Social Inclusion Division (ECG), including decentralized staff, IFAD will provide the country teams with technical and policy advisory support in designing and implementing high-quality projects, drawing knowledge from IFAD's global network.

20. The COSOP has the following strategic objectives (SOs):

SO1: Enhance the productivity and resilience of family farms through sustainable management of natural resources and adaptation to climate change, with a focus on youth and gender impacts.

- The main outcomes are expected to be the adoption of climate-smart good agricultural practices and integrated climate risk management business models – including the mobilization riverine water – which will lead to a sustainable increase in yields and resilience to climate change, as well as

greater food security, better nutrition, and more jobs for the youth.

SO2: Improve the management capacity and inclusiveness of professional farmers' organizations/cooperatives, and enhance farmers' access to communal assets, markets, and profitable agricultural value chains.

- The main outcomes are expected to be better organized farmers' cooperatives and groups with improved skills to maintain productive infrastructure and equipment, resulting in higher yields, better quality products, and diminished post-harvest losses. They will thus be better able to access remunerative markets through stronger linkages with upstream and downstream value chain actors. Youth and women trained in areas relevant to the modernizing, green economy and vested with business development skills and financial support, will capitalize on these new opportunities.

21. The strategic objectives are a continuation of IFAD's previous operations in The Gambia, and respond to the Government's national priorities. As presented in the theory of change, they respond to pronounced rural poverty, the growing impact of climate change, and the economic and social inequalities confronting rural women and youth.

22. The COSOP will address the four mainstreaming themes of IFAD11, primarily through the following mechanisms:

- With respect to gender, the main issues facing women farmers are the drudgery of fieldwork, time poverty, limited land tenure rights, lack of empowerment and illiteracy. The IFAD programme will address drudgery and time poverty issues through the introduction of labour-saving technologies and improved access to swamp rice production areas. Women's land tenure issues will be addressed via policy dialogue with the Government. Increased empowerment and literacy will be achieved through capacity strengthening of women's groups and the scaling up of literacy programmes begun under NEMA.
- With respect to youth, the COSOP will support increased employment by providing vocational training and sustained mentoring, numeracy literacy, business development training, and financial support to youth groups. Vulnerable households identified through *kafo*[1] village associations will receive financial support and household mentoring to enable them to become active members of their communities.
- Food security and nutrition will be addressed through increased agricultural productivity (rice, vegetable), better household availability of fruits and vegetables, the inclusion of nutrition modules in the farmer field school curriculums, and the promotion of vitamin-enriched maize and orange-fleshed sweet potato.
- Climate change is the principal challenge facing The Gambia in the coming decades. As such, it is mainstreamed into all IFAD interventions.

D. Menu of IFAD interventions

23. **Loans and grants.** The COSOP will contain a single six-year project, financed through the IFAD11 and IFAD12 funding cycles. IFAD will use two existing regional grants to support project implementation: Adapting Small-scale Irrigation to Climate Change in West and Central Africa implemented by the Food and Agriculture Organization of the United Nations (FAO) and Strengthening Capacities and Tools to Scale up and Disseminate Innovations implemented by PROCASUR. The programme Farmers Organizations for Agreement at Completion Point

[1] Traditional, collectively-run village groups.

countries will continue to be supported through the regional Network of Peasant Organizations and Agricultural Producers in West Africa (ROPPA), the National Coordinating Organisation of Farmer Associations Gambia (NACOFAG) and its youth and women's colleges. In addition, a grant entitled Improving Agricultural Resilience to Salinity and Climate Change through Development and Promotion of Pro-poor Technologies and Management Strategies is under development. If approved, this grant will have an important role in the implementation of the new IFAD project.

24. Opportunities to benefit from the Agribusiness Capital Fund (ABC Fund) will also be pursued. The Gambia has an active private sector and the new Government is very interested in encouraging local and foreign direct investment.

25. **Country-level policy engagement.** IFAD's policy engagement is expected to focus on: (i) reforms to support the establishment and operationalization of agricultural value chain platforms; (ii) access to productive assets (land and water) especially for youth and women; (iii) promotion of remittance flows in smallholder farming. IFAD will also play a leading role in establishing an agricultural sector working group, chaired by the Minister of Agriculture and will contribute to the policy issues discussed, drawing on the results of the Rural Sector Performance Assessment. IFAD's country programme is also expected to finance policy analysis and support for national and sector policy formulation on the agriculture and tourism nexus.

26. **Capacity-building**. Capacity-building will be focused on (i) bolstering the ability of the National Agriculture Research Institute to conduct relevant applied research and strengthening the capacity of the National Seed Secretariat; (ii) improving the capacity of front-line extension staff to deliver sound agronomic advice on climate-resilient good agricultural practices in line with the recently approved extension policy; (iii) supporting farmers' organizations to become dynamic value chain actors; and (iv) enabling youth to gain marketable skills to obtain productive employment. To accomplish this, the country programme will maximize opportunities to collaborate with Senegalese public and private sector actors. Mainstreaming of peer-to-peer learning will be a prominent feature of IFAD's country programmes in Senegal and The Gambia. Through the AVANTI initiative, a capacity needs assessment will be conducted to define appropriate institutional support.

27. **Knowledge management.** In line with the IFAD knowledge management strategy, the project will develop a plan for producing new or pooling existing knowledge from either IFAD or other development partners, such as CGIAR. IFAD will also support the establishment of knowledge management thematic groups. At the field level, value chain interaction platforms begun under the NEMA project will be scaled up and the knowledge generated will be shared through linkages with other stakeholders. The country programme will aggressively pursue harvesting of innovations generated through other IFAD investment programmes and grants and will strengthen knowledge sharing with other ministries and projects through joint field missions, programme planning and regular exchanges.

28. **South-South and Triangular Cooperation (SSTC).** SSTC is a prominent feature of this COSOP. Strategic objective 1 will harness SSTC by expanding collaboration between Africa Rice, the Senegalese Agricultural Research Institute (ISRA) and the National Agricultural Research Institute through joint research efforts, training and exchange visits. Enhanced cooperation between Gambian and Senegalese Ministries of Agriculture with respect to the seed supply systems and the use of appropriate production and post-harvest technologies will strengthen both countries' capacity to improve labour productivity. Frequent exchange visits between Senegalese and Gambian project beneficiaries will provide opportunities for peer-to-peer learning. Regarding strategic objective 2, exchange visits focused

on farmer advocacy and organization, cooperative-based business development, warehouse receipts systems and experience with farmer field schools will benefit stakeholders in both countries. In order to improve the quality and efficiency of rural construction works and build the capacity of Gambian private entities, joint ventures between experienced Senegal-based international construction firms and local contractors will be encouraged.

V. Innovations and scaling up for sustainable results

29. **Innovations.** The IFAD programme will introduce innovations that will have a direct and immediate impact on project beneficiaries. Examples include appropriate technology rice transplanting and threshing machines, urea deep placement technology to improve fertilizer efficiency, locally made onion storage facilities (which increased producers' revenues in Burkina Faso fourfold), zero energy cold stores for vegetable storage, and solar-powered water pumps and cold stores.

30. **Scaling up.** Once innovations have been piloted and found to merit scaling up, the programme will first promote the innovation through appropriate means (demonstration plots, presentations in weekly markets, trade and innovation fairs) and will then mobilize project knowledge management and communications personnel, farmers' organizations, and the agricultural value chain interaction platforms to build demand for the innovation. IFAD will look to its strategic partnerships with government, donors and relevant private sector operators to cofinance the scaling up of the key innovations.

VI. COSOP implementation

A. Financial envelope and cofinancing targets

31. The expected financial envelope for the programme is approximately US$20 million for the period of 2019-2021 with an identical allocation for the following three-year period. With improved performance, the envelope is expected to increase. Financing will be provided as follows: 50 per cent on highly concessional lending terms and 50 per cent as a Debt Sustainability Framework grant. Prospective cofinancing sources include environment funds (e.g. the Global Environment Facility [GEF] and the Green Climate Fund) of which US$5.3 million is already secured from the GEF-7 cycle and an estimated US$50 million from the Green Climate Fund to be mobilized over the two IFAD cycles. IFAD will continue to target key partners working on agricultural value chains such as the World Bank, African Development Bank (AfDB) and Islamic Development Bank for additional cofinancing opportunities.

Table 1
IFAD financing and cofinancing of ongoing and planned projects
(Millions of United States dollars)

		Cofinancing		
Project	*IFAD financing*	*Domestic*	*International*	*Cofinancing ratio*
Ongoing				
NEMA	39.1	2.8	32.7	
Planned				
ROOTS	40	8.7	31.3	
Total	**79.1**	**11.5**	**64**	**1:0.95**

B. Resources for non-lending activities

32. Estimates for non-lending resources are US$3.0 million from regional grants and US$1.0 million from SSTC.

C. Key strategic partnerships and development coordination

33. IFAD will play a leadership role in establishing the agriculture sector working group and will be a central player in driving policy dialogue. The IFAD Dakar hub will

mobilize its relevant expertise and experience to play a prominent role in supporting policy dialogue, regional integration, innovation, knowledge management, and monitoring and evaluation. This will be supplemented by subject matter expertise located in IFAD's headquarters. Inclusion of expertise from the hub will strengthen IFAD's contributions to the local stakeholder landscape and increase its visibility as a key stakeholder in The Gambia's development trajectory. In terms of civil society organizations, the country programme will work closely with NACOFAG, the national farmers' umbrella organization, and The Gambia Chamber of Commerce and Industry. The Gambian diaspora continues to play a pivotal role in the country's political, economic and social stability.

34. The COSOP is fully aligned with the United Nations Development Assistance Framework (UNDAF) 2017-2021, which has three priorities: (1) Governance, Economic Management and Human Rights; (2) Human Capital Development; and (3) Sustainable Agriculture, Natural Resources, Environment and Climate Change Management. While UNDAF's efforts will focus on improving the Government's capacity to establish appropriate policies and regulatory frameworks, IFAD will mobilize its expertise in agricultural and rural development to help smallholders capitalize on the improved enabling environment created through those better policies and frameworks. Regarding activities targeting youth, IFAD will collaborate with the United Nations Development Programme through the Songhai Centre.

35. IFAD anticipates working closely with FAO on the implementation of farmer field school training. The IFAD programme will collaborate with the World Food Programme (WFP) in the areas of nutrition education and as a potential buyer of agricultural products produced by IFAD project beneficiaries.

D. Beneficiary engagement and transparency

36. Non-state actors, grass-roots organizations, local NGOs (particularly NACOFAG), community-based organizations, youth and women's organizations, transparency networks and the new commission for national dialogue will be engaged to exchange information and enhance citizen participation. IFAD – through its investments and policy dialogue – will facilitate their contribution to project performance and impact. Citizen participation will be promoted throughout the design, supervision, midterm review and evaluation of projects and the COSOP, and access to information, public complaint and grievance redress mechanisms will be ensured.

E. Programme management arrangements

37. The programme will be managed by the country programme manager for The Gambia, who is based in the Dakar hub. Currently, there are no plans to open an individual country office given the proximity to Dakar. The Dakar hub is located in the United Nations building in Dakar, facilitating collaboration with other United Nations offices, though the FAO and WFP offices are located elsewhere.

F. Monitoring and evaluation

38. The country programme, through loans and grants, will provide technical and financial assistance to improve monitoring and evaluation (M&E) within both the IFAD project and the Ministry of Agriculture. Emphasis will be placed on moving beyond output monitoring to outcome monitoring, and evaluation and results management. Programme-sponsored training will be systemically followed up to assess uptake and impact in order to take needed corrective action. Within the agricultural sector working group, IFAD will work closely with the Government and other donors to develop an aligned and simple M&E format that responds to the needs of the projects and can be accommodated within the larger ministry-wide reporting format.

39. Certification in M&E with PRiME will be supported. PRiME is a training and certification programme consisting of two required modules on the fundamentals of

M&E. After each module, participants will undergo a rigorous assessment to demonstrate uptake of the course material. Upon successful completion of the assessments, participants receive a certification in the Fundamentals of M&E. For IFAD projects in The Gambia, M&E officers recruited will be required to participate in PRiME within the first year of implementation as a prerequisite for setting up a strong M&E function in the project.

VII. Risk management

Table 2
Risks and mitigation measures

Risks	*Risk rating*	*Mitigation measures*
Political/governance	Medium	Work with stakeholders in support of transparence and responsible governance.
Macroeconomic	High	Promote fiscal discipline and respect for agreed budgets in relevant ministries.
Sector strategies and policies	Medium	Provide support for agriculture and natural resource policy formulation and contribute to policy dialogue through the agriculture sector working group and support to farmers' apex organizations.
Institutional capacity	High	Provide comprehensive training programs for government staff.
Portfolio	Medium	Closely monitor portfolio progress; provide support in project management, knowledge management and monitoring and evaluation.
Fiduciary – financial management/procurement	Medium	Provide support and closely monitor fiduciary aspects.
Fiduciary – procurement	Medium	Provide support and closely monitor procurement management.
Environment and climate	High	Mainstream resilience into all programme activities and engage with other partners in dialogue with the Government in support of climate-smart agricultural practices.
Social	High	Create remunerative rural jobs for youth to stem rural-urban migration.
Overall	**Medium**	

COSOP results management framework

Country strategy alignment *What is the country seeking to achieve?*	**Related SDG UNDAF Outcome**	**Key results for COSOP** *How is IFAD going to contribute?*			
		Strategic objectives *What will be different at the end of the COSOP period?*	**Lending and Non-Lending Activities* For the COSOP Period**	***Outcome indicators*** *How will we measure the changes?*	**Milestone indicators** *How will we track progress during COSOP implementation?*
The National Development Plan 2017-2020: • Develop climate change resilience; • Increase private investment in the agricultural sector; • Decrease dependence on food imports through increased productivity. • Create remunerative employment opportunities for Gambian youth<, • Decrease stifling fiscal deficits. • Expand exports with regional neighbours and European markets; • Diversify exports. • Increase tourism.	SDG1 SDG2 SDG5 SDG7 SDG8 SDG9 SDG13 SDG15 UNDAF Strategic result 3: Sustainable agriculture, natural resources, environment and climate change management.	1. The productivity and resilience of Gambian family farms are sustainably enhanced through accelerated adaption to changing climate and riverine water availability.	- Lending/investment activities • NEMA • New project - Non-lending/ non-project activities • CLPE: update of the lowland development master plan • Engagement in agricultural sector donors roundtable • SSTC with Senegal and subregion on ag. Research, technology • Support to M&E, ag. statistics and soil & water monitoring	75% of family farms reporting a significant increase in production for more than 3 years – 75% of family farms reporting lasting adoption of new technologies and practices – 80% of rural women reporting reduction in workload – 80% of farmers (male/female) members of professional organization – 70% of women and youth reporting improved access to land and water for productive purpose – 60% Literacy rate in targeted communities – 60% of households reporting improved nutritional status	1. 2000 hectares of swamp rice fields rehabilitated; 2. 500 hectares of new swamp rice fields. 3. 8000 hectares of upland fields benefiting from anti-erosion and water management structures; 4. Average rice yield increase of 50% 5. 200 rice translanters distributed 6. 500 ATI threshing machines in use. 7. 10,000 farmers benefiting from improved inputs; 8. 250 extension personnel trained by project 9. at least 5000 farmers participating in FFS 10. At least 50 nutrition modules 11. At least 10 farmer exchange visits with Senegal

	SDG1 SDG2 SDG7 SDG8 UNDAF Strategic Result 3. Sustainable agriculture, natural resources, environment and climate change management	2 Improve professional farmers organizations/cooperatives capacities, better access to communal assets, markets and profitable agricultural value chains	- Lending/investment activities • NEMA • New project - Non-lending/ non-project activities • CLPE • Partnerships • SSTC • Knowledge	• 50% increase of volume and value of sales by supported FOs • Number FOs/Coop maturity index • Number of Value chains platforms maturity index • 70% of farmers (male and female) reporting improved access to processing and storage facilities. • 70% of farmers reporting improved access to market	- • 50% yield increase • At least 5000 farmers using productivity enhancing technologies; • At least 300 storage facilities constructed or rehabilitated; •

Transition scenarios

1. Economic growth in the Gambia averaged an estimated 3.3 percent over the 2016-2018 period, with growth increasing over the course of the three years to reach an estimated 4.3 percent in 2018. Weak agricultural output, the slow recovery of the tourism sector after the regional Ebola crisis, low rates of private investment, and a turbulent political situation have all hindered growth. However, the IMF projects that economic growth will increase over the COSOP period due to ongoing reforms and foreign direct investments, leading to gradual increases in per capita income. We consider three possible trajectories over the 2019-2022 period:

   Base scenario: The most recent IMF World Economic Outlook projects that real GDP growth will reach 5.4% in 2019 and decelerate over the remaining three years to 4.8% by 2022. Public and publicly-guaranteed debt as a share of GDP, which reached an estimated 107% of GDP in 2017 in present value terms, is estimated to have climbed even further during 2018 and actions will be needed to restore debt sustainability. The Government's commitment to further increase public investment, with a focus on the agricultural sector, tourism and energy sector and infrastructure is expected to support growth. However, risks such as climate variability, terrorist attacks and diseases outbreak could reduce growth expectations, put pressure on the currency, and increase the probability of debt distress.

   High scenario: With the GNAIP and robust reforms coupled with political stability, economic growth could increase to around 6-7%, particularly in the event of oil and gas discovery. In a high case scenario the country would benefit from supplementary assistance to support strong growth and increase transfers to the most vulnerable households, especially in rural areas. Under this scenario, external debt would be restructured and/or rescheduled and public debt as a ratio to GDP would decrease starting from 2019, making the country more attractive to direct foreign investment and investment in agriculture.

   Low scenario: In the case of severe economic contraction due to exogenous shocks or political and regional instability the IFAD portfolio would be in jeopardy; the risk of losing at least one PBAS allocation would be high, and the Gambia may not be in a position to amortize its loans and be suspended.

Table 1
Projections for key macroeconomic and demographic variables[a]

Case	Base	High	Low
Av. Real GDP growth (2019-2022)	5.0%	6.5%	3.0%
GDP/capita (2022) ppp 2011 $	$2,646	$2,739	$2,507
PV of Public debt (% of GDP) (2019-2022)	90.0	80.0	120.0
Debt service ratio (2022)	20.0%	5.0%	25.0%
Inflation rate (%) (2022)	4.8%	5.3%	10.0%
Rural population	Current (2019): 840,710		
Rural population Investment Climate for rural business[2]	2022: 921,500		
	Annual growth rate: 3.0%		
	Rating: 3/6 Agriculture supports livelihoods of many poor households, but is susceptible to erratic weather patterns, and impeded by inadequate resources, a weak policy and institutional framework, insufficient crop diversification, lack of modernization, inadequate irrigation, and limited advisory services.		
Vulnerability to shocks	Rating: 5/6 There are significant security and political instability risks in 2019 with the possible withdrawal of the Economic Community of West African States mission. Also, high public debt will continue to crowd out government spending in key socioeconomic sectors such as health, education, agriculture and infrastructure development which might put the country at risk of debt distress.		

Implications for IFAD

2. Agricultural and rural development will remain a stabilizing force and central source of resilience for the Gambia's ability to sustain the momentous shock of regime change without falling back into destructive conflict. To boost the agricultural sector, IFAD lending and non-lending programme should focus on building the resilience of smallholder farmers and farmers organizations to climate change and variability to ensure food security and better nutrition. Given the fragility within the country, IFAD should be prepared to adjust its approach based on the circumstances on the ground.

[2] Source: RSPA

Agricultural and rural sector issues

1. The Gambia is among the poorest countries in the world. Though poverty has decreased by 10 percent in the last 10 years, the absolute number of poor people has increased from 790,000 to 930,000. Income poverty (at $1.25/day) and food insecurity are widespread and affect nearly half of the population. According to figures cited in country UNDAF document, poverty is more prevalent in male-headed households (50.9%) than in female-headed households (38.3%) probably due to the impact of remittances sent by males who have migrated to urban areas or have emigrated. Levels of extreme poverty are 36.7%, denoting the depth of poverty in the Gambia. Poverty is more pronounced in rural than in urban areas and more widespread in the North Bank, Central River Region and Upper River Regions. The Human Development Index ranks the Gambia 173 out of 188 countries surveyed, reflecting deep-seated multi-dimensional poverty, low literacy and education levels, poor health indicators and weak government infrastructure and services. Sixty-four per cent of the population is under 25 years of age and the population is expected to double during the next 20 years. The country is rapidly urbanizing with annual rural to urban migration estimated at 3.1%. Income distribution is highly skewed, reflected in a Gini coefficient of 36, one of the highest in the sub-region.

2. Agriculture is the mainstay of the economy, providing employment for approximately 70% of the population but contributing only 24% of the GDP. Production is insufficient to meet national food needs thus the country is obliged to use scarce foreign exchange to import about 50% of its requirements. Productivity is low for all major food staples. Yield data indicate large yield gaps compared to Senegal despite similar agro-climatic environments, rainfall patterns and occurrence of weather events.

3. Rural-urban migration and emigration to Europe of youth are important issues in the rural landscape. Some 60% of Gambians live in towns and cities and urban migration is estimated to be about 3.1% of the rural population annually. In terms of emigration to Europe as a percent of total population, the Gambia ranks second after Syria. Rural exodus of youth have important implications for rural development, notably with respect to agriculture labour and services and capacity as youth receiving vocational training for rural-based employment frequently migrate thus neutering efforts to build appropriate skills to serve the farming communities.

4. Though there exists a network of farmer associations represented by NACOFAG, the umbrella organization, there appear to be few commercially based farmer cooperatives. Projects have an unfortunate history of "creating" cooperatives rather than building on self-selecting farmer associations and this has generated predictable poor results and created a culture of expected handouts and limited buy-in and ownership of project beneficiaries.

5. Productivity: Low yields are attributable to several factors. Farmers have limited access to improved seed and fertilizer. The seed supply chain is undeveloped. The capacity of National Research Laboratory to multiply breeder to foundation seed is limited as is the capacity of seed multipliers to produce improved seed. There is no established GoTG seed certification agency to test germination rates so the quality of distributed seed is not controlled. Regarding fertilizer use, the FAO estimates that the average fertilizer use per hectare is one kilogram compared to 16 kilograms in Senegal. Low use of fertilizer is primarily due to lack of access to credit as the rural credit system is undeveloped and under resourced. Commercial banks (who charge 24% interest) have little appetite to loan to the rural sector; agricultural loans represent about 4% of commercial bank portfolios.

6. Another key explanatory factor for low yields is an inability to transfer knowledge from the National Agricultural Research Institute (NARI), the national research institute, to farmers due principally to limited technical knowledge of front-line extension workers. Significantly, the productivity of rice farmers who are using improved seed and fertilizers (generally provided gratis by donor-funded projects or NGOs) is far below expectations. Research indicates that yields could be increased by 30% from correct timing and placement of fertilizer applications. Greater integration of the research and extension functions is a critical element in improving productivity. Poor water management and drainage in tidal irrigation systems for rice which increases soil salinization, as well as late planting due to unavailability of mechanized ploughing services are also key explanatory factors. Government investments in tidal irrigation schemes have not been accompanied by regular maintenance of canals, dikes, causeways and other structures compromising the sustainability of initial investments.

7. Regarding coarse grains produced in upland ecologies, low yields are principally a result of erratic rainfall patterns, reduced soil fertility caused by erosion, and limited application of climate smart agricultural practices. For horticultural production, productivity is compromised by substantial in-field losses due to insect infestation and disease. The majority of vegetables are produced by women in communal gardens who have a limited knowledge of crop protection measures. Adequate supply of water is often a limiting factor in communal vegetable garden production. Livestock production is hampered by high levels of disease, poor animal nutrition due to the degraded quality of rangelands and unavailability of improved animal feed.

8. Post-Harvest Handling and Processing: Most rice harvesting is done manually which is strenuous, time-consuming and is a key factor in low labour productivity. Moreover, many swamp rice fields are difficult to access because of a paucity of access roads. There are few motorized threshing machines that are six times more efficient than manual threshing. Rice is generally milled by hand within the household. Small milling machines, mostly of the Engleberg type, located in villages or in markets, have poor conversion ratios of around 50% resulting in a 10% loss of paddy to milled rice. There are few storage warehouses so post-harvest losses for rice and coarse grains, due to insect and rodent infestation, are significant.

9. Regarding horticulture, post-harvest losses are high due to high temperatures during the dry season when the majority of vegetables are produced and the absence of cold storage (which, given the exceeding high energy costs, makes cold chain establishment problematic). Low or intermediate technologies such as zero energy coolers, cold bots, or onion curing storehouses made from local materials are not used in country.

10. Marketing: An estimated 70% of rice produced is consumed on-farm as rice is the principal staple in the Gambian diet. Low yields and low labour productivity engender high production costs, resulting in uncompetitive pricing compared to imports from Asia and Brazil. Local rice, except directly after harvest, is typically 20% more expensive that imported rice. Low capacity utilization of rice mills augments milling costs further increasing consumer prices. Moreover, urban dwellers have a preference for imported broken rice, which presents an additional competitive disadvantage for local rice production. Developing a competitive rice value chain to attenuate the large volume of rice imports (estimated at 305,000mt in 2016) requires significantly increased productivity and production to decrease costs of production and create attractive downstream opportunities for other value chain actors.

11. Regarding horticulture, production is mostly sold at either the farm gate or in local weekly markets (lumo) to intermediaries who sell to either urban market

wholesalers or hotels and restaurants located in the Greater Banjul area. Because of the high population and the presence of hotels catering to foreign tourists, the majority of horticultural produce is marketed and consumed in the West Coast Region. Hotels are generally reticent to enter into contractual relationships with producer associations given poor prior experience and the ready availability of vegetables during Gambia's peak tourist season. Challenges facing horticultural marketing appear more acute in the Eastern part of the country where there are fewer consumers who typically have lower disposable incomes.

12. Vegetable marketing is characterized by gluts and penuries, as there is no effective production planning conducted among communal vegetable garden groups and no storage capacity. The government plans to pilot solar-powered cold stores to improve fruit and vegetable marketing. Because of the absence of coordination between producer groups, vegetable farmers are price takers, with little ability to negotiate prices with downstream actors.

13. Commercial-scale horticultural production is currently limited to three firms: two of which target the UK market while the third produces onions and potatoes for the local market. Limited availability of air cargo space is the biggest constraint to increasing exports. The potential to increase high-value horticultural exports is directly linked to availability of outgoing cargo space that is in turn linked to the expansion of the tourism sector. There is also ample opportunity for import substitution as fruit and vegetable imports from Senegal represent a substantial portion of the market

SECAP background study

A. Executive summary

1. Climate change, environmental degradation and social exclusion are key challenges for the Gambia agricultural sector development and to achieve poverty reduction, food security, nutrition and jobs creation and income generation particularly for youth and women. Risk-informed public policy and investment in the agriculture in the context of climate change to design a robust country cooperation framework between IFAD and the Gambia requires scientific evidence, environmental, and climate risk profiles and trends, institutional and context analysis for optimum future investment and policy reforms to strengthen resilience.

B. Objective

2. The main objectives of the SECAP for the Gambia RB-COSOP are : i) To evaluate scientifically and strategically the impact of current and future trends of climate change and environmental degradation on the performance of the Gambia agricultural development to reduce rural poverty while building the country's resilience ii) To propose effective and efficient adaptation and mitigation **climate** change policy and **strategic options for the COSOP and to inform potential policy reforms on national development planning, budgeting processes (national and sector plans; national budget, investments frameworks as well as Nationally Determined Contributions (NDCs) in agriculture.**

3. The SECAP Preparatory Study was prepared following a field missions in the Gambia where key sector line ministries, civil society and the private sector were met. Literature reviews and in-country consultations (see Annex F for summary of in-country one mission clearly demonstrated the importance of taking into account sustainable management of natural resource- and climate change into IFAD future investments in the Gambia country.

Main policy and operational recommendations

1. *The RB-COSOP offers a real opportunities to create impact on the poorest while building their resilience to climate with a focus on integrated farming systems linked to markets*
2. *Climate Risk informed policies and investments : with a **Category B** for Environmental and social preliminary assessment and a **high climate risk preliminary** assessment*
3. *Mobilising and Blending Climate and environmental finance to address climate change to build the resilience of smallholder farmers*
4. *Non lending activities: promote policy dialogue , agricultural policy reform for resilience development*

Overview of the national context

4. Socio-Economic Context: The Republic of The Gambia is one of the smallest countries in West Africa surrounded by the Republic of Senegal on the northern, eastern and southern sides, and bounded on the Atlantic Ocean. The Gambia is less than 48.2 km wide at its widest point, with a total area of 11,295 km^2 and a generally flat terrain, with the highest point only 53m above sea level.

Nationally Determined Contributions- The Gambia Paris climate agreement and Agricultural sector: In its Nationally Determined Contribution (NDC), the Gambia offers to conditionally reduce its greenhouse gas emissions, excluding the land use, land use change and forestry (LULUCF) sector, by 1.4 MtCO2e in 2025 compared to business-as-usual (BAU). The Gambia is offering to reduce emissions by 0.08 MtCO2e in 2025 (or 2.4%) below BAU unconditionally; A 44% emissions cut by 2025, compared to business as usual projections, and a 45% cut by 2030. The targets exclude land use and forestry. Two of 12 sectoral mitigation schemes, with associated emissions reduction targets, are unconditional. The rest are conditional on international financial support and technology transfer. Includes section on adaptation.
The Gambia's NDC also includes abatement in the LULUCF and agriculture sectors: it plans to unconditionally abate 0.28 MtCO2e by 2025 and 0.33 MtCO2e by 2030 through afforestation as well as 0.69 MtCO2e in 2025 and 0.67 MtCO2e in 2030 by replacing flooded rice fields by dry upland ones, and by using efficient cook stoves reduce the overuse of forest resources, conditional on international support. (Source climate Traker,2018)

5. The Gambia has an estimated population of 1.88 million of which nearly half is rural and has greater incidence of poverty (2013 census). The Gambia is one of the most densely populated countries in Sub-Saharan Africa (population density in 2013 was 176.1 per km^2 The population is expected to nearly double in 21 years with a growth rate of 3.1% per year and dominated by youth. The Gambia is a low-income country; according to the World Bank, GNP per capita in 2012 was USD 510, and around one third of the population lives below the international poverty line of US$1.25 a day[3]. The country's human development index (HDI) in 2014 was 0.441, ranking it 172 out of 187 countries; poverty rates are higher (73.9%) in rural areas than urban (32.7%)[4]

6. The Gambia has a liberal, market-based economy characterized byservices sector especially the tourism industry, accounting for approximately 65.8% of total output, followed by agriculture which accounts for roughly 30% of GDP and employs about 70% of the labour force. industry (12.2%) respectively, (2nd National Communication). Agricultural accounts for 30% of total GDP of the Gambian Economy and employs 70 percent of the labour force.Within agriculture, peanut production accounts for 61.9% of GDP, other crops 8.3%, livestock 5.3%, fishing 1.8%, and forestry 0.5%. The majority of Gambian farmers are agrarian wage earners and are responsible for about 40% of the total agricultural production in the country. The limited amount of manufacturing is primarily agriculture-based (e.g. peanut processing, bakeries, a brewery, and a tannery). The country experienced a political crisis before late 2016 and considered exiting from a situation of fragility. Malnutrition is widespread, being most prevalent in the Local Government Areas (LGAs) of Kuntaur, Janjanbureh, Basse and Kerewan (all above 10%).

Achieving the Sustainable Development Goals (SDGs) in the Gambia

7. The Gambia has subscribed to the 2030 Agenda, and is committed to achieving the SGDs. The Vision 2020 and other major sector policies and strategies serve as strategic framework to improving and sustaining measurable levels of food and nutrition security and effective management of the environment and the natural resource base. These policies include the Gambia Environment Action Plan (GEAP),

[3] Human Development Indices. Table 3: Human and income poverty, p.35. http://hdr.undp.org/en/media/HDI-2008.EN-Tables.pdf
[4] UNDP, 2014. The Gambia National Human Development Report 2014: Youth Development.

the National Environmental Management Act (NEMA), the Agriculture and Natural Resources (ANR) policy, the National Biodiversity Strategy and Action Plan (NBSAP), the Fisheries Policy, and the Forestry Policy. At the institutional level, the mandate of the *National Environment Agency* (NEA) is largely one of coordination, advice and consultation, including overseeing implementation of the GEAP. At local level, domesticating the SDGs especially SDG1 (no poverty); SDG 2(no hunger); SDG 6(Gender) ; SDG 13 (climate change) , SDG 15 (life on land); SDG 17 (partnership); pass through the Ministry of Local Administration, Traditional Rulers and Lands, which supervises Governors at the regional level, Head Chiefs (Seyfolu) at the district level, and Village Heads (Alkalolu) that oversee the creation of Natural Resources Management Committees to be established by each authority to enhance the decentralization of natural resource and climate change management. The Gambia has signed the Paris Climate agreement and for its Nationally Determined Contributions offers to conditionally reduce its greenhouse gas emissions, excluding the land use, land use change and forestry (LULUCF) sector, by 1.4 MtCO2e in 2025 compared to business-as-usual (BAU). The Gambia is offering to reduce emissions by 0.08 MtCO2e in 2025 (or 2.4%) below BAU unconditionally; A 44% emissions cut by 2025, compared to business-as-usual projections, and a 45% cut by 2030.

Overview of The Gambia's Biodiversity, Agro Ecological Zones and Natural Resources

8. The Gambia is endowed with rich and varied agroecological systems despite its small size (closed and open woodlands, trees and shrub savannah, wetland ecosystems, grassland savannah, marine and coastal ecosystems and agricultural ecosystems.) The River Gambia, which is over 1,130 km long, originates in the Fouta Djallon highlands in Guinea and flows the length of the country before emptying into the Atlantic Ocean and define the production systems. Add Map of agro ecological zones

9. The three major biological regions of the country are : i) The marine and coastal zone along the western coast, ii) the area along the River Gambia and related freshwater and estuarine ecosystems, and iii) the terrestrial ecosystems behind the coastline and to the north and south of the river – harbour biodiversity that is globally significant, as well as biodiversity and natural resources of great significance at national and local levels. Wetland ecosystems cover almost 20% of the total land area, consisting primarily mangrove forests (64%), uncultivated swamps (7.8%) and cultivated swamps (3.2%).

10. The Gambia has designated 3 RAMSAR Sites and is on the verge of designating additional sites. The country's total forest area, including mangroves, is estimated to be 505,300 hectares or 43% of the total landmass of the country[5]. At present, no forest areas are classified as protection forest. State forestlands account for 78% of the total forest area; approximately 7% of the total forest area is included in the 66 gazetted forest parks. Community and private forest areas constitute only 17,487 ha, but are expected to increase as more state forestland is brought under these management systems. Overall, there are 117 species of mammals, 47 species of reptiles and 30 species of amphibians in the Gambia. The Gambia is also endowed with a rich avifauna estimated at a total of 576 species, of which 10% are migratory. The River Gambia and inland water bodies such as flood plains and wetlands are considered to be rich in terms of species abundance and diversity of freshwater species, including hippopotamus (*Hippopotamus amphibious*), West African manatee (*Trichechus senegalensis*, VU) and African Clawless Otter (*Aonyx*

[5] State of the Environment report (2010).

capensis). Mangroves and tidal areas serve as important spawning and nursery grounds for more than 100 fish species; provide nesting and feeding habitats for endangered and threatened species including birds migrating along the East Atlantic Flyway, dolphins, sharks, marine turtles (leatherback, loggerhead and green), the West African manatee, West African dwarf crocodile, West African red colobus, clawless otter, hippopotamus, and others. Information on marine species diversity in The Gambia is limited, but various marine mammals, sharks, molluscs, shrimps and lobsters are considered threatened.

The Gambia has three primary agroecological production zones

11. The Sudano-Sahelian Zone or Riverine Zone: characterised by savannah woodland, covers a great part of the country (492,999 ha); 76% of this zone is cultivated and it accounts for more than 60% of national agricultural production. The main agricultural production in this area is early millet, groundnuts, sorghum, maize, cotton, upland rice and irrigated rice.

12. The Sahel-Savannah Zone or Semi-Arid Zone : covers approximately 147,684 ha; only 44% of the area is cultivable and the area only accounts for about 12% of national agricultural production. This zone has relatively low rainfall (below 900 mm) and concentrates on the cultivation of early maturing cereals such as maize, early millet, upland rice and "Findi grass"; the zone also has a fairly large livestock population that puts significant pressure on natural resources.

13. The Guinea-Savannah Zone or Humid zone: located along the coastline, has high and moderately reliable rainfall (1000 mm and above), and covers an area of 179,790 ha, of which 66% is cultivable. Major cereals produced in this zone are primarily late varieties such as late millet, sorghum, and upland rice; the zone also has a large cattle population and extensive use of animal traction in agricultural production.

14. Protected Areas & Community Forests: Only 22 protected areas have been registered, occupying a total area of 76,064 ha, or approximately 6.4% of Gambia's total surface area. Eight of these protected areas are reserves and national parks, while the other 14 are community-based conservation areas under the mandate of the Department of Parks and Wildlife (DPWM). Community participation in PA management and community development within PAs is a priority in The Gambia; all PAs form governance teams that are responsible for park level decision-making, and all parks and nature reserves undertake projects on community development. While the PA network encompasses many of the principal ecosystems found in the country, including mangroves, tidal zones, and guinea savannah and dry deciduous woodlands, a notable gap is terrestrial and inland water areas, of which only 0.16% are protected. Three of the country's PAs are Ramsar sites (Tanbi Wetland National Park, Niumi National Park and Bao Bolong Wetland Reserve), and six are recognized as Important Bird Areas (Tanji, Tanbi, Abuko, Niumi, Bao Bolong and Kiang West). In addition to the 22 PA sites, the country has 66 forest reserves covering a total of 34,029 hectares that are managed by the Department of Forestry, as well as local community forests that cover an area of 18,000 ha. Both state and community forest reserves are exploited for firewood, timber and grazing.

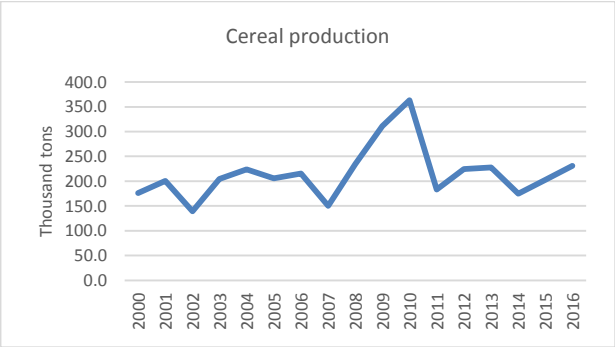
The agricultural sector

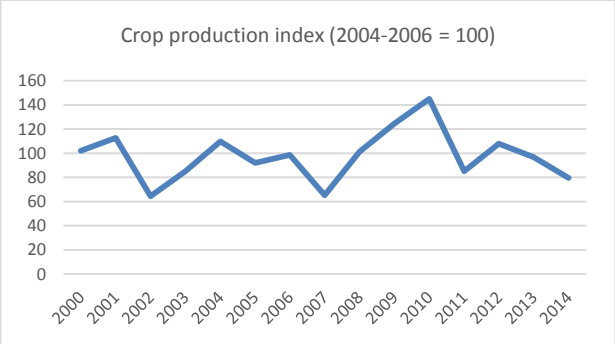
15. Agriculture is the principal source of livelihood for the rural population and for the majority of households below the poverty line. The agriculture sector is characterized by: small-scale subsistence rain-fed crop production mostly undertaken during a single rainy season from June to October; traditional livestock rearing; semi-commercial groundnut and horticultural production; small-scale cotton and a large artisanal fisheries subsector. Only about 6% of the irrigation potential has been utilized and there is opportunity to expand irrigated land (IFAD,

2015b) cropping season and production. Land degradation, salinization, costal erosion agricultural land quality reduction, and low agricultural productivity are serious threats to national food security and stability.

16. The potential contribution of the agricultural sector to Gross Domestic Product is limited and has been declining in relative terms because of the rapid depletion of the natural resource base, the dependence on rain-fed agriculture, weak marketing infrastructure, lack of access to credit (especially for the youths and women), a limited resource base, and exposure to climate variability and change. (IFAD, 2015b).

Total cereal production in thousand tons and the crop production index for The Gambia (World Bank, 2018a).





17. The country could still increase the target of arable and irrigated land and expand cropping season and production. The agricultural sector is not yet well diversified and dominated mainly by subsistence rain-fed agriculture with a food self-sufficiency ratio of about 50%. The main subsistence crops comprise cereals (early millet, late millet, maize, sorghum, rice), semi-intensive cash crop production (groundnut, cotton, sesame and horticulture). Livestock is still predominantly traditional i.e. low input extensive system of husbandry. The livestock population is estimated at around 300,000 cattle; 140-150,000 sheep and 200,000-230,000 goats. Major issues of **animal** husbandry are related to **animal** diseases and **lack of feed** resources, particularly **in** the **dry season.** The poultry population in 2007 comprised 300,000 broilers, 18,500 commercial layers and 550,000 local chickens. The production of poultry is also limited by inputs (feeds, feeding, breed, health, housing).

18. The fisheries sub-sector is both industrial and artisanal, with the latter accounting for about two thirds of the total catch. Marine fish resources are enhanced by the freshwater flows of the River Gambia. Prolific mangrove growth supports thriving ecosystems and the brackish and freshwater zones of the middle and upper regions are also rich in crabs and shrimps, with great potential for aquaculture. Key constraints to the development of fisheries, especially artisanal fisheries, include post-harvest losses, weak extension and research systems and poor marketing.

19. The Forestry sub sector play a key role on the macroeconomic development of the country, particularly to food and nutrition security for poverty reduction, economic growth, climate change implications, conservation of the country's biodiversity and its fragile ecology.

Key environmental challenges/treats and effects on agricultural development and rural poverty

20. Unsustainable extraction and management of natural resources from forest ecosystems by rural households are increasingly resulting in reduced agricultural production. The Gambia experiences rapid depletion and degradation of the natural resource base as a result of increasing population pressure, salinization, extended periods of shifting cultivation, deforestation, recurrent droughts and increasing climate variability, decreasing fertility of the arable land, and finally migration and out-migration. Agricultural productivity is hindered by reduced water infiltration, high water run-off rates and the drying of inland valleys and river tributaries, which have been observed. Erosion and siltation of the Gambia River have reduced water flow and resulted in increased saltwater intrusion into the marginal lands. Siltation and sedimentation continue to threaten the viability and sustainability of lowland agriculture. These effects combined with periodic floods and epidemics place the country at risk to disasters. Agricultural production systems for crop farming in The Gambia consist of intensive land use characterized by low levels of input. Currently, widespread environmental degradation and unsustainable land-use practices are reducing the generation of ecosystem goods and services (medicines, recreation for tourism), that support both agricultural productivity and rural livelihoods in The Gambia. Common unsustainable land-use practices are overstocking of livestock and reliance on slash-and-burn agricultural techniques that in turn have resulted in a widespread depletion of soil fertility, thereby reducing agricultural productivity.

21. Shifting cultivation is still widely practised in the country, although fallow periods have been considerably reduced as land becomes scarce in most farming communities. The compounding effect of high population pressure and the scarcity of land has forced farmers to intensively cultivate small areas of land year after year, which exhausts the soil nutrients and ultimately leads to declines in crop yields. Furthermore, land placed under continuous cultivation has high levels of erosion that produce sedimentation of downstream rice fields and aquatic and marine habitats. Soil erosion and siltation from agriculture (and livestock grazing) are important processes in habitat loss and fragmentation in The Gambia. Annual soil erosion is estimated at 12.5 tonnes per hectare per year for frequently cultivated soils having a slope of 2% or more[6]. These processes have diminished soil productivity, and the eroded materials are deposited in the lowlands of the river basin, causing sedimentation in the rice growing areas and adverse impacts on aquatic life. In addition, the country faces other sources of degradation, such as over-extraction of woodland trees, uncontrolled bushfires, and production of charcoal results in a considerable loss of vegetation cover which leads to widespread soil erosion and sediment transfer into the Gambia River. This in turn affects the agricultural productivity; forest development; and livestock production which impact on rural livelihoods.

22. Ecosystem (forest, mangrove forests, forests) degradation and conversion**:** Habitat conversion is one of the major factors of biodiversity loss in The Gambia. Rising demand for food and other agricultural products, among others, has resulted in clearing of natural habitats to make space for agricultural land; and economic, demographic and social pressures are likely to put further pressure on habitats. Wetland ecosystems are increasingly being used for rice cultivation and for dry

[6] Ministry of Agriculture (2010) *Gambia National Agricultural Investment Plan (GNAIP).* Government of The Gambia.

season vegetable gardening as well as grazing for livestock. Harvesting of mangroves for fuel wood and other domestic uses has greatly reduced the area of mangrove forests. Demand for timber and non-timber products from protected areas is high, and many areas within and adjacent to protected areas are being degraded. Between 1946 and 1998, woodland cover in the country decreased from 81% to 42%; during this period, closed woodland disappeared almost entirely and tree density in open woodlands decreased, while the area of tree and shrub savannah increased as a result of the extensive conversion and degradation of the other forest classes. According to the 2010 National Forest Assessment (NFA)[7], forest cover decreased from 505,300 ha (44% of the country's surface area) in 1981/82 to 423,000 ha (37%) by 2009/2010. During this period, mangrove forests alone declined from 67,000 ha to 35,700 ha. Under business-as-usual rates of deforestation (estimated at 5-7%)[8], more than half of the remaining forest/woodland cover in The Gambia will be lost in the next 10 years.

23. Overgrazing: The Gambia has a large livestock population with high stocking density. Livestock are reared in an extensive free-range system in open grasslands / rangelands. Due to the high stocking density and the incidence of annual bush fires that consume most of the feed resources, there is consistent scarcity of livestock feed during the dry months of the year. The convergence and concentration of livestock in and around isolated pockets of remaining grazing areas leads to range degradation, loss of topsoil, and the proliferation of unpalatable species.

24. Bush Burning: During the long dry season, bush fires are a common feature of the rural landscape; according to some estimates at least 80% of the standing biomass is consumed by fire in a given year (Forster, 1983), which constitutes a significant threat to habitat and species diversity in the country. The Gambia's inability to regulate and control wild forest fires is influenced by out-of-date policies that lack clear-cut measures and enforcement mechanisms. There is an urgent need for a new policy that recognizes and adapts current thinking and practices related to early-dry-season controlled burning, which has proven successful in Niokolo Koba National Park, and in the Kiang West National Park in both Senegal and the Gambia.

25. Increasing pressure on coastal and marine areas: A large proportion of the country's population resides in coastal areas and depends upon coastal resources for their livelihoods, but large-scale migration into coastal zones as a result of land degradation and disrupted rainfall patterns in the hinterland is exerting tremendous pressure on coastal and marine Infrastructure (road, dams, bridges, manufacturing and processing units): Construction and other infrastructure development such as the have caused major disruptions in the processes and functions of key ecosystems such as wetlands. Although positive outcomes will be generated by the trans Gambian corridor of Farefeni which will be opened in January 2019, it is foreseen social and environmental impacts on local ecosystems. The erection of new villages/ towns along the corridor may also change the agricultural map between the two countries. The planned hydro dam of Sambangalo in Senegal will increase the power supply including on agriculture but will generate negative impacts on hydroelectric power station at Sambangalo. This dam should provide an artificial base flow, which creates opportunities for irrigation and reduces maximum saline intrusion in the dry season. However, studies have shown if not well managed, saline intrusion in the Gambia River from the dam may affect negatively agricultural production, mangroves and fishing industry.

[7] Department of Forests. 2010. National Forest Assessment; Government of The Gambia and FAO.
[8] Sillah, J. 2007. Ecology and Climate Change of the Mangrove Ecosystems of Mauritania, Senegal, Gambia, Guinea Bissau, Guinea and Sierra Leone. IUCN and Department of Forests. 2010. National Forest Assessment. Government of The Gambia and FAO.

26. Key infrastructures on the Gambian river and potential impact (by author).

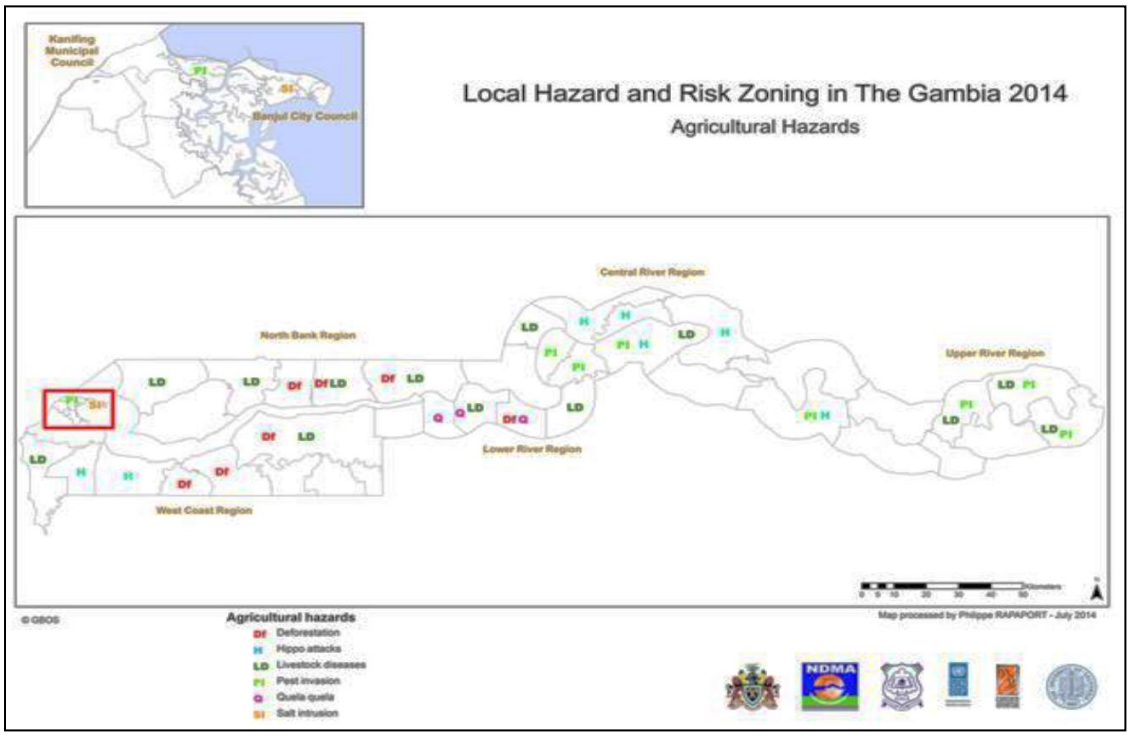
27. Oil and Gas development sector: massive oil offshore reserves have been discovered in the Gambian seas. The exploration and exploration may impact the marine ecosystems and biodiversity and reduce the fish stock, pollute mangroves forests and the river and pollution of soils and water for agriculture if not well managed. Specific measures including environmental safeguards, clauses in all contracts to protect existing natural capital base, promote social inclusion must be developed. On the long term, the reduction in ecosystem goods and services is leading to negative effects on rural Gambia's food supply, health, nutritional status, income streams and socio-economic well-being. Therefore, any actions towards mitigating those impacts must be included in policies, strategies, plans, programmes and investments.

Key Climate challenges/treats and effects on agricultural development and rural poverty

28. Vulnerability to climate change: The Gambia ranks as one of the country's most vulnerable to climate change based on the GAIN index, ranking 146 out of 181 countries, (or 16th most vulnerable). The food security vulnerability to climate change, which is measured in terms of food production, food demand, nutrition and rural population, is 177th out of 186 ranked countries. The indicators for the score include projected change of cereal yields, projected population growth, food import dependency, rural population, agriculture capacity and child malnutrition. (IFAD, 2015b). The most vulnerable areas from a climate change perspective will be the lower-central part of the country where saline water (see Figure 3 below for extent of salt-water intrusion and limit) meets freshwater, the balance of which is determined by rainfall conditions and, increasingly, sea level rise. However, other regions are also vulnerable. In the Western part of the country, which is more densely populated, lowland rice and horticulture are vulnerable to saline groundwater resources and short periods for low rains and heavy rains that will worsen land degradation in the uplands. In the Eastern part of the country, rainfall

variability threatens both droughts and floods, and here too temperature increases will be felt more keenly. (IFAD, 2015b)

29. A recent community vulnerability assessment has mapped the hot spots with high risk to both natural (bushfires, causal erosion, drought, floods, lightning storms, mangrove depletion, salt intrusion, soil erosion and wind storms) and agricultural hazards in the country (see below). These threats have a profound impact on the livelihood situation of the rural communities who depend entirely on their natural resource base. (IFAD, 2015b)



30. The Gambia is a country with climate regimes and temperatures generally that increase from the coast towards the east. Since the 1940s, temperatures have increased on the order of 0.5°C/decade. In the hottest season, especially in inland regions, the average temperatures could go up to 35°C, whilst the cooler coastal regions are 25 to 28°C. Inter-annual variability in temperature which affects the country is caused by the El Niño Southern Oscillation (ENSO). Mean annual temperature has increased by 1.0°C since 1960, an average rate of 0.21°C per decade. As a result of increasing temperatures, precipitations are highly variable and uncertain across the country in turn affecting agricultural productivity.

31. The Gambia has one wet season between July and end of October. There is a strong north- south gradient in total rainfall received at this time in this region of Africa, and this is evident even across the narrow latitudinal range of The Gambia. Mean monthly wet-season rainfall in The Gambia varies between 150 and 300mm between the northern and southern extremes. This rainfall season is controlled by the movement of the tropical rain belt (also known as the Inter-Tropical Conversion Zone, ITCZ), which oscillates between the northern and southern tropics over the course of a year, affecting The Gambia when it is in its northern position. Variation in the latitudinal movements of the ITCZ from one year to another causes large inter-annual variability in this wet-season rainfall. The most well documented cause of these variations is the El Niño Southern Oscillation (ENSO). El Niño events are associated with drier conditions in Sahelian Africa. (UNDP, 2012). Sahelian rainfall characterized by high variability on inter-annual and inter-decadal timescales, which can make long-term trends difficult to identify. A period of particularly high

rainfall occurred in the early 1960s, whilst the early 80s were particularly dry. Linear trends do, however, indicate that wet season (JAS) rainfall in The Gambia has decreased significantly between 1960 and 2006, at an average rate of 8.8mm per month per decade. There are insufficient daily rainfall observations available from which to determine changes in extremes indices of daily rainfall. (UNDP, 2012). The country is likely to experience increased incidence of drought and lengthened dry spells. Higher temperatures will increase evapotranspiration, leading to drier conditions, even if precipitation does not change.

32. Climate change impacts on agriculture with effects on the recharge of aquifers, soil erosion and sedimentation processes, changes in the amount of ground and surface water stored, and other disturbances to the hydrological cycle effects resulting in saline intrusion. Elevated atmospheric CO2 concentrations are expected to increase crop yields, but higher temperatures and water shortages may act to counterbalance this beneficial effect. Recent experiments have shown that crop response to elevated CO2 is relatively greater when water is a limiting factor. Well-fertilized crops respond more positively to CO2 than less fertilized ones and thus the contrary is true for nitrogen.

33. As the natural capital is the basis of agriculture, the changes in temperature and rainfall are adversely affecting natural resources such as forests and grasslands. Results obtained from the Hold ridge Life Zone Classification model suggest that The Gambia's forest cover will fit more into a dry forest and tropical very dry forest categories. As the temperature becomes warmer, rainfall decreases and potential evapotranspiration increases, forest cover will be approximately subdivided into tropical very dry forest (35%-40%) and tropical dry forest (45%-60%), the warmer BMRC climate scenario having the highest percentage of tropical very dry forest.

34. Changing climate and climate inclusive of extremes (droughts, floods, storms) on human health and labour force is still difficult to quantify because of poor reporting and paucity of research into secondary and delayed impacts. The low productivity of the agropastoral sector, exacerbated by the climate crises and frequent natural disasters (drought, flooding, sand storms, and locusts, among others), has made the conditions of the poorest rural households even worse, leaving a large part of the population in situations of chronic vulnerability. However, no one disputes that natural disasters caused by extreme weather adversely affect human health in many ways. Climate-related hazards faced by children, elderly people and other vulnerable socio-economic groups living in specific localities within The Gambia include droughts, flooding and sea level rise. Malaria, for instance, is an endemic disease peaking in the rainy season (July-October). Around 1,000 children die every year from the direct effects of malaria which also accounts for 20% of medical consultations at out-patient departments of government health facilities. Diarrheal diseases also exhibit seasonal patterns. Whereas 84% of the population have access to safe drinking water and 86% live in households with excreta disposal facilities, the incidence of diarrhoea remains high due to inadequate water handling practices and environmental sanitation exacerbated by uncontrolled runoff and flooding. Acute respiratory infections (including pneumonia) are second to malaria as the leading cause of morbidity and mortality especially among infants and young children. The British Medical Research Council (MRC) studies on infant mortality found out that 14% of under-five deaths in the central part of the country were attributable to acute respiratory tract infections.

Key social challenges/treats and effects on agricultural development and rural poverty

35. Gambia is a low-income country; according to the World Bank, GNP per capita in 2012 was USD 510, and around one third of the population lives below the international poverty line of US$1.25 a day[9]. The country's human development index (HDI) in 2014 was 0.441, ranking it 172 out of 187 countries; poverty rates are higher (73.9%) in rural areas than urban (32.7%)[10]. Poverty affects an estimated 60% of the Gambia's population; while extreme poverty is mainly rural and affects more women and youth. The rural poor are essentially engaged in agricultural production on average land holdings of 2 hectare per household. Poor women headed households are slightly more prevalent than poor male headed households. Farmers remain the poorest socio-economic group and represent more than 60% of people living below the poverty line. The contribution of the agricultural sector to the creation of wealth and the acceleration of growth remains below the potential of the sector. The low productivity of the agro-pastoral sector, exacerbated by the climate crises and frequent natural disasters (drought, flooding, sand storms, and locusts, among others), has made the conditions of the poorest rural households (women and youth) even worse, leaving a large part of the population in situations of chronic vulnerability.

36. Targeting: has been a key challenge to reach the most vulnerable people in communities. Recent supervisions projects of IFAD revealed that the targeting tool needs to be strengthened with that all relevant indicators, disaggregated data by sex, age and ethnic minority, the head of household, small and medium-sized enterprise owner or group leader.

37. Nutrition: One study in 2013 estimated that at least 370,000 people are in need of either immediate humanitarian assistance or remain vulnerable and require some sort of support to strengthen their resilience to future crises[11]. Malnutrition is widespread, being most prevalent in the Local Government Areas (LGAs) of Kuntaur, Janjanbureh, Basse and Kerewan (all above 10%).

38. Gender equality and women's empowerment: Gender inequality remains a challenge that hinders efforts to achieve inclusive human development and economic growth. Women in the Gambia form a large proportion of the labour force in the agricultural and non-agricultural sectors and are responsible for guaranteeing their family's nutrition and food security. The gender gap in agricultural productivity is linked to unequal access to essential agricultural inputs such as land, labour, techniques and seeds, but also social institutions and norms. This gender gaps is still very significant and that traditional gender norms remain tenacious, (the result being that women and girls are at a disadvantage in both the public and private spheres), including land ownerships. This limit opportunities for investments.

39. Youth: In the Gambia, few young people see a future for themselves in agriculture or rural areas. Attracted by modernity and opportunities, rural Gambian millennials from families that are highly dependent on agriculture are migrating from rural areas to cities and abroad at an astounding rate. In most cases, once they reach their destination, they are forced to face unemployment, poor health conditions, social exclusion and inadequate living conditions in slums. They are also highly

[9] Human Development Indices. Table 3: Human and income poverty, p.35. http://hdr.undp.org/en/media/HDI-2008.EN-Tables.pdf.
[10] UNDP, 2014. The Gambia National Human Development Report 2014: Youth Development.
[11] Based on projections of food insecurity situation following an October 2013 assessment conducted by the Prevention and Management of Food Crises Network (PREGEC), as well as other factors such as increases in commodity prices; resurgence of epidemics; prevalence of natural disasters; chronic shortages and limited access to basic social services.

vulnerable to radicalization by sex tourism, extremist groups and human traffickers, especially in the Sahel with Boko Haram. Rural-urban migration can also be highly gender-biased. However, because of the size of the country, agriculture could be very attractive to the bulge of youth living in cities and working in rural areas or vice versa.

The long term Solutions and opportunities on agriculture development and rural poverty.

40. To address the identified challenges and threats and achieve the SGDs, The Gambia must continue to improve its capacity to manage the environment and natural resources, particularly as the level of economic activity controlled by the private sector and potential environmental impacts increase. However, a number of barriers exist to implementing this consolidation and strengthening of the country's sustainable development efforts, as described below.

41. Inadequate land use and land right policies and lack of institutional capacity for land use planning: In The Gambia, government policies on, and definition of, ownership and user rights of natural resources are unclear, and there is a wide divergence between the perceptions of state agents and those of local communities on these issues. To improve the performance of the sector, the country should address the drivers of land degradation in an integrated manner, are sectorally fragmented, and as a consequence, land use conflicts between various groups and sectors persist and land uses in many instances are not compatible with land capacities. If left unaddressed, implement proper land reforms aligned on the National Adaptation Plan and the Climate Change Strategy, address adequately address wetland conservation and livelihood issues, and to facilitate the designation of more RAMSAR Sites in order to enhance biodiversity conservation. With regard to capacities, both institutional and human level, the country must invest in mainstreaming environment, climate and social inclusion issues into national planning processes, budget and investment and build the technical capacities of all actors

42. Absence of planning processes and local capacities / support to enable integrated application of sustainable natural resource management measures: The manipulation of fragile ecosystems for human habitation and other uses has increased the incidence of floods in both the rural and urban areas, and poor land use planning and management is identified as a critical factor contributing to this problem. The absence of insurance coverage for commercial operators in many sectors has increased the impact of natural and man-made disasters. Community capacities to participate in planning, implementation, and monitoring related to land use and management are extremely limited, compounded by low literacy rates and resource constraints, including the absence of basic facilitates and poor communication. The problem of access to basic ecological and socio-economic information and models for innovative practices is a constraint to adopting sustainable land management and land use planning practices, made worse by difficulties in accessing information concerning regulatory texts by the affected principal rural actors. Finally, adoption of sustainable land use practices and compliance with environmental laws and regulations will greatly depend on the awareness of the public of their environmental rights and responsibilities.

43. Lack of experience and models for integrated natural resources use planning, climate change management that reduces negative impacts on key ecosystems and biodiversity habitat from adjacent productive landscapes: The rotational grazing and decreased stocking rates in regions adjacent to protected areas is limited due to the lack of any landscape-level planning / management processes that address both productive and protected landscapes; a lack of experience and tested approaches for such processes; and inadequate infrastructure and technical

capacities. The lack of climate information's systems and infrastructures limit people awareness on climate information's for crop calendar and planning. This also limits the development of the insurance industry in the country to mitigate losses after droughts, heats and diseases. Proven Integrated business models which combine sustainable agriculture, livestock and are still not well disseminated and adopted. Training and financing programs remain limited as well inadequate financing, limited park facilities and infrastructure, and the failure to implement a systemic approach for biodiversity conservation and management of protected areas. Existing system of protected areas is not sufficiently connected by ecological corridors, and key areas remain entirely unprotected.

44. Inadequate protection of marine and coastal ecosystems and lack of experience and capacity for MPA management: At present, there are no MPAs in The Gambia, and those PAs that are located along the coastline (Niumi NP, Tanbi Wetland NP, and Tanji Bird Reserve) focus almost entirely on the conservation of terrestrial ecosystems. As a result, critical ecosystems including seagrass beds and coral reefs, and the biodiversity that they harbour, are not included in the national protected areas system at all, while other ecosystems such as mangroves, lagoons and coastal lakes are under-represented (contributing to the very high rates of mangrove loss in the country and the on-going degradation of coastal water bodies from sand mining and infrastructure development). Given the intense pressure on these vulnerable ecosystems, it is important to establish and operate marine protected areas, whether in coastal or offshore (e.g. submarine canyons) environments especially in a context of oil and gas development. If these barriers are tackling, the country could boost its agricultural sector in an integrated way with more targeted interventions in each sub sector.

Agricultural sector

45. Opportunities: Along the Gambian river, higher temperature might enable farmers to grow one more crop in a year than before. The Gambia’s conventional long-term agricultural structure and patterns have changed due to climate warming, making it possible to develop multi-cropping systems in middle/high latitude regions. Compared with the cropping systems in the 1950–2000 and because of the move of isohyets' towards the south, the cropping system has significantly changed and shift from the north to the South and East. Regardless of crop varieties and changing socio-economic conditions, grain yield per hectare could increase twice if the single cropping system changed to an integrated farming (more crop, livestock and fishery)

46. Challenges: Rice, maize and millet are the top three crops grown by the Gambian farmers. The introduction of new crops not well known and culturally absent in the diet may take time unless it is a cash crop (i.e. Cashew). The particular crops that have been most affected by climate change and should be respectively Millet and Maize in Semi-arid areas and Rice along the River. South Est remain the most vulnerable region to climate change while the North Bank, Western and Lower Bank may face environmental challenges with the oil exploration and saline intrusion

Forestry sector

47. **Opportunities:** In the context of global and regional warming, Tree cash crops such as cashew could provide higher income to small holder farmers. **Mangroves** are also critical to habitat for many species of fish and wildlife and source of livelihood for people. Largescale implementation of the Ecosystem-based Adaptation (EbA) approach in participation with vulnerable rural communities in Community Forests (CFs) and Community Protected Areas (CPAs) are potential solutions under this new investment.

48. Challenges: Higher temperatures have a detrimental effect on the mangrove forests, and some forest species. The occurrence cycles of pests and diseases have shortened; their distribution ranges have expanded

Livestock sector

49. **Opportunities:** With climate change and degradation of natural resources, the Gambia could modernize its livestock and animal husbandry through integrated farming systems with modern farms and species and breeds with short cycles of production, animal genetic resources management and **pastoral sedentarisation**

50. **Challenges:** Although livestock contributes to the emission of CO2, the current population of livestock in the Gambia and the rearing systems contribute less to global emissions. Higher temperatures have a detrimental effect on the production system (meat and milk) and increases the cycles of pests and diseases and animal epidemics.

51. **Disasters:** The Gambia is among the most disaster-prone countries in the region as agro-meteorological natural hazards (drought, locust invasions, floods) impact millions of smallholders. Such meteorological disaster loss translated into average annual grain losses and provoked direct economic losses and spurred migration of many young people.

C. Country responses, coping strategies and priorities

Policy responses and institutional framework.

52. Country responses to climate change and environmental degradation are compounded in the following policies: fully aligned on the National Development Plan (2018-2021). These are The national climate change policy of the Gambia; National Adaptation Plan (NAP) process in the Gambia; National Policies on Climate Change, Agriculture and Natural Resources; The Government Nationally Determined Contribution Plans; Forestry sub-sector policy 2010-2019; Anti-littering regulations; Hazardous chemicals regulations; Environmental impacts assessment regulations.

53. Other plans include the Gambia Environment Action Plan (GEAP), the National Environmental Management Act (NEMA), the Agriculture and Natural Resources (ANR) policy, the National Biodiversity Strategy and Action Plan (NBSAP), the Fisheries Policy, and the Forestry Policy. In turn, all of these policies fed into the medium-term national development strategy and investment plan known as the Programme for Accelerated Growth and Employment (PAGE) developed in 2012, which aims to improve livelihoods and food security, and reduce the poverty of populations that depend on the Gambia's natural resources (including rangeland, forests, fisheries, and wildlife) through sustainable management and use of these resources.

54. At the institutional level, the mandate of the National Environment Agency (NEA) is largely one of coordination, advice and consultation, including overseeing implementation of the GEAP, as well as overseeing environmental quality and monitoring standards and controlling the importation and use of pesticides and hazardous chemicals. The Ministry of Agriculture and the Ministry of Environment have traditionally had the most direct role in land-use and management, and are responsible for policies, plans and programs that ensure sustainable land management. The National Agricultural Research Institute (NARI) manages an agricultural research system that develops appropriate technologies (i.e. integrated pest management, biological pest control mechanisms, soil fertility amendment strategies etc.) for farmers. The *Department of Parks and Wildlife Management* (DPWM) is the government agency responsible for the protection and the management of the nation's wildlife resources, and has jurisdiction over wildlife

both within and outside of wildlife protected areas. The Department of Forestry is mandated to manage 30% of the total land area under forest with a view to enhancing environmental protection through minimizing soil degradation and erosion, maintaining river bank stability, protecting wetlands and improving, conserving and preserving biodiversity. Other agencies with responsibilities relevant to the proposed project include the departments of *Community Development*, *Livestock Services*, *Water Resources*, *Agricultural Services, Fisheries, and Physical Planning,* as well as the *National Disaster Management Agency (NDMA)* and the *Gambia Bureau of Statistics (GBOS).* The *National Environment Management Council (NEMC)* has the overarching role of overseeing environmental governance.

Strategic and operational priorities:

55. COSOP Priorities on Environmental Sustainability, Climate Change for Social Development: The proposed COSOP is underpinned by the logic of accelerating inclusive, sustainable economic growth, reinforced by a holistic resilience-building approach to climate change that promotes sustainable management of natural resources, and the environment, through capacity-building of national institutions and communities, focusing on two strategic objectives areas with multiplier effects. To achieve these objectives; the SECAP COSOP recommend the following :

56. Real opportunities to create impact on the poorest while building their resilience to climate: The Gambia COSOP will contribute to make the on-going process of rural transformation inclusive and sustainable by specifically supporting smallholders in remote and marginalized areas. To contribute to this goal, the IFAD-supported country programme will focus on pursuing two strategic objectives, which have been chosen on the basis of IFAD strategic vision and comparative advantage, its global and in-country experience, and taking into consideration the shift in emphasis in the last COSOP and the national context. This COSOP should promote better targeting focusing on women and youth.

57. Climate Risk informed policies and investments: While The Gambia is making progress in agricultural investments and infrastructures along the Gambia River to expand arable land and productivity and reduce poor people's vulnerability to natural hazards, food insecurity and nutrition, the nature of risks and exposure to disasters are evolving. Specific efforts will be required to ensure that the Gambia's large investments in the agricultural sector including infrastructures to prevent and manage climate extremes (drought, flooding, salinization, locusts) and harsh environments (land degradation), both domestic and international – are risk-informed and contribute to building resilience.

58. Safeguarding and De-risking IFAD future investments in the Gambia. Future IFAD investment opportunities and project interventions in the Gambia should not have significant adverse environmental or social impacts or contribute to the climate change. **However, because of** climate change risks and impacts on the country and agriculture, which is still heavily dependent on rainfall and in accordance with IFAD SECAP, the future project have been classified under **category B** for the preliminary environmental and social impact assessment and **HIGH Preliminary classification of climate risk.**

59. Mobilising and Blending Climate and environmental finance to address climate change to build the resilience of smallholder farmers: As an LDC, The Gambia's domestic financing is not sufficient to cover project investments–Official Development Assistance still finances approximately 60.2% of the country's annual budget. The country is one of the most vulnerable to climate change with ecosystems with international importance, the Gambia has the possibility to mobilise environmental and climate funding from the GCF, GEF and AF. Under this COSOP, Gambia could raise an allocation of 10 Million USD from the Adaptation

Fund from the country allocation and a portion of 14 million USD from the regional grant; more climate finance up 50 million depending on the size of the portfolio from the GCF as the country just mobilised 20 M for ecosystem based adaptation; and the GEF 7 star allocation which is 10 M for climate change, biodiversity and land degradation. Additionally the GEF has additional resources for Impact programs dedicated to food security, biomes, land degradation and commodities.

60. Non lending activities, Policy dialogue, agricultural policy reform for resilience development: The target areas of IFAD funded programs are located along the Gambian River and characterised by limited productive land from the river to the borders. Despite water availability and land for agriculture, pervasive poverty and livelihood insecurity are high due to the high dependence of the local population on rainfed, subsistence agriculture already significantly affected by rising temperatures and unpredictable rainfall patterns and salinization. Cross coordination is needed between sector line ministries (economy and finance; environment, agriculture, livestock, water resource management, local government) to undertake profound reforms and increased resilience; improved absorptive capacities of the government as well as adaptive and transformative capacities of at-risk communities. IFAD should therefore contribute to country policy planning processes with evidence-based policymaking, coordination with sectors ministries to implement the Paris Climate Agreement and report the NDCs, support the mainstreaming of climate into agricultural sector plan, national development and implementation of innovative portfolios of climate-resilient and low emissions investments. IFAD investments should focus on integrated climate risk management in agriculture which combine, risk assessment and management; risk preparedness with development of early warning systems; risk reduction with the right adaptation options along the selected value chain and risk transfers to reduce vulnerability across key sectors.

Other operational considerations

61. Government policies: The new Gambia government attached great importance to rural development, environmental protection, climate change and poverty alleviation, jobs creation both for youth and women. The individual ministries formulated a series of policies, master plans and action plans to carry out the strategies. The Ministry of Agriculture and other ministries issued several action plans to deal with the rural development and agricultural environment protection.

62. Farmers' interests in participation: Farmers including youth and women are interested in high income and good environment, but the challenge is how to organize them for collective action. Citizen engagement and shadow reporting must be adopted under this COSOP to ensure a full participation of youth in a new integrated farming approach which combines sustainable agriculture, livestock and fishing. The civil society could play a key role in organizing farmers.

63. Pilot and demonstration: IFAD’s project intervention could either take place in the existing government demonstration zones, or be piloted in selected areas outside these zones. Integrated business farming models should be tested along the Gambian River.

64. Role of government, farmers, and the market: The government has clear goals on environment, climate change, and poverty alleviation. IFAD’s project interventions will contribute to it. Most of government policies, technological extension, and plans are top-down in nature should be designed in a way that they attract youth. IFAD should take its advantages of rich international experiences such as participatory approaches on integrated farming in the region and other parts of the world

Strategic adaptation and alternatives options for the RB –COSOP

Table 1: Adaptation options by sector (UNEP, 2012).

Sector	Adaptation mechanism	Description
Forestry	*Establishment and expansion of community natural forests, plantations, national parks and forest parks*	As an adaptation measure with mitigation co-benefits, the proposed action should enhance the resilience of forest ecosystems including provisioning functions in support of sustainable livelihood of direct beneficiaries. The activity will empower communities with the legal security, skills and knowledge necessary to rationally utilize their natural resources and conserve the remaining biodiversity.
	Expansion and intensification of agro-forestry and re-forestation activities	This adaptation measure which targets specific areas across the country will enhance the contributions of restored forest ecosystems to forest-based poverty alleviation, and, more broadly, to other national economic goals. The measure is expected to achieve the following:
	Mainstreaming climate change in forest policies and plans	In order to be fully responsive to the challenges of climate change, forestry sector policies and programs need to incorporate the realities of climate change.
Rangelands	*Development and implementation of effective policies on integrated natural resources management*	The negative impacts of climate change on rangelands can be attenuated through formulation and implementation of effective policies that seek to improve production and also take into consideration the needs of other natural resources-based sectors of the economy.
	Restoration of rangeland landscape	This adaptation option includes the manipulation and monitoring of animal stocking rates, institutionalization of strict grazing controls and management of the vegetation and soils.
	New management strategies	New strategies consist of a combination of measures including active selection of plant species, and stimulation of livestock economy to encourage owners to supply livestock and meat products on local/regional markets. .
Health	*Vector control program*	Health impacts from malaria will need investment in social mobilization and education, prevention techniques such as mosquito repellents, insecticide treated nets, (ITN) low-cost anti-malarial drugs. Use of ITNs in particular has been shown to reduce malarial morbidity and mortality in The Gambia.
	Continuous public health education and awareness creation program	Health education and awareness-raising are conducted at community level to help audiences in their decision-making on thematic issues. Health education and promotion programs should therefore incorporate elements of climate
	Integrated disease surveillance and response	Disease surveillance is a fundamental building block of infectious disease control programme. In this regard, there is a clear need to create or improve on the design of health databases, and strengthening of the integrated disease surveillance programme of MOHSW.
	Nutritional support to vulnerable groups	The National AIDS Secretariat with support from the global fund assists the ministry by providing nutritional support to vulnerable groups and their family members
	Public health infrastructure	Proper waste disposal should be promoted to prevent pathogenic and toxic contamination during floods. There are numerous tools and technologies that can be used to reduce the impacts of climate variability on the health of vulnerable human populations. In Kanifing Municipal Council (KMC), these include promotion of healthy housing environment and enforcement of building regulations. In areas where people depend on untreated water, reliable and safe drinking water as well as the use of simple measures such as proper storage of drinking water in narrow-mouthed vessels, filtering drinking water and use of use of chlorine tablets.
	Vaccination programme	Under its Expanded Programme of Immunization, The Gambia has one of the highest coverage of immunization in the West Africa sub region. Vaccination campaigns for all possible diseases need to be supported. Yellow fever vaccine is

Sector	Adaptation mechanism	Description
		administered at the age of 9 months in all RCH clinics throughout the country. Meningitis vaccine is given only to Muslim pilgrims prior to the annual hajj and when an outbreak of the disease threatens.
Agriculture	*Technical adaptation measures*	Selection of drought-, pest- disease-, and salinity-resistant, high-yield crop varieties under local conditions. For this purpose the genetic potential of local crop species must be investigated and specimens stored in seed banks;
		Change in planting dates and replacement of long-duration upland and lowland rice varieties with short-duration varieties
		Demonstration, promotion and diffusion of improved post-harvest technologies. This will have the long-term effect of reducing extensive cultivation of marginal lands
	Regulatory adaptation measures	Discouraging cultivation on marginal areas
		Cooked food waste reduction
		Diversification of eating habit (change from rice to other cereals)
	Livestock	Increase fodder production from intensive feed gardens
		Promote crop/livestock integration;
		Improve feed conservation techniques and access to supplements
		Engage with other institutions, for example, the International Trypanotolerance Centre (ITC), to explore the potential of intensive livestock production systems in different areas in The Gambia
		Further explore opportunities for selective/cross-breeding of Ndama cows with higher milk-producing breeds
Infrastructures	Roads, dams, bridges, lands; irrigation systems, oil plans	Conduct all EMSF and ESMPs that address potential environmental and social issues and ensure adherence to SECAP and adhere to international sustainability standards, a detailed EMSF with ESMPs in each site and attached budget was developed**.** For each of the potential environmental and climate impacts per site and along the entire value chain , the plans indicate a significance rating and (geographical) extent/prevalence of each impact, recommend mitigation measures, identify who is responsible for implementation of the mitigation measures, how implementation can be verified, and how frequently and with which budget
Climate Change	Climate risks preparedness reduction, and risk transfers	Introduce crop/livestock insurance policies; Sustainable renewable to energize the agricultural value chain ;Weather forecasts are broadcasted on private local radio stations; set up early warning systems on climate-related natural hazards; enhanced research and awareness building and training on CC

Fragility assessment note

The Gambia has become increasingly fragile over the past decade, even as the region has become somewhat more stable overall. The key drivers of fragility and resilience in the Gambia are : i) political instability ii) slow growth, high inequality, and unsustainable fiscal balances iii) the limited capacity of the public administration iv) structural vulnerabilities and exogenous shocks v) regional instability and external relations. In the rural sector, several drivers of fragility identified are related to long-term structural vulnerabilities and short-term economic shocks are increasing food insecurity. Because of the country's dependence on rain fed agriculture and tidal irrigation, the sector is exposed to increasingly frequent weather-related shocks and increasing salinization of lowland rice producing areas and food production is far below demand, necessitating significant food imports paid with scarce foreign currency. Persistent food insecurity is fueling large-scale migration and emigration and reducing needed agricultural labour. Weather-related shocks and long-term climate change is impacting agricultural productivity. Agriculture is depleting water and forest resources in order to meet the demands of a growing urban population. Deforestation and desertification are damaging local ecosystems. The country is considered to be on the verge of a nutrition emergency with stunting affecting 25% of children under five years and undernourishment impacting 20% of pregnant women. Combined, these drivers of fragility hinder economic growth and prevent the country to achieve rural transformation.

The effects of the country's fragility on the agricultural sector

The fragility factors listed above have had effects on the agricultural sector and economic growth. These effects can be summarized as follows:

- **The agricultural sector in the region is still marked by low productivity and high vulnerability because of climate change and climate variability:** The Gambia's largely rain-fed agricultural sector is heavily exposed to weather-related shocks especially climate change and climate variability (floods, drought, diseases and pests, salinization) and aggregate food production is far below aggregate demand. The Gambia relies on imports for nearly half of its cereal consumption, and global food prices and exchange-rate dynamics strongly influence domestic prices. The substantial depreciation of the Gambian dalasi in recent years has increased domestic food prices, contributing to food insecurity and malnutrition
- **Environmental degradation is as a major source of fragility:** Various forms of environmental damage combined with short-term weather-related shocks and long-term climate change are reducing agricultural output. Agriculture in turn is putting considerable strain on forests and water resources, as the sector struggles to meet the demands of a growing urban economy. As the most densely populated country in the sub region, rapid population growth is intensifying environmental pressure, and the country's weak public institutions are incapable of enforcing environmental protections. Unsustainable agricultural practices are exacerbating economic vulnerability and food insecurity among rural communities, with negative implications for overall fragility
- **The country is on the verge of a nutrition emergency:** As of August 2016, an estimated 551,000 people were food insecure, with 60,726 suffering from extreme food insecurity.53 The acute malnutrition rate rose from 9.5 percent in 2010 to 9.9 percent in 2015. This is the consequence of declined production due to climate change and environmental degradation and not appropriate agricultural policies, and emigration
- **Large-scale emigration is draining the country of its most educated and productive workers especially in rural areas:** Despite the country's small size, Gambians represent the second-largest number of African migrants arriving in Italy by sea. By 2013, The Gambia had the tenth-highest net migration rate in Africa, at

2.34 migrants per thousand people. As result, there is shortage of agricultural labour and modernization due to the rural exodus of young rural people.

- **Need to reforming the civil service and rebuilding the government's overall institutional capacity** will require a long-term political commitment supported by sustained external financial and technical assistance. Lack of public administration capacity to efficiently deliver essential services, and its institutional deficiencies are a major obstacle to reform especially in the agricultural sector. 22 years of authoritarian regime has led to eroding capacities and skills in public administration, agricultural service providers, research, extension services…
- **Land tenure and security is a prerequisite for investment and attract youth and women:** In recent years, as demographic shifts have reduced the male population in rural areas, women have taken on more responsibilities in agricultural and livestock production, as well as local decision-making. Greater economic participation by women has been shown to increase community resilience. Furthermore, access to assets by youth will generate more jobs and attract more investments on youth and modernization of agriculture

The new government faces enormous challenges as it strives to accelerate growth, restore fiscal stability, and maintain sustainable debt dynamics. The Barrow administration inherited an economy on the verge of crisis. The government lacks access to international financial markets and relies on costly domestic borrowing to finance a large structural fiscal deficit. With net domestic borrowing exceeding 10 percent of GDP, the domestic financial sector is highly exposed to sovereign risk. Several key state-owned enterprises regularly generate large contingent liabilities and extrabudgetary spending, and agriculture remains a strategic sector for the economy.

Potential risks on country programme and mitigation measure

With the various scenarios presented above, the potential country program risks and mitigation measures are summarized in the table below:

Risks and Mitigation Measures

Scenarios	Key Risks	Mitigation measures
Base scenario: The government's commitment to further increase public investment	Climate Change, Environmental degradation, lack of institutional capacity, lack of access to inputs, social exclusion and political or land conflicts	- Adopt climate change adaptation and mitigation strategies and concretes measures and climate finance mobilization to support the country meet its SDGs and the Paris Climate Deal (NDCs) - Social inclusion and participation of youth and women, mobilising the diaspora and capacity-building and support reforms through policy dialogue, awareness
High scenario: country is able to borrow more	Climate Change, Environmental degradation, lack of institutional capacity, lack of access to inputs, social exclusion and political or land conflicts, malnutrition	- Adopt climate change adaptation and mitigation strategies and concretes measures and climate finance mobilization to support the country meet its SDGs and the Paris Climate Deal (NDCs) - Social inclusion and participation of youth and women, mobilising the diaspora and capacity building and support reforms through policy dialogue - More policy dialogue to better invest in Youth/Women and market value chains, public awareness
Low scenario: Suspension of the loan or donation	Climate Change, environmental degradation, lack of access to inputs, lack of institutional capacity, social exclusion and political or land conflicts, malnutrition	- Redesigning the project and close assessment of the fragility situation , - Build the strategic partnership on how to operate and adapt it to the context of fragility. - Reduce the size of the operation teams

		and rely on local staff and provide technical assistance - Establish strategic partnerships with the private sector, humanitarian aid agencies and civil society on the basis of measurable results.

Agreement at completion point

A. Introduction

1. This is the first country programme evaluation (CPE) by the Independent Office of Evaluation of IFAD in The Gambia since the Fund started its operations in the country in 1982. The main objectives of this evaluation were to: (i) assess the performance and impact of IFAD-supported operations in The Gambia; and (ii) generate a series of findings and recommendations to serve as building blocks for the future cooperation between IFAD and the Government. The CPE would inform the future IFAD country strategy in the Gambia.

2. Based on the analysis of cooperation during the period 2004 and 2014, the CPE aims at providing an overarching assessment of: (i) the performance and impact of programmes and projects supported by IFAD operations; (ii)the performance and results of IFAD's non-lending activities in The Gambia: policy dialogue, knowledge management and partnership-building; (iii) the relevance and effectiveness of IFAD's country strategic opportunities programmes (COSOPs); and (iv) overall management of the country programme. This agreement at completion point (ACP) contains a summary of the main findings and recommendations from the CPE.

3. The ACP has been reached between the IFAD Management and the Government of The Gambia, and reflects their understanding of the main findings from the CPE as well as their commitment to adopt and implement the recommendations contained in section C of the ACP within specified timeframes.

4. It is noted that IOE does not sign the ACP, although it facilitated the process leading up to its conclusion. The implementation of the recommendations agreed upon will be tracked through the President's Report on the Implementation Status of Evaluation Recommendations and Management Actions, which is presented to the IFAD Executive Board on an annual basis by the Fund's Management.

B. Main evaluation findings

5. The IFAD supported interventions demonstrated a moderately unsatisfactory performance, caused by, among other reasons, weak institutions and overreliance on one ministry (i.e., The Ministry of Agriculture), with frequent and unpredictable staff turnover. External factors such as climate change related issues, migration of youth and low literacy level of beneficiaries influenced performance.

6. The COSOP provided a useful strategic framework, ensuring that the context in which project designs were undertaken was clear, and highlighting existing challenges. This current COSOP has however not been revised for 12 years. The absence of a more current country strategy did not allow for a timely adaptation of the country programme based on lessons learned, leading to a less efficient and effective performance, and giving rise to sub-optimal impact and sustainability of benefits.

7. The COSOP did not comprise a detailed targeting strategy that took into account key characteristics of target groups and the unequal distribution of poverty. It also did not adequately underline how women and youth would be reached. Though in many cases, poor farmers were targeted and women were included, remote poorer villages at times were excluded from IFAD assistance.

8. Sustainability of benefits was weak. Even though an increasing focus on sustainability was found over the years, it was certainly not optimal. Beneficiary engagement and ownership was found often insufficient, in part due to the

longstanding in-country practice of free hand-outs and untargeted government subsidies which has resulted in limited awareness of rural actors and lack of incentives for the implementation of specific mechanisms to sustainability such as financial contributions of infrastructure operational and maintenance or digressive or time-bound subsidies Training was provided, but often as a one-time input and it lacked required consistent follow up to ensure ownership and maintenance of infrastructure.

9. The type of infrastructure provided by some key projects (e.g. PIWAMP) did not encourage ownership, as it required significant labour inputs by the communities and yet the benefits were only short-lived. After the initial training, no further support or capacity-building has been provided and the communities were often not able to maintain the structures by themselves.

10. The capacity and sometimes the political will of government in promoting sustainability of benefits have been limited; they lacked financial and human resources and sometimes also technical capacity. In designing the Nema project, IFAD moved towards sturdier durable infrastructure, but had not simultaneously fully convinced the government to adopt the infrastructure as a public good to ensure its sustainability.

11. Sustainability of the VISACA network and the V-APEX was also weak. The VISACA network was not efficiently managed and has not been able to effectively finance the development of agriculture. The V-APEX, due to its late implementation, was not able to strengthen and support the capacity and sustainability of the VISACA network; coupled with the poor performance of individual VISACAs, no stable basis was created to attract financing from the formal sector. Inadequacies such as VISACAs' resource mobilization and loan and savings mismatch have hampered the sound development of VISACAs.

12. The dichotomy introduced within PIWAMP by field coordination activities and responsibilities divided between Upland and Lowland Coordinators inhibited the coherent implementation of the watershed approach, which needs an integrated approach in planning, execution and administration of activities. Integration was also lacking in parts of the LHDP project, where value chain activities were not linked with agricultural production or building on agricultural knowledge. Notwithstanding the increased understanding among project staff with the introduction of the Country Programme Approach (CPA), linkage between the various projects was virtually absent. There has not been sufficiently focused support for more diversification of agricultural production from rice to exploit market opportunities. Moreover, the lack of a structured value chain approach hampered the beneficiaries to enjoy the full profit of their improved production.

13. IFAD has not yet sufficiently developed partnerships with a wider range of institutions. The partnership with the Ministry of Finance has been good. However, the partnership with the Ministry of Agriculture has been more problematic: its limited capacity has been overstretched and the Ministry sometimes got involved in activities beyond its mandate. There are other Ministries with relevant mandates, such as the Ministry of Youth, the Ministry of Environment Climate Change Water & Wildlife, the Ministry of Women's Affairs, the Ministry of Local Government Lands, the Ministry of Trade and Ministry of Education, that could be engaged in IFAD-supported projects. Moreover, only RFCIP included NGOs as partners, even if NGOs are useful in ensuring better community engagement and ownership of activities. Partnership with other donors and UN sister agencies was not sufficiently pursued either. Finally, there was insufficient effort to foster a partnership with the private sector on operationalizing the value chain development approach.

14. Though some innovations have been introduced, not enough support and stimulation of innovation had been realized by full inclusion of such activities and by exposure of beneficiaries to existing initiatives in marketing and food processing. Implementing innovations was insufficiently coupled with an emphasis on exchange of learning with and between project staff, government bodies and beneficiaries.

15. The portfolio had helped women to increase their productivity and income. The improved access to rice cultivation areas, while of potential great benefit to household food security, involves greater workload for women. Where vegetable gardens are supported, women are the main producers and responsible for the additional task. Though IFAD's gender policy addresses avoiding women's drudgery, the project designs had not incorporated adaptive measures, such as provision of transport means and labour saving equipment and ensuring availability of water.

16. Evidence of increasing empowerment of women seems inconclusive; though women were included in committees and management of VISACAs, their role in community and household decision-making had not notably improved. Cultural aspects and lack of mutual understanding and acceptance of a more equal role for women and men were still inhibiting women's empowerment. IFAD supported economic empowerment was often at least temporary linked to improved decision-making, but when the income decreased again as a result of short infrastructure lifespan, both forms of empowerment dwindled simultaneously.

17. A detailed gender analysis had not been conducted at the start of projects and though activities were often beneficial to women, they had not been fine-tuned to the roles and opportunities of women, men, boys and girls. Though almost 20 per cent of households were found to be female headed, no specific support had been included for such households. Gender mainstreaming had not been fully observed either, as the number of female staff among project staff and extensionists was negligible.

18. In most cases, beneficiaries had been consulted at the very onset and they also had been able to request for support, but the existence of a predefined checklist limited their freedom to fully voice their needs. When the overall design was over, however, beneficiaries were no longer involved in development of details. This may have led to activities not being entirely suitable to the local context or to the beneficiaries need, such as in the case of livestock houses, services offered by VISACAs or value chain.

19. Support to actors along the value chain and value chain activities was planned in the design of IFAD-supported projects, in line with government policies and strategies. Evidence of support to value chain was found in the field and in reports, but the approach was piecemeal. The bulk of IFAD interventions supported increasing production and productivity for both men and women, which was a valuable achievement, but was most limited to these aspects. Value chain development support should have been provided in a structural manner including storage, processing and/or transportation of products for better access to markets. This support was only available for a relatively small number of beneficiaries.

20. Overall, the IFAD portfolio has not been successful in providing access to rural finance. For instance, not only was sustainability of rural financial services limited, outreach was found much lower in the field than planned and reported. Large numbers of VISACAs members, cashiers and committees' members have been trained, but the poor governance and financial performance of many VISACAs

indicate that managerial and other credit management skills are still insufficient. Capacity building provided to institutes like the Central Bank Microfinance Department and National Association of Cooperative Credit Unions in The Gambia (NACCUG) proved to be more efficient.

Agreement at completion point

21. The CPE made five recommendations as summarized below. For each recommendation, the ACP underlines the actions the Government and IFAD plan to undertake for their implementation together with a timeline.

22. **Recommendation 1: Develop a new country strategy, clearly reflecting on IFAD's niche and comparative advantage.** IFAD and the Government of The Gambia should develop a new country strategy involving broad-ranging consultations with Government officials, potential beneficiaries and other key stakeholders prior to further financing, building on the CPE's recommendations and lessons from past activities. The new country strategy should be designed based on an in-depth needs and situation analysis, outlining short, medium and long-term needs and opportunities and taking into account the strategy and interventions of other development partners, and be aligned with the policies and strategies of the government (including the new Gambia National Agricultural Investment Programme under development).

23. The new country strategy should, among others, present a broad poverty targeting strategy, with due attention to women and youth, as a basis for future interventions and indicate how partnerships with various actors will be enhanced. The document should also discuss opportunities for IFAD to support much needed reforms in the agriculture sector, in partnership with other key stakeholders and development partners, with the overall aim to improve the investment and delivery in the sector for sustainable results and impact for the rural poor.

24. **Proposed follow-up:** IFAD Management and The Government of The Gambia are in agreement with this recommendation.

25. *A Country Strategy Note (CSN) will be developed and anchored on Government's pipeline Agricultural Transformation Programme (ATP) which is being supported by African Development Bank. The CSN will also take into account Government's strategies, programmes and sectorial policies (e.g. National Development Strategy, the Programme for Accelerated Growth and Employment successor (PAGE), successors of Gambia National Agricultural Investment Plan-GNAIP and Agriculture and Natural Resource Sector Policy, National Water Policy, National Climate Change Policy, among others). The preparation process of this CSN will be anchored on indepth design analysis of Livestock and Horticulture Development Project (LHDP) and Nema as well as draw lessons from two Project Completion Reviews on targeting, poverty, gender and youth in order to clearly re-position IFAD's priorities and deepen strategic partnership. Government will ensure IFAD active participation in ATP process with a view to strengthen policy engagement on agricultural sector reform and holistic targeting approach on investing in rural poor people.*

26. **Deadline date for implementation**: *A Country Strategy Note, to be anchored on the finalized ATP, is planned to be presented to September 2017 IFAD Executive Board*

27. **Entities responsible for implementation:** *Ministry of Finance and Economic Affairs, Ministry of Agriculture in coordination with the Agriculture & Natural Resource Thematic Working Group and IFAD*.

28. **Recommendation 2: Strengthen project management performance and oversight for effective and efficient delivery mechanisms in the Government for sustainable results and impact.**

29. In order to ensure the quality and continuity of project staff as one of the key elements for improved project management and implementation, it is recommended that Government clearly establish a transparent procedure for staff recruitment/assignment, as well as for their performance management in close consultation with IFAD. Any changes of staff assigned to IFAD-supported projects should be undertaken following the required consultation between the Government and IFAD, and based on proof of misconduct or unsuitability of the staff member in question, when necessary. This provision should be included in the loan financing agreements of IFAD operations in the country and IFAD should consider suspension of loans should this provision not be complied.

30. The role of Project Steering Committees (PSCs), as an oversight mechanism, is critical for effectively guiding project implementation. In this regard, IFAD and the Government should ensure that the PSC with appropriate representation (in terms of calibre/levels and institutions, including various relevant partners and not only the government agencies) effectively fulfil its mandate and maintain the quality advisory guidance on both strategic and policy related matters of these projects/programmes. IFAD, in close collaboration with the Government, should monitor the functioning and performance of the PSC and should provide guidance where necessary.

31. IFAD should further support strengthening the capacity of the Ministry of Agriculture in the long-term. In particular, the agricultural monitoring and evaluation (M&E) framework and systems need to be further developed and fully implemented, and the M&E systems in IFAD-supported operations should be aligned. Data collection and analysis should not only be confined to outputs, but also be extended to outcomes and impact. In this regard, the Ministry should make available sufficient staff and financial resources for M&E activities, both at institutional and project levels. Furthermore, adjustments to project design and implementation should be proactively made based on the M&E findings, and M&E systems should collect, analyse and report data in a gender-disaggregated manner.

32. **Proposed follow-up:** *IFAD Management and the Government of The Gambia agree to this recommendation and specific actions to be pursued are:*

1. IFAD and the Government of The Gambia will maintain the well-established competitive process for project staff recruitment involving IFAD's participation as an observer in key staff recruitment. Ministry of Agriculture is currently undergoing a management reform aimed at institutionalizing results oriented project management by developing a framework for project delivery and management. By capitalizing on annual staff performance appraisal system in LHDP and Nema, IFAD will continue to dialogue with Government with the aim to streamline and enforce performance appraisal mechanisms to manage project staff emphasizing competence-based appraisal process as well as promoting gender equality in all the project staff recruitment process. The Government's Personnel Management Office (under the Office of President) will be co-opted into the Ministry of Agriculture's (MoAs) core team in charge of performance management in order ensure that the defined project staff performance framework are consistent with the guidelines, procedures and regulations of The Gambian Public Service Commission. Government will ensure IFAD's active participation in the definition of minimum level of staff performance appraisal to warrant corrective actions and IFAD will further

negotiate with Government to ensure provisions from the General Orders are appropriately captured in design documents including financing agreements. These will be monitored regularly with a view to take proactive measures for any breach of the financing agreements concerning project staff performance management.

2. IFAD, will continue to align its projects with overall sector coordination mechanisms under the Central Project Coordination Unit (MoA-CPCU), and in close consultations with development partners, will continue to strengthen the complementary coordination capacity of the CPCU to enhance its effectiveness and efficiency in AgSector coordination mechanism to drive the harmonization, streamlining and alignment of procedures and processes among projects. IFAD priority support will be ensuring the full operationalization of the Ag Sector M&E system including Nema's continuous strengthening the reporting capacities of farmers/kafo groups through ongoing functional literacy programme as well as strengthening their capacities with tools for capturing, recording and sharing of innovation and best practices within the framework of a Knowledge Management and Communication approach. Key MoA staff capacity will continue to be strengthened on M&E system through IFAD regional grants and corporate initiatives to ensure priority on reporting consistently on outcome and impact levels.

3. IFAD and Government will monitor PSC performance regularly in order to proactively address any potential risk that will militate against projects performance.

33. **Deadline date for implementation:**

1. *By December 2016 for institutionalized performance framework with IFAD involvement and annual project staff performance appraisal by core team with PMO co-opted.*

2. *Support to CPCU will be continuous and prioritized based on demand. Full operation of Ag Sectoral M&E and Knowledge Management system by December 2016 and monitored annually.*

3. *Annual monitoring of PSC performance aligned to project supervision and midterm review missions.*

Entities responsible for implementation:

1. MoA, IFAD and PMO
2. IFAD, MoA-CPCU, Development Partners and *Nema*
3. IFAD and MoA

34. **Recommendation 3: Establish strong and comprehensive partnerships.** In particular, IFAD should extend its partnership to more and varied institutions including other development partners, NGOs and civil society organizations, the private sector, relevant government departments/agencies and UN agencies.

35. In addition to the Ministry of Agriculture and the Ministry of Finance and Economic Affairs, IFAD should expand its cooperation with other concerned Ministries such as the Ministry of Youth, the Ministry of Environment Climate Change Water & Wildlife, the Ministry of Women's Affairs, the Ministry of Local Government and the Ministry of Trade. They all play critical roles in the development of the country's agriculture and rural sector, in line with their respective mandates and comparative advantage.

36. The regular occurrence of droughts and floods and related consequences still at times warrant the involvement of the international development actors together

with NGOs and the government to address the emergency needs of the rural poor. In general, it is important that IFAD builds up strong ties with international development partners such as UN agencies including Rome-Based Agencies, NGOs and civil society organizations. The latter are specifically instrumental in ensuring better community engagement and ownership of activities for better sustainability of benefits.

37. In order to establish a sustainable pathway to long-term development, not only is policy and strategy development by government important, but also the input of the private sector by investing in and stimulating of production, value chain development and market access. The private sector plays an important role in this process and IFAD can also play a pivotal role in linking up to them. Since IFAD already has a good partnership with several public agencies, developing a strong partnership with private sector would be useful.

Proposed follow-up: *IFAD Management and the Government of The Gambia agree to this recommendation.*

4. Partnership will continue to be proactively strengthened at all levels. However, continuous interactions with key development partners and NGOs have recently become less regular as a result of many of them having either relocated their offices to other countries or scaled back their operations in view of the evolving country context. All the same, IFAD and Government acknowledge that more proactive efforts are needed in broadening and deepening the appropriate strategic partnership with development partners including UN Agencies to be concretized within the framework of Agricultural Transformation Programme-ATP. The ATP will define the partnership accountability processes to ensure clear division of labour with explicit rationale for partnership contributions and attributions to attainment of ATP. IFAD will continue to further strengthen its ongoing partnership with African Development Bank (AfDB) and Islamic Development Bank as current cofinanciers of Nema and at the same explore more future cofinancing opportunities.

5. Extension of partnership with other relevant Ministries will be pursued beyond the PSC and decentralized implementation arrangements. Further interventions will reflect the appropriate mix of institutional arrangements following the experience of Chosso-ASAP grant (MoA and Ministry of Environment, Climate Change, Water, Parks and Wildlife).

6. Private sector participation in agriculture is evolving following establishment of Commercial Farmers Association The Gambia and representatives already are involved Nema implementation. Since 2012, IFAD has consistently ensured the active participation of representatives of National Coordinating Organization of Farmers Association of The Gambia (NACOFAG) and Global Youth Innovation Network (GYIN) in all IFADs design and supervision missions. IFAD will also ensure that representatives of CFAG or Gambia Chamber of Commerce continue to participate in design and supervision missions in order to further explore opportunities to establish Public-Private-Producer-Partnership (PPPP) model based on Livestock and Horticulture Development Project's (LHDP) emerging experience. In addition, the ongoing Nema's initiative with the Capital Investment Stimulation Fund has already attracted a number of private financial institutions that are cofinancing small and medium agribusinesses as well as exploring further opportunities for private sector market linkages. These experiences will continue to be evaluated and lessons capitalized to inform future designs as well as in the CSN.

Deadline date for implementation:

1. Partnership development and strengthening will be continuous
2. *Nema-Chosso* implementation and in new designs
3. Private sector linkages will be on continuous basis and participation of their representative will be strengthened in (annual) supervision and design missions

Entities responsible for implementation:

1. IFAD, MoA and Development Partners including UN agencies
2. IFAD and MoA
3. Private Sector, NGOs, NACOFAG, GYIN, Women groups and *Nema*

38. **Recommendation 4: Improve sustainability of benefits generated from investments.**

39. In The Gambia, IFAD has been supporting the construction of agriculture- related infrastructure for a long time and on a large scale. These infrastructures have been instrumental in improving production and productivity and increasing incomes of the poor, but it appears to have suffered from too short duration and limited ownership of communities. Ownership building should therefore become an intrinsic part of all IFAD-supported activities. Target villages/groups need to be in agreement with infrastructure development priorities and the correct sequencing of activities pursued, to ensure empowerment and ownership for better sustainability of benefits. Beneficiaries need to be made aware that they need to plan and implement oversight, replacement, repair and maintenance, and ensure that the cost thereof is incorporated into price setting and financial calculations. An appropriate locally based agent (e.g. extension staff, NGOs, civil society organizations) should be identified to ensure these messages are internalized.

40. In the case of more complex and costly infrastructure, the government should clearly define the operational and maintenance arrangements. Nema has addressed the issue of sustainability by using machinery and introducing sophisticated technical requirements to construct dikes, bunds and other infrastructure. Whilst

such infrastructure generally has a relatively longer life, it will be difficult for communities to maintain them on their own. Therefore, government needs to take responsibility for and acknowledge such infrastructure as public goods to ensure their sustainability, in order to ensure their continued benefits to the rural poor.

41. Value chain approach has been introduced in recent projects (e.g. LHDP, *Nema)*, but a more structured approach is required to enhance the sustainability prospects. Value chain support needs to be adapted to the local context, based on a thorough analysis of market potential, production situation and needs of the villages. Moreover, the availability of inclusive rural financial services would be crucial to increase and sustain benefits that could be realized from value chain support. This aspect should be given due consideration in future interventions, including opportunities to revisit and strengthen IFAD's long-standing support to VISACAs and V-APEX to improve their professional service delivery and sustainability.

42. Furthermore, a stakeholder and partner assessment should be conducted to identify the right partners in each of the areas of support and intervention. The partners may come from various backgrounds, such as government, private sector, other donors, UN agencies and NGOs, and their cooperation should be

formalized and roles and tasks should be documented, so that objectives and goals can be identified and shared, progress tracked and performance consistently assessed.

43. **Proposed follow-up:** *IFAD Management and the Government of The* Gambia agreed that there is a need to strengthen sustainability of IFAD-supported *investments.*

7. Efforts for beneficiary empowerment and ownership will be further deepened in Nema and lessons will feed into future designs. IFAD will continue to dialogue with the Government of The Gambia for a clear public policy in support of the consistent and coherent strengthening of the capacity of beneficiary/kafo groups on operation and maintenance arrangements as well as establish the appropriate mechanism for local government for agreed proportionate sharing of O&M responsibilities of infrastructure acknowledged as (semi)public good to complement and complete the sustainability plans that LHDP and Nema have initiated. Moreover, Chosso (ASAP grant) was designed to also enhance the sustainability of some of the infrastructure based on lessons from previous infrastructure with outdated technical standards that were undermined by increasingly unpredictable climatic variations although some of the projects made efforts to adjust these standards based on experience. The complementary design, compliance of standards and supervision of infrastructure will be further strengthened with appropriate mix competently mandated entities.

8. LHDP and Nema designs were based on value chain approach and Nema is piloting agribusiness value chain financing through the Capital Investment Stimulation Fund which is to be reviewed at mid-term. The emergence PublicPrivate-Producer Partnership (PPPP) model from LHDP is providing relevant lessons for Nema's implementation and IFAD will continue to advocate for wider adoption of this approach with Government and Private Sector provided there is supportive enabling environment for continuous private sector engagement in agricultural value chain. For instance, in 2014, IFAD collaborated with World Bank to support the Government of The Gambia to draft a Policy Statement, Implementation Framework and Action Plan for Private sector participation in agriculture and as a result a Public-Private Sector unit has been created within the Ministry of Finance and Economic Affairs. IFAD will strengthen collaboration with this unit through Nema for replicating PPPP model. Also, the Government has recently enacted the Non-Bank Financial Institution Act 2016 to pave way for the professionalization of microfinance institutions including VISACA and V-Apex and outcomes from implementation of this Act will inform future possible investments on agricultural value chain financing.

9. Nema is already working with a myriad of public, private and civil society organizations in the implementation of the project through performance-based renewal contracting and established a platform (Forum for Dialogue) to regularly track and discuss progress. Both IFAD and the Government of The Gambia are continually assessing the effectiveness of this process and lessons learned will feed into the CSN and future designs.

Deadline date for implementation:

10. The Country Strategy Note, to be anchored on Government's ATP, will include clear strategic directions to ensure sustainability. Sustainability Plan of Nema will be evaluated during supervision missions and capacity of beneficiaries will be continually reinforced in Nema-Chosso implementation.

11. A PPPP model will be replicated in Nema based on LHDP experience from Dec 2016.

Entities responsible for implementation:

- MoA, IFAD and Ministry of Finance and Economic Affairs Mid-Term Review (MoFEA) and beneficiary groups.
- MoA, IFAD, MoFEA, Private Sector including financial institutions.

44. **Recommendation 5: Strengthen support for gender equality and women's and young people's empowerment.** An in-depth gender and youth analysis should underlie each new IFAD-supported project and be an inextricable part of project design. The analysis should look into, but not be confined to power imbalances; especially when related to the marginalized population, access to and control over resources including land rights, gender-based violence and division of labour based on gender, and tailor its activities to the findings so as to achieve optimal results. In the design stage, it should be ensured gender budgeting is done and that indicators are gender and youth sensitive to facilitate monitoring.

45. A tailored way should be developed to specifically support to female-headed households. Moreover, creative ways need to be found to increase the involvement of men in support to gender equality and increase the role of men in household related work. Finally, gender and youth mainstreaming should be pursued at all levels, including among project staff. IFAD may need to advocate with partners to ensure that they recruit sufficient female staff. Only if gender issues are properly addressed (including the sensitization of men) and economic empowerment of women is long term, it may be ensured that the gains made in decision making at various levels will continue to exist.

46. **Proposed follow-up:** *IFAD Management and the Government of The Gambia are in agreement with this recommendation.*

12. Building on LHDP's experience in working with women and youth, Nema was specifically design for rural women and youth. While women empowerment is historically a strong focus of IFAD's portfolio in the country, attention will be paid in overcoming possible gender power asymmetries. Also improvements will be made in the process of wider sensitization of men on gender issues at all levels with the aim to ensure coherent and consistent women and youth socio-economic empowerment. This will be reflected in Nema gender operational strategy being developed. The use of both the Gender Action Learning System (GALS) and Household methodologies will be further explored during Nema-Chosso implementation.

13. Following LHDP experience, Nema has adequately been reporting on gender and youth disaggregated data and information and IFAD will ensure continuation and improvement with emphasis on analysing information to inform gender and youth planning, sequencing and prioritization of interventions. In addition, the ongoing WCA regional grant on Creating Opportunities for Rural Youth (CORY) is providing opportunities in testing and piloting new tools and models on entrepreneurship to engage rural young women and men in on-farm and off-farm businesses. The Ministry of Youth and Sports and other partners are actively engage in CORY implementation and there are strong linkages to Nema and other government initiative on youth. Lessons and final outcomes from CORY will further feed into new design and CSN.

Deadline date for implementation:

The upcoming Country Strategy Note will have clear pathways on further mainstreaming gender, women and youth empowerment whiles fully aligning to the ATP. Annual supervision of Nema and future programmes will monitor progress. By mid-2017 for piloting of GALS and/or Household methodologies in Nema-Chosso

Entities responsible for implementation:

1. MoA, IFAD, Ministry of Youth and Sports, Ministry of Women Affairs and *Nema*
2. IFAD, MoA, MoYS, CORY -*Nema, Women* and Youth Groups

Signed by:

Hon. Abdou Kolley
Minister of Finance and Economic Affairs
Government of The Gambia
Date: June 16, 2016

Mr. Perin Saint Ange
Associate Vice President, Programme Management Department
IFAD
Date:

COSOP preparation process

1. The IFAD's independent office of evaluation recommended that IFAD and the Government should, involving other relevant stakeholders, jointly develop a new country strategy, reflecting IFAD's niche and comparative advantage and the evaluation's recommendations.

2. **Formulation team**. M. Jean-Pascal Kabore, CPM IFAD/WCA, directed the COSOP formulation 2019-2024, assisted by the FAO Investment Centre Division (TCI) team composed by Monique Trudel (TCIA), Rural development expert – gender and targeting and Mr. Haingo Rakotondratsima (TCIA), Agronomist. From IFAD headquarters, Mr. Richard John Pelrine, Lead Regional Economist for West and Central Africa Division, Adriane Del Torto, Portfolio analysis and Amath Pathe Sane, Regional Environment and Climate Change Specialist joined the mission. In The Gambia, Mr Modou Mbaje Jabang, CPCU Coordinator and his team facilitated the information gathering and meetings as well as Mr Modou Gassama, NEMA-CHOSSO coordinator and his team.

3. **Preparation**. The Formulation started by a documentation review based on available documents, such as the Country programme evaluation, Country strategic note, reports from the projects concept document of NEMA- CHOSSO and previous projects (PIWMP, RFP,LHDP), and their supervision reports. A meeting was held on February 16 2018 prior to the Midterm Review (MTR) and COSOP missions to exchange vision on the IFAD COSOP approach and to finalize the methodology.

4. **Formulation mission**. The joint mission from IFAD and the Investment Centre of FAO (TCIA) took place in The Gambia from March 6 to March 12 2018. During the stay, the mission was able to:

    a. Analyse and take into account strategic orientations from the government of The Gambia, specifically the Agriculture and Natural resources (ANR) policy (2017-2026), the priorities for the new Gambia national Agriculture investment Plan (GNAIP) who is in progress, and other sectoral and regional programmes;
    b. Obtain socioeconomic data and other statistics;
    c. Meet with government representatives, FTP, civil society (service providers, producers organizations and NGOs) the private sector, and UN organizations (FAO, UNDP)
    d. Organize a 2 day participatory COSOP writing exercise with stakeholders.

5. **Meetings.** The mission worked closely with the CPCU (Ministry of Agriculture) and the PSU of the Nema & Chosso project. Meetings were held with the CPCU coordinator, Minister of Agriculture and Permanent Secretary of the Ministry of Finance as well as with other ministries (Lands and Regional Government, Environment, Youth, Fisheries and Water), and with services providers and partners (AfDB, WB, FAO, UNDP). The team met the FAO Assistant Representative and her team in the Gambia at the beginning of the mission.

6. Meeting with Nema & Chosso team. As the RB-COSOP formulation was carried out closely with the mid-term review of the NEMA project, the team had the opportunity to benefit from the presentation of the MTR findings that were discussed with the PSU.

7. Institutional meeting at high level. At the beginning of the mission, His Excellency the Minister of Agriculture invited the team to present the objective of the mission

and collect government priorities in terms of agriculture perspectives and expectations in regards to the political and socioeconomic context. At the Ministry of Finance level, the Permanent Secretary invited the team to present the objectives of the mission and presented information on government strategic orientations and programmes. On 12th March 2018, a wrap up meeting chaired by the Permanent Secretary of the Ministry of Agriculture and the IFAD Programme Officer in charge of the Gambia was organised to present draft lessons learned, strategic objectives, and outcomes.

8. Stakeholder writing exercise. A two day participatory COSOP writing exercise with stakeholders was organized on March 9th and 10th. Unfortunately, the stakeholders writing meeting was not timely planned which resulted in a too small stakeholders representation.

9. **Document preparation**. After the mission, the TCIA team start to draft the COSOP document text for strategic objectives, lessons learned, IFAD's comparative advantage, and strategic context in order to have a zero draft before the next mission. The second mission was delayed indefinitely. The TCI team sent a package of documents prepared for IFAD to pursue the work.

Table 1. Agenda - Mission Schedule

Date	Meetings[12]	Observations
		FAO/TCI Team was already in country as they were doing the MTR for NEMA-CHOSSO project
05 /03/2018	IFAD and FAO/TCIA intern meeting NEMA-Chosso project	Arrival of IFAD Team Logistic and agenda of the week
06/03/18:	Ministry of Agriculture Permanent secretary of Ministry of Finance CPCU AFDB	Documentation review Meeting with different ministries
07/03/18:	Ministries Ministry of Environment Ministry of fisheries and water Ministry of Petroleum and Energy National Youth Council Gambia Youth Chamber of Commerce WB, , UNDP, PO, NGO, TANGO (The Association of Non-Governmental Organizations) FAO	Consultation and interview of main stakeholders at national level
08/03/18	Government of local governance and land Gambian Investment Export Promotion Agency (GIEPA) Gambia Chamber of Commerce and Industry NACOFAG (The National Coordinating Organization for Farmers Association in The Gambia) NEDI - National Enterprise Development Institute	Consultation and interview of main stakeholders at national level continue
09 and 10/03/18	Stakeholder's Writing exercise meeting	Writing meeting at NEMA office
12/03/2018	Ministry of Agriculture Main stakeholders	Wrap up Meeting Departure of IFAD Team

[12] List of contacts met during COSOP formulation is in annex.

Strategic partnerships

Partnership functions	*Partners/networks/ platforms*	*Partnership results and outcomes*	*Justification for partnership*	*Monitoring and reporting(to be completed for CRR and CCR)*
Mobilizing Cofinancing AFDB World Bank OFID AFD GEF 7	Donors group	Building Climate resilient and Sustainable management of natural resources, Land and water development, Rice and Horticulture value chain development as well job creation for youth	Synergy with donors, Mobilize funds to covers the financing gap	C, P, K, CO, STTC
Strengthening private sector engagement	Citizen Engagement	Food Security, better nutrition and job creation, Development of value chain approach	Need to develop 4 Ps (producers-Public and private partnerships)	OS1 et OS2
Engaging in policy and influencing development agendas Government of the Gambia	Policy Dialogue with the Government	Satisfactory performance of the COSOP ;Performing National M &E System for projects / programs Good knowledge management system	COSOP	OS1 et OS2
Enabling coordinated country-led processes UNDP, FAO WFP	UNDAF	OS1 and OS2 P, CO, SSTC, R, K	One UN for coordinated effort and greater impact	UNDAF
Developing and brokering knowledge and innovation (including SSTC)		Experience Sharing , Sustainable business models and Value chain development	Knowledge management, Policy Dialogue and strategic coordination	P, CO, SSTC, R, K
Enhancing visibility	Co-chairing with Government National working group on agriculture	visibility	Support the Government in its resource mobilization process as well coordinate donors funds on agricultural section	

1. The 2016 CPE rated partnership building as moderately unsatisfactory and took IFAD to task for not developing partnerships with other GoTG ministries, other donors (excepting AfDB) or with NGOs or private sector operators. One of the five recommendations in the Agreement at Completion Point concerns establishing strong and comprehensive partnerships.

2. Building strategic partnerships is a key element of successful IFAD country programmes. This is particularly true in The Gambia. The country is small; the economy is undiversified; and there are many development partners so there is great scope for overlap, replication and implementation approaches that are at

cross-purposes. With the election and inauguration of the new president and administration in January 2017, donors and NGOs who had left during the previous regime are now returning and many of those who stayed are increasing their support to the ToTG. It is thus critical to make partnership building central to IFAD's country development approach. Below find an indication of current and future investments by multilaterals and bilaterals, along with an indication of potential funding from climate funds.

3. **Multilateral partners:** In terms of support to the agriculture sector, the largest multilateral partners are The World Bank, AfDB, and IDB.

4. The World Bank currently has one ongoing project in the agricultural sector, the Commercial Agriculture and Value Chain Management Project (GCAV) to improve productivity and access to market of targeted agricultural commodities for smallholders. The project has two operational components: (i) development of irrigation and key productive infrastructure; (ii) developing the institutional capacity of farmer-based organizations and professional associations. The project's closing date is in late 2019. The World Bank is currently drafting a new country agricultural strategy. The IFAD mission met on three occasions with the World Bank team to exchange viewpoints and identify areas for possible collaboration. IFAD and the World Bank agreed to exchange their respective country strategies and subsequently pursue discussions regarding opportunities for co-financing.

5. The African Development Bank has, in addition to parallel financing of the NEMA Project, three ongoing projects. The Project Preparation Facility of the Agricultural Transformation Programme will undertake four in-depth studies to help the GoTG define policy options for the medium term. Consultants are currently being recruited to undertake the studies. The Food and Agriculture Sector Development Project , financed through the GAFSP but supervised by the AfDB, focuses on improved agriculture infrastructure development, agricultural diversification and commercialization and improved approaches to national food security and nutrition. This project will complete in 2019. The Agricultural Value Chain Development Project (May 2016-December 2020) has two operational components. Component 1 focuses on infrastructure development and rehabilitation for tidal irrigated rice perimeters and construction of houses for poultry and small ruminant production in the Upper River Region. Component 2 focuses on the development of rice and livestock value chains through farmer training, strengthening of farmer organizations and improved market information. A new $40 million Rice Value Chain Project to be co-financed with the IDB and BADEA will be submitted to the AfDB Executive Board in December 2018. Two thousand hectares are to be established or rehabilitated. The project will place an accent on private sector participation in all links in the value chain. The COSOP mission met with officials from the AfDB in Dakar at the conclusion of fieldwork in The Gambia to assess opportunities for co-financing. Discussions will continue, though the two institutions programming cycles will make co-financing difficult.

6. The Islamic Development Bank is designing a $25million project to support the small ruminant value chain and the development of the microfinance sector. The BADEA is in the early stages of developing a project to finance infrastructure and rice mills. The project will have a private sector focus.

7. The French Government reengaged with the GoTG soon after the inauguration of the new Gambian government. It is planning to invest in a pump irrigated rice scheme in the Upper River Region. The Chinese Government will provide capacity building along the rice value chain. The German Government has signaled its intention to invest must has not yet tabled a proposal.

8. **Climate funds:** IFAD will assist the GoTG to access additional funds through various climate funds. Under this COSOP, Gambia could raise an allocation of 10 Million USD from the Adaptation Fund from the country allocation and a portion of 14 million USD from the regional grant; more climate finance up 50 million depending on the size of the portfolio from the GCF as the country just mobilised 20 M for ecosystem based adaptation; and the GEF 7 star allocation which is 10 M for climate change, biodiversity and land degradation. Additionally the GEF has additional resources for Impact programs dedicated to food security, biomes, land degradation and commodities. IFAD will work with the GoTG to develop strong applications to mobilize additional support for climate resilient activities.

South-South and Triangular Cooperation strategy

1. In line with the IFAD South South and Triangular Cooperation, The SSTC entails a range of complementary and coordinated activities that will contribute to the performance of the COSOP. These include : exchange of knowledge with neighbouring countries especially Senegal; Skills , resources and technical know-how on smallholder agriculture and rural development including innovative and tested solutions on land and water development and value chain development (rice and horticulture)

2. **Cooperation with Senegal**: Under this new COSOP, SSTC will be strengthen with Senegal on research, and tested innovative IFAD and partners funder operations will harness SSTC by expanding collaboration between Africa Rice, l'Institut Sénégalais de Recherche Agronomique (ISRA) and the National Agricultural Research Institute through joint research efforts and training and exchange visits. Enhanced cooperation between the Gambian and Senegalese Ministries of Agriculture with respect to the seed supply systems and the use of appropriate production and post-harvest technologies will strengthen both countries' capacity to improve labour productivity. Frequent exchange visits between Senegalese and Gambian project beneficiaries will provide opportunities for peer-to-peer learning. Exchange visits focused on farmer advocacy and organization, cooperative-based business development, warehouse receipts systems and experience with Farmer Field Schools will benefit both parties. In order to improve the quality and efficiency of rural construction works and build capacity of Gambian private entities, joint ventures between experienced Senegal-based international construction firms and local contractors will be encouraged. The country programme will bring to bear production and post-harvest innovations developed by projects (both IFAD and other) and NGOs within the sub-region.

3. **Cooperation with other IFAD regional programs**: will be promoted with other IFAD investments in the two Guineas, Mauritania, Mali and Cap Verde. Exchanges visits will be organised on value chain development, land and water development and support to cooperatives. Additionally, it is planned to work regional lending program in order to enhance cross borders cooperation and regional integration. ROPPA will be a partner of choice in supporting farmers organisations and cooperatives development and capacity building.

4. **Triangular and technical cooperation** with other donors: to consolidate a clear strategy on peer-to peer learning in the rural development space with countries that have similar geography or Riverine countries (Egypt, Niger, Mali) or in other region particularly in Asia.

5. **Improved knowledge and Skills and regional learning centres:** With the IFAD loans and Grants/ Climate and Environmental Grants: The transfer and sharing successful solutions (technologies, methodologies, approaches) through learning processes, platforms and training. Exchanges visits and learning routes will be organised with Centre of Excellence such as the Songhai Centre in Benin. Collaboration will be established with the IFAD SSTC.

6. **Technical assistance**: It is planned close collaboration with the Senegalese private sector which will work in partnership with the Gambian private sector especially on construction; land and water development.

7. Innovations into The Gambia that have taken root in neighboring countries or other Regions is a key aspect of SSTC promotion. The Gambia CPM is now located within the Dakar hub along with CPMs from the six other countries managed from Dakar. This will facilitate learning among IFAD staff and will be instrumental in identifying innovations from other country programmes that can be introduced into The Gambia.

Country at a glance

Country Portfolio Summary

Region	West & Central Africa	**Member of Country Groups :**	
Country	Gambia	Least Developed country	Yes
Current Financing Terms	DSF Grant	Low-income, food deficit	Yes
Ranking all Countries	59	HIPC DI Eligible	Yes
Ranking within region	14		

Country Indicator	**Value**	**Year**	**Source**
Agriculture, value added (% of GDP)	16.94	2017	World Bank
GNI per capita, Atlas method (current US$)	450.00	2017	World Bank
Human development index (HDI) value	0.46	2017	UNDP
Population, total	2 100 568.00	2017	World Bank
Rural population	827 645.00	2017	World Bank

Key Dates

Last RB-COSOP Approved AVP/PMD	
First Project Approved	17 Dec 1981
Last Project Approved	10 Dec 2012

IFAD Interventions

	Number of Projects	**IFAD Approved USD ('000)**
Financial Closure	8	45 573
Project Completed	1	8 005
Available for Disbursement	1	39 412
Total IFAD commitment	**10**	**92,989**

IFAD Interventions Summary

Project Number	**Financing Instrument ID**	**Currency**	**Approved Amount**	**Disbursed**	**Loan/Grant Status**	**Project Status**	**Board Approval**	**Cooperating Institution**

1100000077	1000000515	XDR	430 000	100	Closed	Closed	17 Dec 1981	AFDB
1100000077	1000002630	XDR	4 050 000	100	Closed	Closed	17 Dec 1981	AFDB
1100000144	1000002003	XDR	4 750 000	85	Closed	Closed	04 Apr 1984	WB
1100000312	1000002190	XDR	2 550 000	98	Closed	Closed	02 Dec 1992	WB
1100000428	1000002259	XDR	3 400 000	93	Closed	Closed	12 Apr 1995	AFDB
1100000452	1000001888	XDR	250 000	100	Closed	Closed	05 Dec 1989	UNOPS
1100000452	1000002668	XDR	2 850 000	93	Closed	Closed	05 Dec 1989	UNOPS
1100001100	1000002382	XDR	6 600 000	98	Closed	Closed	02 Dec 1998	IFAD
1100001152	1000002546	XDR	4 850 000	100	Closed	Closed	21 Apr 2004	IFAD
1100001303	1000000514	XDR	280 000	60	Closed	Closed	14 Sep 2006	IFAD
1100001303	1000002617	XDR	4 150 000	99	Closed	Closed	14 Sep 2006	IFAD
1100001504	1000003595	XDR	5 050 000	100	Closed	Completed	17 Dec 2009	IFAD
1100001643	1000004442	XDR	13 150 000	100	Disbursable	Disbursable	10 Dec 2012	IFAD
1100001643	2000001124	XDR	5 025 000	53	Disbursable	Disbursable	22 Apr 2015	IFAD
1100001643	2000001123	XDR	5 025 000	52	Disbursable	Disbursable	22 Apr 2015	IFAD
1100001643	2000001395	XDR	3 570 000	52	Disbursable	Disbursable	28 Nov 2015	IFAD

Projects in Pipeline

Current Phase		**Number of Projects**	**IFAD Proposed Financing USD ('000)**
Concept Approved		1	40 000
	Total	**1**	**40,000**

Country Profile

	1990	2000	2010	2017
World view				
Population, total (millions)	0.92	1.23	1.69	2.1
Population growth (annual %)	4	3	3.2	3
Surface area (sq. km) (thousands)	11.3	11.3	11.3	11.3
Population density (people per sq. km of land area)	90.6	121.7	167.2	207.6
Poverty headcount ratio at national poverty lines (% of population)	..	..	..	48.6
Poverty headcount ratio at $1.90 a day (2011 PPP) (% of population)	..	70.5	25.1	10.1
GNI, Atlas method (current US$) (billions)	0.29	0.82	0.98	0.95
GNI per capita, Atlas method (current US$)	320	670	580	450
GNI, PPP (current international $) (billions)	0.82	1.45	2.64	3.5
GNI per capita, PPP (current international $)	900	1,180	1,560	1,670
People				
Income share held by lowest 20%	..	4.3	5.7	7.4
Life expectancy at birth, total (years)	52	56	60	61
Fertility rate, total (births per woman)	6.1	5.9	5.7	5.4
Adolescent fertility rate (births per 1,000 women ages 15-19)	164	125	98	82
Contraceptive prevalence, any methods (% of women ages 15-49)	12	10	13	..
Births attended by skilled health staff (% of total)	44	52	56	..
Mortality rate, under-5 (per 1,000 live births)	170	118	81	64
Prevalence of underweight, weight for age (% of children under 5)	..	15.4	17.4	..
Immunization, measles (% of children ages 12-23 months)	86	89	92	90
Primary completion rate, total (% of relevant age group)	44	72	73	70
School enrolment, primary (% gross)	57.2	90.2	83.7	97.1
School enrolment, secondary (% gross)	17	..	57	..
School enrolment, primary and secondary (gross), gender parity index (GPI)	1	..	1	..
Prevalence of HIV, total (% of population ages 15-49)	0.1	1.5	2.1	1.6
Environment				
Forest area (sq. km) (thousands)	4.4	4.6	4.8	4.9
Terrestrial and marine protected areas (% of total territorial area)	..	..	..	1.4
Annual freshwater withdrawals, total (% of internal resources)	..	3	..	..
Urban population growth (annual %)	6.8	4.9	4.5	4.1
Energy use (kg of oil equivalent per capita)	67	..	86	..
CO2 emissions (metric tons per capita)	0.19	0.2	0.26	0.27
Electric power consumption (kWh per capita)	..	..	..	..
Economy				
GDP (current US$) (billions)	0.32	0.78	0.95	1.01
GDP growth (annual %)	3.6	5.5	6.5	3.5
Inflation, GDP deflator (annual %)	12	2.2	4.3	8.1
Agriculture, forestry, and fishing, value added (% of GDP)	24	25	29	17
Industry (including construction), value added (% of GDP)	11	15	12	12
Exports of goods and services (% of GDP)	60	26	24	21
Imports of goods and services (% of GDP)	72	31	43	40
Gross capital formation (% of GDP)	22	5	21	19

Revenue, excluding grants (% of GDP)		19.4		5.5		16.2	..	
Net lending (+) / net borrowing (-) (% of GDP)		2.1	..		..		..	
States and markets								
Time required to start a business (days)	..		..			27		25
Domestic credit provided by financial sector (% of GDP)		3.4		7.4		39		55.9
Tax revenue (% of GDP)		18.2		4.2		15.1	..	
Military expenditure (% of GDP)		1.1		0.4		0.8		1.5
Mobile cellular subscriptions (per 100 people)		0		0.5		87.4		139.2
Individuals using the Internet (% of population)		0		0.9		9.2		18.5
High-technology exports (% of manufactured exports)	..			0		1		1
Statistical Capacity score (Overall average)	..		..			68		63
Global links								
Merchandise trade (% of GDP)		69		26		37		48
Net barter terms of trade index (2000 = 100)		100		100		102		104
External debt stocks, total (DOD, current US$) (millions)		369		490		551		505
Total debt service (% of exports of goods, services and primary income)		22.2		14.8		8.6		15.2
Net migration (thousands)		-15		-14		-13		-13
Personal remittances, received (current US$) (millions)	..			54		116		216
Foreign direct investment, net inflows (BoP, current US$) (millions)		14		44		37		87
Net official development assistance received (current US$) (millions)		97.3		49.6		121.1		91.6

Source: World Development Indicators database
Figures in blue refer to periods other than those specified.

Country: Gambia, The
Data from database:World Development Indicators
Last Updated:10/18/2018

Financial management issues summary

FIDUCIARY SUMMARY OF COUNTRY PORTFOLIO

IFAD
Investing in rural people

COUNTRY	Gambia	COSOP	RB-COSOP 2019-2025	CONCEPT NOTE	ROOTS

COUNTRY – Fiduciary KPIs:

Fiduciary Inherent Risk:	*HIGH*
Disbursement - Profile	*Moderately satisfactory*
[1]Disbursement ratio– Last 12 months	*48.4%*
Pending Obligations	*USD 10,986*
Counterpart Funding - Profile	*Moderately satisfactory*
PBAS – project's cycle coverage:	*IFAD 11*
PBAS 11 - allocation:	*USD 21.2M*

Country overview: As noted in the COSOP, the Gambia is recovering from 22 years of dictatorship with serious mismanagement of finances that has left government coffers empty. It is the smallest country on the African mainland in terms of surface and has a population of 2.04 million (WB 2016) that is expected to double in the next 20 years with an annual growth rate of 3.2% (UNDAF 2017-21). The country is classified as a least developed country (LDC) and the GNI per capita is USD 449 in 2018, amongst the poorest countries in the world.

Transparency International Score (2017): The Corruption Perceptions Index published by Transparency International for Gambia remains high but has slightly improved from 28 in 2013 to 30 in 2017, almost in line with the Sub-Saharan Africa average of 32.

PEFA (2015): According to the most recent Public Expenditure and Financial Accountability report (PEFA), published in 2015, the following areas require improvement: i) External scrutiny and audit, ii) Effectiveness of internal audit, iii)Transparency, competition and complaints mechanisms in procurement, v) Effectiveness in collection of tax payments, and vi) Composition of expenditure out-turn compared to original approved budget.

The World Bank's Country Policy and Institutional Assessment(2017): The relatively low score of 3.0, albeit stable year on year, reflects Gambia's overall weak institutional capacity and its categorization as a fragile state.

Debt Sustainability: No arrears for The Gambia. According to IMF figures (IMF WEO October 2018), The Gambia's real GDP growth for 2017 reached 4.6%, supported mainly by a growth in the service sector. The economy is expected to continue to grow at a rate marginally above 5% in 2018 and 2019. Most of the economic growth will depend on the recovery of its main economic activities: tourism, trade, and agriculture. IMF/IDA Debt Sustainability Analysis October 2018 states that The Gambia is currently in external debt distress, and that public debt is unsustainable. Both external and domestic debt are very high, reaching 69% of GDP at year end 2017. Multilateral debt account for almost 36% of total external debt, mainly from IDA (15.7%), AfDB (8.33%) IMF (7.7%) and IFAD (4.1%).A large pipeline of already-contracted loans (US$412 million) poses risks to solvency. External debt stock indicators have deteriorated since the March 2018 Debt sustainability assessment and all five external debt burden indicators breach their indicative thresholds by large margins and for an extended period in both the passive and the active (baseline) scenario. Vulnerabilities are substantial: total public debt is expected to remain elevated throughout the projection period, domestic debt is subject to high rollover risks given the preponderance of short-term debt (T-Bills account for 50% of domestic debt), and contingent liabilities related to stated-owned enterprises debt pose additional risks. Furthermore, the sustained primary surpluses needed to reduce public debt would be politically and socially challenging given The Gambia's substantial development needs. According to the IMF, new borrowing would need to be on highly concessional terms and reserved for the very highest priority projects for which grant-financing is not available. The baseline scenario considers a substantial grant-financed investment and minimal contracting of new debt, which must be only on highly-concessional terms. Gambia is not rated by any international rating agency.

PROJECT Concept Note – Fiduciary KPIs:

Fiduciary Project risk	***Medium***	In order to mitigate the high inherent risk, IFAD projects use standalone FM
Duration:	*6*	

[1] Disbursement RATIO = as per operation dashboard – Corporate disbursement ratio methodology

Financing Sources:	USD millions	%
- IFAD - PBAS	40 (tentative)	50(tentative)
- Local - Co-financing (Gov.)	t.b.d	-
- International – Co-financing	t.b.d	-
- Beneficiaries	t.b.d	-
Proposed size:	USD 80 million	
Lending Terms (IFAD 11): -	DSF grant financing. The Gambia is in high risk of debt distress.	

arrangements in combination with those elements of the country's national FM systems that meet IFAD's minimum requirements. The undertaken mitigation actions have reduced the Project level FM risk rating to Medium.

In past projects, there was a history of free distribution of inputs and equipment and in this project it is expected that the beneficiaries will make some financial contribution. Beneficiaries might need to reach out to financial institutions for small loans and there is a risk that these institutions might refuse the loan applications. Thus, the project's need to be flexible with respect to the percentage of beneficiary contributions.

Results-based COSOP and Project Concept Note – Key Fiduciary OBSERVATIONS:

COSOP:

- The borrower for ROOTS will be the Ministry of Finance and Economic Affairs. The lead agency for the project formulation process will be The Ministry of Agriculture and the likely implementing agency will be a Project Support Unit (PSU) under the supervision of the Central Project Coordinating Unit within the MoA that currently manages all donor-funded projects.
- Historically, the IFAD supported interventions demonstrated a moderately unsatisfactory performance, caused by, among other reasons, weak institutions and overreliance on one ministry (i.e., The Ministry of Agriculture), with frequent and unpredictable staff turnover. External factors such as climate change related issues, migration of youth and low literacy level of beneficiaries influenced performance.
- The COSOP will contain one six-year project financed through the IFAD 11 and 12 funding cycles.
- The precarious position of GoTG finances inherited from former regime may engender the risk of late or insufficient GoTG counterpart funding. Therefore, IFAD should integrate risk into budgeting process and engage GoTG to ensure availability of counterpart funds.
- The new government's commitment, IFAD's lengthy in-country experience, and engagement from IFAD HQ and the regional hub should contribute to the mitigation of the cited risks.

Concept Note:

- Historically, high FM staff turnover has had a serious negative impact on project performance. Especially projects in completion have suffered as submission of the final Withdrawal Application and audit have been seriously delayed. However, IFAD safeguards have proven effective in ensuring sound financial management as evidenced by the noticeable improvement since the NEMA project which has been characterized by relatively good financial management and the significant experience among finance staff.

Existing Portfolio:

Project	Financing instrument	FLX Status (1)	Lending Terms	Currency	Amount (million)	Completion date
Nema	200000139500	DSBL	ASAP GRANTS	XDR	3.57	30/12/2019
Nema	200000112300	DSBL	HIGHLY CONCESSIONAL TERMS 0.75 pc	XDR	5.03	30/12/2019
Nema	200000112400	DSBL	DSF HC GRANTS	XDR	5.03	30/12/2019
Nema	G-I-DSF-8108-	DSBL	DSF HC GRANTS	XDR	13.15	30/12/2019

Ineligibles: The amount of USD10,986 equivalent claimed by the NEMA project is ineligible (excess payment to a contractor) and must be refunded to IFAD while the Project takes steps to retrieve the amount from the Contractor.

Accounting: Except for commercial banks (for which IFRS Standards are required), no specific accounting framework has been adopted in the Gambia. The current IFAD project records its transactions in accordance with international accounting standards (IPSAS cash basis) in an accounting software (FINEX) developed by a local service provider. The system is deemed adequate and could satisfactorily be used for accounting and preparing periodic reports, generating automated withdrawal applications, maintaining fixed assets, reconciling bank accounts and fulfilling other fiduciary requirements of IFAD and GoTG.

(1) APPR – SIGN – ENTF – DSBL – EXPD – SPND

B. PORTFOLIO, FM RISK & PERFORMANCE

Project	Financing instrument	Curr.	Amount (million)	Project risk rating	PSR quality of FM	PSR audit	PSR disb. Rate	Disbursed to approved
Nema	200000139500	XDR	3.57	Medium	Mod. satisfactory	Satisfactory	Unsatisfactory	52 %
Nema	200000112300	XDR	5.03	Medium	Mod. satisfactory	Satisfactory	Unsatisfactory	52 %
Nema	200000112400	XDR	5.03	Medium	Mod. satisfactory	Satisfactory	Unsatisfactory	53 %