Signatura: EB 2019/126/R.10
Tema: 5 b) ii)
Fecha: 11 de abril de 2019
Distribución: Pública
Original: Inglés

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Invertir en la población rural

República Islámica de Gambia
Evaluación del programa en el país

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Junta Ejecutiva — 126.º período de sesiones
Roma, 2 y 3 de mayo de 2019

Para **examen**

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Agradecimientos

Este informe de evaluación del programa en el país (EPP) fue preparado por Louise McDonald, ex Oficial de Evaluación de la Oficina de Evaluación Independiente del FIDA (IOE) y Cécile Berthaud, ex Oficial Superior de Evaluación de la IOE. Contaron con la experta colaboración de los consultores Herma Majoor, Jefa del equipo de consultores; Liz Kiff, especialista en agricultura y medio ambiente; Thierry F. Mahieux, especialista en financiación rural y desarrollo empresarial; Siga Fatima Jagne, especialista nacional en cuestiones de género; Yahya Sanyang, ingeniero; Natalia Ortiz, especialista en metodologías de evaluación, y Marina Izzo, ex consultora de la IOE a cargo del examen documental. Loulia Kayali, ex Asistente de Evaluación de la IOE y Giulia Santarelli, Asistente de Evaluación de la IOE, proporcionaron el apoyo administrativo.

Para la evaluación se tuvieron en cuenta las observaciones formuladas por varios funcionarios de la IOE, quienes examinaron el borrador del documento conceptual y el proyecto del informe final.

La IOE agradece al Departamento de Administración de Programas del FIDA —en particular, a la División de África Occidental y Central— su constructiva colaboración a lo largo del proceso de evaluación. Es preciso expresar además nuestro profundo agradecimiento al Gobierno de Gambia, en particular, al Ministerio de Hacienda y Asuntos Económicos, por su apoyo y colaboración durante todo el proceso de evaluación, así como por los esfuerzos desplegados en la coorganización de la mesa redonda nacional de la EPP celebrada en Banjul, el 3 de diciembre de 2015. El Ministerio de Agricultura también prestó un invalorable apoyo al asistir en la organización y la logística sobre el terreno.

Resumen

1. **Antecedentes.** Esta es la primera evaluación del programa en el país (EPP) correspondiente a Gambia realizada por la Oficina de Evaluación Independiente del FIDA desde que el Fondo inició sus actividades en el país en 1982. Esta EPP abarca la cooperación del FIDA desde 2004 hasta 2014. Se toma en cuenta la evolución de los enfoques y se evalúan los resultados y el impacto de las operaciones financiadas por el FIDA desde la aprobación del programa sobre oportunidades estratégicas nacionales (COSOP) en 2003. En la EPP se analizaron los cinco proyectos aprobados y activos durante el período, dos de los cuales siguen en curso, así como el COSOP de 2003.

2. Desde 1982, el Fondo ha brindado apoyo a 10 proyectos y programas en Gambia; el costo total de los proyectos o programas asciende a aproximadamente USD 196,8 millones, de los cuales USD 73,1 millones se concedieron como préstamos del FIDA. La financiación de la contrapartida ascendió a USD 24,1 millones y la cofinanciación, a USD 99,5 millones.

3. Los objetivos principales de esta evaluación son: i) evaluar los resultados y el impacto de las operaciones financiadas por el FIDA en el país, y ii) generar una serie de conclusiones y recomendaciones que sirvan como pilares básicos para la futura cooperación entre el FIDA y el Gobierno de Gambia. Esta EPP debería servir como fundamento de la futura estrategia en el país.

4. **Contexto del país.** Gambia es un pequeño país de África Occidental densamente poblado, con una superficie de 10 689 kilómetros cuadrados (km^2). Su densidad de población era de 190,5 habitantes por km^2 en 2014 y su tasa de crecimiento demográfico del 3,2 % en 2010. Según datos del Banco Mundial, el producto interno bruto (PIB) era de USD 578 millones en 2004, aumentó a USD 965 millones en 2008, pero descendió a USD 914 millones en 2013; en esos mismos años, la renta nacional bruta (RNB) per cápita pasó de USD 430 (2004) a USD 530 (2008) y, luego, a USD 510 (2013).

5. La pobreza en el país es generalizada, a pesar de que las tasas de pobreza globales han disminuido durante el último decenio. Se calcula que el 58 % de la población vivía con menos de USD 1 por día en 2003. Según el índice general de recuento de la pobreza, en 2012, aproximadamente el 48,4 % de la población vivía por debajo de la línea superior de pobreza (USD 1,25 por día) y el 36,7 % por debajo de la línea inferior de pobreza (USD 1 por día). La proporción de recuento de la pobreza rural era del 73,7 % en 2010, y el valor del índice de desarrollo humano era 0,441 en 2014, lo que ubicaba a este país en la posición 175 de un total de 188 países.

6. Aunque la contribución del sector agrícola al PIB ha disminuido del 28 % al 20 % en los últimos 10 años, este emplea aproximadamente el 65 % de la fuerza de trabajo nacional. El sector agrícola se caracteriza por una producción de subsistencia de cultivos de secano y cultivos comerciales semintensivos. El país cuenta con una superficie cultivable de 558 000 hectáreas (ha), de las cuales se cultivan anualmente 320 000 ha (el 57 %). Dentro del sector agropecuario, después de los cultivos, la ganadería representa el 34 % del valor productivo; la pesca, el 12 %, y la silvicultura, el 4 %, de modo que la ganadería es el segundo sector en importancia.

7. El plan de acción más importante de promoción del desarrollo agrícola es el Plan Nacional de Inversión Agrícola de Gambia (2011–2015). El plan constituye un requisito del Programa general para el desarrollo de la agricultura en África y su objetivo es transformar la agricultura y los sectores vinculados a los recursos naturales al pasar de una producción de subsistencia a una producción comercial centrada en los pequeños productores. En otro documento crucial, la Política agrícola y de recursos naturales de 2009–2015, se definieron cuatro objetivos estratégicos para 2015: i) niveles más altos y sostenibles de seguridad alimentaria y nutricional

en el país, en general, y en las poblaciones vulnerables, en particular; ii) un sector agrícola y de recursos naturales comercializado, en el que se aseguren cadenas de valor alimentarias y agrícolas competitivas, eficientes y sostenibles, así como vínculos con los mercados; iii) instituciones públicas y privadas más sólidas, que brinden servicios y faciliten un entorno propicio a fin de reducir la vulnerabilidad ante la inseguridad alimentaria y nutricional; y iv) una gestión sostenible y eficaz de los recursos naturales.

8. El objetivo general del programa de desarrollo de Gambia, plasmado en la "Visión 2020" del país, es asegurar una transformación de "Gambia en un país de ingresos medios dinámico desde el punto de vista social, económico y científico en un lapso de 25 años". La Política nacional para la juventud y la Política nacional de empoderamiento de la mujer y de género 2010–2020, ambas aprobadas en 2009, muestran el compromiso del Gobierno con los jóvenes y las mujeres.

9. La asistencia oficial para el desarrollo en Gambia creció de USD 120 millones en 2010 a USD 139 millones en 2012. Entre 2011 y 2012, la Unión Europea, el Banco Islámico de Desarrollo y el Banco Mundial aportaron más de USD 60 millones a dicha asistencia oficial. Otros donantes importantes son el Banco Africano de Desarrollo, el Japón y el Reino Unido.

10. **Estrategias y operaciones del FIDA en el país.** En 2003, el Fondo formuló su primer COSOP, centrado en cuatro objetivos estratégicos: i) fortalecer y empoderar las organizaciones campesinas y los grupos de autoayuda comunitarios en las siguientes esferas: a) planificación y gestión de sus tierras bajas y altas; b) desarrollo y puesta en marcha de instituciones y redes de microfinanciación sostenibles; c) mejora de las condiciones de vida y laborales de manera conjunta; ii) apoyo a la producción agrícola mediante la promoción y difusión de tecnologías adaptadas, a fin de aumentar la productividad del arroz y de una variedad de cultivos diversificados seleccionados en base a las demandas de los mercados; iii) apoyo al desarrollo y la consolidación de las instituciones de microfinanciación rurales mediante el fortalecimiento de la red de asociaciones de ahorro y crédito en las aldeas, la mejora de los canales de comercialización y la información y el apoyo para organizar un mercado de productos básicos; y iv) realización de una campaña comunitaria de sensibilización sobre el VIH/sida. En 2012 se realizó una revisión parcial del COSOP, pero esta nunca se aprobó formalmente. En esa revisión se reagruparon los objetivos en tres esferas estratégicas: i) la gestión integrada de las cuencas hidrográficas; ii) la mejora de la financiación rural; y iii) la diversificación de las fuentes de ingresos originados dentro y fuera de las explotaciones.

11. El FIDA respaldó cinco proyectos anteriores al COSOP, y cinco más posteriores a su desarrollo: el Proyecto de Financiación Rural e Iniciativas Comunitarias; el Proyecto de Financiación Rural; el Proyecto de Ordenación Integrada Participativa de las Cuencas Hidrográficas; el Proyecto de Desarrollo de la Ganadería y la Horticultura, y el Proyecto Nacional de Fomento de la Gestión de las Tierras Agrícolas y los Recursos Hídricos (*Nema*). Estos últimos dos proyectos aún están activos. En el marco de estos cinco proyectos más recientes, la cartera se concentró en la gestión del agua y de los suelos (54 %); la creación de infraestructura para riego y regulación del agua; la promoción de planes de gestión del agua en las tierras bajas; el apoyo a la gestión de los suelos y de prácticas agrícolas de conservación en las tierras altas; la extensión y la promoción de la investigación adaptativa sobre la disminución de la fertilidad de los suelos y la erosión.

12. El Ministerio de Agricultura es el organismo principal de ejecución del programa del FIDA en el país; el Ministerio de Hacienda y Asuntos Económicos es el organismo de coordinación y el prestatario del FIDA. Hasta 2008, momento en que el FIDA inició formalmente la supervisión directa del Proyecto de Financiación Rural, las instituciones de supervisión del programa eran el BAdF, la Asociación Internacional de Fomento del Banco Mundial y la Oficina de las Naciones Unidas de Servicios para Proyectos.

13. No hay oficial del programa en el país ni director con sede en Gambia. En 2009, las oficinas de los proyectos y una unidad central de coordinación de proyectos se establecieron en el Ministerio de Agricultura con objeto de coordinar todos los proyectos de los donantes. El enfoque de programa en el país presentado en 2010 ayudó a la coordinación de los proyectos financiados por el FIDA y al intercambio entre ellos.

Resultados de la cartera de proyectos

14. La **pertinencia** de la cartera evaluada se considera moderadamente satisfactoria (su puntuación es 4 sobre un máximo de 6). En general, se consideró que el diseño de los proyectos era pertinente, aun cuando el enfoque de focalización no se alineaba con las estrategias del Fondo: en lugar de centrarse específicamente en la pobreza, la focalización siguió un proceso del país y prestó especial atención a la planificación que partía de la base y a la presupuestación de los diferentes niveles gubernamentales. El FIDA no emplea una focalización estructurada geográficamente basada en datos sobre pobreza o en una cartografía de la pobreza. La mayoría de los diseños tuvieron en cuenta los papeles tradicionales de género y el papel central de las mujeres en la producción agrícola, pero no las limitaciones de tiempo ni la carga de trabajo que sufren las mujeres.

15. Se consideró que las metas y objetivos del apoyo del FIDA para la gestión del agua y de las cuencas hidrográficas eran coherentes con el COSOP, pero que no se había prestado suficiente consideración al cambio climático. Se preveía que las intervenciones relacionadas con los cultivos, junto con el componente relativo a las cuencas hidrográficas, aumentarían la productividad, reducirían las pérdidas posteriores a la cosecha, mejorarían la variedad y calidad de los productos, aumentarían la eficiencia en la elaboración y mejorarían la comercialización y, con ello, generarían ingresos adicionales para los productores y otros operadores vinculados a los mercados del arroz y los vegetales. Se consideró que el apoyo para la comercialización del arroz, las cadenas de valor de los vegetales y animales pequeños fue pertinente para los campesinos pobres y las mujeres que hacen frente a diferentes limitaciones en la comercialización.

16. El hincapié en la ganadería se alineó con los subsectores prioritarios establecidos tanto en la estrategia nacional para lograr los Objetivos de Desarrollo del Milenio como en la línea de acción de la "Visión 2020" del Gobierno. Fue correcto destinar actividades de mejora de los resultados ganaderos a las mujeres pobres de las zonas rurales y se produjeron sinergias entre cultivos y ganadería en el uso productivo de desechos de los cultivos y del estiércol de los animales. El pastoreo en tierras productivas en la estación seca fue considerado una utilización productiva de la tierra en ausencia de riego.

17. El diseño de la financiación rural se realizó de conformidad con la Estrategia regional para África Occidental y Central del FIDA y, también, la Política del FIDA en materia de financiación rural. El apoyo a la financiación rural sirvió para transformar la Unidad de financiación rural en un Departamento de microfinanciación más sólido, dentro del Banco Central de Gambia, y para brindar capacitación y asistencia técnica a su personal. El concepto y posicionamiento de la red de asociaciones de ahorro y crédito en las aldeas, que contaba con una amplia cobertura rural y funcionaba en estrecho contacto con las comunidades, se consideraron pertinentes en el contexto rural de Gambia, en el que los bancos comerciales no operan ni se comprometen con la financiación de la agricultura primaria. El tipo de implementación de los servicios y su naturaleza, así como los productos suministrados por esta red, tenían varios defectos en el diseño.

18. La **eficacia** de la cartera evaluada se consideró moderadamente satisfactoria (puntuación: 3). Las conclusiones generales son que se logró un gran número de productos, con variaciones cuantitativas y cualitativas entre proyectos.

19. En relación con la gestión del agua y de las cuencas hidrográficas, con terraplenes, tapones de cárcavas, diques y aliviaderos se ayudó a controlar el movimiento hídrico en zonas de captación altas y en zonas bajas. Estas medidas incrementaron la superficie de tierra para cultivo y mejoraron la percolación de agua mediante una retención más prolongada de agua dulce en la tierra. Se informó de que se produjo un aumento del 350 % en la autosuficiencia alimentaria en los hogares de las tierras bajas. Pero esto no se corresponde con la información que surge de las visitas sobre el terreno, que indican que la autosuficiencia duró aproximadamente dos meses por año. Importantes beneficios tempranos en cuanto a productividad y superficie cultivada en el marco del proyecto se disiparon debido a la cada vez mayor salinización y la ruptura de las paredes de los diques y los aliviaderos, que dieron como resultado una menor cantidad de tierra disponible para el cultivo.

20. En lo concerniente a la producción y productividad de los cultivos, la EPP encontró que, en general, los resultados se alcanzaron parcialmente. Por ejemplo, en el Proyecto de Desarrollo de la Ganadería y la Horticultura, las mejoras en los rendimientos de los grupos empresariales hortícolas fueron limitadas debido a que solo se cultivó una porción limitada de los 10 huertos grupales. Aunque menores que los planificados, en el Proyecto de Financiación Rural e Iniciativas Comunitarias se lograron aumentos de la producción incremental, lo que mejoró la seguridad alimentaria. No pudieron realizarse actividades de creación de capacidad como la capacitación de campesinos, la capacitación en extensión y la capacitación de auxiliares en las aldeas. El FIDA prestó apoyo a una mayor producción, lo que llevó a que más productores tuvieran que vender sus productos al mismo tiempo y en el mismo lugar, en la medida en que tenían un limitado acceso a los mercados. En los diseños de los proyectos se incluyó el apoyo a los campesinos pobres para que accedieran a los mercados y a las cadenas de valor pero, en la práctica, en su mayoría siguió centrándose en la producción y muy pocos grupos se beneficiaron de una mayor rentabilidad debida al acceso a los mercados. A pesar del enfoque innovador destinado a abordar las diferentes necesidades de los campesinos rurales pobres, entre ellas, los insumos, la producción, la financiación y los medios de vida, la eficacia del proyecto fue menor que la esperada, especialmente para las explotaciones agrícolas *kafo* (grupos tradicionales de las aldeas) y los bancos de cereales.

21. En cuanto al apoyo brindado a la ganadería, en la mayoría de los casos, las empresas de aves de corral financiadas por el FIDA fueron conducidas por jóvenes mujeres y su éxito quedó en gran parte determinado por sus habilidades empresariales.

22. En lo que se refiere a la financiación rural, en comparación con la meta de 450 miniproyectos para promover la seguridad alimentaria en los hogares, 359 proyectos iniciados por comunidades y *kafos* se establecieron en el marco del Proyecto de Financiación Rural e Iniciativas Comunitarias. La implementación de las redes de asociaciones de ahorro y crédito en las aldeas estuvo impulsada por la oferta y la consulta a las comunidades locales y su participación fueron limitadas. La creación de una institución central para las asociaciones de ahorro y crédito en las aldeas no se materializó en el marco del Proyecto de Financiación Rural e Iniciativas Comunitarias, como se había planificado, y se incluyó nuevamente en el diseño del Proyecto de Financiación Rural, a fin de asegurar la sostenibilidad y el fortalecimiento de estas redes. En el marco del Proyecto de Financiación Rural e Iniciativas Comunitarias se establecieron 75 bancos de cereales entre 2000 y 2006. Según se informa, a pesar de que eran necesarias, ninguna de estas estructuras ha funcionado como un banco de cereales, sino que se usaron como instalaciones para almacenamiento.

23. La **eficiencia** se calificó como moderadamente insatisfactoria (puntuación: 3). En todos los proyectos hubo muchos retrasos y los costos fueron altos en relación con los efectos directos. Los costos de gestión también fueron elevados y, en algunos casos, mucho mayores de lo planificado.

24. La alta tasa de recambio del personal del proyecto es uno de los motivos del incremento de los costos de funcionamiento reales en comparación con los presupuestados. En el Proyecto de Ordenación Integrada Participativa de las Cuencas Hidrográficas y en el *Nema*, el porcentaje de los costos de funcionamiento en relación con los costos totales estuvo por debajo o cercano al 10 %; en los otros proyectos se comunicaron porcentajes que van del 19 % al 38 %. En el momento de la finalización, los costos de funcionamiento reales en comparación con los costos totales de los proyectos iban del 25 % al 52 %. Se obtuvieron una cantidad de productos, pero a veces a un costo considerable. Se realizaron pocos esfuerzos para adaptar los costos unitarios al contexto local. Se dio por sentada la capacidad de los beneficiarios para sostener las intervenciones, pero esta no quedó demostrada.

25. En la finalización, la tasa de desembolso de las actividades de financiación rural fue cercana al 100 %, pero a menudo se produjeron retrasos por los frecuentes cambios en la dirección. La poca conexión y la brecha temporal entre proyectos relacionados fueron un obstáculo para la eficiencia y repercutieron negativamente en los resultados generales.

26. En los cinco proyectos examinados, el lapso transcurrido entre la fecha de aprobación y la eficacia del proyecto fue, en promedio, de 11 meses; no obstante, en dos casos los retrasos fueron mayores (25 y 19 meses).

27. El **impacto en la pobreza rural** se calificó como moderadamente insatisfactorio (puntuación: 3). Se consideró que el impacto en seguridad alimentaria e ingresos y, también, en las instituciones de financiación rural fue positivo. En otras instituciones, en la gestión de los recursos naturales y en la capacidad de resistencia frente al cambio climático el impacto fue menor.

28. Se consideró que, en general, el sentido de apropiación y la capacidad dentro de las asociaciones campesinas eran bajos. Se requiere un desarrollo de la capacidad y apoyo posterior considerables para permitir que las asociaciones campesinas sean funcionales y autosuficientes.

29. Varios beneficiarios informaron de que utilizaban huevos y diferentes verduras de sus huertos para consumo doméstico. Aunque no se midió específicamente el impacto en la nutrición y en la ingesta de alimentos, podría suponerse que en alguna medida aumentó la variedad en la dieta. Las operaciones de las redes de asociaciones de ahorro y crédito en las aldeas ampliaron el acceso a insumos agrícolas básicos y productos alimentarios básicos y facilitaron el acceso a los mercados mediante la compra colectiva de insumos y la venta de alimentos producidos por sus miembros.

30. Se promovió una mejor gestión de los recursos naturales mediante la preparación de compost y el uso de estiércol orgánico, las bombas solares en los huertos, los plaguicidas orgánicos, las razas mejoradas de ganado, las semillas para verduras locales y adaptables y las plantaciones para forraje. También se capacitó en buenas prácticas agrícolas; algunos jóvenes hicieron uso de sus mejores conocimientos y prácticas, pero la adopción más amplia ha sido lenta. Se llevaron a cabo pocas visitas de intercambio, aunque el intercambio exitoso dio lugar a la adopción de planes de engorde de carneros y de un plan integrado de cría de aves de corral y acuicultura.

31. A pesar de que la **sostenibilidad** se incorporó cada vez más al diseño de los proyectos, se calificó como moderadamente insatisfactoria (puntuación: 3). En general, la sostenibilidad quedó restringida por la falta de compromiso y de sentido de apropiación de los beneficiarios en la planificación, ejecución, mantenimiento y supervisión de las actividades e infraestructura de los proyectos, dos factores esenciales si se han de sostener los beneficios de un proyecto. Las preocupaciones fundamentales en materia de sostenibilidad de la infraestructura son: i) falta de sentido de apropiación de las estructuras por parte de las asociaciones de las

aldeas, como se observa en la ausencia de mantenimiento y de obras de reparación; ii) restricciones para la utilización de la tierra que el proyecto había puesto a disposición debido al acceso insuficiente de los beneficiarios a la maquinaria para la preparación de la tierra; iii) bajos rendimientos a causa del acceso limitado a insumos externos, sobre todo fertilizantes y semillas de alta calidad; iv) establecimiento del equilibrio justo con la vida silvestre; v) mantenimiento de la infraestructura para la conservación del suelo y el agua y acceso a los mercados e instalaciones sociales; y vi) idoneidad de algunas de las estructuras de gestión del agua en condiciones climáticas variables.

32. La sostenibilidad de los bancos de cereales es incierta; algunos no se encontraron y otros se usaban como almacenes. En las explotaciones agrícolas *kafo*, el nivel de sentido de apropiación es muy bajo o inexistente. Las tasas de utilización de las capacidades eran muy bajas, a veces porque los emplazamientos estaban ubicados en sitios inadecuados. Se consideró que el apoyo brindado al desarrollo de las cadenas de valor no fue sostenible debido a que no se establecieron vínculos estructurales con el mercado y solo se llegó a unos pocos acuerdos contractuales con el sector privado.

33. La sostenibilidad financiera de las redes de asociaciones de ahorro y crédito en las aldeas constituye un problema importante, en la medida en que todavía necesitan apoyo para poner en marcha un sistema de contabilidad adecuado y un sistema integrado de seguimiento de los préstamos, ambos vinculados a un sistema de información de gestión que pueda entregar oportunamente indicadores de los resultados. La sostenibilidad financiera también depende enormemente de las temporadas de cosecha y agrícolas. Dado que más del 75 % de la cartera de préstamos está relacionada con la agricultura, si un año es malo, esto afecta los resultados financieros de las redes de asociaciones de ahorro y crédito en las aldeas.

34. La **innovación y ampliación de escala** también están calificadas como moderadamente insatisfactorias (puntuación: 3). En los proyectos realmente se promovía la experimentación de enfoques nuevos e innovadores. Por ejemplo, la introducción de fuentes alternativas de energía, como el biogás y las cocinas mejoradas, que en su calidad de iniciativas experimentales vuelven posible reducir el impacto en el medio ambiente. Otros ejemplos son la contratación y capacitación de extensionistas voluntarios, que representó una innovación importante; este sistema de "auxiliares" pudo reproducirse fácilmente en todo el país. Además, la introducción del sistema de vales para garantizar el trabajo de extensión fue una innovación en Gambia. Con él se redujeron al mínimo los falsos reclamos de los extensionistas, se fomentó la llegada a zonas remotas y se hizo que los beneficiarios participaran en la evaluación de los servicios.

35. A pesar de estos logros, faltó apoyo para la innovación. Los beneficiarios no participaron en las iniciativas existentes en comercialización y elaboración de alimentos. Asimismo, las innovaciones no se sumaron a un intercambio de aprendizajes con y entre el personal de los proyectos, los organismos gubernamentales y los beneficiarios. En general, en el país no se llevó adelante ni se planificó la ampliación de escala posterior a dichas innovaciones.

36. La **igualdad de género y el empoderamiento de la mujer** se calificaron como moderadamente satisfactorios (puntuación: 4). El impacto de la infraestructura en la vida de las mujeres fue considerable. Las mujeres informaron de que el acceso a las explotaciones agrícolas era el desafío más importante: los puentes peatonales en los arrozales y los caminos entre aldeas mejoraron su acceso a los arrozales, mercados e instalaciones sociales. Esto repercutió positivamente en su salud y productividad.

37. Las mujeres participaron en instituciones de microfinanciación, incluso a nivel de gestión, pero la incorporación de una perspectiva de género no se aplicó de manera constante en todos los niveles de las iniciativas de los proyectos. La mayoría de las mujeres informó de que gastaba sus ganancias en cuotas escolares, salud y nutrición en el hogar. Aunque se trata de gastos valiosos, los proyectos no parecen haberlas llevado a reinvertir sus ganancias para mantener sus actividades.

38. Si bien un gran porcentaje de los beneficiarios fueron mujeres, el número de mujeres que formó parte del personal del proyecto y de los extensionistas fue sumamente bajo. Con miras a la incorporación de una perspectiva de género, el acceso equitativo al empleo y la factibilidad de la comunicación a las mujeres locales de cuestiones relacionadas con su empoderamiento, habría sido más eficaz que al menos la mitad de los equipos de los proyectos estuvieran compuestos por mujeres. Pero el FIDA y el Gobierno hicieron pocos esfuerzos para fomentar un cambio de este tipo.

39. A veces, en la implementación de las intervenciones se ignoró la cuestión de los trabajos rutinarios de las mujeres. Las tareas adicionales en los arrozales y en los huertos recientemente establecidos o reacondicionados aumentaron su ya pesada carga de trabajo; esto contradice la Política del FIDA sobre la igualdad de género y el empoderamiento de la mujer, que promueve que la mujer disminuya su carga de trabajo y su peso en la producción.

40. Las pruebas empíricas relativas al empoderamiento de género no parecen concluyentes, y los resultados relativos a una mejor participación de las mujeres en la adopción de decisiones en las comunidades son mixtos. En algunas aldeas la mujer ha pasado a formar parte de la estructura de poder mediante su empoderamiento económico, pero en otros casos esto no se ha traducido en funciones de liderazgo para las mujeres ni en el hogar ni en las comunidades.

Desempeño de los asociados

41. El **desempeño del FIDA** se calificó como moderadamente insatisfactorio (puntuación: 3). El FIDA ha estado activo en el país por más de tres decenios y se lo ha considerado un asociado fundamental en la gestión de la agricultura y los recursos naturales. La mayoría de las partes interesadas consideró que los diseños de las intervenciones del FIDA eran pertinentes y útiles. El Fondo ha diversificado el apoyo sistemáticamente a lo largo de las fases de los proyectos, en particular para el desarrollo de la microfinanciación y la financiación rural.

42. Se realizaron esfuerzos para coordinar misiones conjuntas con el Gobierno y el Banco Africano de Desarrollo, pero estos no siempre se materializaron. En la medida de lo posible, el FIDA ha consultado al Gobierno y los asociados clave antes de llegar a conclusiones sobre cuestiones fundamentales; del mismo modo, todos los resultados de las misiones se debatieron con las partes interesadas más importantes antes de su finalización y publicación.

43. El Fondo no tiene una estrategia para hacer frente al importante problema de la rápida rotación de personal en una gama de funciones en los proyectos. Si bien esta rotación amenaza la eficiencia, eficacia e impacto de las intervenciones, así como la integridad del personal de los proyectos, la respuesta del FIDA hasta la fecha no ha sido coherente ni sistemática y ha carecido de un punto de vista firme y del apoyo que se merece el personal de los proyectos.

44. El **desempeño del Gobierno** también se calificó como moderadamente insatisfactorio (puntuación: 3). El Gobierno priorizó especialmente la inversión agrícola, con la que se comprometió en gran medida, pero no se implementó totalmente una priorización real y sistemática de la correspondiente asignación de recursos. La ejecución de los proyectos por parte de los organismos gubernamentales competentes no impulsó mucho ni dio una oportunidad a la innovación o a la participación en nuevos modelos. Además, dada la gran cantidad

de servicios incluidos, la cantidad de personas que visitaban cada emplazamiento de los proyectos a veces resultó confusa para las comunidades, lo que pone de relieve una falta de planificación y coordinación.

45. La capacidad del equipo del Ministerio de Agricultura en ocasiones fue limitada y la cantidad de personal y de recursos disponibles a veces fue demasiado baja como para garantizar la buena calidad de la ejecución. El mayor desafío fue la deficiente extensión pública. Los miembros del personal a veces no estaban disponibles sobre el terreno o no contaban con las habilidades necesarias. Además, la capacidad de ejecución en la unidad central de coordinación del proyecto era limitada debido a la gran rotación de personal dentro del Ministerio de Agricultura, tanto a nivel central como descentralizado. La discontinuidad del Secretario Permanente del Ministerio de Agricultura dio lugar a incoherencias en el diálogo sobre políticas y en decisiones fundamentales relativas a la ejecución.

Actividades no crediticias

46. El **diálogo sobre políticas** se calificó como moderadamente insatisfactorio (puntuación: 3). En el COSOP se destaca el compromiso del FIDA de participar en el diálogo sobre políticas con el Gobierno, en los siguientes temas: i) política de microfinanciación; ii) promoción de una gestión integrada de las cuencas hidrográficas, y iii) apoyo a la aplicación del plan maestro de desarrollo de las tierras bajas.

47. El diálogo entre los donantes y entre los donantes y el Gobierno tiende a ser personalizado. Esto restringe el intercambio de experiencias. El FIDA y el Gobierno mantuvieron un diálogo sobre políticas fructífero, que llevó a la reforma del sector de microfinanciación en el país. El Gobierno adoptó plenamente la microfinanciación, apoyada por la elaboración de una política de microfinanciación y complementada por un proyecto de ley de microfinanciación.

48. A excepción de la financiación rural, aun cuando se obtuvieron logros, el diálogo sobre políticas se condujo principalmente sin una estrategia aparente. No se lograron mejoras en los acuerdos de tenencia de la tierra. En lo que se refiere a la política relativa a los insumos agrícolas, el Gobierno se ha comprometido a establecer un marco normativo. Al respecto, las políticas agrícolas podrían ajustarse mejor a fin de apoyar las necesidades de las mujeres agricultoras, por ejemplo, en lo que concierne al acceso a insumos para las explotaciones agrícolas. Aunque el empoderamiento de la mujer y la igualdad de género son de alta prioridad para el FIDA, no parece haberse dado un diálogo sobre políticas relacionado con estas cuestiones.

49. La **gestión de los conocimientos** se calificó como moderadamente insatisfactoria (puntuación: 3). En todos los proyectos ejecutados en Gambia a partir de 2010 se elaboraron planes de acción en materia de conocimientos y comunicación, que llevaron a que la unidad central de coordinación de los proyectos, que funcionaba dentro del Ministerio de Agricultura, lanzara un plan nacional de gestión de los conocimientos. El FIDA ha alentado una estrecha cooperación con los proyectos en curso en el Senegal, también recomendada por diferentes misiones de supervisión, pero después de 2012 hubo muy poco intercambio entre ambos países.

50. Los logros de los proyectos han sido filmados y se han recopilado las enseñanzas extraídas, pero se produjo una documentación limitada con el objetivo de intercambiar experiencias y enseñanzas extraídas de los proyectos. Si bien se planificaron el aprendizaje y los intercambios entre proyectos para el personal de los proyectos y los beneficiarios objetivo, estos no parecen haber tenido lugar con frecuencia. Se intercambiaron pocas enseñanzas entre distritos y aldeas o entre proyectos.

51. La **creación de asociaciones**, una esfera de mejora, se calificó como moderadamente insatisfactoria (puntuación: 3). Desde hace mucho tiempo el FIDA es reconocido como un asociado del Gobierno en las esferas de la agricultura y de

la gestión sostenible de la tierra y del agua. No obstante, en el Proyecto de Ordenación Integrada Participativa de las Cuencas Hidrográficas, el Proyecto de Desarrollo de la Ganadería y la Horticultura y el *Nema*, el principal asociado del Fondo fue el sector público, que prestó apoyo y algún grado de continuidad integrada, pero que dio lugar a poco aprendizaje participativo en las comunidades.

52. Las organizaciones no gubernamentales (ONG) participaron en la etapa de diseño de las intervenciones, pero no en la ejecución, ni siquiera en los casos en los que sus miembros fuesen la población objetivo prioritaria. En el Proyecto de Desarrollo de la Ganadería y la Horticultura participó el sector privado con asistencia técnica a la compañía de cría de aves de corral EMPAS, que ahora utiliza el planteamiento de este proyecto para su sistema de agricultura por contrata financiado por el Proyecto de crecimiento y competencia del Banco Mundial. Los otros asociados comprenden instituciones que han recibido el apoyo del Proyecto de Financiación Rural o del Proyecto de Financiación Rural e Iniciativas Comunitarias, como la Red de microfinanciación de Gambia, las Uniones nacionales de las asociaciones de crédito cooperativo de Gambia o la Asociación de financiación para las mujeres de Gambia.

53. El FIDA informa de que se han establecido asociaciones sólidas con donantes clave (como el Banco Africano de Desarrollo, el Banco Islámico de Desarrollo o el Banco Mundial), organismos de las Naciones Unidas y otros donantes, pero que, en la práctica, a excepción de la cofinanciación con el Banco Africano de Desarrollo, fue poca la cooperación y coordinación sistemática, en parte porque la mayoría de los donantes no tenía presencia en el país. No existe una cooperación amplia ni una coordinación regular con otros organismos de las Naciones Unidas, a pesar de los esfuerzos realizados.

54. **Donaciones.** En Gambia se ejecutaron ocho donaciones a nivel regional e interregional entre 2004 y 2014 y una se iniciaría en 2015. Se consideró que solo algunas tenían vínculos y pertinencia previos o en curso con la cartera en el país. Las otras donaciones quizás hayan producido buenos resultados, pero no se consideró que hayan contribuido significativamente a los objetivos del COSOP ni al desarrollo de políticas o a la futura estrategia en el país.

55. Se supone que las donaciones desempeñan un papel importante en la gestión de los conocimientos, pero solo unas pocas mantienen vínculos sólidos con la cartera de proyectos. En general, el personal de los proyectos y los asociados del Gobierno sabían poco sobre las donaciones y las actividades financiadas con ellas.

Evaluación de los resultados del COSOP y de la asociación en general entre el Gobierno y el FIDA

56. En general, se consideró que la pertinencia y la eficacia del COSOP fueron moderadamente insatisfactorias (puntuación: 3). En lo que se refiere a eficacia, los objetivos se cumplieron solo parcialmente. Aunque se incrementaron los ingresos y la productividad y hasta cierto punto se creó capacidad, los aumentos en la productividad a menudo fueron temporales y no se generó suficiente capacidad de resistencia. Además, se podría haber hecho más hincapié en el acceso a nuevas tecnologías. En alguna medida, el acceso a la financiación rural mejoró, pero no queda claro hasta qué punto dio lugar a más ingresos o reducción de la pobreza.

57. **Pertinencia.** En el momento de diseñar el COSOP, se tuvieron en cuenta las enseñanzas extraídas de los cinco proyectos anteriores. Después de 2003, se iniciaron cuatro nuevos proyectos y el Gobierno lanzó varias estrategias nuevas. Esto hubiese sido suficiente y adecuado de haberse aprobado oficialmente, y utilizado, la revisión del COSOP de 2003 en 2012.

58. En el COSOP se abordó la combinación de las necesidades que el Gobierno identificó en las siguientes esferas: capacidad para desarrollo de las tierras, agregación de valor e infraestructura rural y fortalecimiento de las instituciones. Por lo tanto, el COSOP se alineó con las prioridades nacionales y los documentos de las estrategias en curso, pero su diseño fue más bien genérico.

59. Una de las prioridades más importantes del FIDA es llegar a los pobres de las zonas rurales. En el COSOP no se elaboró una estrategia de focalización detallada y, por lo tanto, la orientación en materia de focalización en diferentes niveles de la cartera y de los proyectos fue insuficiente. La cobertura en el país del COSOP muestra una tendencia a la dispersión de los recursos en muchos emplazamientos de los proyectos e intervenciones más pequeñas. Esto ha llevado a costos operacionales altos y a la necesidad de personal y capacidad sobre el terreno.

60. **Eficacia.** El primer objetivo del COSOP –apoyar el fortalecimiento y el empoderamiento de las organizaciones campesinas y de los grupos de autoayuda comunitarios a fin de que planifiquen y gestionen sus tierras bajas y altas– se cumplió solo parcialmente. Se establecieron y apoyaron organizaciones campesinas, pero muchas de ellas siguieron siendo débiles y solo se las empoderó moderadamente. El segundo objetivo –apoyar el crecimiento de la producción agropecuaria mediante la promoción y difusión de tecnologías adaptadas– se cumplió moderadamente. Creció la productividad, pero a menudo solo temporalmente, por otra parte, habría que haber prestado más atención al acceso a tecnologías adaptadas. El tercer objetivo –apoyar el desarrollo y la consolidación de instituciones de microfinanciación rural mediante el fortalecimiento de las redes de asociaciones de ahorro y crédito en las aldeas– solo se logró parcialmente. El FIDA prestó apoyo a dichas redes, pero solo un número reducido fue capaz de funcionar independientemente. Incluso después de 10 años de apoyo, todavía queda un gran número de cuestiones sin resolver. En cuanto al cuarto objetivo –apoyar la realización de una campaña comunitaria de sensibilización sobre el VIH/sida– no fue posible determinar logros.

Resumen de los hallazgos de la evaluación

Esfera evaluada	*Calificación*
Logros generales de la cartera de proyectos	3
Desempeño de los asociados	3
Actividades no crediticias	3
Resultados del COSOP	3

Escala de calificación: 1 = muy insatisfactorio, 2 = insatisfactorio, 3 = moderadamente insatisfactorio, 4 = moderadamente satisfactorio, 5 = satisfactorio y 6 = muy satisfactorio.

Recomendaciones

61. **Recomendación 1. Elaborar una nueva estrategia en el país, que refleje claramente el nicho y la ventaja comparativa del FIDA.** En la nueva estrategia debería presentarse, entre otras cosas, una estrategia de focalización amplia, que preste debida atención a las mujeres y los jóvenes como una base para las futuras intervenciones y en la que se indique cómo se mejorarán las asociaciones con las diferentes partes interesadas. Además, en la estrategia deberían estudiarse las oportunidades para que el FIDA preste apoyo a muchas de las reformas necesarias en el sector agrícola, en asociación con otras partes interesadas y asociados para el desarrollo fundamentales, con la finalidad de mejorar las inversiones y prestaciones en el sector.

62. **Recomendación 2. Fortalecer los resultados y la supervisión en materia de gestión de los proyectos a fin de que el Gobierno cuente con mecanismos de prestación de servicios eficaces y eficientes.** Se recomienda que el Gobierno, en consulta con el FIDA, establezca un procedimiento transparente de contratación de personal y de gestión de su desempeño. Todo cambio en el personal asignado a proyectos financiados por el FIDA se deberá adoptar tras la celebración de dichas consultas entre el Gobierno y el FIDA. El FIDA y el Gobierno asegurarán que los comités directivos de los proyectos cuenten con la representación apropiada, cumplan su mandato y ofrezcan una orientación de

buena calidad en cuestiones estratégicas y normativas de los proyectos. Asimismo, el FIDA deberá prestar apoyo al fortalecimiento de la capacidad del Ministerio de Agricultura, en particular en relación con la elaboración y aplicación de un marco y sistemas para el seguimiento y evaluación agrícolas.

63. **Recomendación 3. Establecer asociaciones fuertes y amplias.** En particular, el FIDA deberá ampliar sus asociaciones con más y más variadas instituciones, incluyendo otros asociados para el desarrollo, ONG y organizaciones de la sociedad civil, el sector privado, departamentos y organismos gubernamentales pertinentes y organismos de las Naciones Unidas.

64. **Recomendación 4. Mejorar la sostenibilidad de los beneficios generados por las inversiones.** En lo que concierne a la infraestructura agrícola en general, habrá que prestar más atención a la creación de un sentido de apropiación comunitario en relación con su funcionamiento y mantenimiento. En cuanto a la infraestructura compleja y costosa, el Gobierno debería definir claramente los acuerdos y responsabilidades relativos a su funcionamiento y mantenimiento. Un enfoque más estructurado del apoyo a las cadenas de valor y la debida consideración a los servicios financieros rurales inclusivos también serán importantes para mejorar las perspectivas de sostenibilidad.

65. **Recomendación 5. Fortalecer la igualdad de género y el empoderamiento de las mujeres y los jóvenes.** La nueva estrategia en el país deberá basarse en un análisis en profundidad de las cuestiones de género y relativas a los jóvenes, que deberán constituir una parte indisoluble de cada diseño de los proyectos. En la focalización y la ejecución, las necesidades de financiación deben adaptarse a los hogares encabezados por mujeres y dirigirse a reducir las tareas rutinarias de las mujeres.

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., 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 also 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 twelve 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 long-standing 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 and 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 was 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% 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 NACCUG proved to be more efficient.

C. Agreement at completion point

21. The CPE made five recommendations as summarised 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.

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

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 sectoral policies (e.g National Development Strategy, the Programme for Accelerated Growth and Employment successor, 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 in-depth 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.

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*

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*.

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

25. 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.

26. 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.

27. 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.

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 GoTG 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 MoA's 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 Projects 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 harmonisation, 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.

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 prioritised 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 mid-term review missions.

Entities responsible for implementation:

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

28. **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 organisations, the private sector, relevant government departments/agencies and UN agencies.

29. 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.

30. 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 organisations. The latter are specifically instrumental in ensuring better community engagement and ownership of activities for better sustainability of benefits.

31. 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.*

1. 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 on-going partnership with African Development Bank (AfDB) and Islamic Development (IsDB) as current co-financiers of Nema and at the same explore more future co-financing opportunities.
2. 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).
3. 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 on-going Nema's initiative with the Capital Investment Stimulation Fund has already attracted a number of private financial institutions that are co-financing 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*

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

33. 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 internalised.

34. 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.

35. 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.

36. 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.

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

1. 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 GoTG 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.

2. 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 Public-Private-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 GoTG 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.
3. 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 GoTG are continually assessing the effectiveness of this process and lessons learned will feed into the CSN and future designs.

Deadline date for implementation:

1. *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.*
2. *A PPPP model will be replicated in Nema based on LHDP experience from Dec 2016.*

Entities responsible for implementation:

1. MoA, IFAD and MoFEA and beneficiary groups
2. MoA, IFAD, MoFEA, Private Sector including financial institutions

37. **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.

38. 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.

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

1. 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.
2. 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:

Islamic Republic of The Gambia
Country Programme Evaluation

Main report

Contents

Currency equivalent, weights and measures

Currency equivalent

Currency unit = Gambian Dalasi
1 US$ = 43 Dalasi (10 June 2015)

Weights and measures

International Metric System, unless specified in text

Abbreviations and acronyms

ACP	Agreement at Completion Point
AfDB	African Development Bank
ANR	Agricultural and Natural Resources
ASAP	Adaptation for Smallholder Agriculture Programme
CFA	Conservation Field Assistant
CEED	Centre for Entrepreneurship and Development
CISF	Capital Investment Stimulation Fund
CLP	Core Learning Partnership
CORY	Creating Opportunities for Rural Youth
COSOP	Country Strategy and Opportunities Programme
CPA	Country Programme Approach
CPCU	Central Project Coordination Unit
CPE	Country Programme Evaluation
CPM	Country Programme Manager
CRR	Central River Region
CRRN	Central River Region North
CRRS	Central River Region South
CU	Credit Union
DAS	Department of Agricultural Services
DLS	Department of Livestock Services
DFID	The Department for International Development-United Kingdom
DOA	Department of Agriculture
DSF	Debt Sustainability Framework
ESMP	Environmental and Social Management Plan
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
GAMFINET	Gambia Microfinance Network
GANAD	Gambia National Agriculture Database
GAP	Good Agricultural practices
GAWFA	Gambia Women Finance Association
GDP	Gross Domestic Product
GEF	Global Environment Facility
GII	Gender Inequality Index
GNAIP	Gambia National Agriculture Investment Plan
GNI	Gross National Income

GIZ	The German Agency for Technical Cooperation
HDI	Human Development Index
HIPC	Heavily Indebted Poor Countries
IPC	Integrated Food Security Phase Classification
IDA	International Development Association
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activity
IMF	International Monetary Fund
IOE	Independent Office of Evaluation of IFAD
IsDB	Islamic Development Bank
KIT	Koninklijk Instituut voor de Tropen (Royal Tropical Institute)
LADEP	Lowlands Agricultural Development Programme
LDC	Least Developed Country
LHDP	Livestock and Horticulture Development Project
LRR	Lower River Region
LTSP	Local Technical Service Provider
M&E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MDRI	Multilateral Debt Relief Initiative
MDTF	Multidisciplinary Development Facilitation Team
MFD-CBG	Microfinance Department of the Central Bank of The Gambia
MFI	Microfinance Institute
MFPC	Microfinance Promotion Centre
MIS	Management Information System
MoA	Ministry of Agriculture
MoFEA	Ministry of Finance and Economic Affairs
MT	Metric Ton
NACCUG	National Association of Cooperative Credit Unions of The Gambia
NBFI	Non-Bank Financial Institutes
NBR	North Bank Region
Nema	National Agricultural Land and Water Management Development Project
NERICA	New Rice for Africa
NGO	Non-Governmental Organization
ODA	Official Development Assistance
OECD	Organisation for Economic Cooperation and Development
OPEC	Organization of Petroleum Exporting Countries
PAGE	Programme for Accelerated Growth and Employment
PCO	Programme Coordination Office
PIWAMP	Participatory Integrated Watershed Management Project
PPMEC	Projects and Programmes Monitoring and Evaluation Committee
PPT	Parts Per thousand
PRSP	Poverty Reduction Strategy Paper
PSR	Project Status Report
PSU	Project Support Unit
RAD	Regional Agricultural Directorate
RFCIP	Rural Finance and Community Initiatives Project

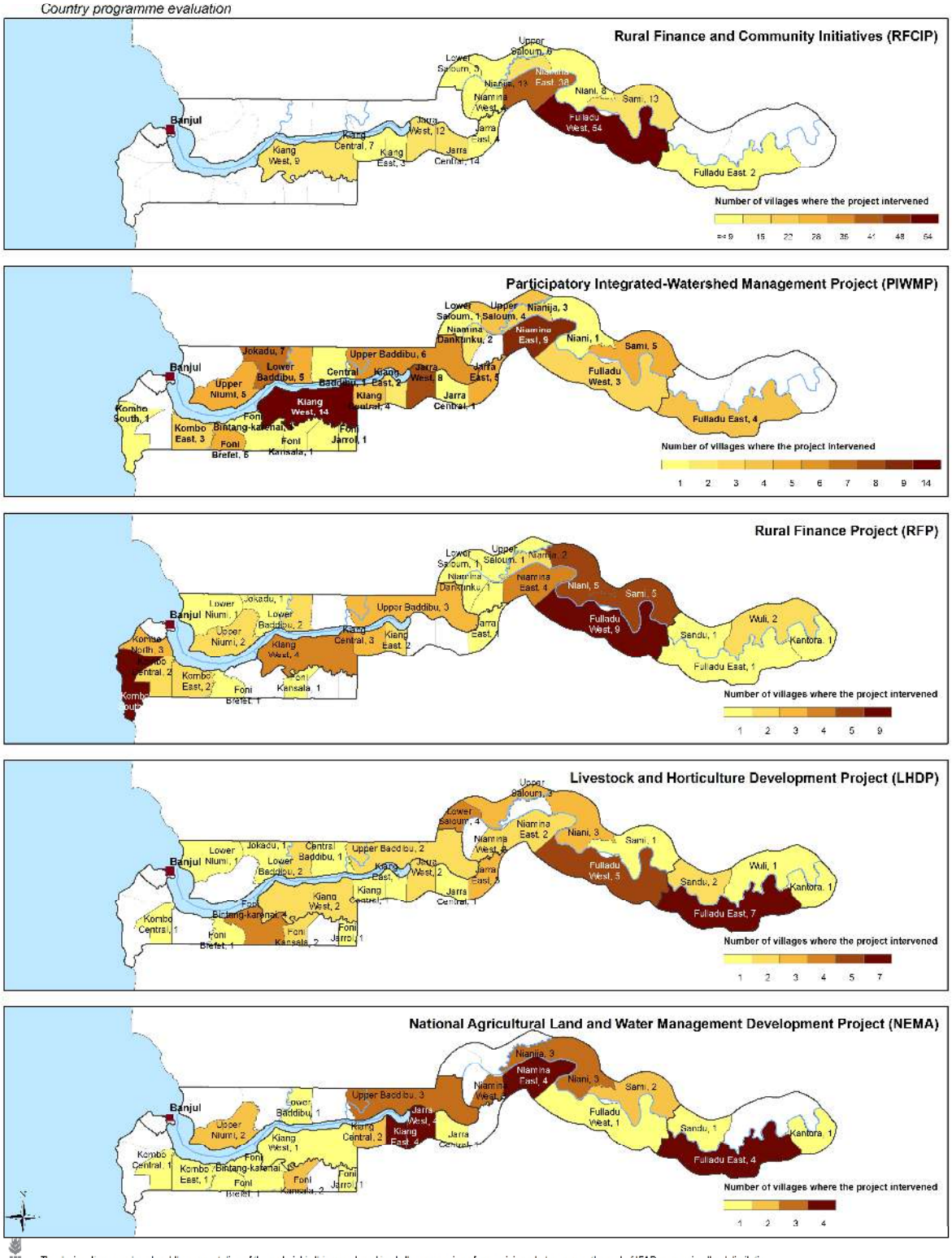
RFP	Rural Finance Project
RFS	Reliance Financial Services
RIMS	Results and Impact Management System
SECAP	Social Environmental and Climate Procedures
SLMP	Sustainable Land Management Project
TCP	Technical Cooperation Programmes
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNICEF	United Nations Children Fund
V-APEX	VISACA-APEX
VISACA	Village Savings and Credit Associations
VVA	Village Veterinary Auxiliary
WCA	West and Central Africa Division
WCR	West Coast Region
WFP	World Food Programme

Map of IFAD-supported operations

Islamic Republic of The Gambia

IFAD-funded operations covered by the country programme evaluation

Country programme evaluation



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.

IFAD *Map compiled by IFAD* | 18-01-2016

Islamic Republic of The Gambia
Country Programme Evaluation

I. Background

A. Introduction

1. As approved by IFAD's Executive Board at its 113th session in December 2014, the

2. Independent Office of Evaluation (IOE) of IFAD undertook a country programme evaluation (CPE) in the Islamic Republic of The Gambia[1] of the cooperation and partnership between the Government of The Gambia and IFAD. The CPE was conducted in 2014 and 2015. This is the first CPE undertaken by IOE in The Gambia since the beginning of IFAD operations in the country in 1982.

3. **Overview of IFAD's assistance**. The cooperation between IFAD and the Government of The Gambia has involved loans, grants and non-lending activities, including knowledge management, policy dialogue and partnership building. Since 1982 IFAD supported ten projects and programmes in The Gambia for a total project cost of US$196.8 million[2]. Out of this, the amount of IFAD lending corresponded to US$73.1 million; other contributions to the portfolio were provided by the Fund in the form of regional grants. Counterpart funding, meaning contribution by the Government of The Gambia and project beneficiaries, accounted for US$24.1 million and co-financing amounted to US$99.5 million.

4. Table 1 displays a summary of IFAD operations since its involvement in 1982.

Table 1
A summary of IFAD operations in The Gambia

First IFAD loan funded project and programmes	*1982*
Total loans-funded projects and programmes approved	10
Total amount of IFAD lending	US$73.1 million
Counterpart funding (Government of The Gambia and the beneficiaries)	US$24.1 million
Co-financing amount	US$99.5 million
Total Portfolio cost	US$196.8 million
Lending terms	Highly concessional + DFS grants
Focus of operations	Agricultural development, Irrigation, Research, Extension/Training, Credit and Financial Services
Co-financers	AfDB, World Bank-IDA, Islamic Development Bank, WFP, Netherlands, Germany, Italy, Spain
Number of ongoing projects	2
Total regional grants benefitting The Gambia	US$7.4 million*
Responsible IFAD Division for operations	West and Central Africa Division (WCA)
Country Strategic Opportunities Programme (COSOP)	2003 (partly updated in 2012)
Country Office in The Gambia	No
Country Programme Managers (CPMs)	L. Saar 2004-2010; M. Abukari since 2011
Coordinating agency	Ministry of Finance and Economic Affairs
Lead Agency	Ministry of Agriculture

*Note: For the period 2004-2014

5. Since the approval of the first loan in 1981, IFAD has provided loans with a nominal value of US$51.4 million. The Executive Board approved the most recent project in December 2015. The loans were originally provided on highly concessional terms

[1] Herein after referred to as "The Gambia"
[2] At the time of the evaluation mission, April 2015

until the approval of LHDP in 2009 when they received projects on an all grant basis through the Debt Sustainability Framework (DSF). Since 2014 The Gambia is classified as a 'yellow' country so new contributions to current or future operations will be approved under a 50% grant – 50% loan division on highly concessional terms.

6. The African Development Bank (AfDB), the World Bank – International Development Association (IDA) group, the Islamic Development Bank, the World Food Programme (WFP), and the Governments of the Netherlands, Germany, Italy and Spain have participated in IFAD funded projects since the beginning of the IFADs operations in the country.

B. Objectives, methodology and process

7. **Objectives**. In line with the overall provisions contained in the IFAD Evaluation Policy[3], the main objectives of this evaluation are to: (a) assess the performance and impact of IFAD- supported operations in the country; and (b) generate a series of findings and recommendations that served as building blocks for the future cooperation between IFAD and the Government. The CPE should inform the future Country Strategy for The Gambia.

8. **Coverage.** It is customary for CPEs to cover IFAD operations over a period of approximately ten years, taking into account evolving objectives of the portfolio and change in priorities of the Government. This evaluation covers IFAD cooperation between 2004 and 2014, which allowed taking account of evolving approaches as well as assessing the results and impact of IFAD-supported operations since the COSOP approval. The CPE analysed the **5 projects approved and active during the period** out of which **two are ongoing** (LHDP and *Nema*) as well as the 2003 COSOP. The analysis of the portfolio development since 2004 allowed the CPE to comment on its evolution in relation to the country strategy, including analyzing the logical path and objectives. The CPE took into consideration the internal update of the COSOP of West and Central Africa Division (WCA) in 2012, not using it as a benchmark since it was never formalized.

9. **Methodology.** The Gambia CPE follows IOE's methodology and processes for CPEs as indicated in the IOE Evaluation Manual.[4] Following this brief description the details may be found in Annex IV. The evaluation assessed IFAD's contribution to rural development and rural poverty reduction in The Gambia, identifying aspects of the cooperation to be strengthened as well as the necessary conditions to ensure the sustainability of results. The CPE assessed the performance of three mutually reinforcing pillars in the IFAD-Government partnership: (i) project portfolio; (ii) non-lending activities (knowledge management, policy dialogue and partnership building); and (iii) the COSOP in terms of its relevance and effectiveness.

10. The CPE applied standard evaluation methodology for each project using internationally recognized evaluation criteria. The performance of partners (IFAD and the Government) was assessed by examining their specific contribution to the design, execution, supervision, implementation-support and monitoring and evaluation of the specific projects and programmes.

11. **Approach.** In line with international evaluation practices, the CPE evaluation combined: (i) desk review of existing documentation - literature, previous IOE evaluations, information material generated by the projects, data and other materials made available by the Government or IFAD, including self-evaluation data and reports; (ii) interviews with relevant stakeholders in IFAD and in the country; and (iii) direct observation of activities in the field. The field work included: (i) focus group discussions; (ii) Government stakeholders meetings – national,

[3] Approved by the Fund's Executive Board in April 2003, see document EB2003/78/R.17/Rev.1. Also available from the IFAD internet site: http://www.ifad.org/evaluation/policy/index.htm.
[4] http://www.ifad.org/evaluation/process_methodology/doc/manual.pdf.

regional/local, including project staff; (iii) sample household visits; (iv) key non-government stakeholder meetings – e.g. civil society representatives and private sector.

12. The evaluation has made use of the **criteria** relevance (were the projects' objectives consistent with the 2003 COSOP, the Government's main agriculture and rural development policies and the needs of the poor and the target groups): (ii) effectiveness (have projects achieved their development objectives and which factors account for the results); (iii) efficiency (how economically have inputs been converted into outputs/results); (iv) rural poverty impact assessing the domains on which IFAD-funded projects are likely to have an impact: household income and assets, human and social capital and empowerment, food security and agricultural productivity, natural resources and environment, and institutions and policies; (v) sustainability, assessing whether benefits of the projects are likely to continue after the closing date and completion of IFAD assistance; (vi) prospects for innovations, replication and scaling up; (vii) gender equality and women empowerment with emphasis on the degree of gender mainstreaming achieved, including the relevance of the approach in view of women's needs in the specific country context, and the specific results in terms of empowerment and benefits; and finally (viii) performance of partners evaluating the performance of IFAD, the Government and its main institutions involved in IFAD operations. *Nema* was not assessed on rural poverty impact, since the project had only been implemented for a relatively short period and it was too early to measure impact.

13. Special attention was paid to the issues, relevant to the IFAD-supported programme in The Gambia: (i) watershed management, with approximately 50% of the investments in the latest five projects. Productive activities supported through water management, related to the need to increase food self-sufficiency in a changing climate, were addressed; (ii) rural finance, including contribution to establishing a sustainable rural finance system and the viability of Village Savings and Credit Associations (VISACAs) and the sustainability of the VISACA APEX body (V-APEX); (iii) value chains in the agriculture sector, particularly on promotion of effective and sustainable farmers' participation in commodity value chains; (iv) constraints in implementation and institutional arrangements, among others institutional instability and staff turnover in the Ministry of Agriculture (MoA) and its impact on programme implementation; (v) aid coordination and country programme approach, looking into achievements and constraints in co-financing and aid coordination to ensure sustainability and impact of IFAD-supported interventions. The CPE also assessed the coherence of country programme including synergies, complementarities and duplications.

14. **Outcome harvesting.** In order to improve the rigorousness of the evaluation analysis, outcome harvesting was piloted as a new approach to support the overall findings. Four outcomes were selected for further investigation. The table in Annex XV shows the complexity of the process in applying the methodology for the impact of the selected outcomes across diverse groups. It also points clearly to who benefits and for how long (especially for the target groups). The CPE has assessed the *effectiveness* of the 2003 COSOP by determining the extent to which COSOP objectives have been or are being met. In assessing the performance of the COSOP along the above-mentioned criteria, the CPE has analysed the priorities and experiences of other donors in the country. An overall rating for the performance of the COSOP was provided by the CPE, taking into account the assessments of relevance and effectiveness.

15. During the preparatory phase an approach paper was developed, outlining the evaluation's objectives, methodology, process, timelines and key questions, followed by a one-week preparatory mission to The Gambia from 8 to 12 December 2015, to discuss the approach paper with the Government and other partners. The deskwork phase included preparation of short desk review notes on the projects included in the CPE, on the COSOP and on non-lending activities. An evaluation

matrix was prepared to assist the team in their methodological approach (annex XII). Another source of information are the self-assessments prepared by WCA and the Government of The Gambia as well as interviews with key staff in IFAD involved with the Gambia.

16. The country work phase entailed the main CPE mission[5], undertaken from 6 to 29 April 2015. Information was collected in Banjul and throughout the country. 28 sites were randomly selected, taking into account a nationwide coverage and the presence of IFAD-supported projects in each of the regions (annex XI). The team used a combination of methods for data gathering: (i) focus group discussions; (ii) Government stakeholder meetings (at central and regional/local level); (iii) sample household visits; (iv) key non-government stakeholder meetings with civil society and private sector; and (v) direct observation. Questionnaires for various target groups are included in annex VIII. The evaluation team prepared a note and presentation capturing the preliminary findings, which were presented to the Government, WCA, the IFAD CPM for The Gambia and other key partners in Banjul in a wrap up meeting.

17. The CPE report-writing phase followed the country work phase. The CPE team prepared their independent evaluation report, based on the data collected throughout the evaluation process. The report will be exposed to a rigorous internal peer review within IOE. Thereafter, it will be shared simultaneously with WCA and the Government for comments. A dedicated mission will be organized by IOE to The Gambia to discuss with the Government their comments.

18. The final phase of the evaluation, communication, entails a range of activities to ensure timely and effectively outreach of the findings, lessons learned and recommendations from the CPE. A CPE national roundtable workshop will be organized in Banjul by IOE in collaboration with the Government and WCA towards the end of the evaluation process. This workshop, which will focus on learning, will allow multiple stakeholders to exchange views on key evaluation issues and provide inputs for the preparation of the evaluation's Agreement at Completion Point. Representatives of IFAD management, the Directors of IOE and WCA, and other IFAD staff are expected to take part in the workshop.

19. The evaluation will be concluded with an agreement at completion point (ACP), which will capture the main findings of the evaluation as well as the recommendations contained in the CPE report that IFAD and the Government agree to adopt and implement within a specific timeline.

20. **Limitations**. The assessment of rural poverty impact was constrained by weak project monitoring and evaluation (M&E) systems, especially of the older projects, constrained assessment. Data collected were mainly focused on outputs and apart from the odd data displayed in impact surveys, there were no impact and outcomes measured or reflected. Even the improvement of the M&E system in the two most recent projects was not able to provide sufficient data. This was aggravated by the high staff turnover and the difficulty to find relevant staff members of the older projects for interview. The team tried to collect as much data as it could from various sources and triangulated them to the maximum extent, to overcome this. Self-assessments were seen as one such source, but were only completed by some project staff and the country manager.

[5] This was made up of a multi-disciplinary team of independent consultants in agriculture, value chain development, rural finance, gender and engineering. The team included two IOE staff members.

Key points

- This is the first CPE in The Gambia since the beginning of IFAD operations in the country in 1982.
- Since inception, IFAD financed 10 projects in The Gambia with a total cost of US$196.8 million, of which US$73.1 million were attributed to IFAD.
- IFAD's support to The Gambia has concentrated on smallholders to help increase their agricultural productivity with a focus on watershed management and in promoting accessing to markets and linkages to value chains. Other important components in the portfolio include rural financial and credit service, livestock development, research, and extension and training.
- The objectives of the CPE are to assess the performance and impact of IFAD-supported operations in The Gambia; to generate a series of findings and recommendations to enhance the overall development effectiveness the country programme; and provide relevant information and insights to inform the development of the future COSOP.
- The CPE assessed performance in three mutually reinforcing areas of IFAD- Government partnership in The Gambia: (i) project portfolio; (ii) non-lending activities (knowledge management, policy dialogue and partnership building); and (iii) the COSOP in terms of its relevance and effectiveness.

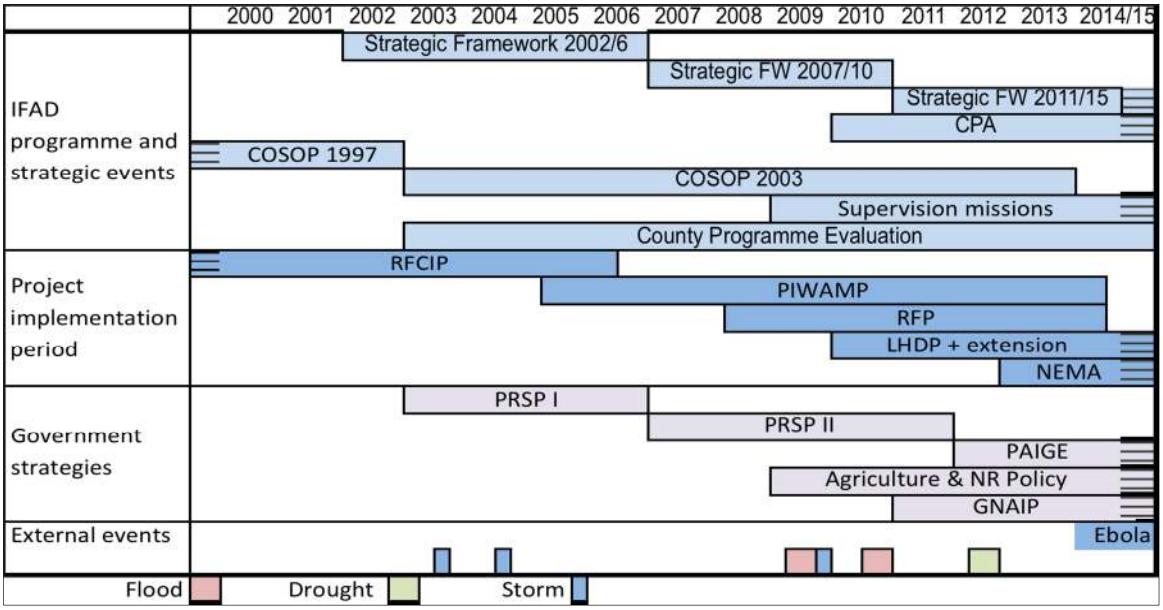
II. Country context

A. Overview

21. The Gambia is a small-sized densely populated West African country with an area of 10,689 km^2; in 2014, it had 190.5 inhabitants per square kilometers[6] and in 2010, the population growth rate was 3.2%[7]. As mentioned in the 2013 national census, the steady increase in population size over the last decades contributes to the intensification of development challenges[8]. The major ethnic groups are Malinke, Wolof, Fulani, Diola and Soninke peoples. Banjul is the capital city with approximately 500,000 inhabitants, followed by Serrekunda and Brikama. 42.1% of the total population lives in rural areas[9]. The net migration rate from 2010-2015 was -1.5 migrants per 1,000 inhabitants[10]. Migration to urban areas is much larger: between 1993 and 2010, the urban population increased from about 37 to 58% of the total population, largely driven by young rural Gambians migrating in search of work[11].

22. **Poverty** in The Gambia is pervasive in spite of the decline in overall poverty rates during the last decade. The proportion of population living with less than US$1.00 a day was estimated at 58% in 2003[12] while the overall poverty headcount index was estimated at 48.4% (upper poverty line: US$1.25 a day) and 36.7% (lower poverty line: US$1.00 a day) in 2012.[13] The rural poverty headcount ratio accounted for 73.7% of the rural population in 2010[14] and in 2013 the Human Development Index (HDI) value was 0.441 positioning the country at 175 out of 188 countries.[15]

Graph 1
Timeline of programmatic, internal and external events in The Gambia



[6] http://databank.worldbank.org/data/reports.aspx?source=2&country=GMB&series=&period=
[7] http://data.worldbank.org/indicator/SP.POP.GROW
[8] National Census conducted in 2013
[9] African Development Bank, 2014. *Gambia Economic Outlook*. Available from: http://www.afdb.org/en/countries/west-africa/gambia/
[10] Data IOM, http://www.iom.int/cms/en/sites/iom/home/where-we-work/africa-and-the-middle-east/central-and-west-africa/gambia.html accessed 27 February 2015.
[11] http://www.migrationpolicy.org/article/gambia-migration-africas-smiling-coast accessed 7 July 2015
[12] Government of The Gambia, 2012. *Programme for Accelerated Growth and Employment 2012-2015*, p.19, parag.39.
[13] AfDB and African Development Fund, 2012, p.6
[14] http://data.worldbank.org/indicator
[15] UNDP, 2014. *Human Development Report. Sustaining human progress: reducing vulnerabilities and building resilience* , p.2 and http://hdr.undp.org/en/countries/profiles/GMB

23. According to World Bank data, GDP was US$578 million in 2004; it increased to US$965 million in 2008 but decreased again to US$914 million in 2013; GNI per capita moved from US$430 through US$530 to US$510 respectively. The economy relies heavily on the services sector (accounting for 67% of the GDP in 2012, with 14.7% for tourism).[16] The Gambia is listed among the Least Developed Countries (LDCs). Economic performance has been strong but also erratic, with dips at 1.1% in 2006 and -4.3% in 2011 caused by drought and locust invasion[9]. The situation is expected to worsen again in 2014 due to late and erratic rainfall and the consequences of the Ebola epidemics in the sub-region. Though the country remained Ebola free, the epidemic in the sub-region caused a deep decline in tourism. The timeline in Figure 1 above shows internal and external events, important to IFAD's operation in The Gambia.

Table 2
Basic indicators for The Gambia

	2004	*2008*	*2013*
Total Population	1 391 934	1 577 984	1 849 285
GNI per capita (US$)	430	530	510
GDP (current million USD)	578.78	965.77	914.29
GDP growth	7.1%	5.7%	5.6%
Agriculture Value added (%GDP)	27%	25%	20%*
Manufacturing valued added (%GDP)	6%	6%	5%*
Net ODA and official aid received**	313.42	93.95	138.80
External public debt *** (nominal, %GDP)	133% (2006)	50% (2007)	44.3% (2012)

* As at 2012; **current million US$ *** IMF data. Source: World Bank data

24. Table 2 above depicts key economic data between 2004 and 2013. The economy relies first on the services sector (accounting for 67% of the Gross Domestic product (GDP) in 2012, with 14.7% for tourism), then on agriculture (20%), and industry (13%)[17].

25. Economic growth in the past decade has not translated into an equal improvement in social indicators for all population groups. In terms of gender equality The Gambia has a 2013 Gender Inequality Index (GII) value of 0.624, ranking it 137 out of 149 countries[18]. Key indicators on educational attainment and health for women are also low. In 2013, 16.9% of adult women had secondary or high-level education certificates compared to 31.4% of men and female adult literacy was 43% in 2012 compared to 61% for men[19]. Market access is a problem because of poverty and lack of transport means. Rural women are often marginalized regarding marketing and pricing issues. They lack bargaining power and negotiating skills and often have to accept low prices for their products, poor working conditions and low wages.

26. In 2000, The Gambia was considered for assistance from the enhanced Heavily Indebted Poor Countries (HIPC) initiative and in 2002 and 2006, the first two Poverty Reduction Strategy Papers (PRSPI and PRSPII) were launched with a sharp focus on the attainment of the Millennium Development Goals (MDGs)[19]. The Gambia has received extensive debt relief under the enhanced HIPC initiative and the Multilateral Debt Relief Initiative (MDRI) after reaching its HIPC completion point in December 2007. The Gambia's stock of nominal external public debt was reduced from US$677 million (133% of GDP) as of end 2006 to US$326 million

[16] http://data.worldbank.org/indicator/
[17] http://data.worldbank.org/indicator/
[18] The Gender Inequality Index reflects three dimensions of gender-based inequalities, namely reproductive health, empowerment and economic activity.
[19] http://data.worldbank.org/indicator

(50% of GDP) at the end of 2007 and 44.3% in 2012[20]. The IMF projected public debt to decline from about 74% of GDP in 2013 to 66.5% in 2017[20]. The IMF also reported[21], that 2014 was a difficult year for The Gambian economy, which had put pressure on the government budget, public enterprises, the private sector, and households, without providing quantitative data yet.

27. The annual average of the current account deficit for 2014-2015 is expected to be high at 17.4% of GDP; foreign direct investment and soft loans from bilateral and multilateral creditors are the main sources of finance[22]. Inflation increased to 5.3% in 2013, caused by weakening of the national currency the *dalasi* [22], global trends in food and fuel prices, increasing government spending and vulnerability of the agricultural sector.[22] The trade balance value is fluctuating, but shows a constant negative ratio[23]. The re-export, accounting for almost 80% of goods exports, has suffered in recent years from periodic border closures with Senegal. Conversely, capital imports supporting the expanded public investment are estimated to rise.

28. Despite it's opening to external trade and markets, the level of investments in The Gambia is still low, particularly foreign investment, because of poor infrastructure, inadequate electricity supply and, for domestic investors, low investment capital.

29. By end 2013, twelve banks were operational in The Gambia and banking industry was seen as stable and growing. These banks make use of the Credit Reference Bureau, while Non-Bank Financial Institutes (NBFIs) are gradually becoming members[24].

30. The rural financial landscape is composed of NBFI's branches, the largest network being Reliance Financial Services (RFS), Credit Unions (CUs) and Osusus[25]. Commercial banks are virtually absent and are reluctant to invest in the risky field of primary agriculture. NBFIs extend loans to processors and buyers and are increasingly lending to farmers and primary agriculture. Regulations from Central Bank prohibit them to propose savings/deposits products with a maturity exceeding 12 months, preventing them to engage in medium to long-term financial assistance. Credit Unions are implemented under the umbrella of the National Association of Cooperative Credit Unions in the Gambia (NACCUG). The network consists of 80 CUs divided into institution-based CUs (mostly in urban areas) and community-based CUs (mostly in rural areas). In 2014, all CUs were breaking-even with the average repayment rate above 98%.

31. CUs operate under good governance and are thus often more attractive and successful. VISACAs and Credit Unions have approximately the same number of members, but the total amount of mobilized savings and outstanding loans is far larger (table 3).

[20] IMF, 2013. *The Gambia-First review under the Extended Credit Facility Request for waiver for nonobservance of performance criterion and request for rephasing of reviews. Debt sustainability analysis,*
[21] https://www.imf.org/external/np/sec/pr/2015/pr1506.htm accessed 15 February 2015
[22] The Economist Intelligence Unit, 2014, Country Report- The Gambia
[23] http://www.tradingeconomics.com/gambia/balance-of-trade
[24] VISACA-Apex and its network are expected to join the Credit Reference Bureau in 2015-2016
[25] Traditional community-based rotating savings and credit institutions based on weekly contribution and allocation approved by members

Table 3
VISACAs and Credit Unions membership and growth 2012 - 2013

Years	*Total Membership*	*Total Savings*	*Loan Outstanding*
VISACAS			
December 2012	38 389	15.2	28.2
December 2013	42 104	18.5	20.3
Growth	9.7%	21.7%	- 28.0%
CREDIT UNIONS			
December 2012	47 632	440.1	340.0
December 2013	52 094	538.3	436.1
Growth	9.4%	22.3%	28.3%

Source: Central Bank Annual Report 2013

32. No specific risk-mitigating instruments have been developed such as weather index-based insurance or livestock/crop insurance products. The Gambia is joining the African Risk Capacity project though, to develop and implement specific financial instruments to mitigate risk.

B. Agricultural and rural development

33. The Gambia is dominated by The Gambia River, which rises in Guinea and passes through Senegal, before running the length of 500 km through the country. The flow in the river is highly seasonal, with a maximum flow at the end of the rainy season (about 1,500 m^3/s late September). The minimum dry season flow is below 4.5 m^3/s[26]. Due to the large variation in river flow and the flat nature of the country's terrain, The Gambia River is tidal and thus saline for much of its length. During the low flow period, the freshwater-saltwater interface, defined as the point at which the salinity is 10 parts per thousand (ppt), is situated 250 km from the sea. Under high flow conditions, this interface is located 150 km from the sea. Construction of a hydroelectric dam is planned at Sambagalou (Senegal), which may have significant implications for the river downstream and the potential for tidal irrigation schemes.

34. The natural vegetation type of The Gambia is Guinea Savanna Woodland in the coastal area, which gradually changes into Open Sudan Savanna in the east. The climate is Sudano-sahelian, characterized by a short rainy season from June to October and a long dry spell from November to May, with scattered vegetation and forest cover. Mean annual rainfall varies from 900 mm in the southwest to about 500 mm in the northeast. Mean temperatures vary from 14°C to 40°C and are higher in the eastern part of the country.

35. Rainfall in The Gambia has decreased at an average rate of 8.8mm per month per decade between 1960 and 2006, leading to aridity in the uplands and acidity and salinity of soils in the lowlands, as well as decreasing average annual flows of the Gambia River. A 2014 crop assessment report[27] showed that as of August, the country average rainfall stood at 41% below the normal trend. Reduced rainfall combined with increased temperature may significantly threaten food security.

36. The sea level has increased by 0.19 cm from 1901 to 2010, mainly due to ocean thermal expansion and glacial melting[28], though the effects on agriculture in The Gambia have not been fully discerned. Drought and flood however already are recurrent issues, threatening the livelihood and food security and leading to increased poverty. Combinations of droughts and floods are most common in the

[26] Both measurements taken at Gouloumbo in Senegal. ASAP Design Document, 2015.
[27] FAO, WFP, Fewsnet, CILSS, November 2014. *Press Release on the Preliminary results of the 2014-2015 Cropping Season in the Sahel and West Africa.*
[28] IFAD, 11 December 2014. Concept Note on: The Gambia, ASAP-Strengthening Climate Resilience of the National Agricultural Land and Water Management Development Project (ASAP-*Nema*)

eastern part of the country, floods in the central part of the country and windstorms, soil erosion, saline intrusion and floods most common in the Western end of the country[29]. The North Bank Region (NBR), Lower River Region (LRR) and Central River Region South (CRRS) suffered from prolonged state of food insecurity and vulnerability due to a combination of the 2011 drought and excessive amount of rainfall registered in 2012[30]. The Central River Region North (CRRN) and LRR were also found to have the highest incidence of poverty (above 80%)[31].

37. Forests[32], of which 78% are state property, cover 43% of the country. Much of the forest areas have been degraded by overgrazing, exploitation for fuel wood, timber and non-timber products, by bush fire, extensive cultivation and drought; still, the forest area has increased from 4 728 Km^2 in 2006 to 4 836 Km^2 in 2012 and open and closed forests have increased by 1% through the Participatory Forest Management Programme of Community Forestry[33] since the last survey in 2005.

38. Though the contribution of the agricultural sector to GDP has reduced from 28 to 20% over the last ten years[34], it employs about 65% of the national labour force[35]. The agricultural sector is characterised by subsistence production of rain fed crops and semi-intensive cash crops. The crop subsector takes up 56% of the production value with groundnuts (66% of earning from agricultural exports in 2010[36]), cashew nuts, coconuts, kola nuts, palm oil and rice. (see annex IX for details). Horticulture[37] is an emerging growth area; it contributes 4% of GDP and employs 65% of the agricultural workforce and 88% of women farmers[38]. GDP growth is strongly influenced by events in the agricultural sector, demonstrated by figures following the 2010 drought and more recent 2014 low rainfall season[39] (table 4).

Table 4
Agricultural value in relation to GDP

	2004	*2005*	*2009*	*2010*	*2011*	*2012*	*2013*	*2014*
GDP ($ per capita)		435	438	452	467	433	444	455
GDP growth %	7.1%	-0.9%	6.5%	6.5%	-4.3%	5.3%	6.3%	0.1%*
Agricultural value added**	28%	27%	27%	28%	9%	20		20% *

Source: http://www.tradingeconomics.com/gambia/agriculture-value-added-percent-of-gdp-wb-data.html sourced 30.04.15
*Estimate, ** % of GDP

39. Upland rice has increased in importance since 2011, with a greater area under cultivation now than maize and sorghum. Late millet and swamp rice are the other cereals grown. Permanent crops occupy less than 1% of the land, but cashew nuts, coconuts, kola nuts and palm oil are also popular cash crops. As processing chains are being established, Findo[40] and sesame have become more important as cash

[29] National Disaster Management Agency, 2014
[30] Government of The Gambia, EC, FAO, UNICEF, Muslim Aid and Action Aid, 2013. Food Security
[31] The Republic of The Gambia, the European Union and the World Food Programme. 2011 Comprehensive Food Security and Vulnerability Analysis.
[32] Including mangrove
[33] GNAIP, 2010, Gambia National Agricultural Investment Plan 2011-2015. Republic of The Gambia, 2010.
[34] http://www.tradingeconomics.com/gambia/balance-of-trade accessed 30.04.15.
[35] The Labour Force Survey (2012), produced by UNDP and The Government, has revealed a decrease to 31%, but this has not been confirmed by others. This big change raises questions about differing methodology, but suggests that relative importance of agricultural employment is on the decline.
[36] USDA Foreign Agricultural Services, 2010. Revitalization of the Groundnut sector in West Africa (Gambia, Guinea Bissau, Senegal), p.3
[37] Horticultural crops include tomatoes, onions, cabbage, eggplant, okra, peppers, lettuce, cucurbits, carrots, beans, citrus fruits, mangoes, cashew, papaya, banana and cucumber.
[38] UNFPA, 2011, p.11
[39] For 2014, real GDP growth is projected at -1% versus an initial projection of 6.7%, due to contractions in crop production and in tourism due to the Ebola scare. http://data.worldbank.org/country/gambia accessed 30.04.15.
[40] Also known as fonio (*Digitaria exilis*)

crops. Rice and other cereals are mainly used for domestic consumption; in 2012/2013, 60% of national cereal requirement was met by domestic production[41].

40. The country has a total arable land area of 558,000 ha, of which some 320,000 ha (57%) is cropped annually[42]. Within the agricultural sector, after crops, livestock takes 34% of production value, fisheries 12% and forestry 4%[43], making livestock the second largest subsector. Cattle (about 420,000 heads in 2012[44]) are the most valuable asset, followed by small ruminants comprising goats and sheep (599,000). Poultry meat is an important source of quality animal protein, especially because of the short production period. Small-scale producers are estimated to raise some 720,000 birds, or 90% of the national poultry flock (2009 NASS/MOA).

41. The performance of the livestock sub-sector is considered below potential, especially in the realm of commercialization. Limited access to veterinary services is a particular concern[43]. Other limitations include: i) lack of improved breeds; ii) poor processing facilities; iii) underdeveloped marketing; iv) poor linkages with the tertiary sector (i.e. tourism); v) weak mechanism to control animal disease and sub-standard animal husbandry practices; and vi) shortage in pasture and water.

42. Agriculture produces about 50% of the national food supplies. Most farmers though, in particular women, still use basic tools, their capacity is low and they have little access to new technologies and mechanisation. The sector has been prioritised under the Programme for Accelerated Growth and Employment (PAGE) launched in December 2011. Since 2007 the Government encourages domestic production of rice and other key food crops to reduce reliance on imports. The cultivation of cash crops (i.e. cotton and horticulture) has been promoted in addition to groundnut and cashew nut in order to diversify agricultural exports.[45]

C. Food security and nutrition

43. The Gambia is classified as a Low Income Food Deficit country since food security is highly dependent on imports. Its national requirements for the major staple food rice were 180,000-200,000 metric tons (MT) in 2008, while the quantum of national production of rice was estimated at 12,000 MT[46]. This has in the meantime increased significantly with national rice requirements estimated at 315,000 MT in 2012 (largely driven by population growth), whilst total domestic food supply estimated was at 247,000 MT The increase in frequency of food crises over the past years has eroded the resilience of the people and as a consequence of declining groundnut prices and of the price rise of cereal crops, many Gambians have faced hardships in terms of food security[46.] Production figures over the period 2009-2014 show reduced production, particularly in groundnut, early millet and maize in 2011, when there was low and untimely rainfall. The predicted 50% reduction in cereal production compared to five-year average[47] fortunately did not materialise.

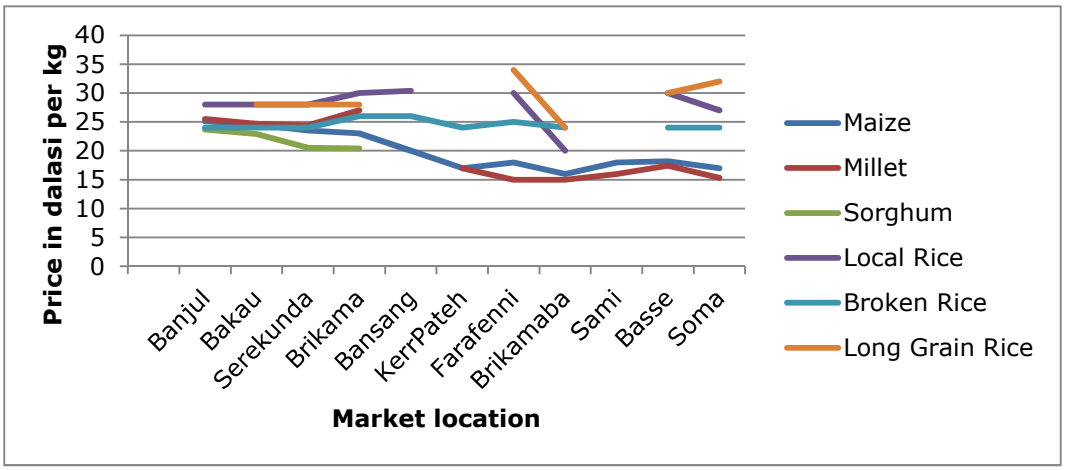
44. The 2014 crop year has been difficult, with late onset and erratically distributed rains, leading to requirement for reseeding of large areas and subsequent late and poor yields. This was aggravated by the insufficient availability of seeds and depleting soil fertility with prevalence of salinity in the rice growing areas[48]. It is estimated that significant areas have not been sown with longer duration varieties[49]. The joint pre-harvest assessment mission estimated a decrease of 52% in cereal production compared to 2013 and a 47% reduction compared to last 5

[41] WFP analysis, data from National Agricultural Sample Survey, 2013.
[42] GNAIP, 2010, Gambia National Agricultural Investment Plan 2011-2015.
[43] UNFPA, 2012-2016, p3.
[44] FAO 2012 (FAO Investment Assessment Project –The Gambia
[45] IMF, 2007, p. 59
[46] Republic of The Gambia, 2011. The Gambia National Agricultural Investment Plan (GNAIP).2011-2015,p.5 parag.16
[47] Daa Nyeeno, Issue 3 Food security and market information bulletin for The Gambia. WFP (in consortium with The Gambia Government, EU, FAO, Concern, Muslim Aid and Action Aid).
[48] http://www.unep.or.jp/ietc/Publications/TechPublications/TechPub-8a/gambia.asp accessed 22.04.15.
[49] Discussions during CPE field visit.

year average. Reduction in groundnut was estimated at 47%[50]. There are no country specific figures as to how the crop failure and lowered production has affected nutrition and hunger levels in The Gambia, as at the request of Government, the usual full post-harvest assessment has not been conducted.

45. Despite adequate cereal production in 2012 and 2013, food insecurity has become endemic in the country, owing to repeated incidences of crop failure, incidence of animal disease outbreak, rising food prices and the lack of adequate support mechanisms to victims[51]. Almost one million people were found food insecure according to the last Cadre Harmonisé analysis[52]. Government and some donor interventions are addressing concerns of 568,622 people under the Integrated Food Security Phase Classification (IPC)2, which leaves some 440,000 in the IPC3 (crisis) category and above. The Response Plan[51] targets 265,457 people with direct food assistance and other supports, while government, CSOs and other development actors are expected to support the remainder.

Graph 2
Price of major staples at different markets, 23 April 2015



46. Monthly price data collected by MoA (graph 2 above) show anomalies, which may relate to market inefficiency. The price of both local and imported long grain rice are very different at the north and south side of the poorly capacitated ferries and between east and west sides of the country, suggesting movement of produce within the Gambia is an expensive undertaking over and above transport cost. Moreover, imported rice at retail level showed a 10% upward price trend in 2012 in a contrast to relative price stability at the wholesale and semi-wholesale level[53]. It is interesting that locally produced rice apparently has such high production and processing costs that it can often hardly compete with imported rice.

47. In terms of food security based on the level of agricultural production, the number of months of shortage in food consumption varies between 2 months in the West Coast Region (WCR) to 9 months in the LRR[54].

48. **Health and nutrition.** Life expectancy at birth in 2014 was estimated at 64.4 years (compared to 56.7 years in 2005) with 62.0 for men and 66.7 for women[55]. Child mortality is declining in The Gambia, but the decline is insufficient to reach MDG4 by 2015.[56] Under-five child mortality is 73 per 1,000 and infant mortality 49

[50] Review of agricultural and food prospects in the Gambia (October 2014) Joint pre-harvest assessment mission crops, CILSS, FAO, WFP, RoG.
[51] Strategic Response Plan, The Gambia. Humanitarian Country Team in The Gambia. January 2015- December 2016.
[52] Across IPC2, IPC3 and IP4
[53] Food Security and Market Information Bulletin for the Gambia, May 2013, Issue 5. The Gambian Government, EU, WFP, FAO, UNICEF, Concern Universal, Muslim Aid and Action Aid.
[54] CILSS, Pre-Harvest Assessment of the 2014-2015 Cropping Season, November 2014.
[55] http://www.indexmundi.com/the_gambia/life_expectancy_at_birth.html accessed 10 June
[56] www.unicef.org/infobycountry/gambia_statistics.html

per 1,000 live births[56]. Though maternal health is progressively improving, the majority of rural Gambian women are still in a constant energy–deficient state due to poor dietary intake, heavy workloads and high infection rate. Adult HIV was found 1.3% among adults in 2012[56], more or less equal for women and men.

49. Especially during pregnancy, anaemia is extremely common among rural women, and maternal morbidity and mortality rates are high[57]. Despite significant progress in achieving MDG1 – for which The Gambia recently received an award from FAO - malnutrition levels remain high, especially among women and children under five: 17.4% children were moderately underweight while 4.2% were severely underweight in 2008-2012. The National Nutrition Agency in 2014 showed 9.9% of children to be moderately or severely malnourished[58], with the highest rate in Central River Region (CRR) (13.3%) and a higher prevalence in girls (11.6% vs. 8.1%) than in boys. Stunting (chronic malnutrition) ranged between 13.9 and 30.7% with large seasonal variations[59], with NBR and CRR surpassing the 'critical' threshold of 30%[60].

50. The median age of the population in 2014 was estimated at 20.2 years[61]; young people constitute more than half of the overall population, but have limited opportunities for viable employment and skills development, especially in rural areas. The majority of Gambian farmers are female, but they are responsible for 40% of the total agricultural production[62]; 73 out of 100 women are farmers as compared to 57 out of 100 males. Agriculture is the main resource base for women, particularly in the areas of rice production and horticulture, but they often operate at low levels of productivity, due to limited access to agricultural inputs, credit, technology and markets.

D. Public policies and programmes for rural poverty reduction

51. The Gambia is a unitary republic and its legal system is based on English common law.[63] The Head of State is the President, Mr. Yahya Jammeh, in power since 1994. The country is divided into six agricultural regional directorates, Central River North and Central River South, Lower River, North Bank, Upper River, and Western River (or West Coast) and the national capital (Banjul). The provinces are subdivided into 45 districts, with regional, district, ward and village development committees.

52. The Local Government Act (2002) enacts the devolution of power to the local government authorities, establishing a new decentralized local government system with more space for participation of civil society in decision making at local level. The MoA restructured its technical departments into the Department of Agriculture (DoA) with nine Service Units[64] and six Regional Agricultural Directorates, which resulted in the de-concentration of one third of its staff[65]. The implementation of externally financed development efforts was centralised by Government decree into the Central Project Coordination Unity (CPCU) in 2007, replacing the long-standing practice of establishing autonomous project management units. The new Projects and Programmes Monitoring and Evaluation Committee (PPMEC) replaced the former steering committees. These reforms aim to address managerial and

[57] For the period 2008-2012 the reported maternal mortality ratio was 730 per 100,000 live births. www.unicef.org/infobycountry/gambia_statistics.html
[58] The National Nutrition Agency. The Gambia National Nutrition Surveillance Programme Report March/April 2014
[59] WHO Global database
[60] http://www.fao.org/giews/countrybrief/country.jsp?code=GMB accessed 22.04.15.
[61] http://www.indexmundi.com/the_gambia/demographics_profile.html accessed 19 February 2015
[62] The Gambia UNDAF 2012-2016
[63] Some aspects of traditional law/sharia apply (although Sharia does not apply to non-Muslims without their consent).
[64] Planning Services; Communication, Extension Education Services; Food Technology Services; Animal Health and Production Services; Agribusiness Services; Crop Protection Services; Agricultural Engineering Services; Soil and Water Management Services; and Horticulture Services.
[65] World Bank, 2006. *The Gambia. Fiscal developments and the Agricultural sector. Public expenditure review update.* Report n.67703-GM, p.viii.

technical weaknesses by improving coordination and collaboration both within MoA and between MoA and the other line agencies.

53. Structural adjustment programmes introduced in the 80's had a negative effect on the Agriculture and Natural Resources (ANR) sector with a sudden removal of subsidies causing price rises in inputs, which reduced investment in the sector and increased poverty among farmers. From the early 2000's, the Government's orientation has shifted to enhancing economic growth based on key sectors while at the same time providing scope for greater participation of the private sector.

54. The second Poverty Reduction Strategy Programme (PRSPII[66]) (2007–2011) had some success with stabilisation of macroeconomic growth at 5-6% and appreciation of the local currency against foreign currencies[67]. The Programme for Accelerated Growth and Employment (PAGE, 2012-2015) succeeded the PRSPII in 2011. The PAGE draws on five pillars: i) accelerating and sustaining economic growth; ii) improving and modernizing infrastructure; iii) strengthening human capital stock to enhance employment opportunities; iv) improving governance and fighting corruption; and v) reinforcing social cohesion and cross cutting interventions.

55. The most important plan of action for the promotion of agricultural development is **The Gambia National Agricultural Investment Plan (GNAIP)** 2011-2015. The GNAIP is a requirement under the Comprehensive Africa Agriculture Development Programme (CAADP) and its objective is to transform the agricultural and natural resource sector from subsistence to commercial production, with a focus on smallholders. The plan draws upon six strategic sub programmes: i) improvement of agricultural land and water management; ii) improved management of other shared resources; iii) development of agricultural value chains and market promotion; iv) national food and nutrition security; v) promotion of sustainable farm development and coordination; and vi) monitoring and evaluation of the programme. A Programme Coordination Office (PCO) housed in MoA leads the implementation of the GNAIP. The PCO provides coordination and guidance for operational management and general supervision of programmes.

56. The main constraints faced by the agriculture sector according to The Gambia National Agriculture Investment Plan (GNAIP 2011-2015), are: i) the need to improve land preparation and irrigation[68] to reduce dependency on a single and unpredictable rainy season; ii) the degradation and depletion of rangeland resources which causes poor drainage and low soil fertility; iii) the need to promote value chains and marketing to achieve the transformation of agriculture from subsistence to a commercially oriented modern sector; iv) the high level of food insecurity mainly linked to inadequate incomes, limited rural health care support, and weak information systems; v) soil erosion and land degradation, requiring community-based watershed management, rainwater harvesting techniques and development land tenure systems; and vi) insufficient sector coordination[69].

57. Though significant investment in agriculture is needed to meet these constraints, agricultural expenditure as a share of total government expenditure has been modest. In 2014, the EU financed repeated PEFA assessment demonstrated expenditure on agriculture against total adjusted budget to be fluctuating from 1.7% in 2011 to 2.8% in 2012 and 1.4% in 2013[70]. Still, in the speech for the 2015

[66] PSR II (2007-2011) pillars were: i) creating an enabling policy environment for rapid economic growth and poverty reduction; ii) enhancing capacity and output of the productive sector; iii) improving the coverage of basic social services and social protection needs of the poor and vulnerable; iv) enhancing governance systems and build capacity of local communities and Civil Society to play an active role in economic growth and poverty reduction; v) cross-cutting issues
[67] GNAIP, 2010, Gambia National Agricultural Investment Plan 2011-2015. Republic of The Gambia, 2010.
[68] As per *Nema*-ASAP Concept Note 25 November 2014, only about 6% of the irrigation potential has been used.
[69] Republic of The Gambia, 2011. *The Gambia National Agricultural Investment Plan (GNAIP).2011-2015*,p.12-23
[70] http://eeas.europa.eu/delegations/gambia/documents/press_corner/news/final_pefa_report_2014_gambia.20150407.en.pdf

budgetary allocation 7.3% was mentioned[71], compared to 28.8% allocated to education and 7.6% assigned to the health care sector

58. Another key document, the **Agricultural and Natural Resources Policy (ANRP) 2009-2015**, was approved at The Gambia's first-ever national farmers' conference. The four strategic objectives to be pursued during 2015 are: i) improved and sustainable levels of food and nutrition security throughout the country, particularly among vulnerable populations; ii) a commercialized agricultural sector, ensuring competitive, efficient value chains and market linkages; iii) stronger public and private institutions to provide services and help reduce vulnerability to food and nutrition insecurity; and iv) sustainable and effective management of natural resources. A technical working group and platform have been formed to ensure inter-ministerial and sectoral technical coordination, which includes IFAD Project Steering Committee members.

59. The Gambia's development agenda is enshrined in the Country's **Vision 2020** with the goal of ensuring a transformation of "the Gambia into a dynamic middle income country, socially, economically and scientifically over a 25 year period[72]". In 2013 the Government launched the "**Vision 2016 Agenda**", which aims at stimulating food crop production and making the country rice self-sufficient in 2016 through the enhancement of the overall rice value chain and oppose the negative effects of Ebola and food price volatility.

60. The **National Youth Policy,** approved in 2009[73], has priority areas that encompass youth employment issue, sustainable livelihoods development, poverty reduction and economic empowerment and pursues ad hoc incentives like loans and training for effective use of land by rural young people. This is in line with the "Back to Land Initiative", sponsored by the President of The Gambia, aiming at reversing negative trends, pushing young people to migrate to the urban centres. **The Gambia National Women Empowerment and Gender Policy 2010-2012** was approved in 2009. The document identifies eight thematic areas[74] deemed particularly relevant for the promotion of women's empowerment.

E. Governance and Institutions

61. As noted in the programme information document for the Second Economic Governance Reform Grant from the World Bank (February, 2015) poverty alleviation has not been successful over the recent past due to a range of factors including rainfall, tourism downturn (due to Ebola in neighbouring countries), a 40 per cent reduction in agricultural production in 2011 and again in 2014 (somewhere between 15 to 30 per cent), was further impacted through "…. cumulative policy mismanagement and depressed real GDP in 2014". However, the Ministry of Finance and Economic Affairs through this new grant is aiming to redress this position as early as end 2015 to enable a concerted effort towards the development agenda.

62. Performance of Ministries in The Gambia varies significantly on governance as two have benefitted from the Ministry of Land and Local Government which undertook sectoral studies for the reform for the Ministries of Education and Health while the Ministry of Trade & Employment (MOTIE) has also performed well moving to results based management. The Ministry of Agriculture is yet to undertake any significant reform towards a results based approach measuring outcomes and impact although their monitoring of agriculture production statistics has improved significantly.

[71] An official statement mentions the 8% figure http://www.statehouse.gm/2014-Budget-Speech_19122013/budget_2014.pdf. A sector review is planned in 2015.
[72] From overview of Gambia's Vision 20/20
[73] Young people have limited opportunities for employment, education and access to health/social services. A high incidence of drug use has been registered (see The Government of The Gambia, *National Youth Policy*, 2009, p.8).
[74] The areas are: i) Poverty reduction and economic empowerment; ii) Gender and sustainable livelihoods development; iii) Gender and education; iv) Gender and health; v) Gender and human rights and HIV/AIDS; vi) Gender and governance; vii) Gender and environment; viii) capacity building for gender mainstreaming.

63. The MOFEA has undertaken a large-scale reform of its public financial management system. Sustained fiscal and monetary discipline has been complemented by significant improvements in public financial management. The reforms in public financial management have helped to enhance accountability and transparency in the use and management of public resources. IFMIS is deployed and being used at MOA since 2011 like all other government ministries. However, it is only the Projects at MOFEA, MOBSE and WARCIP that are using the system. The use of the system is planned to be extended to all other donor funded projects once the required ICT infrastructure is in place for the respective sites.

64. This includes the establishment of the legislative framework that governs public expenditures and revenue management as well as public procurement management. This led to the creation of the Gambia Public Procurement Authority (GPPA). As the GPPA procurement procedures are tailored to satisfy World Bank procurement standards, there are no major areas of inconsistency with IFAD procurement procedures.

F. Donor assistance

65. The World Bank Country Policy and Institutional Assessment indicator on transparency, accountability and corruption in the public sector was rated 2 in 2012 in the framework of a 6-point scale (1=low; 6=high). The indicator assesses the extent to which the public sector can be held accountable for its use of funds and for the results of its actions by the electorate and by the legislature and judiciary, and the extent to which public employees within the executive are required to account for administrative decisions, use of resources, and results obtained.[75]

66. Though in-country representation is limited, many donors support the ANR sector. The European Union (EU) supports the groundnut sub-sector revitalization programme; alongside co-funding IFAD interventions, AfDB supports the Farmer Managed Rice Development Project and the New Rice for Africa (NERICA) projects. FAO supports a portfolio of Technical Cooperation Programmes and small-scale community projects. International and national NGOs and international research centers support the ANR sector in among others groundnut and sesame production, processing and value chain development and agri-business development.

Table 5
The Gambia Official Development Assistance

Receipt	*2010*	*2011*	*2012*
Net ODA (USD million)	120	135	139
Bilateral share (gross ODA)	28%	28%	23%
Net ODA/GNI	13%	15.6%	15.9%
Net private flows (USD million)	-3	4	-19

Source: OECD (http://www.oecd.org/doc/stats/documentupload/gmb.jpg)

67. Since March 2012, the Government has nominated IFAD as the lead donor in ANR sector. Table 5 above shows that Net Official Development Assistance (ODA) for The Gambia in 2012 totalled US$139 million, averaging 16% of GNI and showing a progressive increase from 2010 onwards after a sharp decrease from 2004. Most aid disbursement goes to transport, health and education. In 2012 5% went to agriculture[76]. Table 6 below depicts the main donors to The Gambia.

[75] http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=Worldwide-Governance-Indicators
[76] Republic of The Gambia. Development Cooperation Report, 2012.

Table 6
Main donors to The Gambia

Top ten donors of gross ODA (2011-2012 average) – USD million	
1 European Union Institutions	29
2 International Development Association (IDA)	21
3 Islamic Development Bank (IsDB)	14
4 Global Fund to fight AIDS, tuberculosis and malaria	14
5 United Kingdom Department for International Development (DfiD)	11
6 Government of Japan	9
7 International Monetary Fund (IMF)	9
8 African Development Bank (AfDB)	9
9 Government of Spain	4
10 International Fund for Agricultural Development	3

Source: OECD (http://www.oecd.org/dac/stats/documentupload/GMB.JPG)

68. As far as the **monitoring on the progress of the Paris Declaration** is concerned, there is increasing **ownership** and participation in the formulation and monitoring of the national development strategies. Regarding **alignment**, substantial input is needed in building reliable country systems and modest progress has been made in co-ordination of technical co-operation. With reference to **harmonisation**, the proportion of aid using programme based approaches and common procedures was 12% in 2010[77].

69. In relation to **ownership**, there is an increasing participation of parliament, civil society, local government and the private sector to the formulation and monitoring of the national development strategies, but further efforts are needed in relation to performance-oriented budgeting, the establishment of stronger links between the national development strategy and sectorial and/or sub-national strategies, and the M&E framework to track progress of PAGE.

70. Regarding **alignment**, substantial input is needed in building reliable country systems and improving systems for managing public financial information. Modest progress has been made in the realm of co-ordination of technical co-operation in country programmes and in the implementation joint country analytical work. The Government is undertaking a number of initiatives to improve public financial management systems and strengthen the capacity of The Gambia Public Procurement Authority. With reference to **harmonisation**, the proportion of aid using programme based approaches and common procedures was 12% in 2010.

[77] OECD, 2011. *Survey on Monitoring the Paris Declaration*. Available from: http://www.oecd.org/dac/effectiveness/2011surveyonmonitoringtheparisdeclaration.htm

Box 1
PBAS Allocations (USD)

IFAD 6 (2005-2006)

Allocated amount 2005	Allocated amount 2006	Period Final allocation
1 242 344	1 340 094	2 582 438

IFAD 7 (2007-2009)

Allocated amount 2007	Allocated amount 2008	Allocated amount 2009	Period Final allocation
2 777 282	2 883 042	3 192 437	8 000 000

IFAD 8 (2010-2012)

Allocated amount 2010	Allocated amount 2011	Allocated amount 2012	Period Final allocation
3 672 803	4 614 096	5 744 287	20 279 999*

* Following a reallocation at the end of the round The Gambia received an additional USD6 247 056

IFAD 9 (2013-2015)

Allocated amount 2013	Allocated amount 2014	Allocated amount 2015	Period Final allocation
4 483 524	4 796 222	4 951 852	14 131 532

71. **Performance Based Allocation System (PBAS)**. As can be seen in Box 1 The Gambia allocation has increased since the introduction of the PBAS. Furthermore they have benefitted from the reallocation process at the end of the round during the IFAD 8 period. During this period covered by the CPE the rural population has decreased by almost 8% (from 49% in 2004 to 41% in 2014[78]) while the GNI per capita has gone from USD 280 up to USD 510. Apart from 2004 where they scored a 5 The Gambian projects have continually had a score of 6 for "projects at risk" between 2004 to 2014 while the rural sector performance score has gone from 3.65 in 2004 to 4.05 in 2014.

Key points

- The Gambia is a small West African country with a high population growth of 3.2%, listed as LDC. Though poverty has declined over the past decade, it is still high, with 36.7% of people living with less than $1 per day.
- Economic growth has been strong but erratic; the most positive growth percentages varied between 5.6 and 7.1%, but a dip at -1.1% also occurred. The economy at times has suffered from droughts and recently from the Ebola crisis in surrounding countries.
- The Gambia has produced two PRSPs and has received extensive debt relief under the enhanced HIPC initiative and the MDRI. In 2013, the public debt was 74% of GDP; the current account deficit is 17.4% and the main sources of finance are foreign direct investment and loans from abroad.
- The River Gambia, with its seasonal flow and tidal and saline character, has a major influence on the country. The rainy season has a duration of 4 months and the dry spell runs from November to May. Moreover, rainfall has decreased

[78] World Bank, Rural Population data, http://data.worldbank.org/indicator/SP.RUR.TOTL.ZS

between 1960 and 2006, leading to more aridity and salinity. …/…

To be continued

- The contribution to GDP of the agricultural sector (which mainly relies on rainfed subsistence cropping) has decreased from 28% to 20% over the last decade, but it is still important enough to heavily influence growth of GDP and employ 65% of the labour force. The majority of farmers are female, but women only produce 40% of the production. Rural young people nowadays often prefer to migrate to urban areas.
- Crops contribute 50% to agricultural production; the livestock sector is second at 34%. Its performance is low, especially regarding commercialisation.
- In 2011, agricultural production was low due to a drought year, and 2014 has again been difficult. Though no area in The Gambia is yet observed to be in an emergency or famine, this year the crisis is predicted to reach more than 4 million people in the Sahel. The nutrition situation is also worrying, with stunting between 14 and 30%.
- From 2000, the Government has focused on enhancing economic growth, including in PRSP and PAGE. The GNAIP aims at transforming the ANR sector from subsistence to commercial production, with a focus on smallholders. Land preparation and irrigation, degradation of soil, value chain promotion and decreasing food insecurity have a prominent place. The Vision 2016 agenda aims at stimulating food crop production and rice self-sufficiency. The government expenditure on agriculture however is modest.
- In-country donor representation is limited, but many donors support the ANR sector. Of foreign aid, only 5% goes to agriculture. In 2012 net ODA totalled US$139 million, increasing since 2010.

III. IFAD country strategy and operations

72. The purpose of this chapter is to describe the broad objectives of IFAD's country strategy for The Gambia during the period under review (2004-2014) and how these were translated into operations. Assessment of the strategy will be undertaken in chapter VII. The objectives of the programme are based on policies and approaches agreed upon with Government and outlined in the COSOP. This chapter also includes a brief description of non-lending activities undertaken. In Chapter VI the relevance and effectiveness of non-lending activities are assessed.

A. Country strategy

73. As described in Table 7 below, the COSOP approved in September 2003 set up four strategic objectives to be pursued through IFAD interventions. There has been no Mid-term Review of the COSOP and though it officially ends in 2013, up to now there has been no approved extension nor has a completion review been undertaken. In 2012 and 2014, client surveys were conducted and since 2009, the annual CPIS exercise was used to report on the progress of the COSOP implementation. Notwithstanding the internal update in 2012, has still not been officially approved either with Government or IFAD and hence not used.

74. The four objectives of the COSOP are: i) strengthening and empowerment of farmers' organizations and community based self-help groups in: a) planning and managing their lowlands and uplands; b) developing and running sustainable microfinance institutions and networks; c) improving their living conditions and work together; ii) provision of support to agricultural production through the promotion of dissemination of adapted technologies designed to increase productivity of rice and a variety of diversified crops selected on a market-driven basis; iii) provision of support to the development and consolidation of rural microfinance institutions through the strengthening of the VISACA network together with the promotion of the improvement of marketing channels and information as well as provision of support to commodity-market organization; iv) development of community-based awareness campaign on HIV/AIDS.[79]

75. According to 2003 COSOP, three essential crosscutting approaches were to be applied during the design and implementation phase of the development interventions, namely: i) resources management by women; ii) enhanced participation; and iii) building on indigenous knowledge[79].

[79] IFAD, 2003. *Republic of The Gambia. Country Strategic Opportunities Paper*. EB 2003/79/R.18/Rev.1, p. 10 parag.47

Table 7
Key elements of the 2003 COSOP and the 2012 internal update

Key elements	*COSOP 2003*	*COSOP 2012 internal update*
General objective	Reducing poverty and improve human welfare in rural areas	
Strategic objectives	1. Strengthening and empowerment of farmers' organizations and community based self-help groups in: i) planning/managing their lowlands and uplands; ii) developing/running sustainable microfinance institutions and networks; iii) improving their living conditions and work together. 2. Provision of support to agricultural production through the promotion of dissemination of adapted technologies to increase rice productivity of a variety of diversified crops selected on a market-driven basis. 3. Provision of support to the development and consolidation of rural microfinance institutions through the strengthening of the VISACA network together with the promotion of the improvement of marketing channels and information and the provision of support to commodity-market organization 4. Development community-based awareness campaign on HIV/AIDS.	
Geographical focus	Nationwide	
Main categories of intervention	1. Integrated watershed management; 2. Rural finance; 3. Diversification of on and off-farm income sources; 4. Farmers' organizations strengthening; 5. Promotion of HIV/AIDS awareness campaigns. <u>Cross-cutting approaches</u> 1. Resources management by women 2. Enhanced participation; 3. Building on indigenous knowledge.	<u>Main areas</u>: 1. Integrated watershed management 2. Improved Rural Finance 3. Diversification of on and off-farm sources of income <u>Thematic areas:</u> 1. Capacity building and institution support 2. Processing and marketing 3. Production, mechanization and microfinance
Targeting approach	1 Main target group are farmers' organizations and community based self-help groups 2 Use of participatory rural appraisal; 3 Participatory M&E system.	
Main partner institutions	OPEC, IsDB, the Kuwait Fund, the Arab Bank, the European Union, World Bank, AfDB, FAO, UNDP, GTZ, DFID.	

76. The design of the projects under the current COSOP was influenced by the experiences of five preceding projects, implemented since 1982[80]. Interventions such as lowland rice development, crop production and extension services have been incorporated since the beginning of IFAD's support to The Gambia, and from the 1990s a focus on women was introduced. Under the current COSOP, it was acknowledged that there is a cause-effect relationship between lowlands and uplands and therefore, upland conservation was added as a priority. From RFCIP,

[80] Apart from the projects under evaluation, the Jahaly and Pacharr Smallholder Project (1982-1991), the Agricultural Development Project (1984-1992), the Agricultural Services Project (1993-1999), Small Scale Water Control Project (1990-1996) and the Lowlands Agricultural Development Programme (LADEP, 1997-2004).

the absence of rural financial services was identified as an important constraint and support was incorporated into RFCIP, and continued under RFP.

77. Lessons learned from the past interventions relate to the adoption of the pilot-phase testing approach in relation to IFAD operations, which allowed testing innovative operations with potential for scaling up[81]. Also, in terms of ownership and targeting approach, the traditional village groups (kafos) had demonstrated to be an effective entry-point to better target the most vulnerable, since they were able to significantly mobilize the local populations. Conversely, one of the major weaknesses registered relates to impact monitoring and assessment with scarce operational outcome indicators and the need to strengthen data gathering.

78. In order to facilitate internal monitoring at the country programme level IFAD regrouped the initial four strategic objectives under three main areas of intervention, namely: i) integrated watershed management; ii) improved rural finance; and iii) diversification of on and off-farm sources of income. The 2012 revised COSOP document reflecting the change as a result was however never formally approved by IFAD or the Government[82].

B. IFAD-supported operations

79. IFAD supported five projects preceding the COSOP, and five which have been supported after its development (RFCIP, RFP, PIWAMP, LHDP and *Nema*) of which two are still active (LHDP and *Nema*) (see Annex II and table 8 below).

Table 8:
The Gambia five most recent projects

No	*Title*	*Board approval*	*Loan/grant signing*	*Date of effective-ness*	*Date project completion*	*Loan/grant closing date*	*Criteria coverage*
1100	Rural Finance and Community Initiatives Project (RPCIP)	2/12/1998	18/02/1999	14/07/1999	30/06/2006	31/12/2006	All
1152	Participatory Integrated Watershed Management Project (PIWAMP)	21/04/2004	15/07/2004	16/05/2006	30/06/2014	31/12/2014	All
1303	Rural Finance Project (RFP)	14/09/2006	8/12/2006	16/04/2008	30/06/2014	31/12/2014	All
1504	Livestock and Horticulture Development Project (LHDP)	17/12/2009	3/03/2010	3/03/2010	31/03/2015	30/09/2015	All
1643	National Agricultural Land and Water Management Development Project (*Nema*)	10/12/2012	20/12/2012	20/12/2012	31/12/2019	30/06/2020	Relevance

Sources: PPMS/GRIPS

80. **IFAD Rural Finance initiatives** have been implemented through two already completed projects: the Rural Finance and Community Initiative Project (RFCIP - 1999-2006), and the Rural Finance Project (RFP - 2006-2014).

81. The ultimate goal of **RFCIP** was the improvement of household food security and incomes in the rural areas of The Gambia. The project aimed to develop on and off-farm production activities by increasing access to rural microfinance services and agricultural technical support, with special efforts to involve traditional village organisations in the setting of priorities as well as in the direct provision of services. The key Rural Finance (RF) component, accounting for 58% of base costs,

[81] For instance, the RFCIP scaled up through RFP and partly through LHDP; RFP scaled up through *Nema*)
[82] IFAD, 2012. *Republic of The Gambia. Country Strategic Opportunities Paper.* EB 2003/79/R.18/Rev.1, p. 9, parag.3. This revision occurred after a 2012 mission and identified three focus areas for future interventions: i) capacity building/institution support; ii) processing/marketing; iii) production, mechanization and microfinance.

aimed to strengthen or create community based and self-managed microfinance institutions, namely the VISACAs. The main rural finance development sub-components were: (i) contribution to the fixed assets of VISACAs (building and office equipment); (ii) training and technical assistance; (iii) re-financing facility for short and medium-term credit, to be provided by local financial NGOs; (iv) a Farmer Partnership Fund to offer grant-equity contribution to village community projects; (v) technical assistance to the Central Bank of The Gambia and the creation of a VISACA Support Centre.

82. The other three project components were: agricultural support involving participatory research, technology dissemination, livestock vaccination and the building of storage facilities; capacity building for the kafos in order to enhance the operation of VISACAs and promote income-generation; support to the project management in terms of office equipment, vehicles and technical assistance for project evaluation.

83. The overall development goal of the **Rural Finance Project (RFP)** was to create an enabling microfinance environment for rural poverty reduction. The specific objectives were to: i) foster self-sustaining rural Microfinance Institutions (MFIs) (VISACAs and NBFIs); ii) ensure that MFIs have access to qualified support; iii) forge partnerships with other projects; iv) use IFAD loan proceeds cost-effectively. The components were: a) institutional strengthening of Microfinance Institutes (MFIs - VISACAs/NBFIs); b) institutional strengthening of Local Technical Service Providers (LTSPs) (e.g. Microfinance Promotion Centre (MFPC), The Microfinance Department of the Central Bank of The Gambia (MFD-CBG), The Gambia Microfinance Network (GAMFINET) and LTSPs); and c) implementation PSU and External Technical Service Provider (TSP).

84. The goal of the **Participatory Integrated Watershed Management Project (PIWAMP)** was to empower poor communities in rural areas to undertake and maintain integrated watershed management activities in order to increase their incomes and protect and conserve natural resources. The key outcomes of the project were: (i) to enhance the capacity of the institutions and project beneficiaries; (ii) to train and empower the communities in natural resources management; (iii) increase production and productivity on a sustainable basis; and (iv) improve access to market infrastructure and inputs. The project coverage was nationwide and key components were i) a watershed management fund, ii) capacity building and iii) project coordination and monitoring and evaluation.

85. PIWAMP was to address the problems of salt water intrusion and acidification of land along the interface between the rice ecologies and the river, of poor access to tidal swamps, of low water retention due to the poor water holding capacity of soils such that water no longer ponds, and of the low organizational management capacity of farmer organizations.

86. The **Livestock and Horticulture Development Project (LHDP)**, targeting 30 communities scattered in WCR, NBR, the Great Banjul Area, the Central and the LRR, aims to reduce rural poverty by raising rural incomes through improved production and marketability of livestock and horticultural products. The objectives are to: (i) improve returns to group- organized horticulture and livestock production; (ii) build up capacities at the grass-roots level; and (iii) strengthen M&E. LHDP is an AfDB-initiated project that IFAD decided to co-finance to enable expansion to the national level. The project has three components: (i) production, processing and marketing of livestock and horticultural products; (ii) capacity-building; and (iii) project coordination. LHDP has been extended until 30 September 2015.

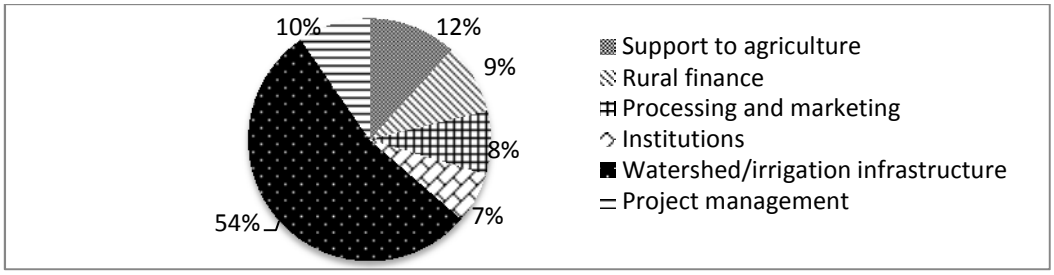
87. The **National Agricultural Land and Water Management Project (*Nema*),** operating in the poor rural areas on a nationwide scale[83], aims to reduce poverty of rural women and youth through increased incomes from improved productivity based on sustainable land and water management practices. The development objective is: increased incomes from improved productivity based on sustainable land and water management practices.

88. The project has three components: (i) the watershed development, concentrated on investments in public and communal economic assets in order to raise the productive potential of the limited supply of agricultural land and to boost rice productivity and ensure year-round vegetable production through appropriate agricultural water control, retention and supply technologies. (ii) agricultural commercialization, to provide strategic support to the rice and vegetable markets, to increase real cash demand for the produce of the mass of smallholders; and (iii) project facilitation.

89. *Nema* includes a Rural Finance mechanism, the Capital Investment Stimulation Fund, which was designed to complement the existing financial products of VISACAs and MFIs with a focus on the medium and long-term. This mechanism focuses on working with banks and aims at reducing the risk of commercial banks when lending to small and medium entrepreneurs through the provision of a matching grant equal to the loan amount. It also aims at facilitating micro and small enterprises to reach sustainability by reducing the financial burden during the first years of operations.

90. In the five most recent projects, The Gambia portfolio has concentrated on water and soil management (54%), aiming at build-up irrigation and water control infrastructure, promote lowland water management schemes, support village upland soil management and conservation farming, provide extension, and promote adaptive research on declining soil fertility and erosion. 12% of funding refers to agricultural development (delivery of agricultural extension, provision of crops technical support and training in environmentally friendly good agricultural practises, promotion of livestock and horticulture production). Project Management constituted the third largest item, accounting for 10% of the overall budget allocated; rural finance (strengthening of Village Savings and Credit Associations (VISACAs) and Microfinance Institutions) accounted for 9%.

Chart 1
IFAD supported programme – investment by component



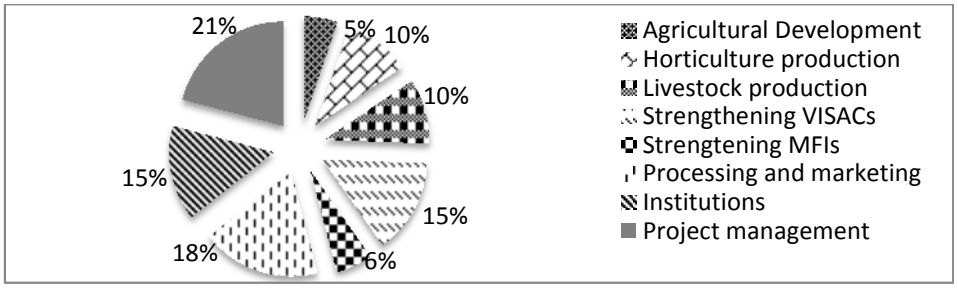
Source: IFAD PPMS and GRIPS

91. Ten per cent of the funding was devoted to commercialization of agricultural and livestock production ("Processing and Marketing"), including business management and marketing training, strengthening of producers' organizations, value addition in rice and vegetables, delivery of technical support services, livestock promotion, horticulture marketing and improvement of roads for local production trading. 7% of the budget focused on institution building, encompassing assistance to the consolidation of the Central Bank and the MoA, reinforcement of technical services

[83] CRRN, CRRS, WCR, NBR, Upper River Region (URR) and LRR

providers and support to the institutional strengthening processes at national, divisional, district and watershed level (Chart 1).

Chart 2
Agricultural development: percentages of funding for each subsector



92. Chart 2 shows that out of the overall amount (approximately US$13,766,748) spent/allocated for implementation, the subsectors where the majority of IFAD investment has been concentrated are in horticulture (40%), followed by livestock (39%) and cultivation of other crops (20%).

93. IFAD has targeted 548 sites between 2004 and 2014 (table 9). Targeting throughout the entire portfolio has been fully aligned with government (using decentralization processes since 2007 - which for targeting the poor and their needs has some limitations), and the projects used a mix of targeting strategies including demand-driven and self-targeting through existing social structures. No use was made of geographical selection based on poverty or other data though.

Table 9
IFAD project sites per region

	RFCIP	*RFP*	*LHDP*	*PIWAMP*	*Nema*	*Total*
CRRS	97	14	14	16	6	147
CRRN	54	14	13	15	11	107
LRR	68	9	11	38	10	136
NBR		12	8	36	9	65
WCR		7	20	29	9	65
URR		6	10	5	7	28
	219	62	76	139	52	548

94. Current allocation of the Performance Based Allocation System for The Gambia for the period 2013-2015 corresponds to USD14.2 million; this is fully committed as additional funding to the *Nema* project (50% grant and 50% loan). A grant from the Adaptation for Smallholder Agriculture Programme (ASAP) for the *Nema* project is submitted for approval to the IFAD Executive Board in 2015.

95. **Non-lending activities**. Policy dialogue, partnership and knowledge management constitute IFAD's non-lending activities. Policy dialogue is the main medium for arriving at shared approach between Government and IFAD during project preparation and implementation. The main partners of IFAD in The Gambia are the Ministry of Finance and Economic Affairs (MoFEA) and the MoA. Co-financing has been mobilized mainly from AfDB and World Bank. Regional grants were provided to support knowledge management activities. Regional grants were meant to enhance knowledge management. Chapter IV provides more details on the assessment of the relevance and effectiveness of non-lending activities and information on policy dialogue, partnership activities and knowledge management undertaken as part of the IFAD-supported programme in The Gambia.

Implementation progress of ongoing operations

96. Disbursement lags for the portfolio as at 30 June 2015 varied with PIWAMP being on target, LHDP were behind by -13 per cent as was Nema while RFP were also behind by -8 per cent.

97. The project status report (PSR) ratings for the ongoing portfolio for The Gambia indicate a reasonably good performance with the following concerns both projects had ratings of 3 for counterpart funds and AWPBs and this is reflected in the implementation (for example *Nema* this (with a score of 3 also for procurement) it is likely that the required infrastructure will not be completed unless this changes significantly over the next year. LHDP infrastructure visited by the mission showed inappropriate infrastructure for the environment at places, since an Environment Impact Assessment (EIA) and an Environment and Social Management Plan (ESMP) were omitted in the design). LHDP also scored a 3 for an exit strategy simply stating that Nema would now complete unfinished works). The regional averages for counterpart funds are 4, for AWPB 4.3 and exit strategy also a 4.

C. Country programme management

98. MoA is the lead implementing agency for the IFAD country programme while the MoFEA is the coordinating agency and the borrower to IFAD. The supervising institutions of the IFAD's programme in The Gambia have been the AfDB the World Bank-IDA and UNOPS up to 2008, when IFAD direct supervision was formally introduced for the Rural Finance Project (RFP).

99. There is no Country Programme Officer or Country Programme Manager in the country. Project offices and a Central Project Coordination Unit have been established in 2009 within the Ministry of Agriculture to coordinate all donor projects. In March 2010, though it was not foreseen in the COSOP, IFAD formally introduced the Country Programme Approach (CPA) as a structure to enhancing coordination, learning and sharing among the IFAD projects, to serve as a platform for linking MoA, MOFEA and MOYS and to use as critical mass for enhanced capacity building and policy dialogue. As the projects all served the same COSOP objectives and often worked with the same beneficiary communities, the CPA would help to ensure a critical mass to address any implementation challenges and enhance visibility. Also, CPA was introduced to reduce of the number of supervision missions.

Key points

- The four objectives of the COSOP are: i) strengthening and empowerment of farmers' organizations and community based self-help groups; ii) provision of support to agricultural production through adapted technologies; iii) provision of support to the development and consolidation of rural microfinance institutions; iv) development of community-based awareness campaign on HIV/AIDS.
- The revision of COSOP in 2012, which was never formally approved, regrouped the objectives into three strategic areas: i) integrated watershed management; ii) improved rural finance; and iii) diversification of on and off-farm sources of income.
- Resources management by women, enhanced participation and building on indigenous knowledge were the crosscutting approaches applied.
- Lessons learned from older projects and between projects were used in the design and implementation of newer projects. IFAD’s operation started in 1982 with lowland rice development, crop production and extension services, adding a focus on women from 1990 and upland conservation and rural financial services under the COSOP in 2003.
- The total portfolio amount since 1982 was US$196.8 million, with US$99.5 million co-financing and US$24.1 million counterpart funding from the Government and beneficiaries.
- There is no Country Programme Officer or manager in the country. The Country Programme Approach introduced in 2010 has helped coordination and sharing across IFAD projects.

IV. Portfolio performance

100. The purpose of this chapter is to assess the portfolio performance of programmes funded by IFAD in The Gambia during the period under review (2004-2014). The assessment employs internationally accepted evaluation criteria, which apply the concepts relevance, effectiveness, efficiency, rural poverty impact, sustainability, innovation and scaling up, and gender equality and women's empowerment[40]. The definition of the concepts is provided in annex VI. A composite assessment of the programme portfolio's overall achievement is also provided.

A. Core performance

101. The country programme focuses on enhancing the incomes and food security and access to finance of poor farmers by supporting production, productivity and commercialization of agricultural activities and rural finance. The majority of the activities were geared towards increasing production and productivity though, either by infrastructure or by capacity building. In each project examples of successful interventions were found, notably the development of improved infrastructure in both upland and lowland areas, which has led to an increase in areas cultivated and productivity, through improvements in water management and access to the land.

Relevance

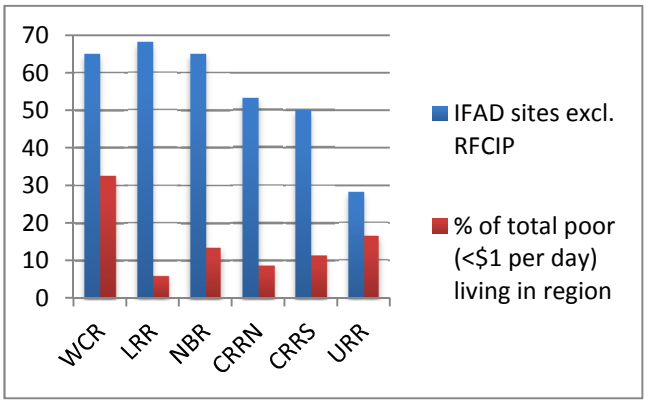
Measures the extent to which an intervention conforms to the needs and priorities of target groups and policies of the recipient country and donor, and has tailored the activities to local needs and ownership

102. The projects were generally found relevant in their design. The targeting is not done according to IFAD strategies but follows a country process (which was designed for decentralization purposes and not poverty targeting). The villagers did not always feel sufficiently consulted on interventions; they select the activities, but are not enabled to have the design tailored to their needs. In view of the poverty in the agricultural sector and the large share of women in the agricultural sector, the focus on rural women and youth in agriculture as the key drivers of change is justified. No in-depth gender analyses had been conducted. It is unclear how women's needs have been identified in selecting the community needs; there was no specific support for women headed households even though in 2010 19.4% of households was found female headed[84], and no activities targeting roles and distribution of household related tasks seems to have taken place.

103. IFAD did not use structured geographical targeting to prioritize the poorest geographical areas. Chart 3 shows a comparison between the percentage of poor living in each region and the number of sites, where IFAD has been active[85]. Though it is debatable, which poverty figures are most suitable for geographic targeting, no use at all was made of geographic targeting based on poverty data or poverty related mapping; the fact that there is few reliable poverty data in The Gambia may have been a constraint, but so was the focus on self-targeting. The communities submit requests based on their perceived needs and selection is based on predefined eligibility criteria. Communities with a strong voice or with a higher wealth index might get priority over the poorer rural population, as the decentralized process relied on villagers being literate, empowered and with political voice.

[84] 2010 Integrated Household Survey
[85] RFCIP has not been included, since it was only implemented in 3 regions, which would have distorted the picture.

Chart 3
Poverty rates and IFAD coverage per region



104. The participative approach used in all interventions was positive, but a number of limitations were observed. The selection of activities relied on a fixed menu, was often accompanied by weak support to capacity and institution building at community level and frequently created project-related Village Farmer Associations (VFAs) instead of using existing ones, which led to lack of ownership or full understanding of the group benefits outside of project activities. The projects rarely built on previous IFAD interventions[86], missing out on the opportunity to enhance sustainability for previously targeted villages.

105. IFAD supported MoA in improving their M&E system. A database called The Gambia National Agriculture Database (GANAD) was launched in February 2015 under the GNAIP M&E system to collect and harmonise information and monitor 7 impact, 25 outcome and 23 output level indicators.

Water and watershed management

106. The goals and objectives of IFAD's support to water and watershed management were found consistent with the COSOP. The intervention strategy of community participation, demand-driven, infrastructural development, capacity building and empowerment processes were designed to encourage effective participation to ensure ownership and sustainability. The goals and objectives were also consistent with both the long-term and medium term development frameworks of The Gambia incorporated in the PRSP I, with a focus on the reduction of poverty and improved food security. The PRSP I adopted a two-pronged approach combining: (i) macroeconomic and sectoral policies designed to accelerate growth and improve social sector services and (ii) promotion of new attitudes, within a people-centred participatory approach, with involvement of local communities in management of their development. The latter approach of PRSP I was a key implementation strategy in the design IFAD's earlier interventions.

107. From 2007, the Government's development policy pivoted on the medium-term macroeconomic frameworks of the Poverty Reduction Strategy Paper II (PRSP II, 2007-2011) and the successor Programme for Accelerated Growth and Employment (PAGE, 2012-2015) and the Agriculture and Natural Resources Sector Policy (2009-2015) to be realized through the Gambia National Agricultural Investment Plan (GNAIP, 2011-2015). Both the medium-term macroeconomic and sectoral development frameworks focused on the goals of poverty reduction and attaining food security, which was addressed by IFAD support in the portfolio design.

108. The interventions were all based on a COSOP, which dated back to 2003 without any formal adaptations. As a result, (expected) changes in climate were not taken

[86] Except for *Nema* finishing where PIWAMP had left off

into account at the design stage. Some of the investments, such as certain types of infrastructure and choices of crops, may therefore not have been fully optimal with regard to climate change. It is only very recently, that an additional grant from the Adaptation for Smallholder Agriculture Programme (ASAP) for the *Nema*, (total cost of USD 65 million, co-financed by IFAD (53%)), has been approved, which aims at optimizing the effectiveness of *Nema* interventions in the face of climate-related threats to smallholder agriculture and to ensure the systematic mainstreaming of climate risk management in decision-making and planning processes.

109. Most of the designs took into consideration the traditional gender roles and the key role women play in agricultural production, but did not take fully into account the time constraints and workload of women. Structural gender budgeting had not taken place and thus there were no gender responsive budgets to be monitored.

110. Though small pilots on mechanized construction were conducted under PIWAMP, up to the design of *Nema*, the designs mainly prescribed to build infrastructures by manual labour, which resulted often in constructions, which were insufficient and lacked quality controls. Mechanisation and sophisticated technical requirements in the construction of dikes, bunds and other infrastructure is needed to achieve a size and quality, which guarantees optimal working and durability.

Crop production and productivity

111. In line with its mandate, the Strategic Framework 2007-2010 and the regional strategy, the IFAD interventions supported village-level investments and capacity building in rural areas. The objectives of the projects complied with pillar two of the second Poverty Reduction Strategy Paper (PRSP-II) aiming at creating employment and reducing poverty in ways that address issues such as gender, the environment and HIV/AIDS. Poorly developed markets are addressed, as outlined "Programme 3: Development of Agricultural Chains & Market Promotion" of the GNAIP 2011-15.

112. IFAD has supported the Government's priority to transform the largely rainfed production systems into more productive and sustainable market-oriented agriculture based on the smallholders, mainly rural poor women and youth. The design is meant to tackle poverty by increasing the incomes of rural households through the transformation of the agricultural sector from subsistence to an increasingly efficient market system.

113. Together with the watershed component, the crop related interventions are intended to increase productivity, reduce post-harvest losses, improve product range and quality, enhance efficiency of processing and improve marketing, thereby generating additional incomes for producers and other operators in the Gambian rice and vegetable markets. The approach was not fully comprehensive, as IFAD relied more on the building of infrastructure, with less emphasis on small-scale mechanization of agriculture, technical support and market access.

114. The provision of support for commercializing rice, vegetable value-chains and small animals was found relevant to poor farmers and women, who face various constraints in marketing. Lowland rice, grown by women has traditionally been key in providing food security for farming families. Decreasing soil fertility, high cost of inputs and increased salinization deteriorate the fertility, which has significantly decreased rice production per hectare. Consequently the upland rice, maize, early and late millet, Findi, cowpeas and recently cassava[87], grown by men in upland areas, have become increasingly important as food sources. Though vegetable gardening was especially targeted to women, no cash crop diversification was introduced for them or linkages to local markets to sell surplus produce.

[87] Cassava recently introduced by MoA in Kerewan, NBR.

Livestock

115. The focus on livestock was aligned with the priority subsectors in both in the national strategy for pursuing the country's Millennium Development Goals (MDGs) and in Government's "Vision 2020" line of action.

116. Rural poor women traditionally hold at least a few small ruminants and/or poultry both for self-consumption, insurance and small earnings/savings[88] and therefore they were rightly targeted in activities that improved the livestock performance.

117. Livestock rearing is an important component of the mixed farming system, practiced in the Gambia. Livestock activities for poor farmers are relevant for self-consumption in the lean period. Synergies between crop and livestock were found in productive use of wastes from the crop and urine and manures from the animal side, which created scope for additional income and incentive to maintain hygiene in ruminant houses. Seasonal grazing on cropped land in the dry season was found a productive use of land in the absence of irrigation. Intensification of animal production on a group basis was a relevant introduction where animal safety was an issue and availability of feed a constraint. Introduction of intensification of piggeries, which was introduced as a pilot to draw lessons learned, appeared overly ambitious in overcoming feed constraints.

Rural finance

118. The rural finance design conformed with IFAD's Regional Strategy for WCA[89], particularly Strategic Objective 3, since it helps increasing rural incomes by facilitating access to financial capital and markets. It was also in line with IFAD's Rural Finance Policy by building rural financial infrastructures, enhancing institutional sustainability with outreach to the rural poor and supporting the policy and regulatory environment. The design was also in line with four of the six strategies of The Gambian Microfinance Policy (2013 - 2017) and has contributed to the draft of the Gambian National Microfinance Policy and guidelines and to the approval and implementation of the Non-Bank Financial Institutions Act.

119. On other strategies[90], very little has been accomplished under the rural finance support, especially with regards to micro-insurance and other financial instruments that could reduce the overall lending risk especially in rural areas or with poor households, micro-entrepreneurs and for agricultural development.

120. The rural finance support has been instrumental in the transformation of the Rural Finance Unit into a stronger Microfinance Department in the Central Bank of Gambia and in the provision of training and technical assistance to its staff. Also, be it with considerable delay, IFAD's support has formalized the specific tiered institution for the VISACAs network (V-APEX) that will be in charge of supervision and monitoring, capacity building and technical assistance. In addition, technical assistance and training were provided to the V-APEX. Furthermore, rural finance support has been instrumental in the strengthening of other MFIs (the National Association of Cooperative Credit Unions of The Gambia (NACCUG) and The Gambia Women's Finance Association (GAWFA)), which was important to enhance the credibility of the microfinance subsector and increase its outreach.

121. The combination of increased access to rural microfinance services and agricultural production activities aligned the project with Vision 2020 (1996) in terms of focus improving food security. These activities were combined under RFCIP, but the design was flawed, because the VISACA component operated countrywide, while the other components operated in two regions only. This led to only some 20% of the mini projects being in the neighbourhood of VISACAs, an indication of a high

[88] Desk Review Note Livestock and Horticulture Development Project (LHDP)
[89] IFAD's strategy for rural poverty reduction in West and Central Africa 2001
[90] The strategy for responsible finance and consumer protection and monitoring and evaluating the impact of microfinance

level of disconnect between project components[91]. After RFCIP rural finance and agriculture were targeted under various projects, leading to continuous disconnect.

122. The VISACA concept and positioning, with a large rural coverage and operating close to communities, were found relevant in the context of rural Gambia, where commercial banks are not operational or involved in primary agriculture financing, and Osusus are unable to meet their members' demand for agriculture loans. Rural finance support has actively contributed to building the capacity of VISACAs through the provision of technical assistance and training. Savings mobilization and strengthening the equity base through additional membership was promoted and an agreement with the Social Development Fund was forged to increase the VISACAs network financial resources.

123. The type of implementation and the nature of services and products provided by the VISACAs are not optimal and suffered from several flaws at design. Villages are mostly poor to extremely poor. Households in these villages are not food-sufficient, as their production doesn't meet their needs, and have no produce to sell.

124. IFAD's global mandate identifies its main target group as the poorest of the poor in rural communities, with special attention to women and other vulnerable groups in society. RFP applied an inclusive targeting strategy with built-in approaches to ensure that the economically active poor women also benefit as clients of the strengthened rural financial services, without excluding the poor men.

125. Relevance was rated moderately satisfactory. Though designs were relevant to IFAD's and the government's policies and strategies and the focus on women and youth was justified, some important challenges, as noted above on the lacking of a targeting strategy to reach/include the poor were not sufficiently addressed.

Table 10
Relevance rating

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*NEMA*	*Overall portfolio*
Relevance	4	4	3	4	5	4

Effectiveness

Evaluates the extent to which an intervention has achieved its objectives

126. The overall findings are that a large number of outputs under the projects were achieved, with variations in quantity and quality between projects. Annex XIV contains a table with the outputs as per appraisal reports, compared to the actual achievement. In a number of cases, the indicators contained no numbers to compare against, and also numbers of outputs were frequently not reported. Moreover, this gives no indication towards the quality of the achieved outputs.

127. The team has conducted an outcome harvesting exercise by selecting the most important outcomes and checking them back to the target beneficiaries and stakeholders. Annex XV displays the result of the outcome harvesting. Objectives and outcomes were only partially achieved; most progress was made with regard to improved crop and livestock production while infrastructure was often not completed.

Water and watershed management

128. Diversion bunds, gully plugs, dikes, and spillways have helped control water movement in upper catchment and lowland areas, by increasing the area of land available for cultivation and through increase in water infiltration by longer retention of fresh water on the land. In upland areas, they contributed to reducing soil erosion and protection of villages from flooding. Expanded areas of cultivation and improved production areas were found during field visits, but not the reported

[91] RFCIP Project Completion Report

increase[92] in upland production of over fivefold from 2.122 metric tons (MT) at appraisal.

129. Causeways and bridges contribute to farmers' access to lowland areas used for tidal irrigation, which has made it safer particularly for women to work in these areas. Women are the main water fetchers, and they benefited from improved access to water in the gardens and for livestock, but they still brought up a large need for more water points closer to the village and training on operation and maintenance.

130. An increase of over 350% in household food self-sufficiency in lowland sites was reported[92], but this did not match field observations. Field visits found self-sufficiency to be often described as roughly 2 months a year. Though the drought year of 2014 has to be taken into account, participants also described that large early gains in productivity and area cultivated under the project had dissipated, due to increased salinization and breaching of dike walls and spillways, leading to less land available for cultivation. This could have been avoided or reduced had climate change been responded to in design and during implementation.

Crop production and productivity

131. The main LHDP project objective to reduce rural poverty sustainably by increase in rural incomes through improved production and marketability of livestock and horticultural products was partly achieved. Improved returns to group horticultural enterprises were constrained since only a limited proportion of the area in the 10 group gardens supported was cultivated. RFCIP achieved incremental production improving food security, though it was lower than planned. Women reported that the 10 gardens of 5 hectare that had been established and 21 gardens rehabilitated had helped them in their livelihood and in providing nutrient-dense vegetables to their children, which they thought had improved their health. PIWAMP was found to have a positive effect on child malnutrition.

132. By December 2014, 16 of the 20 planned vegetable gardens had been completed. The rehabilitation activities included digging of 23 hand-dug concrete line wells and included 10 solar pumps, installed by December 2014. Efficiency in cultivation of vegetable gardens was low as a result of partial cultivation of the areas assigned in the 10 gardens[93] and because of limited water availability.

133. By December 2013 49% of the cultivation was done by women[94]. The 173 now legally registered farmer associations at village and district level have 50% representation women in the executive committees, leading to an increased participation of women in decision making processes in the community. As a result of the mandatory obtaining of land title deeds, the women legally owned 90% of the gardens visited.

134. Capacity building activities like farmer training, extension training and village auxiliary trainings could not be conducted. In the horticulture subcomponent, four out of five activities were implemented, whereas under the capacity building and the PCU component, 5 out of 9 activities were implemented.

135. The poor farmers mostly had to sell their rough produce and suffer from post-harvest losses and poor market access. IFAD supported increased production, which led to more producers having to sell at the same time and in the same location, as their market access is limited. Support to poor farmers in market access and value chains had been included in project designs, but in practice most of the support still focused mainly on production with very few groups gaining increased returns from market access. Though food processing equipment and

[92] PIWAMP Draft PCR, December 2014
[93] In LRR in out of 7 hectares total, 4.3 ha cultivated. In CRRS 1.19 ha is cultivated out of 5 ha. In WCR 1.5 ha cultivated within 2 schemes. In URR 1.2ha is cultivated out of 9.25 ha. In CRRN it is estimated only 18% of the 3.5 ha rehabilitated garden is cultivated. Annual Progress Implementation Status Report December 2014, LHDP.
[94] PIWAMP Draft Final PCR

training[95] were supported and storage facilities provided, a comprehensive approach from production to selling the end product was lacking[96].

136. Despite the innovative approach for a comprehensive project bringing together all poor rural farmers' needs, inputs, production, finance and livelihoods, the effectiveness of project was lower than expected, especially with kafo farms and cereal banks as a result of design lapses and planning the delivery of activities in an appropriate sequence. This limited achievement was due to lack of ownership of the community farms, resulting in low productivity and cereal banks built without prior needs assessment resulting in limited grains being stored.

Livestock

137. Egg and broiler production in some poultry groups has been effective and marketing of broilers assisted by one refrigerated van. Likewise, small ruminant production groups have successfully started production. In poultry enterprises, beneficiaries reported that the income from poultry was satisfactory when compared to the time and labour invested. Many groups switched to layers to broilers despite the profit potential after problems in maintaining egg production.

138. Availability and quality of feed is crucial for productivity in general. Excellent examples of Moringa and Leucaena tree plantations[97] are found in Fellengkoto and Baniko Kekoro (ibid). Started two years ago, the trees provide protein to the diets as well as acting as a fodder reserve during the dry season. Access to sufficient quality feed was frequently an issue though, despite the promotion of maize production and the setting up of 15 fodder plantations. The short six-seven week timeframe for broiler production and the type of feed required made it easier to manage and market this produce. Improvement of local flocks through introduction of improved cockerels was ongoing, but complete replacement of local varieties was rarely achieved.

139. In most cases, IFAD supported poultry businesses are run by mainly young women. Depending on the business skills of the women, only part of the businesses was profitable[98]. Some of the groups used their acquired knowledge to produce their own feed, using their own agricultural produce and carrying out their own veterinary services and marketing through the community radio. After the mid-term review, poultry-aquaculture production was piloted to provide alternative cost-effective options to the higher cost original designs.

140. For housed poultry systems, correct feeding formulas for layer and broiler systems are particularly crucial. Kafos that have been able to access premix feed have higher productivity than those without. The semi-scavenge system practiced in Brikamaba, where chickens are allowed to free "graze" for few hours and kept inside during the hottest hours and at night, provided important feed supplement.

141. Under LHDP and RFCIP, kafos supplied their own female animals as part of their contribution, whilst the project supplied improved male breeds (in ratio of 1 male to 11 female animals for LHPD). Many farmers reported issues with their livestock. Some had sold one or more of the rams provided by the project due to aggression issues. Lack of separation of the males from females meant that controlled breeding was still not being realised.

142. Linkages were facilitated between initiatives like EMPAS Poultry Project Processing, directly supporting private commercial business and between broiler-producing groups and butcher/meat stall groups[99]. In general though, linkage to markets,

[95] 125 farmers were trained in fruits/vegetable processing and preservation training and 95 farmers and butchers in meat hygiene and pork processing
[96] The food processing plant supported by AfDB in Banjul Nding was functioning, but faced considerable constraints as a result of lack of reliable access to electricity
[97] Started by IFAD regional grant, see Section VI D and Annex III
[98] In Dobong poultry was thriving under a woman president with strong leadership and business skills
[99] LHDP Mid-term review

value addition and processing was limited, especially for livestock and promotion of a business-oriented mind-set with linkages to the private sector was lacking; lack of capacity of extension staff was not conducive to achieving this either.

143. Progress since the mid-term review on small ruminants and poultry has been marginal[100]. There are just 15 of the 30 poultry and small ruminant groups in operation, despite a further 15 groups having been formed and expecting housing construction for over a year. The main reason for slow progress is due to delay in approval of the annual work plan and budget and a later cancellation by IFAD.

144. The livestock houses under LHDP had a number of shortcomings in the construction. The housing was of a similar design for poultry, sheep, goats and pigs. The design was not ideal for any of these animals under the local conditions, causing additional stress. The concrete structures and lack of airflow impacted on the body heat management of the livestock. Construction of buildings also showed poor design with heavy doors attached to on both sides of single breezeblocks, leading to cracking and failure of the hinges. The water troughs attached to the hand pumps were all too high for ease of access for younger animals and lacked drainage facilities for ease of cleaning. Several hand pumps were not working well. The poultry house design did not maximize airflow, which was sub-optimal in the hotter regions.

145. Many beneficiaries were trained[101]: 1233 on good agricultural practices (GAP), 134 on gender empowerment, 220 on food processing, 212 on business management, 103 on village auxiliary extension, 96 on leadership and good governance and 212 in Training of Trainers for extension workers. Success and usage of knowledge was varying; using GAP for instance remained a challenge. Many capacity building activities like farmer training, extension training and Village Auxiliary trainings have not taken place, reportedly due to constraints within official systems.

Rural finance

146. Against the target of 450 mini-projects that promoted household food security, 359 projects initiated by communities and kafos were established by RFCIP. These included: vegetable gardens, additional garden wells, intensive feed gardens, cereal banks and vegetable storage facilities.

147. The MFD-CBG is now able to implement its supervisory function as a result of support from the project through training and an MIS designed to facilitate the timely collection and reporting of data. The MFD now appears able to conduct quarterly site visits to MFIs including VISACAs for analysis and support. The supervisory capacity of NACCUG has been enhanced through RFP technical assistance and provision of training.

148. Judging by the growth and quality of the VISACA portfolio, the effectiveness of the technical service providers' effort has been limited. Interruptions in the provision of technical assistance to the VISACAs caused by handing over of the technical service providers from RFCIP to RFP may have impacted on this, as well as the absence of a standard strengthening process and uncoordinated implementation of microfinance best practices and sometimes the quality of the technical service providers' staff.

149. The implementation of VISACAs has been supply-driven with limited consultation and participation from local communities. Each and every community consulted approved the creation of a VISACA in its constituency without understanding the long-term commitment necessary to make it viable and sustainable. In that respect, the awareness campaign carried out by the project has been ineffective resulting in poor VISACAs' governance and commitment of communities.

[100] LHDP Progress Reports, 2013 and 2014.
[101] From LHDP Self-Assessment:

150. Nearly all households are growing the same crop, which requires the same financial resources to purchase inputs and fertilizers and the same loan duration and repayment schedule. On the other hand, households' savings capacity is extremely limited and volatile. Savings are often used for social needs all year round as well as for some small income generating activities with a very high turnover. Consequently, VISACAs have only been able to mobilize highly volatile savings/deposits across the communities, while trying to offer agricultural loans that require the freezing of their financial resources for a period ranging from 6 to 8 months, leading to an evident mismatch. The problem is exacerbated by the limited refinancing loans, which have been extended under the project or by the V-APEX[102].

151. The creation of a V-APEX institution did not materialize under RFCIP as planned and was again included in the design of the RFP, to ensure the sustainability and strengthening of the VISACAs network. Unfortunately, due to the numerous changes in the RFP management[103], the V-APEX was not implemented before mid-project. It was therefore not fully functional and not able to provide services and there was no scope for further capacity building.

152. V-APEX, in an attempt to harmonize VISACAs' procedures, has designed a new Manual of Procedures for VISACAs. The changes introduced in the VISACAs manual focus on: (i) governance with a time limit for the mandate of committees' members; (ii) interest rates and minimum spread (iii) loan monitoring and recovery, and (iv) accounting, reporting and MIS. Nearly one year after its finalization, the manual of procedures has not yet been implemented in all VISACAs and V-APEX has no legal capacity to enforce its implementation in each VISACA[104].

153. Under RFCIP, 75 cereal banks have been established between 2000 and 2006. Reportedly, though there was a definite need, none of the 75 cereal banks has been functioning like a cereal bank, but rather as storage facilities. Even with the existence of a nearby VISACA, neither project staff nor community members have thought of linking the storage facility and the VISACA and develop warehouse receipt financing, which would have enabled a higher income for producers.

154. Effectiveness was found moderately unsatisfactory. Though many outputs were achieved, it was only in crop production that objectives were achieved to a reasonable extent, whereas in rural finance the achievement was much poorer.

Table 11
Effectiveness rating

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*NEMA*	*Overall portfolio*
Effectiveness	4	4	2	3	3	3

Efficiency

Measures the extent to which the costs of the development intervention can be justified by its results, taking alternatives into account

155. Table 12 illustrates the time passed between project approval date and project effectiveness. On average for the 5 projects under review, this was 11 months for an average remaining project duration of 78 months. This indicates that 12.5% of the project duration was lost because of effectiveness conditions not being met. The situation varies drastically with two sets of time intervals: LHDP, RFCIP and NEMA have gaps between approval and effectiveness from 1 to 8 months and an average remaining project duration of 73 months (interval of 5.2% of project

[102] Only 48 VISACAs out of 80 and with only less than 10% having benefited from a revolving refinancing credit line
[103] RFP had three project coordinators in 9 months
[104] The final decision lies with each VISACA's management committee

duration), and PIWAMP and RFP have time laps from 19 to 25 months and an average remaining project duration of 85 months (20.6% of project duration).

Table 12
Time laps between approval, effectiveness and completion

Projects	Approval	Effectiveness	Completion	Time laps between approval and effectiveness	Time laps between effectiveness and completion
LHDP	17/12/2009	03/03/2010	31/05/2015	3	62
PIWAMP	21/04/2004	16/05/2006	30/06/2014	25	97
RFCIP	02/12/1998	14/07/1999	30/06/2005	8	72
RFP	14/09/2006	16/04/2008	30/06/2014	19	73
NEMA	10/12/2012	20/12/2012	31/12/2019	1	84
Average				**11**	**78**

156. The issue related to time lapse between approval and effectiveness is highly significant especially for RFP as a follow-up project of RFCIP. The 19-month delay between approval and effectiveness of RFP in addition to the one year delay between the completion of the RFCIP and the approval of RFP has led to a gap in the supervision, training and capacity building of the VISACAs, which were still extremely weak at the end of RFCIP. RFP was supposed to provide additional technical assistance and training to VISACAs and to implement the VISACAs apex structure. As a result, the sustainability of the apex institution both operational and financial was highly questionable.

157. Table 13 illustrates for the three closed projects the changes in the costs of project management between approval (ex-ante) and completion (ex-post). For PIWAMP and RFP, actual operating costs have increased by 216% and 27% respectively (an aggregated increase of US$4.7 million - initial aggregated budget was US$4.36 million). For RFCIP, actual operating costs have decreased compared to the budget (24% decrease representing around US$0.7 million).

158. The high turnover of project staff is a source of explanation for the increase of actual operating costs versus budgeted ones. Lack of skilled staff as envisaged in the project documents required the contracting of external service providers at a significantly higher cost. It also explains the poor performance of both projects in terms of implementation, sustainability of institutions and activities implemented.

159. Discussions with PIWAMP management staff have not corroborated the evidence shown by project data, while discussions with RFCIP management were no longer possible (completion date in 2005).

Table 13
Operating costs – ex-ante vs. ex-post (1,000 USD)

Projects	Costs ex-ante			Costs ex-post		
	Total	Gestion	Percentage	Total	Gestion	Percentage
LHDP (*)	8,005.00	1,523.00	19.0	nd	nd	nd
NEMA	64,900.00	5,400.00	8.3	nd	nd	nd
PIWAMP	17,554.60	1,845.90	10.5	18,394.88	5,827.84	31.7
RFCIP	9,235.55	3,004.51	32.5	9,171.72	2,293.04	25.0
RFP	6,519.22	2,522.05	38.7	6,110.49	3,195.49	52.3

(*) only IFAD grant

160. Moreover, only in PIWAMP and NEMA the percentage of operating costs vs. total costs was below or close to 10%, while all the others have a percentage ranging from 19 to 38%. At completion, actual operating costs vs. total project costs range from 25 to 52%. It denotes the suboptimal capacity of the IFAD design team to properly evaluate different assumptions with regards to the capacity of project staff to effectively and efficiently implement projects' activities.

Table 14
Percentage of IFAD resources in the total project cost (1,000 USD)

	Total project cost	Ex ante IFAD resources	%	Actual cost	Ex post IFAD disbursement	%
LHDP	15,942.0	8,005.0	50.2	nd	nd	nd
NEMA	64,900.0	34,409.2	53.0	nd	nd	nd
PIWAMP	17,554.7	7,150.5	40.7	18,381.2	7,472.0	40.7
RFCIP	10,640.0	9,240.0	86.8	9,171.7	9,171.7	100.00
RFP	10,903.1	6,519.2	59.8	7,122.4	6,110.5	85.8

161. Table 14 above illustrates the share of IFAD financing in relation to the total cost of the project for the three projects completed. In average, the percentage of IFAD resources in the total project costs is 50% (ranging from 40 to 59%). However, for RFCIP, the percentage of IFAD resources in the total project cost amounts to as much as 87%. For the three completed projects, the average percentage of IFAD resources in the total project cost represents 75% (ranging from 41 to 100%). This increase in the percentage of IFAD resources in the total project cost indicates the absence of contribution from partners compared to planning in the design stage.

162. A number of outputs have been realised, but sometimes at considerable cost. There were few efforts to adapt unit costs to local context and beneficiaries' capacity to sustain interventions was taken for granted, but has not been achieved. The lack of understanding that changes can still be introduced to designs even during implementation has led to non-acceptance of alternative cost effective options and non-delivery of results.

163. Significant improvements were made in the setup and the management of the M&E system in 2014, when it was harmonized to incorporate common features of the RIMS, but it was not sufficiently elaborated to obtain data at outcome and impact level. The non-specific and broad definition of indicators at the design stage in the older projects made it difficult to estimate results. Data collection forms were developed and training was conducted; participatory monitoring was conducted through quarterly reviews. Nonetheless, the quality of the M&E system remains insufficient to use it as a management tool to inform planning and guiding interventions for project management and the Project Steering Committee[105].

164. Project management took up a considerable part of the expense, and in PIWAMP was much higher than planned[106] (table 15). High field allowances and funding relating to service providers were mentioned as key causes, but high staff turnover also had a negative impact. Considerable time and energy was spent in preparing annual procurement plans and executing them through the Procurement Committee of the MoA, following guidelines of the Gambia Public Procurement Authority and ensuring requirements of AfDB and IFAD were met. In terms of the cost of the project per beneficiary, US$106.7, the evaluation found administrative costs of over 30% (US$33.8 per beneficiary)[107].

[105] LHDP Self-Assessment Report
[106] PCR Final Draft PIWAMP, December 2014.
Dividing the total loan (US$18.381 M) by the number of overall beneficiaries (172,347), it amounts to US$106.7 per beneficiary. The administrative cost per beneficiary was also calculated by dividing the operating cost of the project (US$5.82784) by the total number of beneficiaries (US$33.8).

Table 15
PIWAMP Project performance by component

Component	*Budget (million US$)*	*Actual (million US$)*	*Actual vs. budget*
Capacity Strengthening	4,043.10	3,665.47	91%
Watershed Development Fund	11,665.60	8,901.57	76%
Project Management Unit	1,845.60	5,827.84	316%
Total	17,554.60	18,394.88	105%

165. The engagement of nine public service providers in support of project implementation took up considerable resources from the project, while providing mixed levels of results. Three out of nine providers supported M&E within the project. The Department of Livestock supervised the construction of 15 livestock watering points, however operation and management still needs further attention. The unit of Soil and Water Management Services (DWR) conducted soil and water conservation trainings and monitoring of infrastructure developments, which has not resulted in the construction of durable (or fully completed) structures.

166. The National Agricultural Research Institute (NARI) supported rice seed multiplication and participatory varietal selection, and improved rice varieties were introduced following on from the NERICA programme. Certified seeds are now produced by farmer's co-operatives, supported by the new Seed Act, but the National Seed Council still has to finalise the certification. Vegetable seeds were provided on a one-off basis to women's gardens, but some showed poor germination and women were generally found to be using their own seed. The physical achievement of LHDP against planning was 76%. It was envisaged in the design, that civil works would be procured, constructed and operationalized in the first project year (40 for small ruminants and 40 poultry), but this was changed after the mid-term review to 30 for each and as a result of budget and delay issues, at the time of extending the project, only 15 of each had been completed and no approval was obtained to complete the remaining houses in the extension period. There have been discussions between IFAD and the project over the suitability of animal housing design. 15 poultry and 15 small ruminant and their houses were deleted from resubmitted work plan and budget requested by IFAD as conditionality for project completion. The request for modification in design has led to delay in construction of the remaining houses. This is cited as the main reason for current underspend (21%) in project activities.

167. The livestock sub-component only started in the third quarter of 2013, so groups are still relatively young and flocks small. Livestock productivity was found rather low due to the below LHDP standard number of livestock per flock. Moreover, Village Veterinary Auxiliaries (VVAs), in spite of the training received, are not operational within most of the visited Kafos. Consequently the GAPs introduced were not adopted.

168. Pig production was established in three locations, but the target of establishing two additional piggeries was later cancelled by IFAD. The successful piggery in Kouto has experienced an outbreak of African swine fever. In Kuntaur and Brikama Ba feeding of the pigs has been a major issue. The semi-intensive model of pig rearing introduced by the project therefore seemed either unsuited or insufficiently guided by technical training to the farmers.

169. The net income from income generating activities under RFCIP funded by new credit sources was expected to rise fourfold within three years. No evidence was reported for increases of this order and the survey conducted by the Interim Evaluation showed that there was a significant lack of impact and that the cost per beneficiary could not to be determined. The implementation of the rural finance

component was not found very cost-effective either, since in-kind contribution by direct beneficiaries towards the activities for mini-projects and for the construction and or rehabilitation of VISACAs was not fully provided[108]. This evidence is largely circumstantial, as despite considerable provision, the M&E component did not achieve collection and analysis of the necessary information.

170. Although in the end the disbursement rate of the rural finance activities was close to 100%, delays often occurred, caused by frequent change in management. Coupled with poor connection and time-gaps between related projects, this hampered efficiency[109] and has negatively impacted on the overall performance. Delays also affected the implementation of the V-APEX, which was barely implemented at the end of RFP. Any APEX plays a pivotal role in the monitoring and supervision of its affiliates and in the training of their staff, members and committees. In addition, the APEX should also have constituted the entry point for the development of financial and technical relationship between the affiliates' network and donors and/or the financial sector. The delay resulted in a weak institution, unable to provide its services to its VISACAs, which were weak institutions to begin with requiring a strong and continuous support.

171. Financial assistance has been uneven among all VISACAs. Between 2009 and 2014, 48 VISACAs have benefited from a refinancing line. The refinancing lines repayment rate from VISACAs ranged from 59% to 95%. It has to be noted that due to a bad harvest in 2014 the repayment rate has dropped from a 3-year average of 91.5% to 63%. V-APEX started its activity in 2011 and the refinancing line repayment rate has increased significantly (average 91.5% between 2011 and 2013 up from 69%). A number of reasons have been identified for that increase. Closer monitoring and follow-up from the V-APEX when implemented together with hands-on advisory services and technical assistance helped ensure recovery of refinancing lines extended. Most refinancing lines have been extended to the same VISACAs (repeat beneficiaries).

172. The lack of reliable and accurate financial reporting over the period 2009-2014 for each VISACA prevents the assessment of the effectiveness of refinancing lines for the VISACAs financial sustainability. Globally, over the period during which refinancing lines have been made available for a few VISACAs, their membership has increased and so did the number of members benefiting from a loan. However, due to the extreme volatility of savings and deposits, no correlation can be made between the refinancing lines extended to VISACAs and savings mobilized.

173. The total actual disbursement on rural finance and microfinance development for was USD 8.316 million[110] and the total VISACAs membership was approximately 45,000 by 2014, so the cost per member amounts to USD 186. As only around 8,000 members are active at the same point in time and repeat savers, the cost per VISACA member effectively using them reaches USD 1,040. These costs per VISACAs should be reduced by the cost of implementation of the cereal banks and the MFD-CBG and the support provided to other institutions. Still, the cost of support to VISACAs is extremely high considering their limited active membership.

174. Support along the value chain has been limited and the approach has not included cash crops with a strong market potential. Improved production practices appear to be spread unevenly over a wide area. Lack of storage facilities enabling warehouse receipt financing, of processing equipment, lack of packaging, lack of transportation to reduce post-harvest losses remain major constraints. Some VFAs have developed inputs procurement for the community, while commercialization remains in all cases an individual activity. Support to developing strong farmers organisations to reduce costs and limit risks was not

[108] RFCIP (2005) Interim Evaluation Report, IFAD.
[109] There was a 2-year gap between RFP and RFCIP
[110] PCR Reports.

sufficiently incorporated. Profitability analysis does not seem to be incorporated into the design. Potential for processing agricultural products exist in rural areas, and AfDB supports processing units, but with agreement of IFAD, these are all implemented in urban areas close to Banjul leading to unsustainable transportation costs on poor road network from production sites.

175. Efficiency was found moderately unsatisfactory. Throughout the projects, multiple delays were faced and the costs have been high as compared to the outcomes and management costs were high, in some cases much higher than planned. In PIWAMP and RFP, actual costs have turned out much higher than planned costs, with high staff turnover being the main factor. In general, staff turnover and insufficient project implementation capacity of staff reflected poorly on efficiency. In general, alternative lower cost options were not considered. The M&E system, although its quality has improved over the evaluation period, was still not strong enough to follow actual versus planned costs and expenditures.

Table 16
Efficiency rating

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*NEMA*	*Overall portfolio*
Efficiency	3	3	3	3	3	3

Rural poverty impact

Evaluates what has happened as a result of the intervention, what real difference this has made to the lives of the beneficiaries and how many people have been affected?

Household income and net assets

176. Impact was found to a varying extent across the projects. The best and lasting impact was gained mostly in upland areas, since infrastructure in lowland areas was either incomplete or had a shorter lifespan than expected. Rehabilitation by *Nema* aims to contribute to re-achieving this sustainability.

177. Though the projects collect regular data, these rarely include consistent outcome or impact data. Impact was analysed to a minor extent in supervision missions and most of the findings were anecdotal. In *Nema*-ASAP impact monitoring is supposed to improve, with four of the 13 proposed indicators being impact-focused, including gender and health related indicators.

178. Though some women reported that increasing production and resulting higher contribution to the household consumption had empowered them, the decrease in yield after the first 2-6 years due to the dilapidation of infrastructure had eroded their newly gained empowerment. The erratic rainfall pattern of 2014 had caused a new drop in food security and thus a lower income.

179. Impact of agricultural loans on farmers' income greatly depends on the quality and yield of harvest, which is also dependent on the quality of inputs purchased. Interviews with farmers indicated that repeat loans have enabled them to purchase the necessary inputs for their activity, thus moving them towards a self-sufficient farming activity that gradually covers the household's needs. Resilience is still low though, especially in the face of a bad harvest or lack of available funds at the local VISACA.

180. With about 45,000 members, VISACAs have been instrumental in providing access to financial services to a rural population, which was previously excluded from these services. This access has been enhanced and facilitated by the location of VISACAs in project-selected villages or cluster of villages. Considering the cash availability constraints faced by VISACAs, an average 70% of members have been able to access funds for social / households' needs, petty trade and agriculture.

181. In the few communities where VISACAs were successful[111], there was an increase in economic activity financed or inspired by and revolving around the VISACAs. Families had invested more time in farming and non-farm income generating activities (IGAs)[112]. There was an increase in basic households' assets[113]. It still remains unclear however, to what extent the results can be attributed to RFP.

182. Impact of access to microfinance services is variable and depends on the type of activity. Small non-agricultural IGAs have generated profits; two loans often sufficed to reach self-financing. Those who borrowed for agriculture purposes have suffered from insufficient financial resources in most VISACAs and risks related to production. Consequently, households have only been able to generate profit and income when production, harvest, post-harvest handling and prices were good. Access to markets?

Human and social capital and empowerment

183. PIWAMP has reported the full physical completion of outputs in terms of both the establishment of farmer associations and the construction of water management structures[114]. The sense of ownership and capacity within the farmer associations is low. While the establishment and registration of 89 VFAs, 55 Ward Farmer Associations and 6 District Level Farmer Associations meets output requirements, considerable capacity development and further support is required to enable these organisations to become functional and self-sufficient. VFAs were found most successful in places where they had been operational for some time and had been established by the farmers themselves[115], since the members had common business interests to defend. Some even work as mutual lending organizations[116].

184. NAWFA currently implements literacy and numeracy training for women. The literacy classes were used in tandem with farmer field schools, which enhanced the functionality. After 300 hours of training over one and a half years (reduced by 50% from previous interventions), most women were only able to read weighing scales and make simple calculations. An evaluation will soon be conducted in partnership with the Ministry of Education. The addition of literacy training for women may contribute to further social and economic empowerment through by improving their bargaining skills.

185. Rural finance activities included training and capacity building that contributed to increase skills and knowledge. These activities have not only focused on VISACAs and later on their APEX institution, but have also targeted other microfinance institutions (NACCUG, GAWFA) or regulatory and professional institutions (Central Bank, Microfinance Promotion Centre and GAMFINET). People trained in VISACAs, met during field visits, rated the training as relevant, but insufficient and needed refresher training courses. Despite efforts to build capacity of VISACAs by means of formal training programs, field visits and on-site training, VISACAs management committees' members understanding of formal banking procedures and on their own laws and procedures mostly was low, probably also impacted by the high level of illiteracy.

Food security and agricultural productivity

186. Apart from income related impact, a number of beneficiaries reported, that they used various vegetables from the gardens and eggs for household consumption. Though no specific nutrition or food intake impact has been measured, it may be assumed that dietary variety has increased to some extent.

[111] RFP Project Completion Report
[112] Non-farm activities such as production of groundnut paste, tie & dye, soap making and tailoring
[113] RFP 2014 Impact Assessment Survey
[114] PIWAMP Draft Project Completion Report December 2014.
[115] For instance Boiram(1990s) and Sare Alpha (2008)
[116] Sinchu Gudo, Kudang

187. Project data from supervision missions and M&E show increasing incomes from poultry (including eggs), fattened ram, organic manure and multi-nutrient licks and mineral blocks. In some cases, manure is sold even before small ruminants are big enough to sell. Livestock flock size increment was 56% for sheep, 172% for piggery (despite recent high mortality), 21% for poultry in addition to 130 crates of eggs produced (of which 9% was consumed, 19% hatched, 67% sold and 5% as losses) from March 2014 to March 2015. Soft loans provided by kafos to members based on revenue generated from their enterprises helped increasing incomes.

188. Household food security was to be enhanced through boosting crop production, reduction in mortality rates of small ruminants and rural poultry, storage of grains in cereal banks and selling grains during lean and hunger periods. While the early millet target was not achieved, due to poor yields from kafo farms, there are strong indications that substantial quantities[117] of assorted vegetables, cassava and sweet potatoes were produced annually to enhance household food security[118]. Moreover, cereal banks significantly reduced post-harvest loses and crop wastage and provided protection for stored grains against rodents and birds.

189. Though PIWAMP has had positive impact on crop production, the reported impact of PIWAMP in terms of increased area cultivated under the major crops and changes in their productivity cannot solely be attributed to project activities, since the methodology reportedly did not allow separation from general trends in increased acreage and impact of weather variations. It was estimated that 105,405 people directly benefitted, which is 64% of the appraisal target of 164,310 (54,685 women and 50,720 men). Project activities covered at least 89 communities, with an estimated 18,000 households[119] as beneficiaries. This is more than the appraisal target of 12,000 households. As in other cases though, beneficiaries were not all from the poorest villages due to the lack of a specific targeting strategy.

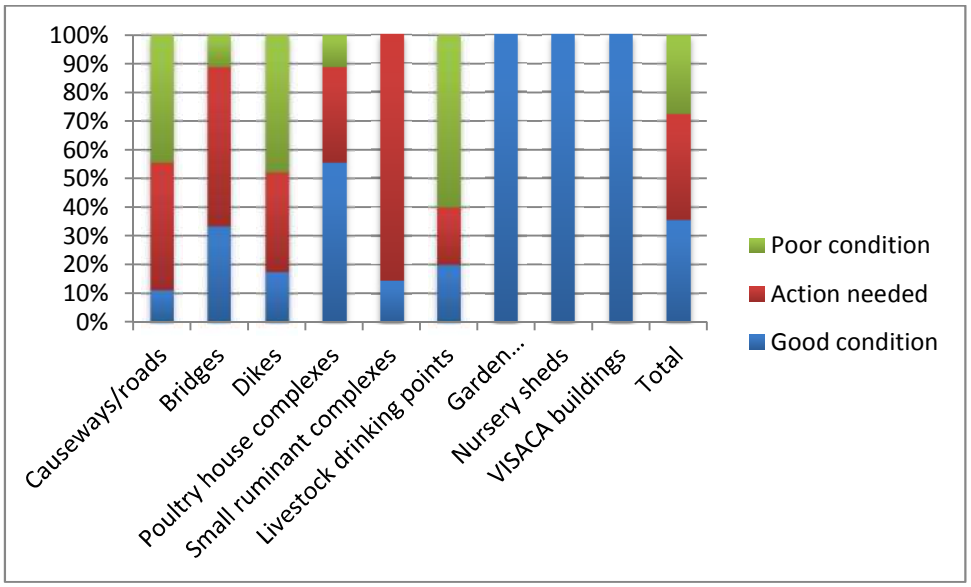
190. Structures built are reported to have raised cropped area from a total of 4,547 ha in 2006 to a total area of 49,751 ha by 2013 against a target of 17,143ha, with the cultivated area for rice increasing from 471.24 ha in 2006 to 21,942.34 ha in 2013. Food crops production subsequently increased from 4,503.88 MT in 2006 to 50,481.06 Mt in 2013 with rice being the highest from 565.49 Mt in 2006 to 23,440.02 Mt in 2013 indicating 41-fold increase[120]. Project staff reported though that the methodology did not allow separating project effects from general trends in increased area cultivated/productivity and weather effects[121] and therefore, these findings are not directly attributable to the project.

191. During field visits, the Evaluation Team found many of the water management structures incomplete, broken or needing repair. 81,486m of dikes (106% of target), 3,335m of spillways (138% of target), 1,984m footbridges (66% of target), 22.7km causeways (22.7% of target), 157km contour bonds (22% of target), 692 gully plugs (82% of target) and 191 km of inter-village road (95.5% of target) were built. A civil engineer was hired to assess the quality of infrastructure. He assessed 73 infrastructures in 64 communities; annex 10 contains details. Chart 4 below demonstrates a summary of the findings. In total, 36% of the infrastructure was found good and 27% was found in poor condition; 37% of the infrastructure was still used by the communities, but was in need of repair or maintenance or facing problems. Gardens, nursery sheds and VISACA buildings were all identified as in good condition and poultry houses and bridges were reasonably good. Regarding dikes, 48% were found in poor condition or even almost disappeared, and 35% in need of repair. These dikes were no longer

[117] 1,178 MT of assorted vegetables were produced against an appraisal target of 1,308 MT of vegetables per year; for cassava, 2,200 MT was produced against a target of 2,880 MT
[118] RFCIP Interim Evaluation, April 2005.
[119] Households (12 persons on average) is synonymous to *dabada* farming units (10-12 persons) in the communities
[120] PIWAMP Draft Project Completion Report December 2014.
[121] E-mail communication with Jerro Maane, M&E officer PIWAMP, 11th May 2015.

sufficient to facilitate the increased production they were built for. No evidence based efficiency analysis could be performed, since cost data were only available for a handful of infrastructures.

Chart 4
Quality of checked infrastructure



192. VISACAs' operations expanded access[122] to basic agricultural inputs and food commodities and facilitated access to markets through collective buying inputs and selling of food produced by their members. Also, VISACAs having solar powered facilities were enabling their members to use mobile phones. Accurate and comprehensive data correlating the implementation of RFP activities and the strengthening of food security are currently not available.

193. VISACAs were meant to finance agricultural activities through loans extended to purchase improved inputs and small equipment, complemented by non-financial technical assistance to enhance farmers' skills and capacity to produce more and better as well as to increase market access. Unfortunately, the low level of financial resources coupled with poor financial performance in term of loan repayment has prevented VISACAs to play this role. VISACAs were unable to mobilize sufficient one-year deposits or savings to finance agriculture activities that require a 6 to 8-month loan, which constrained impact on the agricultural productivity.

194. The limited number of borrowers hampered the increase of the agricultural productivity[123]. When considering that around 50% of borrowers are financing their agricultural activity, the impact on agricultural productivity from loans extended by VISACAs has been limited. Individual farmers and staff from VISACAs confirmed that the agricultural productivity increased significantly in the case of repeat borrowers. For households having access to only one agricultural loan, the productivity increased in the year farmers were able to finance improved inputs and fell back again as soon as farmers could no longer purchase improved inputs. Introduction of a range of new commodities with various agricultural cycles could have improved the outcomes of access to finance and thus food security and productivity.

Natural resources, environment and climate change

195. The Environmental and Social Management Plan (ESMP), which was developed early on and by regular monitoring by the interdisciplinary team, has guided environmental sustainability. Limited interference with natural waterways helped

[122] RFP PCR
[123] Only 4.5% of the members and 27.4% of the savers have had access to a loan from a VISACA

minimise negative impact on flora and fauna. Surfacing of causeways with gravel to reduce oxidization and use of concrete footings for bridges were also environmental adaptations. More could have been done in the use of rust resistant steel (rather than rust vulnerable iron) on bridges and the use of salt tolerant cement[124]. Cost constraints were influencing the decision not to use the improved materials, which has been shown to be a suboptimal in the long run, given the need now for rehabilitation.

196. Improved natural resource management was promoted through compost preparation, use of organic manure, use of solar pumps in the gardens, training on good agricultural practices, use organic pesticides, use of improved livestock breeds and local vegetable adaptable seeds and fodder plantations.

197. Training provided on compost preparation, multi-nutrient licks and mineral blocks, village auxiliaries and training in Songhai have led to some youths using their improved knowledge and practice, but wider adoption has been slow. Few exchange visits have been conducted, though successful exchange has led to adoption of ram fattening schemes and the integrated poultry-aquaculture scheme.

198. Some of the dikes built by PIWAMP to prevent flooding of lowland rice fields by the river were found breached through underground seepage of salt water, leading to the land becoming unfit for cultivation[125], sometimes progressively. Retention of water through dikes in the upper catchment areas may impact salt intrusion in lower catchment. The costs and benefits incurred in these situations need to be considered not only in terms of returns to water use, but in also in terms of who is affected and how it impacts food security within households and within the village as well as poverty levels. Climate change may further aggravate this risk.

Institutions and policies

199. In rural finance, IFAD has contributed to the elaboration of the National Microfinance Policy, to be adopted by the Parliament in the second half of 2015. A Non-Banking Financial Institutions Bill was submitted to the National Assembly in 2014, while the Central Bank is developing new regulatory guidelines. In 2014, "The Movable Property and Collateral Registry Bill" was approved, providing a legal basis for financial institutions to accept movable assets as collateral.

200. Rural finance support has been instrumental in elaborating a rating system for VISACAs and NBFIs and in the creation and strengthening of institutions. The Central Bank is supervising the entire financial sector including NBFIs. The creation of the MFD-CBG and its strengthening through the provision of capacity building has facilitated the monitoring and supervision of NBFIs including VISACAs. The capacity of NACCUG has been strengthened through the provision of technical assistance, training and study tours. The overall performance of NACCUG and the Credit Unions network has improved as a result.

201. GAMFINET was created to be an APEX institution for NBFIs that provide training to member NBFIs and would lobby and advocate for policy changes. GAMFINET activity has been put on hold due to lack of staff and lack of financial resources to operate. In 2014, a grant from the Central Bank enabled the remaining staff from GAMFINET to be trained and to finance a new MIS system but currently, GAMFINET is a moribund institution.

202. To ensure monitoring of VISACAs in the absence of an APEX Institution and complimenting support from the project's staff, capacity building and technical assistance was provided to five financial service providers that in turn have monitored and follow-up on VISACAs' activities and performance. The quality of

[124] A LADEP bridge at Bureng that lasted 10 years had been replaced by *Nema* using the same materials
[125] 3-5 hectares of lowland rice in Somita, WCR and reported areas in Dobong (WCR), which had previously grown rice were now suffering salt ingress; in the case of Somita the salt front was moving up the cultivated valley every year

support provided by financial service providers was uneven though, partially explaining the low performance of most VISACAs.

203. PIWAMP has introduced grass root structures such as the VFAs, District Level Farmers Organisations (DLFAs) and Watershed Farmers Associations (WFAs), which have key roles in the regular monitoring and maintenance of soil and water conservation infrastructure.

204. The quality of health and extension services provided by the Department of Livestock Services (DLS) and their lack of human and financial resources negatively influenced the livestock outcomes, since they led to inappropriate prophylactic measures (vaccination) and irregular treatments against parasitic diseases, to poor feeding management and supplementation and to inadequate breeding strategies.

205. A detailed institutional analysis of all institutions relevant to The Gambia project portfolio is presented in Annex VIII.

206. Rural poverty impact was found moderately unsatisfactory. A positive impact was found in the field of food security and sometimes income and on institutions in rural finance, but less so on other institutions and in the field of natural resource management and resilience to climate change.

Table 17
Rural poverty impact rating

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*Overall portfolio*
Rural poverty impact					
Household income and net assets	3	4	4	3	4
Human and social capital & empowerment	3	3	3	4	3
Food security and agricultural productivity	4	4	3	3	3
Natural resources, environment & climate change	3	3	3	4	3
Institutions and policies	3	3	4	5	4
Rural poverty impact[c]	3	3	3	4	3

B. Other evaluation criteria

Sustainability

207. Sustainability was increasingly incorporated into the design of projects; the design of *Nema* was built on the achievements and experience of the earlier IFAD-supported projects. Though potential exists for project results in the agricultural sector, issues like effective extension, the availability of efficient input and output markets devoid of governmental interference, and sufficient access to sustainable financial services still need to be fully addressed as does targeting the poor.

208. Government service providers received capacity building support through the project, particularly the Soil and Water Management Services of DoA, as lead implementation agency. Their capacity for independent map preparation in coordination with communities (52) and support to communities in need prioritisation and community action planning has been sustainably enhanced.

209. The introduction of cassava and sweet potato and enhanced vegetable production by RFCIP were found to have a lasting positive impact on household food security and generation of marketable surplus. The local production of mineral lick as a supplementary feed for ruminants by the community[126] ensured availability of supply as well as some additional income for the kafo.

[126] Seen in Baniki Kekoro, URR

210. Key sustainability concerns regarding infrastructure include: i) lack of ownership of structures by village associations as shown by lack of maintenance and repair; ii) constraints to utilisation of land made available by the project due to insufficient access by beneficiaries to land preparation machinery; iii) low yields due to constraints in access to external inputs, particularly fertilizers and quality seed; iv) establishing the right balance with wildlife; v) maintaining the infrastructure for soil and water conservation and access to markets and social facilities; and vi) suitability of some of the water management structures under changing climatic conditions[127].

211. At the design stage, ownership and maintenance of infrastructure was seen as relating to village associations, but many villagers had been discouraged by the observation that their hard labour had resulted in a solution with a limited time duration. Moreover, the associations often did not have sufficient capacity to ensure sustainability without external support, since they were not sufficiently trained and/or (in most cases) did not have the resources. Moreover, due to migration, young men were often insufficiently available to do the work. The deterioration of the infrastructure has eroded the flow of benefits over time. A number of causes underlying the limited lifespan of the infrastructure were identified, like salinization issues in the lowlands and cattle and wildlife damaging the construction.

212. Improved food production and associated income from sale of produce and by-products will only be sustainable as benefits, if kafo members can allocate resources to maintain these infrastructures combined with finding on-going access to markets and value adding opportunities. Producer cooperatives, which have been initiated by the project, may need further support, legalization to engage effectively with the private sector and linkage to the national farmers apex.

213. The sustainability of the 70 cereal banks supported by IFAD is uncertain; some were not found and others used now as warehouses. In kafo farms, the level of ownership is very low or non-existent. The capacity utilization rates were very low sometimes due to inappropriate site locations.

214. It was assumed was that the public extension system will be incrementally accessible to kafos to contract targeted assistance for enterprise improvement, but this seems unlikely at this point in time particularly given capacity. Private sector engagement policies of Government are inconsistent and the continuous high turnover of public extension workers is a key threat to sustainability.

215. Some of the women invested in their garden by provision of electricity and storage for the produce, but others had sold the chickens and not used the money to reinvest into their business[128]. A number of livestock houses were found empty, often caused by problems in access and affordability of livestock feed.

216. Value chain development support has not been found sustainable, because structural linkage to the market has not been established and few contractual arrangements with the private sector have been established. Though the process was initiated, kafos were not yet supported to evolve into legally recognized producer cooperatives and they were not linked to the national farmers apex.

217. Local Management Committees were set up to manage resources and maintenance of livestock infrastructure, but during field visit, no planning or saving was reported for maintenance. The cost of repair and maintenance for the housing for animals was not taken into account, when calculating long-term profitability. Enterprises were covering the recurrent costs with some profit, but labour and upkeep of housing were not factored in, compromising sustainability.

[127] Particularly variations in river salinity and changing rainfall patterns
[128] For instance women in N'Demban were waiting for the project to give them new chickens women

218. Though involvement of DAS and DLS staff in implementation increases the potential for sustainability, this only works if paired with appropriate budget allocations by Government for logistics and other costs, which is currently not the case.[129]

219. Financial sustainability of VISACAs is a major issue. They still need support in setting-up a proper accounting system and an integrated loan tracking system, linked to a MIS that would timely deliver performance indicators. The review of the VISACA's manual of procedures is also needed to ensure financial sustainability. About 20 to 30 VISACAs could reach financial sustainability after the provision of technical assistance and a review of their procedures and operations. About 20 VISACAs are considered by the V-APEX as close to dead, but 50% could be revamped with proper technical assistance and investment.

220. Though 96% of the VISACAs were reported[130] to have reached operational self-sufficiency, only 3 to 5 VISACAs appeared able to operate as stand-alone financial institutions in terms of governance and financial resources. These VISACAs were in the close vicinity to larger rural cities, providing members opportunity to diversify their income sources. They enjoyed a predictable and more stable cash position and had the possibility to effectively allocate resources. Furthermore, the presence of other NBFIs in large cities is a strong incentive for VISACAs governing body members to adopt a strong governance policy. Most members of these VISACAs are also members or clients from other NBFIs. The attractiveness of these VISACAs had resulted in an increasing membership.

221. In an effort to keep the VISACAs' network and the V-APEX afloat, the Ministry of Finance has provided a grant of GAD 1.7 million to cover the V-APEX 2015 operating expenses. This grant will enable V-APEX to further monitor VISACAs and provide hands-on training and advisory services. The Central Bank is also leading a Task Force comprising of the MFD-CBG, the V-APEX, representatives from commercial banks and NBFIs, the Ministry of Finance and MoA representatives, to identify possible solutions. The transformation of all VISACAs in branches of the V-APEX is considered, with NBFI license from the Central Bank, where communities would no longer be associated with the management. Another possible venue would be the integration of the VISACAs network into the CU's network.

222. Many VISACAs are facing elite capture: appropriation by a handful of members for their own benefit while directing decisions to their profit. Despite controls and monitoring by the projects' teams, this issue has not been properly addressed and sensitization on peer pressure on committees' members has not taken place. These VISACAs have suffered from a disinterest from communities and decreasing membership and savings mobilization. In one VISACA visited, (sub)-committee members had received loans up to 10 years ago and never paid back.

223. At the time of the VISACAs' creation, there has been no consultation and dialogue among VISACAs to implement similar terms and conditions for their lending and savings activities. Operations from several VISACAs are not following microfinance best practices. Consequently, members of management committees have decided on interest rates for loans and savings/deposits as well as maturity and repayment schedule of loans and terms of deposits/savings. This resulted in a wide range of interest rates[131]. The spread between interest rates did not factor in inflation and non-performance and thus, in most cases in real terms it was negative. Such a setting-up of interest rates has not even enabled most VISACAs to break-even.

224. VISACAs' staff work on a voluntary basis. The cashier[132] and members of committees do not get paid nor do they receive any per diem. This is not sustainable in the long run, as it keeps the staff from earning any income. Not only

[129] The evaluation found extension staff used their salaries to pay for travel and in one case cost of veterinary supplies
[130] RFP Project Completion Report
[131] Loans from 10 to 30% and savings/deposits from 0 to 20%. In one case the savings rate equaled the loan rate.
[132] Working two days per week from 8:00am to 4:00pm plus several extra hours to balance the books

inhibited the limited profit inhibits remuneration, communities were not sensitized either on the need to professionalize VISACAs' operations and management, including the payment of a salary to cashiers from the annual profit of VISACAs[133].

225. Financial sustainability is also heavily relying on harvest and agricultural seasons. Since more than 75% of the loan portfolios is related to agriculture, any bad year affects the financial performances of VISACAs. The repayment schedule of loans extended by VISACAs to their members was initially based on a balloon repayment at maturity, however, considering that during the rainy season all loans would be for agriculture purposes and freeze the entire resources of the VISACAs, nearly all VISACAs have adopted the "repay whenever you can before maturity" method. This method allows borrowers to pay back their loans whenever they have resources available. If this method provides some flexibility for borrowers, it entails cash management issues that most VISACAs cannot address properly.

226. Considering the Central Bank's recent approval on agent banking and mobile phone banking, the future of local institutions such as VISACAs is questionable. Study tours have been organized by the Central Bank in Kenya with a view to replicating the local branchless banking system. The Central Bank is being assisted by the World Bank and the United Nations Capital Development Fund (UNCDF) to develop the legal framework for the implementation and development of branchless banking activities, which may render VISACAs useless.

227. Under the RFCIP, a credit line was earmarked for VISACAs' refinancing and transferred to RFP. 48 VISACAs have benefitted for a total amount of GAD 25.4 million. The bank account to which the funds allocated for refinancing were deposited has changed overtime: Central Bank, Standard Chartered Bank, RFS and then back again to Standard Chartered Bank, without clear reason. No reconciliation was provided to the mission between the balance of funds in the bank account and the financial documents of the project. Since RFP completion, the balance of that credit line (GAD 11 million) is sitting idle on an account at the Standard Chartered Bank and cannot be accessed by the V-APEX.

228. V-APEX is now composed of three professionals and five support staff. Beside their limited capacity to provide the necessary non-financial products and services to VISACAs, V-APEX has not been able to mobilize any funding to ensure refinancing of VISACAs. V-APEX has implemented a financial mechanism, by which each VISACA should contribute to the V-APEX operational sustainability. With few VISACAs breaking-even, the mobilization of these resources is far from sufficient to cover V-APEX' operating cost, let alone setting up a financial fund for refinancing VISACAs' activities. V-APEX has not been able to broker any arrangement with the formal financial sector to access credit lines to use for refinancing VISACAs[134].

Innovation and scaling up

229. A limited number of innovations have been introduced, but no scaling up has been pursued or planned. Regarding natural resources management and climate change adaptation, anchorage of the Sustainable Land Management Project (SLMP) of the Global Environment Facility (GEF) to compliment PIWAMP was found a valuable innovation. Introduction of alternative energy sources such as biogas and improved cooking stoves as pilot, resulting from the Special Study on Fuel Wood supply and Demand commissioned by the project has potential to reduce impact on the environment.

230. The recruitment and training of volunteer extensionists represented an important innovation and the 'auxiliary' system could be easily replicated throughout the country. The voucher-based system introduced to guarantee the work of extension

[133] 5 out of a total of 80 VISACAs (70 inherited from RFCIP) were found no longer viable

[134] Interviews with the Arab-Gambian Investment Bank senior management highlighted the absence of confidence from the bank vis-à-vis the V-APEX and the VISACAs network

was also an innovation in The Gambia. It allowed minimisation of false claims by extension workers, encouraged the coverage of remote areas and involved beneficiaries in the evaluation of the services[108].

231. The keeping of poultry above a fishpond was started as a pilot activity in 2014, after a project beneficiary had been trained in Songhai at the Center for Excellence in the Republic of Benin was introduced by LHDP. Though well known in other parts of the world, this is a new enterprise for The Gambia. The poultry are kept as layers and reported to produce eggs well. The wood slat construction of the housing is made from cheap locally available materials, facilitating maintenance. The owners report a reduction in required feed for the fish, following addition of the poultry manure. The low-cost nature of the poultry housing makes this economically more cost-efficient than the enterprises in concrete housing as well as increasing sustainability.

232. Collection and sale of manure from both small ruminant and poultry enterprises was found widespread during field visits, making a close link between the animal husbandry groups and vegetable producers. While this is a common practice worldwide, here it has only become possible locally with the introduction of improved housing, which allows for the efficient collection of manure. The mentoring approach to rural poverty reduction scale-up in the small ruminant production complexes was also introduced by LHDP.

233. The rural finance support through the VISACAs overall has been extremely traditional in the design of products and services proposed to their members. Value chain financing has been introduced at the level of three VISACAs, this product is now provided as a normal credit. Furthermore, V-APEX has piloted a Domestic Money Transfer scheme, but only at a very small scale, allowing members of a few VISACAs to transfer funds from the V-APEX to their VISACAs, and mobilizing additional income for the V-APEX and the VISACAs.

234. IFAD supported digitizing of participatory maps in PIWAMP, which was continued in Nema and formed the basis for the piloting of the Earth Observation Technologies Initiative, which led to production of national land cover baseline map and training and certification of 22 national key technical and M&E staff.

Gender equality, women's (and youth) empowerment

235. The impact of infrastructure in women's lives has been found considerable. Women reported access to the farms as a major challenge, as they have to walk to the farm through rivers, wading with loads on their head. The footbridges in the rice fields and inter-village roads had improved access to rice fields, markets and social facilities, having positively affected their health and productivity. The bridges and roads facilitate the use of animal drawn carts and bicycles, at least to women who have access to those. The women as child bearers and caregivers have easier access to hospitals during pregnancies and when caring for a sick family member.

236. Few beneficiaries had any memory of RFCIP, but some women remembered the multipurpose gardens and the milling machines, since these had a major impact on their social and economic life. Individual earnings ranged from D535 to D3,500 per season. Milling machines provided earnings from D80 to D200 per day[135].

237. Women participated in MFIs including at management level, but gender mainstreaming was not implemented consistently at all levels into project initiatives. GAWFA worked almost exclusively with women, but has not consistently provided gender-disaggregated data in its reports. NACCUG has only recently started integrating gender and youth indicators into its monitoring system. VISACAs have not fully internalized the need for gender-balanced representation in their decision-making structures. In 2014, only 31% of chairpersons, 29% of

[135] PCR RFCIP

secretaries and 23% of cashiers were women. Of the total VISACA membership of 45,102 by 2013, only 39% were women (815).

Table 18
Gender disaggregated data for MFI Performance

	VISACAs		*NACCUG*		*GAWFA*[136]	
	Baseline	2013	Baseline	2013	Baseline	2013
Number of VISACAs/groups	67	71	58	72		1,914
Members	41,849	45,102	21,912	52.904	43,777	49.281
Female	17,139	17,569	9,031		43,777	46.817
Total deposits (mio D)	40.260	20.124	75.530	538.000	10.570	3.116
Women's share in deposits		36%				
% Women depositors	40%	44%	41%		96%	
Total loans (mio D)	28.805	20.600	59.245	436.056	18.040	2.447
Women's share in loans		28%				
% Women borrowers		44%			100%	

Source: MFIs Performance Reports

238. 44% of both borrowers and loaners are female; they deposit 36% of the money and borrow 28%, meaning that the average size of their deposit as well as their loan is smaller than that of men, but the difference is bigger for loans. Women themselves are aware that they are granted smaller loans[137]. Gender data for NACCUG and GAWFA are very scant, and in interviews NACCUG did not seem to have strengthened their gender sensitivity.

239. MFIs have not disaggregated their data by age so analysis of youth[138] participation was very difficult. The field visit indicated however that youth participation as leaders and consumers of MFI services was minimal; less than 20% of VISACAs have members who are younger than 30. Community leaders and MFI managers attribute the low rate of youth participation to the shortage of wage employment opportunities, resulting in migration to urban centers. The PSU of RFP had collaborated with GYIN-Gambia chapter to implement an information and education campaign aimed at inspiring youth participation in VISACAs.

240. Women mostly reported spending their profit on school fees, health and household nutrition. Whilst these are valuable expenditures, the projects do not seem to have guided them into re-investing profits to allow sustainability of the activities.

241. Though a large percentage of beneficiaries are female, the number of women among project staff and extension staff is extremely low. In view of gender mainstreaming, equal access to employment and feasibility of communication to grass root women on issues related to women's empowerment, it would have been more effective to have at least 50% women among the staff, but IFAD and Government have made little effort to instigate such change.

242. The delivery of the interventions has at times overlooked the issue of drudgery. The bulk of the land developed by PIWAMP was in lowland rice fields, which should have positively affected the women, who are the traditional lowland rice growers. Unfortunately, women still use rudimentary farming tools, limiting their capacity to cover larger areas. The additional tasks in rice fields and also in newly established or refurbished gardens increased their already high workloads. Additionally women have to walk further to reach the new land allocated to them. Though the interventions supported improved access to water, many of the gardens had limited

[136] GAWFA was downgraded in 2011 for non-fulfillment of minimum capital requirements hence the decrease in loans
[137] Final PCR, Rural Finance Project, for discussion, 2015
[138] Mostly defined as 16-30 years of age, bit often referring to young men, since women are perceived to change their status as soon as they are married, which is often at young age

water available, which made crop production very labour intensive. A number of the livestock drinking points were no longer functioning[139].

243. This contradicts with IFAD's gender policy of decreasing women's share of the production burden and uneven workload. Women's need for labour saving devices such as power tillers, seeders, harvesters and cleaners has not been considered in projects' design. Women are often overburdened and even if labour saving devices were available, they frequently had to wait until the men have used them, leading to loss of time and money. A positive example is provided by RFCIP, where women saved time by using milling machines, provided by the project.

244. Evidence on gender empowerment seems inconclusive and results regarding improved decision making of women at community level were mixed. In some villages women had become part of the power structure through their economic empowerment, but in other cases this had not translated to leadership roles for women in household or community. Equal representation had been given to women in IFAD-supported farmer organisations, infrastructure committees and VISACAs.

245. The proportion of women in leadership positions probably remained low because socio-cultural norms favour men above women. The involvement of youth in leadership roles was also limited, possibly because in many villages they had migrated to urban areas.

246. In summary, women's empowerment and gender equality was found moderately satisfactory, because women had benefited notwithstanding the additional workload; innovation and sustainability were found moderately unsatisfactory, since only few innovations and hardly any scaling up had taken place, and sustainability, apart from some of the livestock and crop production interventions, had been low.

Table 19
Other evaluation criteria rating

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*NEMA*	*Overall portfolio*
Sustainability	3	4	2	2	3	3
Innovation	2	3	3	3	3	3
Gender equality	4	4	4	4	4	4

C. Overall achievement

247. Table 20 provides a summary of the ratings for IFAD's portfolio in The Gambia during the period under review (2004-2014). As per the guidelines of IOE's Evaluation Manual, the overall portfolio achievement is based on five criteria, namely, relevance, effectiveness, efficiency, rural poverty impact, and other impact. As with all rating exercises, this is not simply an arithmetic average of individual rating sub-components, but involves informed judgments by the Evaluation Team. *Nema* has started only recently and was therefore only assessed for relevance.

[139] Spot checks for infrastructure quality: 1 out of 5 was working well, 3 were of poor quality and one was poorly situated

Table 20
CPE Ratings of The Gambia portfolio

Criteria	*CPE rating*
Project performance	
Relevance	4
Effectiveness	3
Efficiency	3
Project performance	3
Rural poverty impact	3
Other performance criteria	3
Sustainability	3
Innovation and scaling up	3
Gender equality and women's empowerment	4
Overall portfolio achievement	3

Key points

- The focus of the majority of IFAD supported activities was increasing production and productivity.
- The design of the projects was found consistent with the needs, IFAD's strategic objectives and the Government's objectives, strategies and policies by addressing food security, employment creation and poverty reduction. The design of the interventions contributed to moving to market-oriented agriculture with a focus on rural poor with a focus on women and youth. The design took gender roles into account, but not the time constraint and drudgery that women face.
- Effectiveness in the field was often found lower than reported. The infrastructure of PIWAMP had been effective in upland areas for erosion prevention and production but more limited in lowland areas due to quality and completion issues. Under LHDP, not all activities were fully implemented as per planning. In rural finance, the effectiveness of the years of technical service providers' effort has been limited. The V-AEX suffered major delay and VISACAs were not strengthened to the extent planned.
- Regarding efficiency, in general costs were found high, with little efforts to increase cost efficiency. Beneficiaries' capacity to sustain was taken for granted. The M&E system was insufficiently developed to capture necessary data. In PIWAMP, 30% of funds were spent on project management. Numerous changes in the project management have damaged the efficiency of rural finance support. There was insufficient time to use resources to bring the VISACAs up to a good standard.
- Increased production and productivity have been achieved by several projects, but for PIWAMP this increase disappeared with the dilapidation of the infrastructure. In upland areas, increase in income as well as agricultural productivity had been achieved. Lack of measuring impact made it difficult to produce evidence based estimates, but impact often appeared less than in IFAD/Government reports. Capacity of associations and groups often did not appear sufficient, reflecting on the lack of ownership. Government bodies need further capacity improvement, to fully support the poor farmers. Evidence on women's empowerment was inconclusive; though they participate in committees and their access to land and economic empowerment increased, this often did not translate to leadership; in some cases the project forced them into a larger time investment. There has been little focus on climate change adaptation, but the approval of ASAP acknowledges and is aimed to repair this oversight.

…/…

To be continued

- Efforts were made to increasingly incorporate sustainability into project designs. Increases in crop production may provide sustainable income if producer organisations, and access to market and value chain development are strengthened. In livestock, beneficiaries are not yet able to work on sustainable business plans. In PIWAMP there were a number of concerns including low ownership and limited lifespan of infrastructure as well as a lack of access to equipment and inputs. RFCIP had a limited sustainability, and even though RFP progressed with the VISACAs to further develop their quality, the majority are still struggling. *Nema* was designed based on achievements of all four projects and has taken on unfinished business of PIWAMP.
- A number of innovations were introduced, but not all were replicated or taken to scale. In PIWAMP there was digitizing of community maps and building concrete bridges; in crop production and the training of volunteer extensionists. In livestock there was sales of manure, and fish-aquaculture as a pilot activity in 2014. In rural finance, the Central Bank Task Force is looking into a new approach for the V-APEX model.

V. Performance of partners

A. IFAD

248. Though IFAD continues to operate in a challenging environment, it succeeds in maintaining a good relationship with government staff and departments and developing new and relevant projects in support of the agricultural sector. IFAD has been active in the country for more than three decades and is seen as a key partner in agriculture and natural resource management. The COSOP 2003-2013 was appreciated, and while a revised version was produced in 2012, based on consultations with the CPA and shared at a wider government level, it was never officially approved and not all Government staff was aware of its existence.

249. Most stakeholders found the designs of IFAD's interventions relevant and useful. IFAD has consistently provided diversified support throughout the project phases; in later years, in design stages, early start-up support was provided capitalizing on the CPA structure, followed up with bi-annual supervision and implementation support missions drawing in both in-country and international expertise including IFAD staff. Proactive measures were taken in difficult phases of implementation, and targeted training provided to project management.

250. IFAD has consistently supported the development of microfinance and rural finance. IFAD's focus on VISACAs has proven to be a difficult challenge, not entirely successfully implemented. The absence of a strategy aiming at diversifying the microfinance institutions benefiting from projects reduces the impact on microfinance and the rural finance sector. The model of financial mechanism developed under *Nema* has not appeared to be the appropriate response to the demand for credits from micro, small and medium enterprises.

251. Supervision and Mid-Term Review and Project Completion Reports for projects, though also including challenges, weaknesses and recommendations, often seem too positive about the achievements. Field visits by the CPE mission, discussions various stakeholders and analysis of available data show that evaluations were sometimes over-optimistic in terms of results and support to be provided by the project. Furthermore, limited evidence was found of adaptive measures based on lessons learned or experience during implementation.

252. Efforts were made to coordinate joint missions with Government and AfDB, but these did not always materialise. To the extent possible, IFAD has consulted Government and key partners before reaching conclusions on key issues all mission outcomes were discussed with key stakeholders before finalisation and disclosure.

253. A number of government partners brought up that delays due to IFAD procedures, for instance getting no objection, have hampered progress and timeliness, especially if activities according to plan should take place at relative short notice.

254. IFAD does not have a strategy to address the major issue of rapid staff turnover in projects across a range of functions. Even though this turnover is a threat to the interventions efficiency, effectiveness and impact, as well as to the integrity of project staff, IFAD's response up to now has not been coherent and consistent, and lacking a firm standpoint and the support that project staff deserve.

255. IFAD's management of grants was not optimal. Linkages were insufficiently established, knowledge about grants was low in country and in some cases there was too little support for grant implementers regarding not just their role but also their responsibilities on fiduciary aspects. Since the introduction of the regular conduct of supervision missions, IFAD has carried those out as required and planned. The reports were sufficiently detailed and informative.

256. IFAD has focused on MoA as the lead agency and partner, even if other ministries or departments were better placed or had a better capacity. Other partners such as NGOs and other UN agencies have only been taken on board to a very limited extent, such as project design, missing out on the specific focus, networks and

experience that these organisations may have. There are examples where NGOs have had practical experience in the field delivering activities successfully however when IFAD has scaled these up those NGOs have neither been used as service providers nor at a minimum as advisers or on supervision missions.

257. **Financial Management Assessment at Supervision**: The latest assessments show that the highest risk areas for the MoA are health insurance coverage and the adequacy of internal audit procedures both of which score high while the overall summary is rated at medium.

B. Government

258. Government has strongly prioritised agricultural investment with high-level commitments, but actual and consistent prioritisation in allocation of the required resources to achieve this investment has not been fully pursued. Counterpart contributions for LHDP took up to two years to be included in sectoral budget. Delay in decision taking has also at times affected implementation, as has the high staff turnover.

259. The main role of the Government was with the MoFEA as borrower and with the MoA as the Lead Implementer. Over the period there has been a significant improvement in the gap between loan approval and effectiveness, down from two years experienced by PIWAMP and RFP to three months for *Nema*. The MoFEA has overall been a good partner as Borrower except for the contravening of the loan covenants due to staff turnover and dismissal. While MoFEA is legally responsible for ensuring timely reporting, MoA has not always produced the reports on time and in the expected quality and candour. The introduction of the CPCPU in 2009 was anticipated to resolve some challenges. The CPCU did not work well however, because of staffing constraints and a lack of full engagement by respective donors to support the role of the CPCU.

260. As noted earlier, support to the government was provided to develop an M&E system, which has recently started implementation. While this should prove useful for agricultural information, it is still too early to say whether government can and will use the data for planning, but most importantly, to assess the economic returns on investments while at the same time monitoring impact on poverty reduction. An effort was made to put M&E and financial management staff in place, which led to some improvements. In the recent past, CPCU has been instrumental in mobilizing funds for project staff salaries.

261. A number of government bodies have been involved in IFAD interventions (table 21). Though their involvement during project implementation was active, support beyond the end of the project will be contingent on individual officers' commitment since often no funding or cost recovery system are available. There is no indication that these tasks have now been subsumed in the respective government departments' budgets.

Table 21
Government bodies and their involvement in interventions

Government body	
Department of Agriculture	Main partner in all agriculture related interventions
Department of Planning Services	PIWAMP M&E
	Joint monitoring under CPA
Communication Education and Extension Services	HIV/AIDS and malaria campaigns,
	Farmer-to-farmer visits; input provision for 24 sites
Soil and Water Management Services	Quarterly M&E reports on civil works
	Preparation 52 cartographic maps
	Soil and water conservation training
NEA	ESMP; Two environmental M&E visits annually
Department of Community Development	Sensitization of beneficiaries; PRA training
	Facilitation Community Action Plans
Department of Forestry (DoF)	5 nurseries and 51 village plantations; Afforestation and enrichment planting; 150 ha regularly patrolled
DLS	Regular vaccination, advising on feed and health issues
Department of Water Resources	Supervision construction 15 livestock water points
Department of Parks and Wildlife Management DPWM	Support issues linked to the human/wildlife conflict

262. The implementation of projects through government line agencies gave little impetus or opportunity for innovation or exposure to new models. Additionally, with a high number of services involved, the number of people visiting each project site became sometimes confusing for communities[140] as well as highlighting a lack of planning and coordination. The DOA has appeared weak in persuading farmers to adopt key recommended production techniques[141].

263. The capacity of MoA staff was often limited, and the number of staff and resources available were often too low to ascertain quality implementation. One of the main challenges of the interventions was declining weak public extension. Staff members sometimes not available in the field or with the capacity needed. Project coordinators are heavily burdened with work, which is not always project related, and sometimes spend a large part of their time to support the government tasks such as support to Vision 2016, development of project documents and budgets for other projects and non-related strategic issues. Moreover, limited central coordination capacities for implementation due to high staff turnover within MoA at both central and decentralized levels. Missions had advised contracting of private service providers as mitigation measures, but MoA and Project Management were reluctant with the understanding this might mean changing original implementation arrangements. IFAD did not take a strong position on this to influence change.

264. The main partner for rural finance was the Central Bank and its Microfinance Department while MoA was the Lead Agency. The Central Bank played a pivotal role in strengthening the VISACAs' network and providing technical assistance and hands-on training to increase their compliance with best accounting and microfinance principles. Unlike the irregular visits from projects staff and from V-APEX, the MFD-CBG has adopted a quarterly planning of visits to VISACAs that has

[140] Sotokoi reported 11 visits by officials under *Nema* to discuss plans for building 4 bridges still outstanding from PIWAMP and complete a 5th one, but still work had not started
[141] LHDP Self-Assessment

contributed to a modest improvement of the quality of transaction recording and overall performance of VISACAs' portfolios.

265. Discontinuity of leadership at the level of Permanent Secretary of MoA resulted in inconsistencies in policy dialogue and key decisions affecting implementation. The rapid turnover and even arrest and detention of experienced staff within all projects has impacted the continuity, effectiveness and efficiency. In PIWAMP, 8 coordinators had to be replaced in 8 years and in RFP 3 within 9 months. In June 2010, three project coordinators were removed from their position; within a couple of months, one was reinstated in the same and one in another position. In 2014, the RFP coordinator and one staff member were replaced and in November 2014, the financial controller of *Nema* and PIWAMP. The project Director of *Nema*/SLMP was taken off the job and temporary replaced in July 2014, and Government has announced his replacement in May 2015 and reinstated him in August 2015.

266. Though IFAD has protested among others by official letters and in meetings with high level officials, the protests have focused on the replacement process and not as much on provision of justification underlying the removal of project staff. Reportedly to avoid time and other constraints, in most of the cases, IFAD has ultimately given up resistance to the replacement procedure. Though other donors grapple with similar issues, some of them have also found a solution in agreeing beforehand how these situations should be addressed. In projects of other Ministries, such as the Ministry of Education, which was particularly lauded for its suitability as partner, no similar problems exist.

267. US$ 7.9 million was planned to come from Government contribution for the 5 projects. The contribution has consistently been late, often below agreed levels and erratic though (e.g. delays in staff salary payments). The quality of reporting by government was not always optimal or sufficiently regular. As the understanding of monitoring and RIMS were weak, the scope of data collection was narrow and reporting focused on physical and financial progress. The quality of reporting did improve over the years.

268. Table 22 displays the CPE ratings of partner performance of IFAD and government, which were both moderately unsatisfactory. Though challenges were faced in project management, resources and staff turnover, both put a considerable effort in cooperating towards the same aim.

Table 22
CPE Ratings of performance of partners

Criteria	*CPE rating*
IFAD	3
Government	3
Overall performance of partners	3

Key points

- IFAD has worked in The Gambia for over three decades and is seen as a key partner in the agriculture and natural resource management sector. The COSOP while out of date (and not officially up-dated / agreed) project designs were found relevant.
- Delays in IFAD procedures have hampered progress in projects and procedures were seen as complicated by partners. The candour in reports needs to better reflect actual situations while being overly positive means that few adaptive measures have been made.
- Government has prioritised agricultural development, but investment and allocations are lagging behind.
- Project coordinators are burdened with work that is not related to the project and

achievements are further hampered by the lack of capacity within extension services. …/…

To be continued

- Turnover of both project and MoA staff frequently occurs, impacting negatively on the outcomes and effectiveness of IFAD supported projects. Staff are replaced for unclear reason and sometimes even arrested. Though IFAD formally protests, a firm standpoint is not taken.
- Though the CPCU was an improvement to coordination to some extent, it does not yet work as planned.
- The Government had planned to contribute almost US$ 8 million to the five projects, however counterpart funds have not always arrived neither in a timely manner nor in the expected amounts.
- IFAD has not used the flexibility of its mechanisms to adapt to changing conditions if that was not foreseen in design.

VI. Assessment of non-lending activities

269. Apart from the financing of individual investment project, IFAD pays increasing attention to the non-lending activities policy dialogue, knowledge management and partnership building as an integral dimension of its delivery model. The section below describes the assessment these non-lending activities.

A. Policy dialogue

270. The COSOP highlights the commitment of IFAD to engage into policy dialogue with the Government in the areas in which IFAD provides leadership[142]: i) microfinance policy; ii) promotion of integrated watershed management, and iii) provision of support to the implementation of the master plan for lowland development. Other issues include the discussion and promotion of alternative land tenure arrangements more advantageous for vulnerable groups and support to the development of both rice marketing and an agricultural input policy.

271. Dialogue among donors and between donors and the government tends to be on a one-to–one basis, leading to constraints to sharing experiences. IFAD and the Government engaged in a fruitful policy dialogue, which led to the reform of the microfinance sector in the country. The Government fully embraced microfinance, supported by the development of a microfinance policy complemented by a microfinance bill. A broad microfinance summit was organised in October 2013, which involved the participation of the Vice President and private sector financial institutions.

272. Apart from rural finance, though achievements were made, the policy dialogue was conducted mainly on an ad-hoc basis without an apparent strategy. The development of the Seed Act (2015) was supported and IFAD played a role in the policy discussion on liberalization of the import sector, the policy statement on the private sector participation in the agriculture sector and the Governments role in the input sector, also raised during the IFAD President's visit to the Gambia. A draft has been sent to Cabinet and approved, awaiting gazetting. IFAD is currently supporting the drafting of a national rice development strategy in close collaboration with the Coalition of Africa Rice Development and the National Coordinating Organization of Farmers' Associations in The Gambia NACOFAG.

273. Improvements in land tenure arrangements were not achieved; the IPAR grant[143] is trying to address land tenure issues by fostering policy dialogue platforms, and linkages with *Nema* should be established but, no progress has been reported yet.

274. In terms of agricultural input policy, the Government is committed to establish a regulatory framework to administer and supervise the participation of the private sector in the purchase and trade of seeds, pesticides and fertilizers, but has not yet set up strategy for quality control of agricultural inputs. Agricultural policies could be better adjusted to support the needs of women farmers for example related to access to farm inputs. Though women's empowerment and gender equality is a high priority for IFAD, no related policy dialogue seems to have taken place.

B. Knowledge management

275. In the framework of the CPA, all projects implemented in The Gambia from 2010 onwards have developed knowledge and communication action plans, leading to the launch of a national knowledge management approach under the coordination of CPCU of MoA. RFP and PIWAMP developed websites for MoA, which are meant to be the main platforms for all development projects, but unfortunately are not updated regularly. IFAD encourages close cooperation with the ongoing projects carried out

[142] COSOP 2003

[143] Dissemination and implementation of the Voluntary Guidelines on Responsible Governance of Tenure of Land, Fisheries and Forestry in selected Western African Countries

in Senegal and various supervision missions have recommended the same, but after 2012 little exchange has taken place.

276. A number of grants are or have been implemented in The Gambia, but the knowledge and awareness of those outside the circle of implementers was found low. The grants were usually not linked to the IFAD projects and were not used in a strategic manner. Grants played their expected crucial tool for the promotion of knowledge management to a minor extent only. In many cases, project staff appeared unaware of the existence of the grants and their purposes.

277. The emphasis of PIWAMP and *Nema* was on water infrastructure for rice. PIWAMP used low quality community driven infrastructure, which appeared to generate limited ownership and was insufficiently sustainable in the long run. *Nema* has rightly introduced a mechanised approach with a longer life of the infrastructure, even though it is more costly. The design of *Nema* has taken into account the learning from previous projects regarding the approach and the combination of activities. There is some lack of learning remaining with regard to shortcomings in intervention design for the rehabilitation of PIWAMP infrastructures[144] and on issues posed by institutional arrangements. The pervading attitude of not responding quickly to change during implementation remains a constraint.

278. Project achievements have been captured in video films[145] and lessons learned were collected, but limited documentation has been produced overall with the aim of sharing those lessons learned and project experiences. Not much information was disseminated beyond issues directly related to the implemented activities.

279. Inter-project learning and exchanges were supposed to be organized among the project staff and for targeted beneficiaries. This does not appear to have frequently happened and few lessons were shared or exchanged across districts and villages and between projects. Communication flows were sub-optimal; in the case of *Nema* for instance, villagers reported many visits having taken place, but they had no understanding about the planning to be followed by the project in the near future.

C. Partnership building

280. In the area of agriculture, sustainable land and water management, IFAD is acknowledged as a key long-term partner of the Government. The most important other partners are the African Development Bank, which has co-funded LHDP, PIWAMP and *Nema* and the Islamic Development Bank, which has co-funded *Nema*.

281. In PIWAMP, LHDP and *Nema*, IFAD's main partnership has been with the public sector, providing support and some degree of inbuilt continuity, but also leading to little participatory learning with communities. IFAD has not succeeded in expanding partnership with other Ministries either. The Ministry of Youth reported mainly to have been involved in the design stage on activities for their main target group, the youth. In partnership with this Ministry, 26 youth farmers were taken for training to the Centre of Excellence in Songhai, Benin. The Ministry of Education would have been an eligible partner, as it has a focus on agriculture through the school gardens programme and through designing curricula on agriculture. The Ministry of Trade could have offered a wide range of support to the projects, especially related to value chain development, where more intensive cooperation with the private sector would also have benefited.

282. The limited funding available to Government agencies from central sources means that project funding has been crucial in enabling and developing the agencies work. Therefore, a high proportion of funding has gone towards supporting the partner organisations and their continued operation[146]. While this could be beneficial where

[144] E.g. new bridge re-construction at Bureng
[145] "The Gambia: Investing in Women" and "The Gambia: The Chief" feature LHPD approaches.
[146] Over 30% of budget was spent on project management under PIWAMP with 9 government partners

capacity and expertise is enhanced, it has limited benefits if it is just supporting the core business the partner organisation, with little impact on the target group.

283. Under *Nema*, Multidisciplinary Development Facilitation Teams (MDTFS) have been active in situational analysis, mobilization, assessment, training and implementation. They consist of core extension providers at district level and include Forestry, Agriculture, Livestock, Health, Education, Community Development staff and NGOs in some areas.

284. LHDP has also institutionalized regional three-day quarterly exchange meetings to strengthen activity implementation at community level between DOA, the beneficiaries, civil society such as farmers platform, NGOs, the Women's Bureau and representatives of the regional youth offices.

285. NGOs have been involved at the design stage of interventions, but not visibly in implementation, even though their constituencies are the priority target population. They are perceived as service providers rather than partners. RFCIP is the only project to have included NGOs as partners, but the poor performance of these NGOs may have influenced this decision, mainly a result of the NGO selection not fitting with the requirements of the project. Regarding the other projects, NGOs have prior experience with several of the key areas for interventions. Opportunities for introduction of experience from other neighbouring countries may have been missed through the non-inclusion of NGOs.

286. LHDP has engaged the private sector, by offering technical assistance to the poultry company EMPAS, who now uses the LHDP setup in their outgrower scheme funded by the Growth and Competitive Project of the World Bank. In vegetable gardening, GHE has also been engaged to use LHDP gardens in Western Region for vegetable outgrowers, supplying GHE vegetables for its exports.

287. Further partners include institutions that have been supported by RFP or RFCIP such as GAMFINET or NACCUG or GAWFA. Only GAMFINET has provided some support to the VISACAs network and V-APEX in the form of lobbying and sectorial studies, but it no longer has financial resources to fulfill its mandate.

288. Commercial banks are partnering with *Nema* project in the Capital Investment Stimulation Fund (CISF), which foresees the financing of micro, small and medium enterprises. The CISF, set up under *Nema*, foresees 10% contribution from beneficiaries, 45% grant from the project and 45% loan from a commercial bank. The expected impact is limited, since small farmers and VFAs have insufficient skills to come up with a sound business plan and lack leadership. Without the provision of adequate business management services to potential beneficiaries, they have insufficient skills to manage CISF projects, and cannot match the required contribution. Commercial banks only participate in the CISF scheme because of the grants' risk reducing characteristics and have no interest continuing or scaling up once the CISF has finished.

289. IFAD reports[147] to have established strong partnership with key donors (IsDB, WB, AfBD), UN agencies and others, but in practice, apart from co-financing with AfDB, there is little coherent cooperation and coordination, partly caused by the lack of in-country presence of most donors. The World Bank and AfDB are joining efforts under the Joint Assistance Strategy (JAS)[148]. IFAD cannot be a partner, since the JAS is built on budget support, but though IFAD has tried to at least join the discussion as partner, World Bank still has to decide on this.

290. There is no extensive cooperation and no coordination on a regular basis with other UN agencies, notwithstanding efforts made. No active forum exists for these parties

[147] Country Programme Issue Sheet 2014
[148] International Development Association, International Finance Cooperation and African Development Bank, 11 March 2013. *Second Joint Partnership Strategy for The republic of The Gambia for Fiscal Years 2013-2016*

to come together to develop a clear strategic focus to address key issues of poverty reduction.

D. Grants

291. IFAD's Policy for Grant Financing has two objectives: 1) Promoting pro-poor research on innovative approaches and technological options to enhance field-level impact; and 2) building pro-poor capacities of partner institutions, including community-based and non-governmental organizations. Eight regional and interregional grants have been implemented in the Gambia over the period 2004-2014 and one will start in 2015. Only some of the grants listed below were found to have some previous or ongoing links and relevance to the Country Portfolio. The other grants may have produced good results, but were not found to have contributed significantly to the COSOP objectives, nor have the grants provided input for policy development or future country strategy. A list of grants has been included in annex III.

292. The aim of the grant "Assisting the Government of the Gambia to Combat Desert Locust" (2004-2006) was to contribute to the development of a preventive locust control strategy based on pheromone and other control agents, which are safer, cheaper and environmentally friendly; it supported the collaboration in setting up of monitoring and operational bases in 9 countries. The Gambia undertook an ongoing monitoring programme, supported by FAO. Though it is long ago, this grant seems to have had a positive contribution.

293. The grant "Enhancing the local natural resources exploitation for livestock development", focused on promotion of cultivation of *Moringa Oelifera* and *Bamboo* species. LHDP successfully continued this activity with the establishment of fodder banks adjacent to small ruminant houses, containing *Moringa Oelifera, Bamboo* species and *Luecaena* species. The

294. The aims the grant "Creating Opportunities for Rural Youth" (CORY) in West Africa (2014-2017) are among the others: i) to research, document and share learning from the project through practical knowledge products, communities of practices and events that can support the scaling up and replication of successful youth-led venture creation and business development for rural youth in West and Central Africa; ii) to build the capacity of rural youth organisations to develop and deliver entrepreneurial innovation-based experimental training, mentorship and advisory services to support youth, employees and entrepreneurs in rural areas of WCA. The progress of was severely hampered by late reimbursement of costs and dispute over annual work plans by the coordinating body Centre for Entrepreneurship and Educational Development (CEED) in Canada. Significant collaboration has been planned with the on-going *Nema* project, but this still has to start. Up to now, no major achievements were reported. At the time of the CPE mission, IFAD had not provided support CORY to understand its obligations, neither under the financing agreement nor in facilitating implementation by intervening in a timely manner with CEED or informing partners like CORY of what was causing delays. This conflicts with the scores for regional Grant Status Report noted in the draft WCA Portfolio Review (2014) where the lowest rating for implementation progress was 4 and even scoring a 6 for Linkages while grant management performance averaged 4 with one 5 for disbursement. It is acknowledged that this grant covers four countries, however these scores do not reflect the reality in The Gambia.

295. The grant "Technical Support to six ex-post impact evaluations using mixed methods approach" (2013-2014) worked though grant recipient, the Royal Tropical Institute of The Netherlands (KIT), which has been involved in the Evaluation of the PIWAMP project. KIT organised data collection, involving direct data input into computer tablets. The data were used in the RIMS impact survey to complement existing monitoring data. The report by the University team partnering with KIT contains data summaries, but shows no statistical analysis, which reduces its usability significantly.

296. The "Dissemination and implementation of the Voluntary Guidelines on Responsible Governance of Tenure of Land, Fisheries and Forestry in selected Western African Countries" is expected to articulate its intervention around the country programme of each of the selected countries. In The Gambia it aims to create linkages with *Nema* to contribute to the draft these guidelines and to promote awareness about the risks affecting smallholders and the vulnerable groups. In September 2014, NACOFAG has organised inception workshops with the Ministry of Land and Local Government, FAO, IFAD, Action Aid, WFP, local government, private sector and producers' organisations, where guidelines were distributed. A video was produced on women's access to land, but no clear results were reported.

297. The grant "Promoting improved policies in favor of family farming in developing countries" (2013-2015) was implemented by NACOFAG and has supported small local activities in The Gambia and 11 other recipient countries. The expectations were to facilitate farmers' organisations, civil society and government to seize the opportunity of the "Year of Family Farming", to elaborate a policy agenda and formalize a policy dialogue. The grant duration may have been too short however, since no policy changes have been instigated.

298. The grant "Building Inclusive Financial Sectors in Western and Central Africa" implemented by UNCDF was meant to: i) support the implementation of IFAD's Regional Strategy and Action Plan in Rural Finance in Western and Central Africa; and ii) to participate in the development of the BISFA programme[149]. Support was offered to RFP to develop the Terms of Reference to hire a pool of experts supporting the implementation of the project. The recruitment process was launched in December 2009. There was no evidence from reports or interviews of contributions of this grant to the quality of interventions.

299. The grant "Sharing lessons, sharing skills, building a business model for knowledge sharing" had as aims: i) to promote the creation and sharing of high quality appropriate and well-focused content on development issues in the region through learning workshops and documentation activities; and ii) to guide project staff and stakeholders in the use of existing management systems (M&E included) for mainstreaming the gathered data and learning for diffusion and use within the project and in the region. Under this grant, the 7th IFAD Regional Forum was organised in Banjul in November 2012 and the 3PL[150] website[151] was launched to strengthen exchange between projects. The English translation of the text is however poor, and links are not always functional; none of the projects staff remembered to have benefited from this grant or its website.

300. Under the grant, which ran from 2008 to 2014, project management capacities were strengthened and experiences and good practices were exchanged with countries in West and Central Africa. A network of experts was put in place to support core staff of IFAD projects. In The Gambia, technical assistance was provided to the start up of Nema and to the implementation of all projects under evaluation, except for RFCIP. Since the project was implemented in 23 countries though, the extent and continuity of support have been found limited.

301. Finally, a new grant, "Adapting small-scale irrigation to climate change in West and Central Africa" will be implemented from 2015-2018. In general, Government partners often are not aware of the existence or objectives of grants, nor are they involved into the implementation of the grants.

[149] A regional inclusive financial sector programme; lack of information on BISFA suggests that it may not have been successful
[150] From the French version of the grant "Partager les Pratiques, Partager les Leçons.
[151] 3sl-iedafrique.org

E. Overall assessment

302. IFAD has performed moderately unsatisfactory on policy dialogue, as achievements were made but a strategic approach was lacking. Regarding knowledge management, IFAD is slow in taking learning from the past into account, apart from learning of PIWAMP into *Nema*. Partnership was assessed less positive; IFAD heavily relies on its partnership with two ministries and misses out on opportunities of partnership with stakeholders from different backgrounds to improve outcomes and impact for the target group. Table 23 below provides the rating of non-lending activities.

Table 23
CPE Ratings of non-lending activities

Criteria	*CPE rating*
Policy dialogue	3
Knowledge management	3
Partnership building	3
Overall non-lending activities	3

Key points

- In policy dialogue, IFAD has focused on microfinance policy, promotion of integrated watershed management and provision of support to the implementation of the master plan for lowland
- Limited coordination among donors and between donors and government hampers information sharing and optimal policy development.
- IFAD supports involvement of the private sector and has played a role in the policy discussion on liberalization of the import sector. IFAD has not yet convinced the government to make agricultural polies and strategies fully gender sensitive; achievements on land tenure were also minimal.
- The Country Programme Approach has been introduced in 2010 and has led to an increase in knowledge and experience sharing between projects, though there is still scope for improvement. Regular supervision missions have supported identifying issues in an early stage and suggesting appropriate measures.
- The design of *Nema* was based on lessons learned of the four other projects.
- Though IFAD reports strong donor partnership, in practice the partnership is limited, complicated by the fact that few donors are represented in-country. There is also limited coordination or cooperation with other UN agencies.
- NGOs are treated as service providers and not as potential partners. Though NGOs work with the same beneficiary group and are involved in the design of IFAD projects, they are rarely approached as partners once the implementation starts.
- Partnerships with the private sector are confined to singular occasions.
- IFAD mainly partners with MoA and MoFEA, but other relevant ministries such as Ministry of Youth are not involved to a major extent.
- Grants are supposed to play an important role in knowledge management, but only few have strong links with The Gambia project portfolio. Overall, project staff and government partners had little to no knowledge on grants and grant-financed activities.

VII. COSOP performance and overall Government-IFAD partnership assessment

A. COSOP performance

Relevance

303. The relevance of the COSOP is assessed with respect to: (i) the alignment to country context, government strategies and IFAD's strategic position vis-à-vis other development partners; (ii) coherence of main COSOP elements in terms of achieving strategic objectives, including geographic focus, targeting, partners selected, mix of instruments; and (iii) the provisions they make for country programme management. In general, the strategic objectives contained in the COSOP were found consistent with the objectives of the projects in the portfolio.

304. At the time the COSOP was designed, lessons learned from the 5 older projects were taken into account. Since 2003, four new projects have been initiated and the government has launched numerous new strategies. It would have been adequate and suitable if the revision of the COSOP in 2012 would have been officially approved and used, because it would have better reflected the status quo and enabled IFAD to identify new opportunities together with the partners and design, plan and implement according to a better quality and recent strategy.

305. The COSOP is aligned with the government's objectives and though many policies such as PRSPI and II and PAGE were developed later than the COSOP, its approach is also aligned with to developing employment and transforming the agricultural sector from subsistence to commercial production especially for smallholders. The gaps highlighted in GNAIP, in particular the need to improve land preparation and irrigation[152], the degradation and depletion of rangeland resources and the need to promote value chains are all addressed under the current COSOP.

306. The COSOP has addressed the combination of needs as identified by the Government in the following areas: capacity for land development, value addition, and rural infrastructure and strengthening institutions. The COSOP was in line with national priorities and current strategy papers. IFAD's support to crop production and productivity reflects the emphasis placed by the COSOP on helping small-scale rural producers, particularly women and young people to expand their range of profitable economic activities. The rural finance support materialized in investment in strengthening of rural finance services as a primary means of promoting household food security.

307. The IFAD COSOP was designed to address integrated watershed management, rural finance, diversification of on and off-farm sources of income, strengthening farmers' organizations and HIV/AIDS. This combination of interventions was largely found to be adequate. Still, improvements would have been needed to really help the poor rural population move from sustenance farming to earning an income from farming as a business using participatory approaches like the formation of formalised farmer organisations/companies. The COSOP missed out on guidance related to using pro-poor participatory approaches, a strategy for dealing with value chain management in a structural manner, a clear strategy and approach for capacity building and a sector on climate change. The lack thereof has led to sub-optimal achievements in the various projects.

308. The COSOP reflects, that "future project implementation will rely heavily on NGOs, community groups and organizations, farmers associations, line agencies and financial institutions with experience and operations at the village level". In practice though, partnership was mainly sought with two Ministries and to a certain extent with kafos and networks like NACOFAG, NACCUG and NAWFA.

[152] As per *Nema*-ASAP Concept Note 25 November 2014, only about 6% of the irrigation potential has been used.

309. The design of the COSOP was found rather generic, which made it even largely in alignment with the strategic objectives in IFAD Strategic Framework 2007-2010 apart from creating opportunities for rural off-farm employment, which was not really pursued. Regarding the Strategic Framework 2011-2015, there could have been more emphasis on "Poor rural women and men and their organizations able to influence policies and institutions that affect their livelihoods" and also the recommendation to cooperate with donors and other stakeholders could have been better followed. Though "Opportunities for Linkages with Other Donors and Institutions" was described in some detail, more follow up could have been given to those partner opportunities.

310. Reaching the rural poor is one of the most important priorities for IFAD[153]. The COSOP did not comprise a detailed targeting strategy and thus provided insufficient guidance for the targeting at various levels of the portfolio and projects.

311. The nationwide coverage of the COSOP tends to make the resources spread thinly, with many project sites being covered by smaller interventions leading to high operational costs and a large need for staff and capacity on the ground as well as for scarcely available transport means.

312. Infrastructure established by IFAD is becoming more and more complex, highly technical and high value in nature over time. It is no longer possible for the poor population to replace or even maintain and repair this type of infrastructure, and Government may have to start taking the infrastructure over as public goods and become responsible for it.

Effectiveness

313. The automatic alignment with Vision 2016 is a good vehicle towards achieving food self-sufficiency, in particular through the emphasis on rice production. Diversification efforts in the uplands though, with cereals and cash crops, should offer good opportunities in relation to poor rural people's needs regarding food security and income generation as well as in view of environment and natural resource management constraints.

314. The COSOP foresaw the country portfolio during the next ten years to consist of a maximum of two programmes on the national scale. These programmes would be the follow-up to LADEP and RFCIP. This has indeed been implemented as planned with the design of PIWAMP and RFP. LHDP was added as third project, but only later. *Nema* was partly designed to complement the other projects and rectify the shortcomings in sustainability of PIWAMP. Since there was no revision or new COSOP, *Nema* had not been incorporated.

315. The COSOP objectives may be found back in table 7. The first objective, "IFAD will support the strengthening and empowerment of farmers organizations and community-based self-help groups to plan and manage their lowlands and uplands, develop and run sustainable microfinance institutions and networks, improve their living conditions and work together" has only partly been achieved. Farmers' organisations were set up and supported, but many of them were still found weak and only moderately empowered, unless they had functioned for a long time (prior to IFAD interventions) defending their pre-existing interests. Often, new groups remained mainly project driven. Though microfinance institutions were supported, sustainability was not sufficiently achieved and it is questionable in most cases, how the institutions will continue without external support, including the V-Apex set up with IFAD support.

316. The second objective, "IFAD will support growth in agricultural production through the promotion and dissemination of adapted technologies designed to increase rice productivity and the productivity of a variety of diversified crops selected on a

[153] IFAD. *Policy: Targeting, reaching the rural poor.*

market-driven basis", has been achieved to a moderate extent. Productivity was increased, but frequently only temporarily, and access to adapted technology should have received more emphasis. The focus has mainly been on crop production, though from an environmental perspective and a profitability point of view, diversification would have been more desirable, especially when taking into account the changes that have taken place since 2003.

317. The third objective, "IFAD will support the development and consolidation of rural microfinance institutions through the strengthening of the VISACA network. IFAD will also seek to improve marketing channels, market information and commodity-market organization", was partly achieved. IFAD supported VISACAs, but still only a handful of them are able to operate independently and even after 10 years of support, there are a large number of issues to be addressed. As for marketing related support, though indeed this was very needed, it has also been very poor. IFAD interventions have offered ad hoc support of various kinds to a limited number of (better off) beneficiaries, without any strategy or structured approach.

318. Finally, relating to the fourth objective "IFAD will support the development of a community-based awareness campaign on HIV/AIDS" no achievements could be identified.

319. The Country Programme Approach, introduced in March 2010, seeks to increase synergies between the projects, reduces the supervision burden on Government and acts as a platform for linking the Ministries of Agriculture, Finance and Economic Affairs and Youth and Schools in sharing experience and information on project management, joint field visits, monitoring and training. Projects are supervised in two missions per year, concluding with a single wrap-up meeting. The Department of Finance and Economic Affairs particularly welcomes this initiative, which reduced the burden of supervision on government agencies, and hopes for it to extend to joint supervision for co-financed projects.

320. The regional authorities and administration play a major role in the community selection, and some communities have complained about the lack of transparency and their failure to understand the process. The fact that they are presented with a fixed menu to present their needs makes it more difficult for them to challenge the process and poorer illiterate farmers, with little or no influence are probably at a greater disadvantage.

321. The one-size-fits-all approach might prevent the interventions from being optimally linked to the local context, in particular on environmental issues (such as varying rates of salinization), proximity to cities or Senegal and related trade opportunities and other diversities. Heavier rainfall and the more erratic nature of rainfall suggest that a change in approach may be warranted in future to improve production.

322. Farming remains a high-risk enterprise, with farmers reporting high loan rates from commercial banks (in the few cases that they have access to those) and increasingly erratic rainfall patterns and salinization in lowland areas, threatening their production. The COSOP combination of access to rural finance, watershed management and support to agricultural production and productivity has been an effective way to address this situation, but the lack of focus on more tailored support like innovative insurance type products through rural finance still exposed the farmers to recurrent risks, threatening resilience.

323. Overall, rural finance support has enabled 7,000 to 8,000 people to access financial services. This figure is extremely low when compared to the total membership of VISACAs that reached around 45,000 people. Most VISACAs are implemented in very poor villages, but it has not become an instrument for financing agriculture. Agriculture represents less than 50% of consolidated loans extended to their members, the majority of loans being extended either to finance income generating activities or households' social needs.

COSOP performance assessment

324. Table 24 shows the Evaluation's assessment of the COSOP Performance. The COSOP was reasonably appropriate and gave broad guidance and direction to the individual projects/programmes. The COSOP was aligned with most of the Governments priorities, with the needs of The Gambia's population and with most of IFAD's Strategic Objectives. The COSOP was not explicit on the targeting strategy, leaving room for differing interpretations of what mechanism was most appropriate. No assessment had been conducted on the priority of the poor regarding the interventions. As the COSOP was outdated, opportunities were missed on optimizing alignment and interpretation of needs. The 2012 revision, if approved, would have created scope to better adapt strategic focus to the current situation.

325. The relevance and effectiveness of the COSOP were found moderately unsatisfactory. In terms of effectiveness, objectives have been only partially achieved. Though incomes and productivity increased and capacity was built to some extent, productivity increase was often of temporary nature and resilience had not been sufficiently created; also, more emphasis could have been given to access to new technology. Access to rural finance had improved to some extent, but it is not clear in how far this has led to improved incomes or poverty reduction. The Country Programme Approach has contributed to a more effective coordination and implementation of the IFAD supported programmes although it is too early to fully assess its impact.

Table 24
Overall assessment of the COSOP performance

Criteria	*Rating**
Relevance	3
Effectiveness	3
COSOP performance	3

Rating scale: 1 = highly unsatisfactory, 2 = unsatisfactory, 3 = moderately unsatisfactory, 4 = moderately satisfactory, 5 = satisfactory, and 6 = highly satisfactory

VIII. Conclusions and recommendations

Storyline:

326. Gambia is a small-size country with a population of 1.889 million, which grows at the high rate of around 3.2%154. Though overall poverty rates have declined during the last decade, poverty, and especially rural poverty, is pervasive with a poverty headcount of 73.7% of the rural population in 2010155. The Gambia is dominated by The Gambia River, which has a major influence of agricultural production and productivity as well as on rural development and food security.

327. The strategic partnership between IFAD and The Gambia dates back to 1982. IFAD's support is concentrated on helping the Government strengthen and empower farmers through their organizations and communities on a nationwide scale. IFAD's interventions are envisaged among others to support Government, for and together with the rural population in planning and managing lowlands and uplands and ensuring availability of sustainable microfinance institutions. Moreover, IFAD also supports works with the Government to improve agricultural production through the promotion of dissemination of adapted technologies

328. The Gambia is listed among the Least Developed Countries (LDCs) and was 175 out of 187 countries on the 2015 Human Development Index.156 The economic growth has been erratic in the past decade and climate change poses a significant threat to the agricultural production and productivity and thus to the situation of the rural and urban poor. Moreover, as a result of the population growth, the group of youth in need of support will continue to grow. IFAD therefore sees scope to continue its strategic partnership with the Government for the years to come, in order to improve the results for the rural population with a focus on youth and women, in concerted interaction.

329. The strategic partnership between IFAD and The Gambia has been based on mutual trust and reciprocity. Now, it needs to be further fine-tuned and nurtured, so that optimal transparency is ensured and lasting results can be achieved for the rural poor population. Thus, valuable lessons and good practices can be generated to inform IFAD activities and other rural poverty reduction policies and programmes in The Gambia and throughout West Africa and beyond.

330. Based on the evidence collected and analysis undertaken, the section below offers insight into the main conclusions of The Gambia CPE.

A. Conclusions

331. Table 25 below provides a summary overview of all ratings, which were brought up and discussed in the previous sections. From this overview it becomes clear, that the overall assessment for most criteria is only "moderately unsatisfactory" and leaves room for improvement in various areas.

[154] http://data.worldbank.org/indicator/SP.POP.GROW
[155] http://data.worldbank.org/indicator
[156] UNDP, 2014. *Human Development Report. Sustaining human progress: reducing vulnerabilities and building resilience* , p.2 and http://hdr.undp.org/en/countries/profiles/GMB

Table 25
Summary table of ratings

Criteria	*Overall score*
Project performance	3
Rural poverty impact	3
Other performance criteria	
Sustainability	3
Innovation and scaling up	3
Gender equality and women's empowerment	4
Overall project portfolio achievement[d]	3
Performance of partners[e]	
IFAD	3
Government	3
Non lending criteria	3
Policy dialogue	3
Knowledge management	3
Partnership building	3
COSOP Performance	3
Relevance	3
Effectiveness	3

332. The **moderately unsatisfactory performance** of IFAD supported interventions had multiple causes such as overall weak institutions and overreliance on one ministry (Ministry of Agriculture), with frequent and unpredictable staff turnover, as well as external factors such as climate related issues (salinization, drought and erratic rains), migration of youth and low literacy level of beneficiaries. As poverty is multi-dimensional and resources limited, IFAD may have suffered from a lack of focusing on a number of issues, sectors and geographic areas, thus diluting the funds and human resources, leading to a less than optimal outcome for poverty reduction.

333. The COSOP has provided the **strategic framework**, which highlighted the previous challenges to be addressed in the new investment. The current formal COSOP had not been updated though for twelve years and is therefore no longer suitable to demonstrate changes that have emerged and that required new directions. This may have led to projects' repeating inadequacies and lack of adaptation based on lessons learned, leading to a less efficient and effective performance, and giving rise to sub-optimal impact and sustainability.

334. The COSOP did not comprise a detailed **targeting strategy**, including a description how geographical targeting should be used to enable a focus on pockets of poverty, who the key target groups were, what their needs were and what mechanisms should be used in beneficiary selection. The level of inclusion of parts of the population such as women, youth and ethnic minorities should be addressed to ensure proper inclusive targeting. The existing COSOP did not comprise such a strategy, leaving room for various interpretations. Though in most cases poor farmers were targeted and women were included, the targeting was not structurally aimed at selecting the poorest villages and remote poorer villages at times were found excluded for many consecutive years. Since funds can be spent only once, it is of the utmost importance that targeting is done well. The planning

processes and methodology in project documents appeared highly participatory, but in reality literacy and political support were often needed to be able to express the needs of the village. As a result, the selected villages were not always the poorest and participated often in multiple IFAD interventions, at times unsuccessfully.

335. **Sustainability** was found compromised in all interventions. Sustainability mechanisms need to be incorporated in the design and right from the inception of the project and even though an increasing focus on sustainability was found over the years, there is room for improvement. Beneficiary engagement and ownership is key in the planning, implementation and maintenance and oversight of activities and infrastructure, in order to sustain the gains made by projects. Beneficiaries' organisations provide a good mechanism; training was provided, but was not sufficiently robust to ensure ownership and maintenance of infrastructure and to internalize the benefit of such organisations for its members or to benefit from a business approach to farming.

336. The type of infrastructure provided by PIWAMP did not encourage ownership, as it required hard labour by the communities and yet the benefits were only short-lived. After the initial training, no further support or capacity building had been provided and the communities were often not even able to maintain the structures by themselves.

337. The capacity of government regarding sustainability was not optimal either; they lacked financial and human resources and sometimes also technical capacity, which has not been fully acknowledged by IFAD's support. In designing *Nema*, IFAD moved towards sturdier durable infrastructure, but had not simultaneously convinced the government to adopt the infrastructure as a public good to ensure its sustainability and ultimately its replacement.

338. Sustainability of the VISACA network and the V-APEX was found compromised as well. 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 either; coupled with the poor performance of individual VISACAs itself, no stable basis was created to attract financing from the formal sector. Inadequacies with regard to VISACAs' resource mobilization, loan and savings mismatch, poor financial performance and governance, inadequate terms and conditions as well as procedures have significantly hampered the sound development of VISACAs in rural areas to have a sustainable impact on the lives of the poor rural population.

339. Development of both upland and lowland areas within a watershed requires **an integrated approach** in planning, execution and administration of activities, because these areas are interdependent. 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. 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 CPA, linkage between the various projects was virtually absent. Especially between the support given to VISACAs and the various projects working to improve crop and livestock production and value chain development, mutually reinforcing links would have been possible.

340. Support to crop and livestock production has not sufficiently focused on diversification from rice to allow farmers to better exploit market opportunities. Moreover, the lack of a structured value chain approach hampered the beneficiaries to enjoy the full profit of their improved production, since they often had to sell it at the same place and time.

341. IFAD did not sufficiently make use of **partnerships** by engaging partners from various backgrounds. Partnerships, if well-chosen and implemented, mutually strengthen capacity and improve the quality of delivery of interventions. The partnership with MoA overstretched it capacity and forced the ministry to get involved in activities beyond its mandate. Selected partners, be they be donors, public, private or community civil organisations, should be mandated for the task. The partnership base of IFAD was found very small.

342. There are a number of other Ministries with a valid mandate though, 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, the Ministry of Trade and Ministry of Education, which may be engaged in various components. Moreover, whilst only RFCIP included NGOs as partners, working more intensively with international NGOs and their partner local NGOs and civil society could have been an effective way to ensure 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, which could have been instrumental in operationalizing the value chain development approach.

343. Projects offer the opportunity to pilot **new and innovative approaches**, techniques and support to participatory research with beneficiaries. Exposure to successful initiatives, both at national and regional level, together with farmer to farmer cross-visits and active farmer field schools provide the opportunity for peer learning and exploration of locational and community relevant initiatives. Though some innovations have been conducted, 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. Though a number of grants were implemented, these contributed only in a minor way to innovation.

344. The project portfolio had incorporated **an increasing focus on gender.** Women had increased their productivity and income, and to some extent their empowerment. The improved access to rice cultivation areas, which are often further away, while of potential great benefit for household food security, also involves greater workload for women in their role as lowland rice cultivators. Not only do they work longer to cultivate additional rice fields, they also have to walk long distances of up to 10 kilometers a day, since women are not able to stay overnight in the fields. In the newly established or refurbished vegetable gardens, women are the main vegetable producers and as such responsible for the additional task. The household food security was positively affected, but women had to work from sunrise to sunset. Women's gardens were often flourishing and in much better shape than men's gardens, but women were also seen lining up at the water pump at 5:00 AM in the morning, since there was insufficient water. Though IFAD's gender policy addresses avoiding women's drudgery, the various project designs had not incorporated adaptive measures, such as provision of transport means and labour saving equipment and ensuring easy availability of water in the gardens.

345. Women benefited from IFAD support by have better physical access to rice fields, gardens and markets services in villages by the construction of roads and bridges; they also were able to increase their agricultural production and related income. Evidence of empowerment however 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 women and men was 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.

346. A detailed gender analysis had not been conducted at the start of projects, and thus, though activities were often beneficial to women, they had not been fine-tuned to the roles and opportunities of women, men, boys and girls and men were not involved in activities to improve gender equality. Though almost 20% of households were found female headed[157], 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, and there was no evidence of advocacy from the IFAD side to improve this.

347. **Beneficiaries need to be engaged** in all stages of the project, starting from the design, through the implementation up to the monitoring of activities. If full engagement is ensured and coupled with proper targeting, it would lead to working with people most in need with a high level of engagement, which will enhance impact and sustainability. 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 rough design was finished, however, beneficiaries were no longer involved in helping develop the details. In some cases this led to activities not being entire suitable to the local context or to the beneficiaries need, such as in the case of livestock houses, services offered by VISACAs or the development of value chain activities and market access (or lack thereof).

348. **Support to value chain activities** was planned in the design of IFAD's projects and was 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 also a source of concern if no further follow up is given. If many producers in the same area produce more of the same agricultural crop and have to sell it in the same place, this will decrease the selling price and annihilate the gains in quantity of production or even deteriorate the profit. This is the scenario that was reported by a number of beneficiaries. To prevent this, value chain development support should have been provided in a structural manner and warehouse receipt financing could have been pursued for additional benefits. Such structural support would have helped beneficiaries to either store, process or transport the products to other places, thus enjoying the opportunity to get value added or better prices. IFAD did include such support, but on a one-off basis only for a relatively small number of beneficiaries.

349. Overall, the IFAD portfolio on **microfinance and rural finance** has not been successful. It has not achieved its objectives results have only partly been obtained. Not only was sustainability limited, outreach consolidated data indicate[158] that less than 7,400 members were active savers and VISACAs cumulatively extended 2,026 loans, which is much less than the 45,000 which are consistently brought up in reports. Though VISACAs managed to cover poor members, but remoteness has a negative impact on their outreach.

350. Large numbers of VISACAs members, cashiers and committees' members have been trained, but the poor governance and financial performance of many VISACAs indicate that training may have been satisfactory regarding assessing the quality of information and transactions recorded in the VISACAs books, but managerial and other credit management skills are still insufficient. Capacity building provided to

[157] 2010 Integrated Household Survey, 19.4% of households were female headed.
[158] By the end of 2013, data from 2014 have not been verified yet by V-APEX

other institutions proved to be more efficient and have a better impact: Central Bank Microfinance Department, NACCUG, and Microfinance Promotion Centre.

351. Self-managed institutions such as VISACAs have been supported by IFAD to fill a gap in rural areas with regard to access to financial services and financial inclusion. The location of VISACAs in poor villages in rural areas however has drastically reduced the potential for VISACAs to mobilize enough stable savings to sustain providing loans with a duration of 6 to 8 months to finance agricultural activities.

B. Recommendations

352. **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 strategy should be designed based on an in-depth needs and situation analysis, outlining short, medium and long-term needs and opportunities, taking into account the strategies and interventions of other development partners, and should be aligned with the policies and strategies of the government (including the new GNAIP, which is under development).

353. The new country strategy should, among others, present a broad targeting strategy, with due attention to women and youth, as a basis for future interventions, and should indicate how partnerships with various actors will be enhanced. The country strategy should also discuss opportunities for IFAD to support much needed reforms in the agricultural 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.

354. **Recommendation 2: Strengthening project management performance and oversight for effective and efficient delivery mechanism in the Government.** 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 the Government establish a transparent procedure for staff recruitment/assignment, as well as for their performance management in close consultation with IFAD. Any change in 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 financing agreements between the Government and IFAD, and IFAD should consider suspension of loans should this provision not be complied.

355. 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 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 in projects. IFAD, in close collaboration with the Government, should monitor the functioning and performance of the PSC and should provide guidance where necessary.

356. IFAD should further support capacity strengthening of the MoA 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 to the extent possible, M&E systems should collect, analyse and report data in a gender-disaggregated manner.

357. **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 organisations, the private sector, relevant government departments/agencies and UN agencies.

358. In addition to the MoA and MoFEA, 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.

359. 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 organisations. The latter are specifically instrumental in ensuring better community engagement and ownership of activities for better sustainability of benefits.

360. 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.

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

362. 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 internalised.

363. 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 takes responsibility for and acknowledge such infrastructure as public goods to ensure continued benefits for the rural poor.

364. 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.

365. 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.

366. **Recommendation 5: 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. More can be done to ensure that IFAD interventions address gender equality, women's and young people's empowerment. 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 be done and that indicators are gender and youth sensitive to facilitate monitoring.

367. 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.

Ratings of IFAD-funded project portfolio in The Gambia

Criteria	*PIWAMP*	*LHDP*	*RFCIP*	*RFP*	*NEMA*	*Overall portfolio*
Project performance						
Relevance	4	4	3	4	5	4
Effectiveness	4	4	2	3	3	3
Efficiency	3	3	3	3	3	3
Project performance[b]	**4**	**4**	**3**	**3**	**3**	**3**
Rural poverty impact						
Household income and net assets	3	4	4	3		4
Human and social capital and empowerment	3	3	3	4		3
Food security and agricultural productivity	4	4	3	3		3
Natural resources, environment and climate change	3	3	3	4		3
Institutions and policies	3	3	4	5		4
Rural poverty impact[c]	**3**	**3**	**3**	**4**		**3**
Other performance criteria						
Sustainability	3	4	2	2	3	3
Innovation and scaling up	2	3	4	3	3	3
Gender equality and women's empowerment	4	4	3	4	4	4
Overall project portfolio achievement[d]	**3**	**4**	**3**	**3**	**3**	**3**
Performance of partners[e]						
IFAD	4	3	3	3	3	3
Government	3	4	3	3	4	3

[a] Rating scale: 1 = highly unsatisfactory; 2 = unsatisfactory; 3 = moderately unsatisfactory; 4 = moderately satisfactory; 5 = satisfactory; 6 = highly satisfactory; n.p. = not provided; n.a. = not applicable.

[b] Arithmetic average of ratings for relevance, effectiveness and efficiency.

[c] This is not an average of ratings of individual impact domains.

[d] This is not an average of ratings of individual evaluation criteria but an overarching assessment of the project, drawing upon the rating for relevance, effectiveness, efficiency, rural poverty impact, sustainability, innovation and scaling up, and gender.

[e] The rating for partners' performance is not a component of the overall assessment ratings.

IFAD-financed projects in The Gambia

Project ID	*Project name*	*Total project cost (US$)*	*IFAD Financing (US$)*	*Co-financer Amount (US$)*	*Government (US$)*	*Beneficiaries (US$)*	*Board Approval*	*Loan Effectiveness*	*Current Project Completion Date*	*Cooperating Institution*	*Project Status*
77	Jahaly and Pacharr Smallholder Project	16 970 000	5 220 000	2 600000 (Netherlands) + 450 000 (WFP) + AfDB 5 100 000 + 2 600 000 (German Credit for Reconstruction)	1 000 000	-	17/12/1981	20/10/1982	31/12/1991	AfdB	Closed
144	Agricultural Development Project	28 271 000	4 271 000	8 000 000 (IDA)+ 9 500 000 (Italy)	6 500 000	-	04/04/1984	06/11/1984	31/12/1992	WB	Closed
312	Agricultural Services Project	17 064 000	3 552 500	12 162 000 (IDA-WB)	1 349 500	-	02/12/1992	02/11/1993	31/03/1999	W B	Closed
428	Lowlands Agriculture Development Programme	11 662 000	5 061 000	5 677 000 (AfDB)	924 00	-	12/04/1995	27/05/1997	31/12/2004	AfDB	Closed
452	Small Scale Water Control Project	5 020 000	3 900 000	500 000 (WFP)	620 000	-	05/12/1989	17/12/1990	31/12/1996	AfDB	Closed
1100	Rural Finance and Community Initiatives Project RFCIP	10 636 709	9 235 593	-	987 303	413 813	02/12/1998	14/07/1999	30/06/2006	UNOPS	Closed
1152	Participatory Integrated-Watershed Management Project - PIWAMP	17 529 530	7 084 500	7 080 930 (AfDB)	1 712 500	1 651 600	21/04/2004	16/05/2006	30/06/2014	AfDB	Completed
1303	Rural Finance Project - RFP	8 725 450	6 519 214	-	951 599 873 000*	381 637	14/09/2006	16/04/2008	30/06/2014	IFAD directly supervised	Completed
1504	Livestock and Horticulture Development Project LHDP	15 942 244	8 004 707 (DSF grant)	4 947 689 (AfDB)	812 134	2 177 714	17/12/09	03/03/2010	31/03/2015	IFAD directly supervised	On-going
1643	National Agricultural Land and Water Management	64 970 000	20 279 999**	8 200 394 (to be determined)	2 613 249 (Government)***	1 166 358	10/12/2012	20/12/2012	31/12/2019	IFAD directly supervised	On-going

Project ID	*Project name*	*Total project cost (US$)*	*IFAD Financing (US$)*	*Co-financer Amount (US$)*	*Government (US$)*	*Beneficiaries (US$)*	*Board Approval*	*Loan Effectiveness*	*Current Project Completion Date*	*Cooperating Institution*	*Project Status*
	Development Project (*Nema*)		(DSF grant)	+ 17 710 000 AfDB + 15 000 000 IsDB							
Total		196 790 933	73 128 513	99 528 013	18 343 285	5 791 122					

List of regional and interregional grants to The Gambia (2004-2015)

Grant Number	*Grant title*	*Grant Recipient*	*Dates*	*Grant Goal*	*Grant objectives*	*Financing amount (US$)*	*Countries involved*	*Comments*
717	Assisting the Government of the Gambia to Combat Desert Locust	Food and Agriculture Organization (FAO), Italy	2004-2006	To strengthen the national capacity to fight desert locust invasions by improving animal and human health as well as by promoting environmental protection		1 190 000 (120,000 for The Gambia)	Algeria, Burkina Faso, Chad, Mali, Morocco, Mauritania, Niger, Gambia, Sudan, Senegal	The project financed the purchase of 10 motorbikes 125 cc, entomological and research kits, encampment equipment, communication devices such as radio Codan mobiles, telephones equipped with GPS.
848	Enhancing the local natural resources exploitation for livestock development	International Tryponotolerance Centre, Banjul	2006	1) to enhance the local natural resources exploitation (Moringa Oelifera and Bamboo spp) for the livestock and market oriented rural development		150 000	Gambia, Guinea, Sierra Leone	A resaearch on the cultivation of bamboo and moringa has been carried out especially on their employment as fodder, food, fuel, fertilizer, building material, medicinal plants and other uses in The Gambia. These results are report in the PCR.
878	Building Inclusive Financial Sectors in Western and Central Africa	United Nations Capital Development Fund (UNCDF)	2007-2013	To improve the access of poor rural population in Western and Central Africa to appropriate and sustainable financial services	1)To support the implementation of IFAD`s Regional Strategy and Action Plan in Rural Finance in Western and Central Africa 2) To participate in the development of the BISFA programme	900 000	Cameroon Chad Gambia Ghana Guinea Mali Mauritania Senegal	UNCDF Financial inclusion Practice Area (FIPA) has supported the Rural Finance Project to develop the ToRS to hire a pool of experts to support the implementation of the project..
1378	Sharing lessons , sharing skills , building a business model for	IED Afrique, Senegal	2012-2014	To help projects to systematize and take full advantage of knowledge	To promote the creation and sharing of high quality appropriate and well-focused content on development	250 000	Cameroon, Gambia, Guinea, Mali.	

Grant Number	*Grant title*	*Grant Recipient*	*Dates*	*Grant Goal*	*Grant objectives*	*Financing amount (US$)*	*Countries involved*	*Comments*
	knowledge sharing			created as a result of their experiences in project implementation and to help them learn from both successful and unsuccessful cases	issues in the region thought learning workshop and documentation activities; to guide project staff and stakeholders in the use of existing management systems including M&E system for mainstreaming the gathered and learning for discussion and use within project and in the region			
2000000122	Dissemination and implementation of the Voluntary Guidelines on Responsible Governance of Tenure of Land, Fisheries and Forestry in selected Western African Countries	Initiative Prospective Agricole et Rurale (IPAR), Sénégal	2013-2016	To strengthen access and security of tenure of smallholders in selected West African countries (Gambia, Mali, Mauritania and Senegal) by promoting and mainstreaming the principles of the VGs at the appropriate levels.	To contribute to Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forestry (Vgs)awareness raising with a special emphasis on the stakes concerning the smallholders and the vulnerable groups; to ensure that institutions, civil societies organizations, NGOs and other key partners can use VGs for organising and/or contributing to Policy Dialogue Platforms to improve the land tenure situation of smallholders and the vulnerable groups; to support and facilitate the implementation of land tenure assessment and actions plans at country level which include concrete measures based on the VGS/	500 000	Gambia, Mali, Mauritania, Senegal.	IPAR is expected to articulate its intervention around the country programme of each of selected countries. In The Gambia it aims to create linkages with the *Nema* project.
2000000120	Promoting improved policies in favour of family farming in developing countries	World Rural Forum , Arkaute, Spain.	2013-2015	To improve the legal status, rural conditions and sector policy that affect women and men family farmers	In Africa the objective is the recognition of the role of family farming as well as the increase in private investments	500 000	Burundi, Burkina Faso, Ivory Coast and Gambia in Africa; Costa Rica, Nicaragua, Ecuador, Colombia in Latin America; The Philippines, Indonesia, Nepal in Asia.	

Grant Number	*Grant title*	*Grant Recipient*	*Dates*	*Grant Goal*	*Grant objectives*	*Financing amount (US$)*	*Countries involved*	*Comments*
2000000180	Creating Opportunities for Rural Youth (CORY) in West and Central Africa	Centre for Entrepreneurship Educational Development (CEED), Canada.	2014-2017	To enable young rural women and men to create sustainable farm and non-farm business by building their entrepreneurial capacities for enhanced peer learning and their access to complementary business development services	i)To research document and share learning from the Project through practical knowledge products, communities of practices and events aiming at scaling up of successful youth led venture creation and business development ; ii) to build the capacity of rural youth organizations to develop and deliver entrepreneurial innovation (tools: experimental training, mentorship, advisory and partnership services); iii) capacity building of local financial institutions to provide micro-credit and to develop and deliver youth inclusive financial instruments.	1 950 000	Benin, Cameroon, The Gambia, Nigeria.	
200000276	Technical Support to six Ex-post impact evaluations using Mixed Methods approach	Royal Tropical institute, The Netherlands	2013-2014	Increase the use of evidence in policy making and understanding of what works , why and under what conditions in rural poverty reduction by improving the evaluation capacity	i) to generate global public goods in six (selected) countries where IFAD operates, ii) contribution to assess the general impact in these six countries towards reducing absolute and relative poverty and the evidence gathered though impact evaluation to provide lessons specific to the effectiveness of the interventions put in place.	500 000		N/A
2000000474	Adapting small-scale irrigation to climate change in West and Central Africa	Food and Agriculture Organization (FAO), Italy	2015-2018	The goal of this grant is to improve sustainability and adaptation of small-scale irrigation systems across key agro-ecology systems in the WCA region.	The objectives of the grant are i) to define required climate change adaptation, in terms of design, operation and costing, for small-scale irrigation infrastructure in the main WCA contexts; ii) assist small-scale farmers in WCA region in climate-proofing small-scale irrigation schemes.	1 200 000	Chad, Mali, Mauritania, Niger, Liberia, Sierra Leone, Gambia, and Ivory Coast	
Total						**8 640 000**		

Methodological note on country programme evaluations

1. A country programme evaluation (CPE) conducted by the Independent Office of Evaluation of IFAD (IOE) has two main objectives: assess the performance and impact of IFAD-financed operations in the country; and generate a series of findings and recommendations that will inform the next results-based country strategic opportunities programme (COSOP). It is conducted in accordance with the directives of IFAD's Evaluation Policy[1] and follows the core methodology and processes for CPEs outlined in IOE's Evaluation Manual.[2] This note describes the key elements of the methodology.

2. **Focus.** A CPE focuses on three mutually reinforcing pillars in the IFAD-Government partnership: (i) project portfolio; (ii) non-lending activities; and (iii) the COSOP(s). Based on these building blocks, the CPE makes an overall assessment of the country programme achievements.

3. With regard to assessing the **performance of the project portfolio** (first pillar), the CPE applies standard evaluation methodology for each project using the internationally-recognized evaluation criteria of relevance, effectiveness, efficiency and rural poverty impact - including impact on household income and assets, human and social capital, food security and agricultural productivity, natural resources and the environment (including climate change[3]), and institutions and policies. The other performance criteria include sustainability, innovation and scaling up, and gender equality and women's empowerment. The performance of partners (IFAD and the Government) is also assessed by examining their specific contribution to the design, execution, supervision, implementation-support, and monitoring and evaluation of the specific projects and programmes. The definition of all evaluation criteria is provided in Annex V.

4. The assessment of **non-lending activities** (second pillar) analyzes the relevance, effectiveness and efficiency of the combined efforts of IFAD and the Government to promote policy dialogue, knowledge management, and partnership building. It also reviews global, regional, and country-specific grants as well as achievements and synergy with the lending portfolio.

5. The assessment of the **performance of the COSOP** (third pillar) is a further, more aggregated, level of analysis that covers the relevance and effectiveness of the COSOP. While in the portfolio assessment the analysis is project-based, in this latter section, the evaluation considers the overall objectives of the programme. The assessment of relevance covers the alignment and coherence of the strategic objectives - including the geographic and subsector focus, partners selected, targeting and synergies with other rural development interventions - , and the provisions for country programme management and COSOP management. The assessment of effectiveness determines the extent to which the overall strategic objectives contained in the COSOP were achieved. The CPE ultimately generates an assessment for the overall achievements of the programme.

6. **Approach.** In line with international evaluation practices, the CPE evaluation combines: (i) desk review of existing documentation - existing literature, previous IOE evaluations, information material generated by the projects, data and other materials made available by the Government or IFAD, including self-evaluation data and reports -; (ii) interviews with relevant stakeholders in IFAD and in the country; and (iii) direct observation of activities in the field.

[1] http://www.ifad.org/gbdocs/eb/102/e/EB-2011-102-R-7-Rev-1.pdf.
[2] http://www.ifad.org/evaluation/process_methodology/doc/manual.pdf
[3] On climate change, scaling up and gender, see annex II of document EC 2010/65/W.P.6 approved by the IFAD Evaluation Committee in November 2010: http://www.ifad.org/gbdocs/eb/ec/e/65/EC-2010-65-W-P-6.pdf

7. For the field work, a combination of methods are generally used for data gathering: (i) focus group discussions with a set of questions for project user and comparison groups; (ii) Government stakeholders meetings – national, regional/local, including project staff; (iii) sample household visits using a pre-agreed set of questions to household members, to obtain indications of levels of project participation and impact; (iv) key non-government stakeholder meetings – e.g. civil society representatives and private sector.

8. Evaluation findings are based on triangulation of evidence collected from different sources.

9. **Rating scale**. The performance in each of the three pillars described above and the overall achievements are rated on a scale of 1 to 6 (with 1 being the lowest score, and 6 the highest), enabling to report along the two broad categories of satisfactory (4, 5, and 6) and unsatisfactory performance (1, 2 and 3). Ratings are provided for individual projects/programmes, and on that basis, for the performance of the overall project portfolio. Ratings are also provided for the performance of partners, non-lending activities, the COSOP's relevance and effectiveness as well as the overall achievements of the programme.

10. In line with practices of international financial institutions, the rating scale, in particular when assessing the expected results and impact of an operation, can be defined as follows - taking however due account of the approximation inherent to such definition:

Highly satisfactory (6)	The intervention (project, programme, non-lending, etc.) achieved - under a specific criteria or overall –strong progress towards all main objectives/impacts, and had best practice achievements on one or more of them.
Satisfactory (5)	The intervention achieved acceptable progress towards all main objectives/impacts and strong progress on some of them.
Moderately satisfactory (4)	The intervention achieved acceptable (although not strong) progress towards the majority of its main objectives/impacts.
Moderately unsatisfactory (3)	The intervention achieved acceptable progress only in a minority of its objectives/impacts.
Unsatisfactory (2)	The intervention's progress was weak in all objectives/ impacts.
Highly unsatisfactory (1)	The intervention did not make progress in any of its objectives/impacts.

11. It is recognized that differences may exist in the understanding and interpretation of ratings between evaluators (inter-evaluation variability). In order to minimize such variability IOE conducts systematic training of staff and consultants as well as thorough peer reviews.

12. **Evaluation process.** A CPE is conducted prior to the preparation of a new cooperation strategy in a given country. It entails three main phases: (i) design and desk review phase; (ii) country work phase; (iii) report writing, comments and communication phase.

13. The *design and desk review phase* entails developing the CPE approach paper. The paper specifies the evaluation objectives, methodology, process, timelines, and key questions. It is followed by a preparatory mission to the country to discuss the draft paper with key partners. During this stage, a desk review is conducted examining available documentation. Project review notes and a consolidated desk

review report are prepared and shared with IFAD's regional division and the Government. The main objective of the desk review report is to identify preliminary hypotheses and issues to be analysed during the main CPE mission. During this stage both IFAD and the Government conduct a self-assessment at the portfolio, non-lending, and COSOP levels.

14. The *country work stage* entails convening a multidisciplinary team of consultants to visit the country, holding meetings in the capital city with the Government and other partners and traveling to different regions of the country to review activities of IFAD-funded projects on the ground and discuss with beneficiaries, public authorities, project management staff, NGOs, and other partners. A brief summary note is presented at the end of the mission to the Government and other key partners.

15. During the *report writing, comments and communication of results* stage, IOE prepares the draft final CPE report, shared with IFAD's regional division, the Government, and other partners for review and comments. The draft benefits from a peer review process within IOE including IOE staff as well as an external senior independent advisor. IOE then distributes the CPE report to partners to disseminate the results of the CPE. IOE and the Government organize a national round table workshop that focuses on learning and allows multiple stakeholders to discuss the main findings, conclusions and recommendations of the evaluation. The report is publicly disclosed.

16. *A core learning partnership* (CLP), consisting of the main users of the evaluation, provides guidance to IOE at critical stages in the evaluation process; in particular, it reviews and comments on the draft approach paper, the desk review report and the draft CPE report, and participates in the CPE national round table workshop.

17. Each CPE evaluation is concluded with an *agreement at completion point* (ACP). The ACP is a short document, which captures the main findings of the evaluation as well as the recommendations contained in the CPE report that IFAD and the Government agree to adopt and implement within a specific timeline.

Definition of the evaluation criteria used by IOE

Criteria	*Definition*[a]
Project performance	
Relevance	The extent to which the objectives of a development intervention are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies. It also entails an assessment of project design in achieving its objectives.
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance.
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted into results.
Rural poverty impact[b]	Impact is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions.
Household income and assets	Household income provides a means of assessing the flow of economic benefits accruing to an individual or group, whereas assets relate to a stock of accumulated items of economic value.
Human and social capital and empowerment	Human and social capital and empowerment include an assessment of the changes that have occurred in the empowerment of individuals, the quality of grassroots organizations and institutions, and the poor's individual and collective capacity.
Food security and agricultural productivity	Changes in food security relate to availability, access to food and stability of access, whereas changes in agricultural productivity are measured in terms of yields.
Natural resources, the environment and climate change	The focus on natural resources and the environment involves assessing the extent to which a project contributes to changes in the protection, rehabilitation or depletion of natural resources and the environment as well as in mitigating the negative impact of climate change or promoting adaptation measures.
Institutions and policies	The criterion relating to institutions and policies is designed to assess changes in the quality and performance of institutions, policies and the regulatory framework that influence the lives of the poor.
Other performance criteria	
Sustainability	The likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.
Innovation and scaling up	The extent to which IFAD development interventions have: (i) introduced innovative approaches to rural poverty reduction; and (ii) the extent to which these interventions have been (or are likely to be) replicated and scaled up by government authorities, donor organizations, the private sector and others agencies.
Gender equality and women's empowerment	The criterion assesses the efforts made to promote gender equality and women's empowerment in the design, implementation, supervision and implementation support, and evaluation of IFAD-assisted projects.
Overall project achievement	This provides an overarching assessment of the project, drawing upon the analysis made under the various evaluation criteria cited above.
Performance of partners IFAD Government	This criterion assesses the contribution of partners to project design, execution, monitoring and reporting, supervision and implementation support, and evaluation. It also assesses the performance of individual partners against their expected role and responsibilities in the project life cycle.

[a] These definitions have been taken from the Organisation for Economic Co-operation and Development/Development Assistance Committee *Glossary of Key Terms in Evaluation and Results-Based Management* and from the IFAD Evaluation Manual (2009).
[b] The IFAD Evaluation Manual also deals with the 'lack of intervention', that is, no specific intervention may have been foreseen or intended with respect to one or more of the five impact domains. In spite of this, if positive or negative changes are detected and can be attributed in whole or in part to the project, a rating should be assigned to the particular impact domain. On the other hand, if no changes are detected and no intervention was foreseen or intended, then no rating (or the mention 'not applicable') is assigned

List of key persons met

Government

Hon. Abdou Colley, Minister, Ministry of Finance and Economic Affairs

Mod K Ceesay, Permanent Secretary II, Ministry of Finance and Economic Affairs

Lamin Camara, Deputy Permanent Secretary, Ministry of Finance and Economic Affairs

Sulayman Gaye Principal Economist , Ministry of Finance and Economic Affairs

Hon. Solomon Owens, Minister, Ministry of Agriculture

Ousman Jammeh, Permanent Secretary 1, Ministry of Agriculture

Bakhari Sanyang, Director Planning Unit, Ministry of Agriculture

Falalo M. Touray, Project Coordinator, CPCU/ Ministry of Agriculture

Isatou Njie Saidy, Vice President, Ministry of Women's Affairs

Hon. Alieu K. Jammeh, Minister, Ministry of Youths and Sports

Emmanuel David Mendy, National Youth Service Scheme Ministry of Youths and Sports

Marchel Mendy, Ex Director National Sports Council, Ministry of Youths and Sports

Lamin Danboe, Executive Director, national Youth Council, Ministry of Youths and Sports

Landing B. Sanneh, General manager, National Enterprise Development Initiative Ministry of Youths and Sports

Naffi Baray, Permanent Secretary, Ministry of Trade, Industry, Regional Integration & Employment

Hon. Pa Ousman Jarju, Minister,Ministry of Environment

Saihou T.M.F. Sanyang, Permanent Secretary 1, Ministry of Lands and Regional Government

Hon. Fatou Lamin Faye, Minister of Education

Bai Sengor, Director Microfinance Department, Central Bank

Fatou Deen Touray, Deputy Director Microfinance Department, Central Bank

Joseph Njie, Director, Gambian Revenue Authority

Malang N. Fofana, Public Health Nutritionist, National Institute for Nutrition

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Samba John, S.A.O Agricultural, Office Basse

Kevin A Baldeh, A/O and supervisor, Agricultural Office Basse

Lang Kinteh, Regional Director, C.F.A

Lamin Fofana, Conservation field staff, Agricultural Office Basse

Amadou Jammeh, Conservation field staff, Agricultural Office Basse

Project staff

Moses Abukari, Country Project Manager, IFAD

Momodou L. Gassama, Project Director/Coordinator, Nema/PIWAMP

Ensa Colley, P M & EO, Nema

Kebba Manka, Coordinator, Nema / SLMP

Banky Njie, Business Development Officer, Nema
Jerro Maane, M&E Officer, Nema
Elizabeth Loum, Assist. Admin. Officer, Nema
Alagie B. Jabang , Nema
Ousman D. Jarju, Horticulture Component Coordinator, PIWAMP/SLMP
Mohamed Jammeh, TL Evaluation, PIWAMP
Lamin A. D. Sanyang, Project Director, LHDP
Jerro Maane, M&EO, LHDP
Alieu Joof, Livestock Component Coordinator, LHDP
Abdoulie Touray, M&E Officer, LHDP
Ousman Yahya, Horticulture Specialist, LHDP
Odeman D. B. Jarjo, LHDP
Sang Mendy, LHDP
Fatooma Manjang, LHDP
Ramatoulie Hydara-Sanyang (RHS), M&E Officer, RFP
Alasan Bah, Former staff, RFP
Lamin Fatajo, Former staff, RFP

International and donor institutions

Paul Mendy, Security Officer, UNDSS
Perpetua Katepa-Kalala, Representative FAO
Ada Mamonyane Lekoetje & team members, Head of mission, UNDP
Francis Abanzi, Head of Programme, WFP
K. Osman Jyasi, Senior Agricultural Economist, World Bank
Umar Lawal, Chief Livestock Specialist, AfDB
Alieu S. Nyang, Programme Manager, European Union
Professor Wale (PW), Special Advisor office of the president, World Bank

Non-governmental organizations and associations

Ismaila Jarjou, Senior Programme Officer, Concern
Burang Danjo, Project Manager – Partnership & Capacity Building, Concern
Lamin Sawo, Project Manager – farming as a business, Concern
Omar Badji, Executive Director, Action Aid
Ismaila Mbonga , Senior Research Officer, Action Aid
Absa Jaw, Head of cereals program, Action Aid
Kebba N. Sinne, Head of AAIIG, Action Aid
Fanta Jatte-Sowe, Women's Rights Program Specialist, Action Aid
Musukuta Badjie, Project manager, Action Aid
Janiabe Nyang Nfu, Senior Manager, Action Aid
Mamadou Idris, Research and Data analyst, GYN Ambassador, CORY consortium

Binta Jammeh – Sidibe, Executive Director, Women' s Bureau

Fatou Samba Njie, President, National Association of Women Farmers

Omar Touray, GAMFINET

Sonko Fofana, Social Development Fund

Patrick Mendy, Finance and Admin. Manager, National Association of Cooperative Credit Unions of The Gambia

Private sector

Almanao Barrow, Program Manager Health, Action Aid

Ebrima Mballow

Noah Marenah, Arab Gambia Islamic Bank

Sulayman Trawally, First International Bank

Ismaila Faal

Seedy Njie, Reliance Financial Services

Baboucarr Khan, Reliance Financial Services

Musa Saihou Mbenga, Managing Director Busumbala AgroIndustrial Enterprise - Commercial

Farmers Association The Gambia

Suleyman S. Mboo, Kombo Dairy Farm, Commercial Farmers Association The Gambia

Mr. Tommy David Darrol, CEO, Commercial Farmers Association The Gambia

Mahamadou Fayinkeh (MF), President, National Coordinating Organisation of Farmer Associations

Alhagie Basse Mboge, Chairman, National Farmers Resources Platform

Research and training institutions

Ansumana K. Jarju, Acting Director General , NARI

Beneficiaries

Name	Sex	Name	Sex
Kunting Village			
Sherrif Jawal	M	Musa Jwala	M
Kebba Jawal	M	Fatou Danso	F
Foday Jawal	M	Mamadig Sillah	F
Faransu Conateh	M	Fatuma Ndni	F
Jammeh Keita	M	Manding Jaiteh	F
Saikou Jawal	M	Mariama Fadara	F
Demba Manneh	M	Aja Njarra Sillah	F
Mama Jassey	F	Suwaro Sillah	F
Lala Sillah	F	Saratang Danso	F
Kaba Sillah	F	Mbiyo Sillah	F
Ma-Hawa Sillah	F	Nennding Silah	F
Naffey Jawal	F	Ma-Tida	F
Fanta Darboe	F	Sambou Kanteh	M
Nyara Ceesay	F	Karajalu Sillah	M
Kaddy Jarju	F	Numukunda Kanyi	M
Nasay Jarju	F	Salimang Jawla	M
Nasay Jatta	F	Mbemba Jawneh	M
Wuday Cessay	F	Kemo Daffe	M
Mama Sallna Komma	F	Burng Seesay	M

Name	Sex	Name	Sex
Fatouma Jawal	F	Kanku Jawla	F
Kaddy Kkhanl	F	Ma Daffeh Jawla	F
Kaddy Jawla	F	Maa Jabbie	F
Njarra Ceesay	F	Mama Fatty	F
Sariba Tunkara	F	Karafa Camara	M
Jumbo Jawla	F	Bunja Daffeh	M
Boto Jawneh	M	Sainey Keita	M
Ferry Jawla	M	Lamin Janeh	M
Jarumeh Koto Village			
Kebuteh Ceesay	M	Mamadin Kongira	F
Sammbujang Danso	M	Mamkunto Touray	F
Kebba Kanja Kongira	M	Aja Mama Jawney	F
Kajally Ceesay	M	Fanta Dansira	F
Sangi Jobarteh	M	Mama Fatty	F
Ansumana Njie	M	Ndainaneh Ceesay	F
Lamin Jatta	M	Sariba Dansira	F
Aja Nyima Sillah	F	Mama Fatty	F
Fulo Kanteh	F	Nadin Jawneh	F
Fatmata Ceesay	F	Dobally Kongira	F
Sarjo Sillah	F	Alieu Ceesay	M
Lissa Ceesay	F	Kafu Fatty	F
Samkung Dasira	F	Jarah Sanneh	F
Motala Baba	F	Lamin Dinidn Ceesay	F
Fatoumata Danso	F	Fatou Barrow	F
Dobong Village			
Adama Jerjou		Badgee	
Isatou Badjie		Ramatouhi Bojang	
Sally Badjlie		Maburtou Manneh	
Binta Jilla		Harhyalla	
Awa Sanyang		Isatou Bajie	
Fenda Jarjou		Adama Jatta	
Arabaitou Jarjou		Mai Kolley	
Kaddy Jarjoa		Aramata Manneh	
Kafo Nombur		Binta Kolley	
Isatou Jarju		Awa Kolley	
Fansanieu Badjie		Jarry Badjie	
Awa Bah		Adanna Kujabi	
Fatou Badjie			
Bentenki Village			
Haly Jay Touray		Fatou Touray	
Aji Mbaye		Mariam Touray	
Kaddy Touray		Hawa Touray	
Faddy Touray		Khoja Touray	
Adama Gaye		Kani Jobe	
Daa Toura		Yette Ceesay	
Njetty Jallow		Fana Njai	
Saigar Touray		Hawa Touray	
Jara Touray		Roki Touray	
Noley Njai		Dabbouy Touray	
Alhaji Musa Njaie Touray		Babou Njai	
Kambon Touray		Abdoulie Touray	
Alkalo Alhaji			
Boiram Village			
Chendu Boye		Alhagie Abdou Boye	
Alhagie Lamin Boye		Mamadi Boye	
Alie Ceesay		Gibbel Boye Gai	

Name	Sex	Name	Sex
Haddy Boye		Fatou Boye	
Yasin Boye		Bassin Boye	
Hinda Saffie Boye		Eboue Fanna Boye	
Haddy Yassin		Awa Sagne	
Koka Doder Boye		Basikou Boye	
Saney Njie		Alibains Boye	
Babou Ndow		Kona Sai	
Ousman Boye		Motteh Hully	
Assan Njie		Mot Fanta Boye	
Malick Nafu		Ada Isatou Boye	
Agm Pul Boye			
Dankunku Village			
Sulayman Keita.		Banaa Kejerra	
Sillah Ceesay		Alhaji Suso	
Marong Danpha		Mariama Konteh	
Momodoe Keita		Penda Sowe	
Marie Darboe		Modue Gaye	
Amie Camara		Sajaa Jaddama	
Moroo Jadama		Botto Manneh	
Kenteng Fatty		Lamin Sanneh	
Faye Mboye		Musunding Marrong	
Fatou Fatty		Suntukung Suso	
Yadeh Jallow		Jarrai Keita	
Marong Ceesay		Fatou Mboge	
Sarabanding Ceesay		Aja Kumba Saidykhan	
Kaddy Jallow		Haddy Faye	
Jalangbereh Women's Garden			
Aja Mansata Kebbeh		Kunba Kabba	
Tumbul Krubally		Mama Jabbi	
Dawdou Trawalhy		Babuchieh Camara	
Henda Njie		Kunba Ceesay	
Isatou Fofana		Mam Dansira	
Fally Jabbi		Nyara Sunyang	
Jamwilli Village			
Alh. Kumera Bah		Jaita Sey	
Adama Bah		Imam Fatim Bah	
Jara Bah		Karka Bah	
Adama Bah		Awa Bah	
Raki Bah		Choi Bah	
Suwai Leigh		Musa Bah	
Jammeh Sey		Kumera Jallow	
Yoni Bah		Tam Leigh	
Egan Bah		Sarjo Bah	
Kumba Bah		Kebba Bah	
Mahami Bah		Madou Jallow	
Absa Bah		Omar Bah	
Jar Anu			
Jiffarong Village			
Njumbu Kinteh		Musukebba Barrow	
Isatou Njie		Alamata Kinteh	
Kaddy D. Barrow Isatou Touray		Sutaring Kinteh	
Dudu Njie		Bentun Njie	
Ensa Njie		Fatoumata N. Barrow	
Binta Kinteh		Mariama Taal	
Jainaba Bayo		Nakebba Njie	
Nyimasatou Drammeh		Manyima Barrow	

Name	Sex	Name	Sex
Musukebba Darboe		Nyimasatou Darboe	
Aja Njie		Burufutu Barrow	
Sitapha Drammeh		Musukebba Jawo	
Kumba Jaiteh		Wudey Demba	
Wontoding Njie		Salli Drammeh	
Mata Njie		Nanding Jaiteh	
Binta Manneh		Fanta Njie	
Jainaba Drammeh		Binta Barrow	
Manding Drammeh		Njone Colley	
Demba Taal		Kassy Barrow	
Hiji Barrow		Kaddy Barrow	
Korrika Jarju		Karamo Drammeh	
Sutaring Njie		Mariama Bayo	
Nanding Kinteh		Njoming Saidy	
Nato Barrow		Hawa Njie	
Kaddy F. Barrow		Fatou Njie	
Fatou Sanneh		Kangi Drammeh	
Kumba Njie		Jai Kinteh	
Baba Kinteh		Sainabu Drammeh	
Fatou Njie Nyakasi			
Kudang Village			
Sambou Sisay		Alieu Sisay	
Sheiffo Trawally		Kaddy Camara	
Adama Conteh		Fanta Jawo	
Fundeh Cham		Aminata Sanyang	
Mama Baba		Lisa Camara	
Queen Dabo		Sainey Kurang	
Musa Tunkura		Amadou Kurang	
Massanneh Camary		Lamin Sisay	
Kemseng Touray			
Kwinella Village			
Chief Demba Sanyang		Kumbel Sanneh	
Fabala Camara		Kajutu Sanneh	
Matinding Deju Sanyang		Butary Daffeh	
Butary Daffeh		Mariama Jarju	
Matinding Kaka Sanyang		Yading Manjang	
Mabinto Saidy		Dan Manjang	
Jola Manjang		Satunding Sanyang	
Matinding Sanyang		Mama Sabally	
Satou-Faye Marong		Terena Dumbuya	
Sefoo Demba Sanyang		Alhagie Stapha Sabally	
Satunding Sanyang		Fatoumata Bayo	
Omar Sanyang			
Sabi Village			
Basubtu Dampha.	M	Huruna Conteh	M
Hajie Kaira	M	Musa Juma Sillah	M
Alagie Amie Sillah	M	Boh Camara	M
Saja Sumbunu	M	Bankissima Sillah	M
Dembo Krubally	M	Jalali Camara	M
Sillah Magassy	M	Bobo Sumbunu	M
Kakoro Camara	M	Papa Jenga Konateh	M
Mahamadou Camara	M	Musa Chama Sillah	M
Alagie Mamu Sillah	M	Baba Amie Sillah	M
Sheriff Sillah	M	Modi Juma sillah	M
Yusuf Dampha	M	Shekou Sako	M
Baba Fofana	M	Mahamadou Sillah	M

Name	Sex	Name	Sex
Bully Sillah	M	Dalla Dansira	F
Jankeh Kabba	F	Hulaymatou Trawally	F
Isatou Drammeh	F	Nyima Darbo	F
Jankeh Sanneh	F	Amie Dansira	F
Arabie Dansira	F	Hanta Suho	F
Gundo Sillah	F	Jompolo Conteh	F
Hatou lemmeh Sumbunu	F	Kaku Krubally	F
Nyima Kaira	F	Hawa Sakiliba	F
Hawa Trawally	F	Nyima Dansira	F
Bailo Jawara	F	Binto Sillah	F
Hulaymatu Jabbie	F	Hawa Jawara	F
Mariama Sullah	F	Kadija Damba	F
Mpolo Jabbie	F	Haja Jebbo	F
Fanta Jawneh	F	Amie Sillah	F
Nossi Sillah	F	Fatoumata Tambadou	F
Kadija Damba	F	Hatou Haidara	F
Haja Jebbo	F	Binto Sillah	F
Amie Sillah	F	Hawa Jawara	F
Tambadou Fatoumata	F	Kadija Damba	F
Hatou Haidara	F	Haja Jebbo	F
Depe Camara	F	Kumba Ceesay	F
Assa Dansira	F	Sira kamara	F
Bintou Darboe	F	Nkoneh Sukuna	F
Nyima H. Kaira	F	Mbai Jabbie	F
Hawa Sillah	F	Nyima Sumbundu	F
Mancheta Sillah	F	Jabba Krubally	F
Nyima Conteh	F	Naisetou Sumbundu	F
Jenabu Haidara	F	Bebi Mansarry	F
Haja Gory	F	Nyima Gory	F
Haireh Makanera	F	Fatoumata Faikeh	F
Setou Sillah	F	Binki Singateh	F
Nungu Ceesay	F	Sama Ceesay	F
Choncha Ceesay	F	Sisay Duna	F
Kassa Sillah	F	Mansarjo Sumbunu	F
Sipa Sumbundu	F	Duwa Sillah	F
Baisireh Sumbundu	F	Mariama Sumbunu	F
Sinchu Gundo			
Kekuta Keita			
Fatou M Baldeh		Kulubally Baldeh	
Sira E. Baldeh		Ebrima Keita	
Amie Jallow		Sainabou Baldeh	
Fatou Matta Camara		Ousman Wanja	
Gidderay Baldeh		Sira Jallow	
Wuday Baldeh		Hawa Camara	
Gundo Baldeh		Adama. H Jallow	
Fatoumatta Baldeh		Sira.J Sabally	
Sira Balleh Baldeh		Siraring Baldeh	
Legeh Baldeh		Kaddy Jawo	
Jabou Baldeh		Halima Baldeh	
Lawo baldeh		Siramba Ejatou Baldeh Sabally	
Koday Sabally		Jankeh Baldeh	
Fatou Mballow		Kumba Baldeh	
Gundo Baldeh		Hawa Jawo	
Fanta Sabally		Buba Bah	
Mariam Camara		Jayeh Baldeh	
Momodou Jallow		Bolong Keita	

Name	Sex	Name	Sex
Karamba Jawo		Sanna Baldeh	
Edrisa Keita		Karimu Baldeh	
Jakaira Baldeh		Karra Baldeh	
Mamudou Jallow		Karimu Mballow	
Alfujainey Barry		Alieu Keita	
Tambana			
Ebrima Dabo		Buba Mass	
Sana Sigateh		Alimata Mass	
Binta Kinteh		Yerre Fatty	
Jammeh Omar		Fatoumile Fadera	
Daba Camara		Musukebbe Seckun	
Lamin Jammeh		Fabakary Jammeh	
Alpha Seckan		Kaddy Kassama	
Istou Juju			
Alkalo Janko Lubba		Isatou Sanyang	
Sawadou Sanyang		Easa Lubba	
Binta Lubba		Yaya Jarju	
Fatoumata Lubba		Alimatou Lubba	
Abibatou Sanyang		Hawa Beyai	
Habibou Kah		Tapha Camara	
Mariama Colley		Amie Lubba	
Kabiro Jarju		Sally Jarju	
Suntou Sanyang		Nyima Jawara	
Saikou Sanyang		Gonna Sanyang	
Fabakary Lubba		Pa Jarju	
Yaya Badjie		Salayman Lubba	
Bureng - VISACA			
Wasabo Daho	M	Afray Buram Jobe	M
Balary Saidilly	F	Momodou Kb Debo	M
Naba Kanyi	F	Yaja	M
Kitim Jaiteh	F	Babung Debo	F
Mamie Keita	F	Banary Saidily	F
Dabendy Dabo	F	Sabie Dabo	F
Bakotory Tarawalla	F		
Somita - VISACA			
Mamudou Badjie		Jaienaba Sidibeh	
Kumba Bah		Amina Jammeh	
Bintou Fara		Nyma Sanyang	
Fatou Sanyang		Malafia Jarju	
Bintou Saho		Jaienaba Sanneh	
Meta Biyahe Musukebba Njie		Isatou Camara	
Lamin Ndure		Abdou Ndure	
Nyinading Sanyang		Mariama Sillah	
Sidon Dramme		Bro Musa Jarju	
Binta Saho		Fatou Biyale	
Kaddy Jammeh		Amie Badjet	
Joko Sanyang		Fanta Giteh	
Mama Jatta		Fatou Jarju	
Safi Camara		Lamin Badjie	
Nyarra Gibba		Isatou Camara	
Nyima Satan Jarju		Lisa Camara	
Safiyatou Biyaie		Amie Sanyang	
Filly Fofana		Bakery Camara	
Burong			
Lissa Darboe		Aja Binta Saying	
Fatou Gassama		Jainaba Colley	

Name	Sex	Name	Sex
Essa Camara		Jaju Jadama	
Jainaba Kanbi		Mbaling Colley	
Amadou Jallow		Yousaha Jammeh	
Alagie Sawameh		Kouta Jammeh	
Ebrima Sawameh		Alima Colley	
Fatou M Sawameh		Awa Colley	
Ansuamana Jadama		Yahya Colley	
Libally Camara		Sabou Jadama	
Saikaly Ceesay		Dembo Camara	
Karamo Sawaneh		Fatounjang	
Nyimading Kuiateh		Fatoumata Fatty	
Fatomata Colley		Isatou Sideberh	
Dawa Bojang		Aramata Colley	
Na Bintou Colley		Henna Mameh	
Kaddy Jadama		Kaddy Darboe	
Masakoto Sanyang		Fatou Sawameh	
Kaddy Colley		Mabinta Jadama	
Jasong Jadama		Kaka (Sibo) Lamora	
Sibo Jadama		Matida Jammeh	
Sotokoi			
Alkalo Kalilu Bijai		Alhaji Dembo Danso	
Jakong Suno		Ture Dibao	
Siya Deboe		Hawading Drammeh	
Kebba Danso		Nfansu Dibaneh	
Lamin Daboe		Ansu Saidy	
Lallo Danso		Bintou Baba	
Omar Suno		Lisa Samura	
Sainey Ceesay		Lamin Saidy Nawfa	
Jobou Fatty		Yaya Biyai	
Sainey Biyai		Isamaila Suno	
Ceesay Kassama		Sanna Bayo Nawfa	
Yaya Denkuru Drammeh		Saikou Bayo	
Ansuma Ceesay		Imam Kemo Bayo	
Dembo Danso		Sheniff Suno	
Momodo Danso		Yoro Fatty	
Saikanba Bayo			

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Questionnaires for interviewing various target groups

Checklist questions central level project staff interviews
0: Characteristics / situation
0a: Date and time of interview, interviewers
0b. Name, occupation
0d: What is your involvement/role in IFAD interventions and when did it start
0e: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant) • agricultural/livestock production and productivity, income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. What are the main features of IFAD interventions?
1b. Describe the main activities under IFAD's portfolio and projects.
1c. To which changes did the IFAD interventions lead in relation to the topics above?
1d. What evidence can be found to demonstrate these changes?
1de. Have you been able to influence government institutions in policy development and support to beneficiaries? If yes, how?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. What are the main constraints, which you have faced during IFAD intervention duration?
2b. Has IFAD Headquarters supported you overcome these?
2c. How often did you meet or have contact with IFAD staff from Headquarters?
2d. Was government staff at central level sufficiently supportive, qualified and cooperative?
2e. How often did you coordinate with central/local government; describe the nature of coordination.
2f. Do you coordinate / cooperate with other development actors? If so, which ones, how frequently/long and on what subject? What has been the result?
2g. Can you describe the monitoring system and framework and in which components have you been involved? What was your role vis-à-vis government staff?
2h. How often have you received feedback on M&E and have adaptive measures been taken?
2i. Were there postponements or delays of project activities? If yes, describe which ones and reasons.
3. Outcomes and sustainability related
3a. How do you see the future? Will Government or others continue support to the population if IFAD has phased out and how? Is population still in need of support? Which kind of support?
3b. Has IFAD contributed to changes at policy level?
3c. Can you describe what project participants are doing differently as a result of IFAD interventions?
3d. What innovations have been implemented since 2004? Have they been scaled up?
3e. Can you suggest possible other innovations?
3f. What measures have been taken to ensure sustainability in various interventions?
3g. Were exit strategies developed and used?
3h. Can you describe the main achievements of knowledge management?
3i. Can you list any unintended impacts or changes?
3j. What worked well? What would you still like to change?

Checklist questions central level government staff interviews
0: Characteristics / situation
0a: Date and time of interview, interviewers,
0b. Name, occupation, government body
0d: What is your involvement/role in IFAD interventions and when did it start
0e: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant) • agricultural/livestock production and productivity, • income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. Describe the changes under the IFAD interventions in relation to the topics above (interviewer to link back to mentioned aspects).

1b. Has your government institution at local and central level been able to make changes in the lives of farmers/beneficiaries? If yes, how?
1c. Describe change at policy level and knowledge management influenced by IFAD
1c. Has youth in your community specifically benefited and if yes, how?
1d. Can you mention activities specifically taking into account needs and opportunities of women and/or men, boys and/or girls?
1e. Are project participants more empowered to take decisions as a result of IFAD interventions? How?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. What are the main constraints, which you have faced during IFAD intervention duration?
2b. What support has IFAD project staff and Headquarters offered to overcome these?
2c. How often did you meet or have contact with IFAD staff from various levels?
2d. How have you been involved into the design of the interventions?
2e. Describe your involvement in the interventions. Did you achieve the objectives as planned?
2f. What support did you offer to local level government and how frequently?
2g. Do you coordinate / cooperate with other development actors? If so, which ones, how frequently/long and on what subject? What has been the result?
2h. Can you describe the monitoring system and framework and in which components have you been involved? What was your role vis-à-vis project staff?
2i. How often have you received feedback on M&E and have adaptive measures been taken?
2j. Were there postponements or delays of project activities? If yes, please describe which ones and the reasons.
3. Outcomes and sustainability related
3a. How do you see the future? Will you or others continue support to the population if IFAD has phased out and how? Is population still in need of support? Which kind of support?
3b. How has IFAD contributed to changes at policy level?
3c. Can you describe what project participants are doing differently as a result of IFAD interventions?
3d. What innovations have been implemented since 2004? Have they been scaled up?
3e. Can you suggest possible other innovations?
3f. Can you list any unintended impacts or changes?
3g. What would you still like to change?

Checklist questions local project staff / service provider interviews
0: Characteristics / situation
0a: Date and time of interview, interviewers, location
0b. Name, occupation or type of service
0d: What is your involvement/role in IFAD interventions and when did it start
0e: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant) • agricultural/livestock production and productivity, • income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. Describe the changes under the IFAD interventions in relation to the topics above (interviewer to link back to mentioned aspects).
1b. Have you been able to influence the support of government institutions to farmers/beneficiaries? If yes, how?
1c. In case of VISACA, how has VISACA benefited the participants? What was your own role?
1d. Has youth in your community specifically benefited and if yes, how?
1e. Can you mention activities specifically taking into account needs and opportunities of women and/or men, boys and/or girls?
1f. Have you supported decision making by participants? If yes, how?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. What are the main constraints, which you have faced during IFAD intervention duration?
2b. How has central level project and government staff supported you overcome these?
2c. Was project staff at central level sufficiently supportive, qualified and cooperative?
2d. How often did you meet project and government staff from central level?
2e. How often did you meet with local government and please describe the nature of the meetings.
2f. Can you highlight monitoring activities and in which ones have you been involved?
2g. How often have you received feedback on M&E and have adaptive measures been taken?
2h. Were there postponements or delays of project activities? If yes, please describe incl. reasons.
3. Outcomes and sustainability related
3a. How do you see the future? Will you continue to support the population if IFAD phased out and how?

3b. Has IFAD contributed to changes at policy level?
3c. Can you describe what project participants are doing differently as a result of IFAD interventions?
3d. What measures have been taken to ensure sustainability in various interventions?
3e. Were exit strategies prepared?
3f. What innovations have been implemented since 2004? Have they been scaled up?
3g. Can you suggest possible other innovations?
3h. What worked well? What would you still like to change?

Checklist questions local authorities interviews
0: Characteristics / situation
0a: Date and time of interview, interviewers, location
0b. Name, occupation and government institute interviewee
0d: What is your involvement/role in IFAD interventions and when did it start
0e: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant) • agricultural/livestock production and productivity, • income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. Describe the changes under the IFAD interventions in relation to the topics above (interviewer to link back to mentioned aspects).
1b. Has support by your government institution to farmers/beneficiaries changed as a result of IFAD intervention? If yes, how?
1c. Describe change at policy level and knowledge management influenced by IFAD
1d. In case of VISACA, how has VISACA benefited the participants? What was your role?
1e. Has youth in your community specifically benefited and if yes, how?
1f. Can you mention activities specifically taking into account needs and opportunities of women and/or men, boys and/or girls?
1g. Are project participants more empowered to take decisions as a result of IFAD interventions? How?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. How have you been involved into the design of the interventions?
2b. Describe your involvement in the interventions. Did you achieve the objectives as planned?
2c. What are the main constraints, which you have faced during IFAD intervention duration?
2b. How has project staff supported you overcome these?
2d. Was project staff sufficiently qualified and cooperative? What was good, what could be improved?
2e. How often did you meet project staff?
2f. Can you highlight monitoring activities and in which ones have you been involved?
2g. How often have you received feedback on M&E and have adaptive measures been taken?
3. Outcomes and sustainability related
3a. How do you see the future? Will you continue to support the population if IFAD has phased out and how?
3b. Can you describe what project participants are doing differently as a result of IFAD interventions?
3c. What measures have been taken to ensure sustainability in various interventions?
3e. Were exit strategies developed and used?
3f. What worked well? What would you still like to change?

Checklist questions focus group discussions and beneficiary interviews
0: Group / personal characteristics / situation
0a: Date and time of interview, interviewers, location
0b: In case of beneficiary or couples interview, age, occupation, marital status, children
0c: In case of group, what is the nature of the group, the common denominator, the number of participants, and their sex
0d: Both: what is the involvement in IFAD interventions and when did it start
0e: Describe the situation starting 5-10 years ago until now with regard to • The status of your house • Food items consumed • Cash flow from selling products, remittances, loans (not only from VISACAs) • Support from local authorities • NRM: soil, water availability (rains, irrigation etc.), pasture • Production: surface cultivated, seeds, yields, inputs, livestock increase/decrease

• Health; education of children • Other projects supporting you currently or in the past
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. Describe the role of IFAD in the changes
1b. Do you get more or better support by government institutions and services?
1c. In case of VISACA, have you taken a loan from VISACA and has it benefited you?
1d. Are you a board member of VISACA? Which board members do you know?
1e. Has youth in your community specifically benefited and if yes, how?
1g. Do you feel more able to make decisions and if yes, what sort of decisions?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. What are the main constraints, which you have faced during IFAD intervention duration?
2b. How has project staff helped you overcome these?
2c. Were project stakeholders sufficiently qualified and cooperative?
2d. How often did you meet project or government staff related to IFAD interventions?
2e. Can you highlight monitoring activities and have you been involved?
3. Outcomes and sustainability related
3a. How do you see the future? Will you continue the activities as started under IFAD project?
3b. Can you describe what you are doing differently as a result of IFAD interventions?
4. Specifically for women group and individual interviews
4a. Describe your household composition. Who takes care of children and elderly/sick?
4b. Who makes decisions in the house or on expenditure? You/husband/together? Has that changed?
4c. Can you always participate in project related meetings? Who takes care of the children?
4d. Are you member of producers' group or credit association?
4e. What has changed in your household since you became project participant (food, income etc.)

Checklist questions non-beneficiary interviews
0: Group / personal characteristics / situation
0a: Date and time of interview, interviewers, location
0b: In case of beneficiary or couples interview, age, occupation, marital status, children
0c: In case of group, what is the nature of the group, the common denominator, the number of participants, and their sex
0d: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant) • agricultural/livestock production and productivity, • income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. What IFAD interventions have taken / are taking place in your area? (*If none, go to 1h)*
1b. Do you have a family member, friend, acquaintance or neighbour participating in IFAD interventions? If yes, please describe.
1c. What changes have you observed, which can be related to IFAD interventions?
1d. Have you somehow benefited from IFAD support? If yes, please describe how.
1e. What are your observations on the selection of beneficiaries?
1f. Has youth in your community specifically benefited and if yes, how?
1g. Have women/men or boys/girls specifically benefited?
1h. Are you involved in any other type of external support?
1i. Are you currently in need of support? If yes, what kind of support?
2. Outcomes and sustainability related
3a. How do you see the future?
3b. What worked well? (IFAD or non-IFAD interventions)
3c. What would you like to change?

Checklist questions non-project stakeholder interviews (other donors, NGOs, UN agencies)
0: Characteristics / situation
0a: Date and time of interview, interviewers
0b. Name, occupation, organisation
0c: Do you have any cooperation/consultation/coordination with IFAD
0d. Describe the role and work of your organisation in a concise manner.
0e: Describe the situation starting 5-10 years ago until now with regard to (as far as relevant)

• agricultural/livestock production and productivity, • income incl. non-agriculture • access to input and markets and fund availability, and technical assistance, • access to good and nutritious food, • water, NRM, climate change • gender, diversity and youth related issues • other issues including health, education, infrastructure.
1: What have been the performance and results of the IFAD portfolio in The Gambia
1a. How do you see IFADs support in view of the above mentioned aspects?
1b. Can you highlight any achievements of the IFAD interventions??
1c. Do you think gender equality and youth have been specifically addressed by IFAD and if so, what was the achievement?
2: What have been the factors affecting the success of the portfolio, or lack thereof
2a. What are the main constraints, you face? Are they similar for IFAD?
2b. How often did you meet or have contact with IFAD staff from various levels?
2c. Did you coordinate with IFAD on any of your interventions and/or IFAD interventions? How frequently?
2e. Do you coordinate / cooperate with other development actors? If so, which ones, how frequently/long and on what subject? What has been the result?
3. Outcomes and sustainability related
3a. How do you see the future? What role do you see for IFAD in it?
3b. Do you think IFAD has contributed to changes at policy level? Has your organisation contributed to such changes?
3c. What are the main remaining issues in The Gambia to be addressed?
3d. What innovations have been implemented since 2004? Have they been scaled up?
3e. Can you suggest possible other innovations? Have you recently introduced any innovations and if yes, with what result?
3f. Can you share any of your planned activities?
3g. Can you share your strategic outlook in a concise manner?

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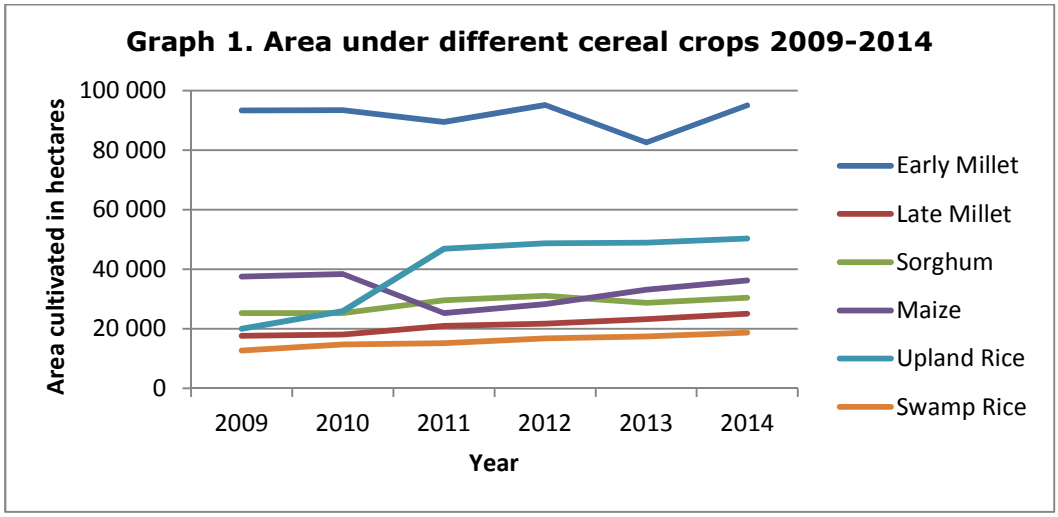
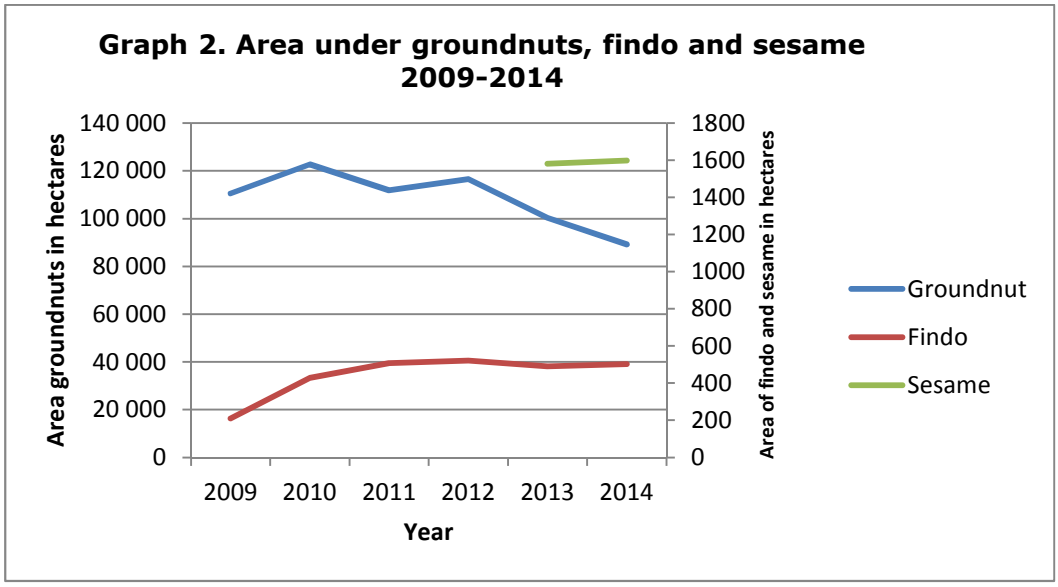
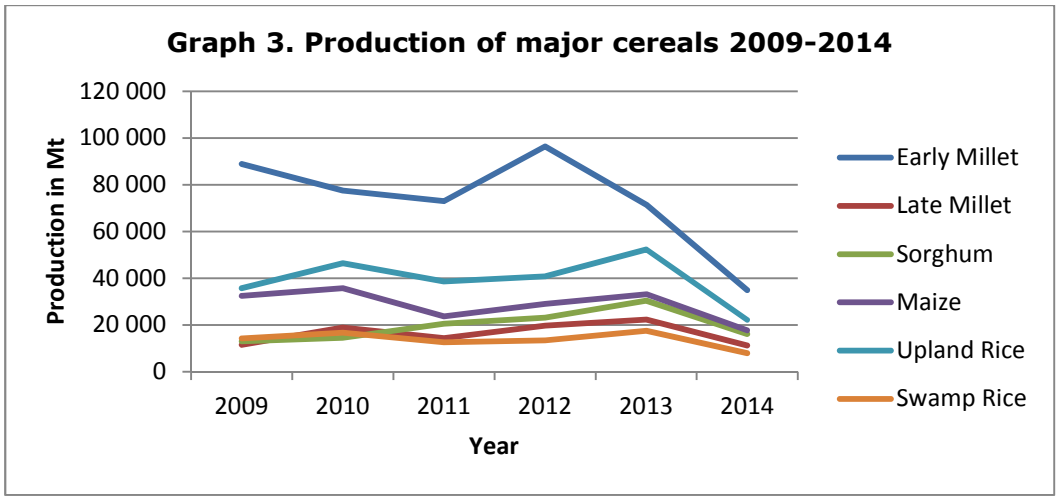
Agricultural production of various crops



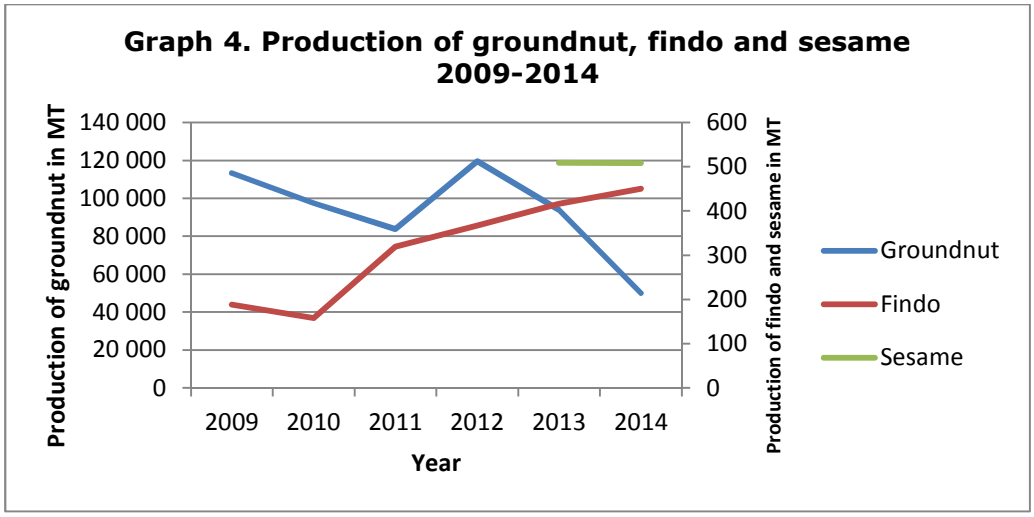
Source: Department of Planning, DoA, Production Statistics 2009-2014



Source: Department of Planning, DoA, Production Statistics 2009-2014



Source: Department of planning, DoA, Production Statistics 2009-2014



Source: Department of planning, DoA, Production Statistics 2009-2014

Infrastructure quality checklist

Village	Infrastructure	Condition	Current use	Cost	Project	Funded by
Dalaba	Concrete line well, poultry houses, solar pump, feed/equipment store, water tank, hand pump	Pump not working well and concrete slab leaking	Poultry is raised	818, 646	LHDP	IFAD
Jareng	Tidal causeways and bridges	Good	Productivity has increased	No data	PIWAMP	ADB
Amdalaye	Upland conservation for water retention	Not good	To block the water coming to the village.	No data	PIWAMP	ADB
Jahally	Nursery sheds, borehole, solar pump, water tank and hand pump.	Good	Site not used; reportedly, access road was not good and trees need to be removed from garden; villagers have no equipment to do that	2,350,470	LHDP	IFAD
Brikamaba	Concrete line well, poultry houses, feed and equipment store, solar pump, water tank and hand pump	Good	Poultry is raised and sold	1,727,851	LHDP	IFAD
Njoben	Dikes and spillways	Wearing and tearing slowly	Rice productivity has increased by better availability fresh water.	No data	PIWAMP	IFAD
Boiram	Dike, upland conservation	Condition good, but the height is too low	Retained water improved rice productivity and access	No data	Nema	IFAD
Sabi .	Upland conservation, dikes, spillways	Poor, Nema did not intervene yet, PIWAMP structures are disappearing	Productivity increased.	No data	Nema PIWAMP	IFAD ADB
Banikero kekoro	Concrete line well, small ruminant houses, food and equipment stores and hand pump.	Average, fence is too low needs and trough is too high for animals to drink.	Raising small ruminants	791,740	LHDP	IFAD
Kulkulel	Poultry houses, concrete line well, hand pump	Not very good	Poultry is raised and sold	802,451	LHDP	IFAD
Chamoi	Upland conservation for agricultural lands.	In some cases the height was found low and the width is too small.	Most are used to divert the water but i some cases water overflows	No data	PIWAMP	ADB
Dampha K.	Upland conservation of agricultural lands	Good	Diverts flow of water, helping settlements and farm lands	No data	PIWAMP	ADB

Tambasansang	*Nursery shed, borehole, solar pump, water tank, hand pump*	*Good*	*Women growing and selling vegetables*	*No data*	*LHDP*	*IFAD*
Jarumeh Koto	*Tidal access*	*Reasonable.*	*Increased access to rice lands and productivity for women*	*No data*	*PIWAMP*	*ADB*
Nema Mandinka	*Footbridge to the rice field.*	*Work did not start yet.*	*It will provide access to the rice fields*	*No data*	*Nema*	*IFAD*
Manna	*Causeway and bridges to the rice field.*	*Good, but will need maintenance in the near future*	*Increased access to rice lands and productivity for women*	*No data*	*PIWAMP*	*ADB*
Jakaba	*Causeway and bridge*	*Reasonable*	*Increased access to rice lands and productivity for women*	*No data*	*PIWMP*	*IFAD*
Chamen	*Tidal access, causeway and bridge*	*Tidal ways are not good; bridge is good.*	*Increased access to rice lands and productivity*	*No data*	*PIWAMP*	*ADB*
Bati Ndar	*Causeway*	*The villagers could not identify the project site.*	*Community had not been willing to participate*	*No data*	*PIWAMP*	*IFAD*
Gui Jahanka	*Poultry houses, feed equipment store, solar pump, water tank, hand*	*Reasonable. Fence is too short and positioning of house wrong as it rains in*	*Poultry is raised and sold*	*799, 817*	*LHDP*	*IFAD*
Ballaghar	*Dikes and spillways*	*Works not completed. The completed ones are wearing off.*	*It could have been use to prevent salt water intrusion. Not useful as it was not completed.*	*No data*	*PIWAMP*	*ADB*
Pakau Njoku	*Livestock drinking point.*	*Bad civil work.*	*It stopped working in 2012.*	*No data*	*PIWAMP*	*ADB*
Sita Nunku	*Shoreline dike, spillway bridge*	*Damaged, but Nema is intervening*	*Used to increase access to rice fields*	*No data*	*PIWAMP*	*IFAD*
Mbollet Ba	*Poultry house, concrete line well, solar pump water tank, hand pump*	*Not very good, hand pump spoilt*	*Poultry rearing and selling*	*No data*	*LHDP*	*IFAD*
Makka Balla Kunda	*Livestock drinking point.*	*Very bad civil work broke down within 15 days*	*No use*	*No data*	*PIWAMP*	*ADB*
Kerr Salleh	*Bridge*	*Reasonable but repair is needed to concrete*	*Increased access to rice lands and productivity*	*No data*	*PIWAMP*	*ADB*
Darsilameh	*Rehabilitation of vegetable Garden.*	*Good*	*Women grow and sell vegetables*	*No data*	*LHDP*	*IFAD*
Kerewan	*Rehabilitation of vegetable garden.*	*Good*	*Women grow and sell vegetables*	*No data*	*LHDP*	*IFAD*
Kinteh Kunda	*Shoreline dike*	*Not very good, villagers lack capacity for*	*It increased productivity of rice fields before*	*No data*	*PIWAMP*	*IFAD*

Janneya		*maintenance*				
Daru Rilwan	*Poultry house, concrete line well, hand pump.*	*Good*	*Rear poultry*	*No data*	*LHDP*	*IFAD*
Illiassa Youths	*Concrete line well, small ruminant house, hand pump*	*Average, the trough work is bad, no exhaust pipe or hole to allow the water to flow out.*	*Animal rearing and compost making*	*No data*	*LHDP*	*IFAD*
India	*Diversion dikes*	*Not good*	*When it worked, increase in rice production*	*No data*	*PIWAMP*	*ADB*
Mbapa Mariga	*Small ruminant house, concrete line well, hand pump*	*Good, but hand pump does not work and trough work needs upgrade*	*Animal rearing*	*No data*	*LHDP*	*IFAD*
Nyang Kunda	*Causeway, dikes*	*Bad, height has decreased considerably*	*Controls intrusion of salt water to the rice fields and improves access*	*No data*	*PIWAMP*	*IFAD*
Fellengkoto	*Small ruminant house, concrete line well, hand pump*	*Good, but hand pump does not work and trough work needs upgrade*	*Animal rearing*	*807, 935*	*LHDP*	*IFAD*
Wellingara bah.	*Small ruminant house, concrete line well, hand pump*	*Good but maintenance needed*	*Animal rearing*	*807, 935*	*LHDP*	*IFAD*
Badumeh	*Dike*	*Not good, worked barely one year*	*When it worked, increased rice production.*	*No data*	*PIWAMP*	*IFAD*
Jappineh	*Rehabilitation of garden.*	*Good*	*Women grow and sell vegetables*	*1,667,333*	*LHDP*	*IFAD*
Karantaba	*Dike*	*Not very good*	*Increased accessibility to rice fields*	*No data*	*PIWAMP*	*ADB*
Pakalinding.	*Bridge*	*Good*	*Increased accessibility to rice fields*	*No data*	*Nema*	*IFAD*
Massembeh	*Causeways/bridge swamp access.*	*3 good bridges*	*Access to swamp areas Increases accessibility to rice fields and increases cultivable lands.*	*No data*	*PIWAMP*	*IFAD*
Nema Kuta	*Causeway, water retention dike, bridge*	*Bad*	*Should increase access to rice fields PIWAMP did not complete, Nema did not start yet*	*No data*	*Nema*	*IFAD*
Jiroff	*Causeway*	*Bad. All the bridges constructed by LADEP are destroyed. PIWAMP*	*Not completed; should have increased access to the rice fields.*	*No data*	*PIWAMP*	*IFAD*

		intervention made little difference				
Dumbuto	*Dikes, spillway*	*Bad*	*Should have increased rice production and accessibility, but work not completed*	*No data*	*PIWAMP*	*IFAD*
Sankandi	*Concrete line well, poultry house, feed and equipment store.*	*Good*	*Animals are reared and sold*	*818, 646*	*LHDP*	*IFAD*
Sintet	*Dike*	*Dike is overgrown and maintenance is needed*	*They use it for crossing. farmers on foot and with donkey carts*	*No data*	*PIWAMP*	*IFAD*
Kamanka	*Establishment of new garden.*	*Good*	*Women grow and sell vegetables*	*1,162,762*	*LHDP*	*IFAD*
Dobong	*Dikes and spillways, poultry house*	*Poultry house good but dikes and spillways not started*	*Dikes will enable water retention; poultry reared and sold*	*802, 451*	*LHDP* *Nema*	*IFAD* *IFAD*
Kankuntu	*Rehabilitation of vegetable garden*	*Good*	*Women grow and sell vegetables*	*1,162,762*	*LHDP*	*IFAD*
Arrangallen	*Small ruminant house*	*Good*	*Animals are reared inside and manure is sold*	*791, 740*	*LHDP*	*IFAD*
Sibanor Suma Kunda	*Small ruminant house*	*Average*	*Small ruminants are raised and sold*	*791, 740*	*LHDP*	*IFAD*
Ndemban Tenda	*Poultry Production.*	*Good*	*They use it to raise poultry.*	*802, 451*	*LHDP*	*IFAD*
Bulock	*Livestock drinking point*	*Site identification poor, since many animals killed by vehicles when crossing*	*Drinking point for cattle*	*No data*	*PIWAMP*	*ADB*
Bonto	*Dikes*	*Bad; the dike is completely ruined.*	*No longer usable. Before it retained fresh water and increased rice production*	*No data*	*PIWAMP*	*IFAD*
Kuloro	*Livestock drinking point*	*Bad construction stopped pump from working*	*Before, it was used for having cattle drink*	*No data*	*PIWAMP*	*ADB*
Brufut	*Dike construction in lowland soil*	*Bad*	*Not functional any longer, but used to retain water and improve access*	*No data*	*LADEP*	*IFAD*
Madiana	*VISACA*	*Good but small*	*No activity*	*No data*	*VISACA*	*RFP*
Tujereng	*VISACA*	*Good, but too small, and now used for storage of rice and cooking oil*	*VISACA is active in deposits and loans and also selling rice*	*No data*	*VISACA*	*RFP*

Siffoe	*VISACA*	*Good though not very spacious*	*Not very active.*	*VISACA*	*RFP*
Kabakel	*VISACA*	*Good*	*Active*	*VISACA*	*RFP*
Marakisa	*Livestock drinking point*	*Good*	*For cattle drinking point.*	*PIWAMP*	*ADB*

Overview of field visit sites

Region	*District*	*Location*	*PIWAMP*	*RFCIP*	*RFP*	*LHDP*	*Nema*	*VISACA*	*Interventions*
WCR	Foni Brefet	N'demban	X			X	X		PIWAMP: Dikes, dams LHDP: 2 chicken houses, one chicken over fish house, 5 hectare vegetable garden
	Foni Brefet	Somita	X		X			X	PIWAMP: Dike VISACA dormant until 2012, then active
	Foni Kansala	Dobong	X			X	X		PIWAMP: Dikes, spillways LHDP: Poultry production complexes: house, equipment store, sick bay, rehabilitated garden Non-RFP or RFCIP assisted VISACA active
LRR	Jarra West	Pakalinding				X	X		LHDP: Vegetable garden *Nema*: Farmer Field Schools
	Jarra East	Bureng	X	X	X	X		X	PIWAMP: Dike, spillways, storage VISACA very active after revamping 2007; issue of repayment/collaterals linked to poor rainfall VISACA very active after revamping 2007; issue of repayment/collaterals linked to poor rainfall RFCIP: Storage facility; vegetable stall not available LHDP: Establishment of garden
	Jarra Central	Jalambereh	X	X		X			PIWAMP: Dike RFCIP: Upland conservation, storage, toilet, vegetable garden, wells, storage for tools and toilet LHDP: Rehabilitated RFCIP garden including fence and seeds
	Kiang Central	Kwinella	X		X		X	X	PIWAMP: Dike, spillways VISACA: Building and equipment available but no cash; waiting for go-ahead from RFP *Nema*: Farmer's association; 5 ha vegetable garden planned
	Kiang West	Jifarong	X	X	X			X	PIWAMP: Dike, spillways, causeways VISACA: Defunct for defaulters from management
		Burong	X	X	X		X	X	PIWAMP: Dike, spillways, causeways VISACA: Succesful, hardly any defaulters *Nema*: Village Farmers Association (VFA), Farmer Field Schools, literacy classes

Region	*District*	*Location*	*PIWAMP*	*RFCIP*	*RFP*	*LHDP*	*Nema*	*VISACA*	*Interventions*
CRRS	Fulladu West	Darsilameh	X	X		X			PIWAMP: Dike, storage, toilet; LHDP: Rehabilitated garden with a fence
		Brikama Ba	X	X		X			PIWAMP: Causeway, bridge, toilet, fence RFCIP: Vegetable stalls, vegetable garden, community radio station, storage facility LHDP: Concrete line well, poultry houses, pig houses, feed & equipment stores, solar pump, water tank, hand pump
		Boiram	X		X		X	X	PIWAMP: Dikes, contour bunds, roads, spillways VISACA: Relatively well-functioning; RFP provided training but no equipment *Nema*: Literacy classes and FFS on rice, VFA
		Kurup		X		X			RFCIP: Intensive feed garden feeding groundnut hay to goats LHDP: Small ruminants
	Niamina Dankunku	Dankunku	X	X	X			X	PIWAMP: Extension of water supply, tidal access VISACA: Refinanced by GAWFA but now only 1 deposit member RFCIP: Well could not be identified LHDP: Poultry
	Niamina East	Sotokoi							PIWAMP: Foot bridge, tidal swamp access, causeway
			X				X		*Nema*: Causeways to rice fields; second bridge
		Kudang	X		X		X	X	PIWAMP: 3 bridges - causeway by LADEP VISACA: Relatively succesful *Nema*: Literacy class; improvement of causeway planned
		Sinchu Gundo	X				X		PIWAMP: Causeway, bridge *Nema*: Extension of causeway and high dike planned
CRRN	Saloum Upper	Panchang		X	X	X		X	RFCIP: Cereal Bank could not be identified VISACA est. 1989 revamped by RFP now run by women LHDP: Small Ruminant production complexes: house, equipment store, sick bay, solar pump, water tank, hand pump
	Sami	Kunting	X	X	X			X	PIWAMP: Causeway, bridges, tidal access VISACA active only until 3 years ago RFCIP: Revolving fund for seeds

Region	*District*	*Location*	*PIWAMP*	*RFCIP*	*RFP*	*LHDP*	*Nema*	*VISACA*	*Interventions*
		Jarumeh Koto	X	X	X		X	X	PIWAMP: Tidal irrigation; GIS pilot VISACA active until received a refinancing facility 3 years ago which created arrears in 15 villages RFCIP: Vegetable plot *Nema*: Tidal irrigation
	Saloum Lower	Jamwilli		X		X			RFCIP: Cereal bank LHDP: Small ruminant production complexes: house, equipment store, sick bay; concrete line well, solar pump, water tank, hand pump
		Balanghar Kerr	X	X		X			PIWAMP: Dikes, spillways RFCIP (2003) and LHDP (2011): 5 hectare garden with a fence, borehole and assocessories nursery shed and irrigation infrastructure: reservoirs and pipes
	Fuladu East	Sabi	X				X		PIWAMP: Dikes, spillways, contour bunds, diversions *Nema*: Youth garden
URR		Sare Alpha	X				X	X	PIWAMP: Dike, contour bunds, gulley plugs VISACA: Almost non-operational *Nema*: Literacy classes and FFS on rice and vegetables, VFA, upgrades PIWAMP are planned, applied for vegetable garden
NBR	Badibou Lower	Kerewan	X		X	X		X	PIWAMP: Upland conservation, dike VISACA stopped working 5 years ago; all money was stolen (10,000 Dalasi); people not compensated LHDP: Rehabilitated garden with fence and wells
	Badibou Upper	Katchang	X				X		PIWAMP: Dikes, causeway, bridge *Nema*: Dikes, causeway, bridges and spillways
		Iliassa	X		X	X		X	PIWAMP: Dike VISACA active and well-functioning LHDP: Small ruminant production complexes: house, equipment store, sick bay
	Jokadou	Tambana	X		X				PIWAMP: Shoreline dike

Evaluation Matrix

Intended results
1. Portfolio performance
1.1 Project relevance
1.1.1 Was the project design appropriate, coherent and consistent?
a. Was the project design appropriate to achieve the objectives?
ɔ. Were project objectives realistic and consistent with Gambia's national development objectives and plans?
1.1.2 Was the project design consistent with needs of key stakeholders; were inputs/knowledge taken into account?
a. Was project design consistent with needs at the onset?
b. Were there important changes in the scale and nature needs and were adaptations made?
c. What were the main factors contributing to relevance?
1.2 Project effectiveness
1.2.1 To what extent (qualitative and quantitative) have the project objectives been or will be attained?
a. What was the influence of the design on project effectiveness?
b. Have there been changes affecting (future) effectiveness?
c. What were the main factors contributing to relevance?
1.3 Project efficiency
1.3.1 What is the relationship between costs and outcomes?
a. What are the quality and costs of project investments and how do they compare to local costs and other operations?
c. What are the non-monetary benefits?
1.3.2 Has efficient use been made of other resources?
a. Were appropriate human resources identified and used?
b. Were there delays or postponements and how have these impacted the implementation and outcome?
c. How much additional costs have been incurred resulting from possible extensions?
1.4 Rural poverty impact
1.4.1 To what extent were changes brought about in the size and distribution of household incomes / assets incl. intra-household distribution and market access?
1.4.2 How have the projects contributed to human and social capital and empowerment incl. social cohesion, local institution building and mainstreaming of youth?
1.4.3 How have the projects contributed to improvements in agricultural productivity and food security incl. cropping intensity, diversification and access to food and child malnutrition?
1.4.4 What was the impact of the intervention of natural resources, environment and climate change, incl. related government policies?
1.5 Sustainability
1.5.1 Will project impact continue after project closure, and why/why not? Is resilience adequately covered?
1.5.2 Are institutions established with IFAD support likely to continue providing benefits and service to the rural poor?
1.5.3 Will government and implementing partners remain committed to support after the projects' closure?
1.5.4 Are the beneficiaries adequately trained, prepared and committed for ownership, maintenance and repair?
1.5.65 Has there been depletion of natural resources as a result of project activities?
1.6 Innovation, replication and scaling up
1.6.1 What innovations have been promoted and what was their origin? How innovative are they, where they shared, were they

built on lessons learned and did they translate into actions?

1.6.2 Have these innovations been or will they be replicated and scaled up and, if so, by whom?

1.6.3 Did COSOP and project design have an explicit strategy and define pathways for scaling up, and was an ultimate scale target included?

1.6.3 Were proactive efforts made to identify and develop strategic partnerships for innovation?

1.6.4 Did the M&E system capture and report on innovative activities for potential scaling up?

1.7 Gender equality and women's empowerment

1.7.1 How effective were projects in promoting gender equality and women's empowerment and fully mainstreaming gender?

1.7.2 What percentage of budget was invested in gender specific activities and women's empowerment?

1.7.3 Were gender disaggregated data captured in the M&E system? Were adaptive measures taken?

1.7.4 What was the impact of the interventions on gender equality and was it sustainable?

1.7.5 What were the systematic strengths and weaknesses of IFAD and the government in promoting gender equality?

1.8 Performance of partners

1.8.1 Was the design process participatory and were experiences, lessons learned and MTR outcomes incorporated?

1.8.2 What was the role and performance of IFAD and its country team; was adequate support provided to GotG?

1.8.3 Has IFAD been engaged with government in policy dialogue activities at different level?

1.8.4 Has IFAD created an effective partnership and maintaining coordination among key partners?

1.8.5 Has the Government assumed ownership / responsibility? Have adequate coordination and resources been provided?

1.8.6 Has an effective M&E system been put in place and does it generate information on performance and impact?

1.8.7 What was the quality of NGO implementation?

2. Non-lending activities

2.1 Relevance

2.1.1 Are policy dialogue, partnership-building and knowledge management objectives clearly outlined in the COSOP, in line with needs of the poor and consistent with the strategic objectives of the COSOP and lending operations and Government priorities?

2.1.2 Do non-lending activities provide sufficient support for the COSOP country programme objectives and the loan portfolio?

2.1.3 Were resources earmarked for non-lending activities and explicitly outlined in the COSOP

2.1.4 Was the selected mix of policy dialogue, partnership-building and knowledge management appropriate and relevant?

2.1.5 Were the advisory services delivered by other partners taken into account in selecting the focus of non-lending work?

2.2 Effectiveness

2.2.1 Have non-lending activities achieved their objective and how have they contributed to innovation and scaling up? What was the role of government?

2.2.2 Have non-lending activities furthered the application of the provisions contained in the Paris Declaration on Aid Effectiveness in terms of ownership, alignment, donor coordination and harmonization, managing for results and mutual accountability?

2.2.3 Were the COSOP's strategic objectives and project design and implementation properly informed by IFAD experiences?

2.3 Efficiency

2.3.1 What were the costs and benefits of the non-lending activities? Could alternative instruments and activities have reduced costs? Was administrative burden minimised?

3. COSOP performance

3.1 Alignment of the strategic objectives

3.1.1 Were the objectives set out in the COSOP consistent with the overarching objectives of the prevailing IFAD strategic framework and relevant corporate policies?

3.1.2 Were the strategic objectives identified in the COSOP consistent with the Government's strategies and policies?

3.1.3 Were the strategic objectives clearly defined and suitable for achieving sustainable rural poverty reduction? Was the focus on women and youth adequate?
3.1.4 Did the poverty analysis (economic and sector work) provide an adequate basis for the development of overall strategy?
3.1.5 Are the strategic objectives aligned with the priorities of relevant bilateral and multilateral donors?
3.2 Coherence of the main elements of the COSOP
3.2.1 Did the strategy succinctly articulate IFAD's comparative advantage and competencies in the country?
3.2.2 Were the target groups and geographic priorities clearly identified and mutually consistent?
3.2.3 Were the main partner institutions the correct ones for meeting the country strategy objectives?
3.2.4 Were objectives defined/resources allocated for policy dialogue, partnership-building and knowledge management?
3.2.5 Was the country programme coherent between lending and non-lending activities?
3.3 Country programme management and COSOP management
3.3.1 Did IFAD and Government of The Gambia select appropriate supervision and implementation support arrangements?
3.3.2 How did country presence support the COSOP strategic objectives and was it the most suitable country presence?
3.3.3 Were lessons learned and recommendations set forth in independent evaluations properly reflected in the country strategy?
3.3.4 Did both IFAD and the Government make sufficient administrative/human resources available for the country strategy?
3.3.5 Were skills and competencies of CPM and CPO sufficient to promote the policy dialogue and partnership-building objectives?
3.3.6 What is the quality of the COSOP information system and were management actions in connection with it?
3.3.7 Was the COSOP M&E performed properly/timely and were the recommendations implemented on time?
3.4 Effectiveness
3.4.1 To what extent were (or will be) the main strategic objectives of the COSOP achieved?
3.4.2 What context changes have influenced the fulfilment of the strategic objectives? Was the COSOP adapted mid-course?
3.4.3 Did the Fund devote sufficient attention and resources to promoting effectiveness?

Institutional Analysis

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Village level	Village Farmer Associations (VFAs)	• Local presence and knowledge • Self established VFAs have coherence and understanding of advantages • Ability to use group strengths for defending of interests and profitability • Gender balance	• Limited coverage, size and experience • Need more training on maintenance • Project established VFAs lack understanding of benefits and ownership	• Capacity building in village level NRM, group dynamics and association building • Training on infrastructure maintenance • Business Development • Formalisation to enter markets/value chains, access to finance • Training on gender relations • Training on Advocacy to enable them advocate for issues such as land availability, access to labour saving devices, price setting for their produce, marketing etc.
	Village Savings and Credit Associations (VISACA)	• Experience with small farmers • Good presence in the rural areas • Community ownership and management. • Use of simple loan and savings procedures. • Low administrative overheads as VISACAs managed on voluntary basis • Immediate access to loans for emergencies	• Availability of funds is limited • Provide short-term loans only. • Weak management skills of managers and cashiers. • No remuneration for management and cashiers. • Poor record keeping mainly due to low literacy of managers; • Rigidity and lack of innovation of the saving and loan products makes them less likely to satisfy most clients needs and also limits the VISACAs' ability to expand and attract new clients; • Limited governance makes defaulter issues possible; • Most loans related to the same agricultural season, which makes liquidity problematic • Low literacy of committees' members and cashiers • Limited compliance with microfinance best practices	• Capacity building of managers, cashiers and the membership in records keeping, financial management • Literacy skills • Resource mobilisation • Membership • Business skills • Governance training • Exposure to possible different of innovative products

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
	Women's *kafo* groups	• Self-reliant, dynamic; • Able to assure multiple functions (mutual assistance, savings); • Socially inclusive (of the poor); • Experienced by previous interventions and activities; • Strong voice for women (in some villages)	• Low literacy and numeracy among members; • Limited management capacity; • Limited market access • Limited access to productive resources in a timely manner	• Capacity building in entrepreneurship, • Group dynamics • Resource mobilization. • Matching grant • Formalising groups • Business development, marketing and price setting • Mechanisation (tractor and power tiller use)
	Village Community Vegetable Schemes	• Experience in vegetable production • Self-reliant; dynamic with sustainability mechanisms • Socially inclusive (of the poor) • Strong voice for women (in some villages) • Economically viable	• Low literacy and numeracy among members • Limited management capacity • Limited market access	• Capacity building in group dynamics, • Formalisation of group • Marketing, • Entrepreneurship/business skills • Link to markets through outgrowers
District level/Watershed level	Watershed Management Committees	• Existence of committees with legal entities equipped and skilled in reading/developing maps	• Limited capacity to mobilize resources • Artificially created around PIWAMP infrastructure (dikes, causeways) • Not effective in all villages	• Capacity building in communal watershed planning, group dynamics and association building • Training on conduct and organisation of maintenance and repair • Training on mobilizing resources internally (from community)

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Regional Level	NERICA Rice Farmer's Associations (NRFA) e.g URR NERICA Rice Farmers Association, NBR, WCR and CRRS-Souhalli Rice Growers Association	• Legally recognized structures with executive committees • Established sustainability mechanisms through sales of inputs provided • Collaboration with regional and national authorities and projects • Wide membership with district structures • Endowment with milling machines and land preparation machinery	• Low literacy levels of executive and members • Limited capacity in group dynamics and resource mobilization • Inadequate financial capacity of association recently established	• Capacity building in organizational management, entrepreneurship (BDS), Matching Grant support
National Level	National Coordinating Organizations of Farmers of The Gambia (NACOFAG)	• Legally registered • Organized with established secretariat • Close linkages and collaboration with farmer associations (including by sector or produce, e.g. sesame producers – interesting for a value chain approach) • Strong and good experience in advocacy and lobbying •	• Inadequacy of financial resources to cater for the diverse needs of members. • Inadequate mobility and communication resources amongst members. • Inadequate capacity of management and members, especially on governance issues	• Capacity building in group dynamics, resource mobilization, study tours/exchange visits • Communication support • Governance training
	National Farmers Platform Gambia (NFPG)	• Popular membership with nation-wide coverage • Organized democratic structures at district, regional and national level. • Close linkages and collaboration with farmer associations • Strong and good experience in advocacy and lobbying.	• Small Secretariat with too few personnel to coordinate activities nationwide • Inadequacy of financial resources to cater for the diverse needs of members. • Inadequate mobility and communication resources amongst members.	• Capacity building in group dynamics, resource mobilization, study tours/exchange visits • Communication support

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
	Gambia Agricultural Chemical and Seed Trade Association (GASTA)	• Established forum for dialogue with both the public and private sectors. • Experienced membership in input marketing related to seeds and agrochemicals. • Existence of seed policy to provide regulatory framework	• Dormant structure with secretarial staff out of the country • Low financial resource base for the organization and difficulties in access to financing for members. • Limited capacity of members to produce high sufficient quantities of high quality seed. • Poor coordination and limited access to information amongst member	• Analysis into the needs and opportunities of this institution • Capacity building in advocacy (lobbying and policy dialogue), resource mobilization
	Gambia Horticultural Exporters (GAMHOPE comprises GHE, GIG)	• Experienced membership engaged in commercial horticultural production and exports • Experience in outgrower schemes	• Inadequate infrastructure for transportation and storage of vegetables • Inadequacy of financial resources	• Support to facilitate transportation of vegetable produce of producers • Financial management and resource mobilization training
	National Youth Services Scheme (NYSS)	• Corps membership comprising youth drawn nationwide • Operational for 14 years • Experience in mobilizing resources and partnership with support organizations	• Inadequate financial resources • Inadequacy of monitoring mechanism to track ex-corps members • Absence of a dedicated multi-purpose training centre and appropriate curricula • High attrition rate due to long duration of training period	• Capacity building of trainers in crop husbandry (GAP), curriculum development and communication. • Training on financial and general management

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
	Gambia Chamber of Commerce	• Membership organization promoting trade, industry and commerce between its members, the local business community and international investors and business organizations • Facilitation of linkages between SMEs and banks • Support to Women Advancement Fund as financing facility • Create marketing platform for MSEs in rural areas "Marche Jula" • Organization of Fair trade, exhibitions • Provision of training through international experts on Business Management • Experienced with outgrowers scheme in Horticulture	• Limited activity with agriculture • Only office in Banjul • Lack of capacity to provide technical assistance, capacity building and training to MSEs	• Staff capacity building with regards to agribusinesses, primary agriculture, MSEs in rural areas • Support to delocalization at district/regional level
	VISACAs APEX	• Homogeneous monitoring of VISACAs • Piloted new products at VISACA level to improve their sustainability • Capacity for taking-over management of VISACAs to improve governance and financial performance	• Unable to provide APEX support to VISACAs (especially capacity building, homogenous manual of procedures, refinancing and cash management, R&D) • Insufficiently trained staff • Limited number of professional staff (3 for 80 VISACAs) • No access to financial resources for refinancing VISACAs and for sustaining the V-APEX activity and covering its operating costs • Absence of credibility in the banking and NBFI sectors • Unable to enforce new manual of procedures in the VISACAs network	• Access to line of credits • Technical assistance • Recruitment of additional professional staff • Further training on VISACAs monitoring and APEX functions

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
National Organisation	CORY	• Wide coverage of youth especially the poorest youth • Good planning ability • Contact with local level • Contacts with youth at village level	• Little or no experience as grant recipients • Limited Knowledge on financial processes • Unfamiliar with IFAD processes for administration	• Need support on interpretation of legal requirements • Training on financial issues and management • Regular supervision/support needed
Typology	Institution	Strengths	Weaknesses	
Central Project Coordination Unit (CPCU)		• Availability of structure with an institutional mandate. • Political support to coordinate donor funded projects • Availability of key manpower with project management experience	• Noticeable absence of key professional specific staff for example procurement. • Lack sufficient budgetary resources and logistics to operate	• Professionals in M&E and procurement • Software for financial information management • Resources and logistics
Department of Agriculture (DOA)		• Large field presence • Qualified staff • Project implementation experience • Move toward unified extension • Staff decentralization •	• Limited operating budget • Top down, not demand driven • Poor staff incentives • Poor mobility • Limited extension materials	• Capacity building for Subject Matter Specialists (SMS) in rice and vegetables (GAPs) FFSs and community planning • Advocacy with MoA for budget allocation
Regional Agricultural Directorates (RADs)		• Structure with RADs endowed with vehicles and extension workers • Availability of staff at regional headquarter • Experience in working as part of regional technical teams e.g. Multidisciplinary Facilitation Teams (MDFT's) • Good collaboration with projects and farmers in the field • Familiarity with FFSs • Perform regular planning/needs identification exercises	• Inadequate number of staff in the required disciplines as Subject matter Specialists • Inadequate mobility for field level staff • Inadequately trained village extension staff, in addition asked to perform tasks beyond extension/agricultural work (including for project site selection) • RADs separate from livestock extension workers	• Mobility support (M/cycles for field staff) • Capacity building in FFSs, Community Planning and horticulture and rice value chains. • Advocacy with MoA for additional staff to be appointed

Typology *Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Soil and Water Management Unit (SWMU)	• Good field presence with upland and lowland coordinators • Qualified staff • Project implementation experience • Participatory approach • Good experience with small farmers • Good delivery and impact	• Most qualified staff due to retire • Lack of funds for staff training and replacement. • Lack of heavy equipment for dry season work on uplands • Weak M&E of effects and impact	• Heavy machinery for land preparation/dyke and causeway construction • Staff capacity building in soil and water management, community watershed planning (including mapping) and M&E
National Agricultural Research Institute (NARI)	• Qualified research staff • Reasonable experience and capabilities in seed multiplication • Good facilities for research • Linkages with CGIARs	• Research donor driven • Deteriorating seed testing and processing facilities at Sapu (CRR) • Lack of operating funds and mobility	• Training to identify research opportunities and needs • Equipment support for seed processing and testing • Training in germplasm management • Communication and mobility support
Food and Technology Services (FTS)	• Qualified staff with experience • Existence of training manuals on vegetable processing • Wide clientele and experience in working with groups • Good collaboration with NGOs and projects	• Limited number of trained staff in the field • Poor mobility • Inadequately equipped pilot plant • Inadequacy of packaging materials	• Capacity building for SMS in Food Technology (GMP), support for communication, manual development, equipment support, packaging materials and mobility
Horticulture Technical Services (HTS)	• Well structured unit with staff • Qualified staff with field experience • Pursuing initiatives with field staff • Horticultural Master plan being finalized • Good collaboration with others	• Limited number of specialists in horticulture • Inadequate budgetary support for programmes • Inadequate funding to implement programmes • Inadequate extension materials for field staff and farmers	• Training of field staff and SMSs in horticulture (GAP) • Support for development of training manuals for field staff and farmers • Support on mobilizing resources

Typology *Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Plant Protection Services	• Existence of qualified personnel in field pest management and experienced in FFS; • A laboratory for pesticide residue analysis is under construction; • Availability of requisite equipment for the analysis	• Limited budgetary support to conduct field investigations, sampling and analysis; • No plant quarantine facilities in the country. Imported products must be impounded in a quarantine facility until laboratory test results approve product for entry; • Absence of a functional research/surveillance system; • Limited capacity enhanced laboratory analysis/certification	• Facilities for plant quarantine • Laboratory analysis expertise • Mobility and equipment • Development of manuals
Food Technology Services (FTS)	• Qualified staff with experience • Existence and experience in the development of training manuals on vegetable and fruit processing and preservation • Wide clientele and experience in working with women groups • Good collaboration with NGOs and projects • Availability of recipes on local cereals	• Limited number of trained staff in the field • Poor mobility • Inadequately equipped pilot plant • Inadequacy of packaging materials	• Capacity strengthening of field staff in food technology, support for mobility, manual development on vegetable processing and preservation. • Processing/preservation Equipment • Packaging materials
Communication Extension and Education Services (CEES)	• Available expertise in video, TV and manual production • Availability of resource materials (Video tapes, manuals and leaflets) • Experience in newsletter production	• Inadequate number of staff skilled in ICT • Inadequate budgetary allocations • Inadequate and deteriorating state of cameras and editing equipment	• Capacity building in communications (mass media-radio, TV and print), equipment and mobility support • Training in financial management
Planning Services (PS)	• Qualified staff • Reasonable experience, capabilities •	• Limited analytical capacity • Limited experience in modern data processing techniques. • Limited operational budget & mobility • Staff over-extended	• Capacity building in market Information System Management • Appointing new human resources

Typology *Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Department of Community Development (DCD) [partner for community mobilization and empowerment]	• Large field presence • Qualified staff and expertise • Project implementation experience • Linkage with local government and EU support for decentralization	• Lacks means of mobility in the field • Lack of modern office equipment • Limited funds for proper operation	• Capacity building in community planning • Equipment and transport means
Ministry of Trade, Industry and Enterprises	•	•	•
Business Services for MSMEs	•	•	•
Microfinance Department Central Bank	• Monitoring and supervisory body of NBFIs including VISACAs • Provision of hands-on advisory services to NBFIs • Quarterly controls of NBFIs • Responsible for implementing a conducive environment for microfinance (National Microfinance Policy) • Head a Task Force to improve VISACAs sustainability and future	• Insufficient staff	• Staff recruitment and capacity building with regards to NBFIs monitoring and supervision • Exposure visits
Ministry of Local Government	• Governorate: • Coordinates all Government interventions in the region including from Central Government • Elaborates/implements a regional plan and manages a regional budget both in partnership with an elected regional (area) council • Relies on traditional and democratic structures at local level (village and district chiefs, and district counselors)	• Regional budget and staffing/mobility are limited; • Possible political interference (e.g. poverty targeting); • Possible non-alignment of central Government structures with regional priorities	•

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
Ministry of Environment, Climate Change, Water and Wildlife		• Experienced staff in traditional areas, but nearing retirement. • Have 14 officers located regionally, collecting meteorological, river hydrology and domestic water supply data	• Very large portfolio • Lack of expertise in climate change vulnerability and changing nature of river swamplands (increased salinization).	• Need for institutional strengthening identified • Training or exchange visits with specific focus on climate change adaptation
Department of Water Resources		• Well structured department • Comprehensive strategy • Works with partners including communities	• Low number of staff experienced in meteorology, hydrology, hydrogeology • Lacks mobility to monitor water quality & network stations • Inadequate resources (funds and materials) to collect and disseminate timely information to stakeholders • Lack of equipment to measure salinity, river width/depth	• Capacity building in meteorology, hydrology, hydrogeology and climate change • Organizing exchange visits for stakeholders • Provision of equipment including multi-meters, flow meters • Provision of transport means
National Environmental Agency		• Awareness of climate change issues and Implementing two climate change related projects • Some skilled manpower in climate change modelling with access to GIS modelling software • Coordinating agency with multi-sectoral working group (ANRWG)	• Lack critical mass of staff with expertise on climate change i • Limited access to updated equipment and software for GIS and climate change modelling • Absence of update and comprehensive country data for modeling	• In-country seminars on climate change effects/impacts on sustainable NRM • Support for updated software and equipment for climate change modelling • Training of ANRWG members on data collection and analysis on climate change and sustainable NRM
National Disaster Management Agency (NDMA)		• Established under ACT 2008 • Political priority and support • Working groups not functional under Ntl Steering Committee	• Capacity at decentralized levels (village level) • Concept not well defined • DRM not integrated into development planning	• Information and skills increased at all decentralized levels with a particular focus on village level
NGOs [Possible service providers training] Action Aid Concern CRS		• Solid track record • Poverty targeting • Strong sense of vocation and commitment • Technical support by head office and network • Links partners in NGO community	• Weak and varying resource base • Most staff members hired on project basis • Position vis-a-vis government not always clear	• Capacity building in building farmer organizations, community planning

Typology	*Institution*	*Strengths*	*Weaknesses*	*Capacity and support needs*
		for exchange of support, knowledge and lessons learned • Good outreach • Success stories that can be replicated		
Contractors		• Tender procedures, contract and payment enhances governance and transparency	• Lack capacity, equipment and knowledge for infrastructure •	• Link with regional / international companies for infrastructure contracting
National Association of Cooperative Credit Unions of the Gambia (NACCUG)		• Good outreach in both urban and rural areas • Sustainable local Credit Unions • Acting as an effective APEX institution providing a wide range of services to its members • Financially self-sufficient • Strong ownership by members facilitated by capacity building from NACCUG • Piloting new products for agricultural financing (warehouse receipt financing) • APEX cost fully covered by Credit Unions	• Incomplete set of equipment at Credit Union level • Heterogeneous reporting system implemented at CUs level • Limited products and services • Absence of Code of Conduit	• Complete equipment for local Credit Unions • Support to install ABASCUS software in all Credit Unions • Training for all CUs on front office, back office and reporting • Assistance for R&D
Gambian Financial Network (GAMFINET)		• 13 members representing NBFIs, NGOs, private sector organizations • Well equipped • Advocacy role for microfinance policy	• Unsustainable (1.5% of operating costs covered by membership fees) • Limited access to financial resources (RFP stopped in 2014, SDF not yet materialized) • Lack of staff (one-man show) • Unable to provide training/technical assistance and/or to recruit international experts	• Financial resources • Recruitment of experts • Technical assistance and capacity building • Clear definition of its role

Output and outcome targets and indicators against achievement

	Outputs/outcomes	Indicators	Achieved according to reports
PIWAMP	**1. Watershed Development**		
	1. Yield increased in the production of millet, sorghum, maize and upland and lowland rice	• 17,143ha area cultivable land developed • Yield increase: upland rice from 1 t/ha to 1.7 t/ha; Maize from1.2 t/ha to 1.8 t/ha; Millet from 1.1 t/ha to 1.65 t/ha	• 49,751ha area cultivable land developed • Rice 2.2 t/ha; no data for maize and millet
	2. Increase in area of land recovered for and under cultivation. Increased yields and land under cultivation will improve the availability of food crops for local communities improving both their household food security and also incomes.	• 76,750m of dikes • 2,424m of spillways • 3,008m of foot bridges • 100km of causeways • 750km of contour bunds • 840 gulley plugs • 200km inter-village roads	• 81,486m of dikes • 3,335m of spillways • 1,984m of foot bridges • 22.7km of causeways • 157km of contour bunds • 692 gulley plugs • 192km inter-village roads
	2. Capacity building		
	1. More communities with access to improved inputs and land for cultivation, leading to increased yields, quality and quantity of crops produced.	• Number of workshops, training sessions and awareness campaigns held	• No indicator number, no output number
	2. Increase in number of staff with improved skills to support communities. Communities adopt improved techniques in production thus resulting in increased crop production.	• Number of courses held and staff, service providers and beneficiaries trained	• Id.
	3. Project management		
	1. All consultancy services undertaken in a timely manner and enhancement of implementation of the project and results achieved	• Positions filled and number of consultants recruited and quality of outputs and reports submitted	• Id.
	2. Information available to feedback and improve project implementation and lesson learning	• Frequency, quality and number of reports submitted	• Id
LHDP	**A. Production, processing and marketing of livestock and horticulture products;**		
	A.1. The productivities of existing horticultural gardens and livestock activities improved	• Improvement of productivities for 120 communities– 40 communities in horticulture (35 run by women, 5 run by youth) and 80 communities in livestock (small ruminants and poultry); the total beneficiary number is estimated at 10,390 beneficiaries, among which 5,250 women and 500 youth	• By 30 September 2014, 15 sites had been set up with small ruminants and 15 with poultry • 85% of beneficiaries reached are women • One aqua-culture house built
	A.2. The processing and marketing both of vegetables and animal products and by-products improved;	• Improvements of processing and marketing for 120 communities– 40 communities in horticulture (35 run by women, 5 run by youth) and 80 communities in livestock (small ruminants and poultry); the total beneficiary number is estimated at 10,390 beneficiaries, among which 5,250 women and 500 youth	• By 30 September 2014, production improvements were still small or non-existent; access to market has not increased considerably • By 30 September 2014, 60% of activities related to community gardens implemented. Garden fencing and water provision not done for 10 5 ha gardens
	A.1 + A.2	• Targeted assistance to kafos: R&D, market studies, technical and/or marketing assistance have been used to improve market access and remove constraints. • Value-chain integration/scaling up: more	• Little R&D and no comprehensive market study • A limited number of value chain facilities; 2 food processing plants

		beneficial supplier-buyer agreements and improvements through a choice from new infrastructure (wholesale market, produce-processing facility, slaughtering/packing facility, spot improvements to a feeder road, etc.) or the scaling of promising initiatives (e.g. PIWAMP's pilot composting/biogas facilities, drip irrigation, power tillers and other mechanized equipment, piggeries for the tourist industry).	built with ADB support • 15 chicken houses and 15 small ruminant houses were built • Some women reported increased income but no systematic measurement
	B. Capacity building		
	1. Capacity of kafos and extension services strengthened	• The grassroots capacity to develop and manage these potentially high-value economic activities, including the handling of credit improved. • The quality of extension services regarding crops and livestock for rural ultra poor improved.	• Trainees: 1233 on good agricultural practices (GAP), 134 on gender empowerment, 220 on food processing, 212 on business management, 103 on village auxiliary extension, 96 on leadership and good governance and 212 in Training of Trainers for extension workers • Village auxiliaries were trained, but often were not sufficiently in operation
	C. Project management and monitoring and evaluation		
	1. Monitoring and evaluation system improved	• Improved and effective M&E system fully operational	• Some improvements made but M&E system still not optimal
RFCIP	**A. Rural Finance Development**		
	1. Accelerate and streamline expansion of rural microcredit services, including support for policy and regulatory framework 2. Promote rural savings and credit activities 3. Provide resources to remove infrastructural constraints that inhibit HFS 4. Institutional strengthening and capacity building of key actors in the rural finance sector 5. The operation of VISACAs enhanced and promote income-generation	• The Rural Finance Unit of the Central Bank of the Gambia strengthened and enabled to perform effectively its policy and regulatory functions; staff trained - CBG-MFD to undertake 14 on-site and offsite inspections on the VISACAs • VISACA network institutionally strengthened for 70 VISACAs; • Adequate financial instruments provided to supplement/complement VISACA lending operation; 2 credit lines of US$ 300,000 established; Farmer Partnership Fund established. • Increase in support by VISACAs to income generating activities of members •	• CBG-MFD undertook 13 on-site and offsite inspections on the VISACAs • 66 VISACAs operational (though of varying quality) and 4 not operational • Membership: 39,870 individual villagers and 3,925 kafos, with 17,920 women • Credit line established though not used • GMD 40.3 million in deposits • GMD 76.1 million in loans • 59% of VISACA related training conducted
	B. Agricultural Support		
	1. Assist producer groups and kafos to increase their production of crops and livestock 2. Address the environmental constraints to production increases 3. Disseminate improved environmentally friendly technologies	• Livestock supported focusing on small ruminants, poultry and other short cycle species • Support on feed gardens and compost pens • Access to locally based training, organisation of vaccination campaigns and marketing support (building stalls for vegetable owners and distributing market information) • Support integrated pest and soil fertility management in uplands (millet) • Support to multi-purpose gardening (vegetables, root crops and fodder)	• 187 550 small ruminants and 34 150 birds were vaccinated, which is 45% for small ruminants and 27% for birds of planning • 72 vegetable gardens were established, involving 2319 kafo members, mostly women • 1178 mt of assorted vegetables were produced annually, 90% of planning
	C. Kafo Capacity Building		
	1. Kafos and villages strengthened in their organisation, planning, implementing and M&E capacities	• 70 VISACAs, with 40,000 individual clients of 40 000 and 40% female clients, supported with training and participatory research • Number of successful proposals for the HFS	• 66 VISACAs operational (though of varying quality) and 4 not operational • Membership: 39,870

		prepared and submitted by Kafos support by RFCIP	individual villagers and 3,925 kafos, with 17,920 women • 359 projects initiated by communities and kafos established: 72 vegetable gardens, 65 additional garden wells, 6 Intensive Feed Gardens, 73 cereal banks, 13 vegetable storage facilities – rated as moderately satisfactory
	D. Support to the project management		
	Support provided to project management and M&E	• Internal evaluations carried out by the Ministry of Agriculture	• Not achieved in project duration
RFP	**A. Institutional strengthening of MFIs (VISACAs/NBFIs)**		
	A1. Refinancing VISACAs – VISACA network expanded and consolidated A2. Institutional strengthening V-Apex	• 80 functional VSACAs and most of them are financially self sufficient • Evolution of VISACAs savings and deposits per region • Total number of profitable VISACAs and evolution of profitability • Number of VISACA members with sufficient knowledge • Extent of satisfaction with VISACA services. • Number of VISACAs receiving service from VISACA Apex body. • Total number of loans extended to VISACAs • Proportion of VISACAs fully subscribed to APEX body • Resources allocated and available to sustain Apex body	• 62 VISACAs have remained active; Self sufficiency: mixed results, 24 doing reasonably well, others poor to very poor • Capacity building of management committees and cashiers were partially met, at 56% and 75% respectively • 59% of rural credit management achieved • V-Apex established in 2010, but few related outputs achieved • 0 of 3,200 targeted clients were trained for client business training • V-APEX has taken over management of credit line, but still not fully used • V-APEX has piloted a prototype agricultural loan product in three VISACAs benefitting 270 members • V-APEX is not independent and sources to sustain it have not been allocated yet
	A3. Institutional strengthening NFIs through NACCUGG and GAWFA	• Proportion of Non-Bank Financial institutes (NFIs) and Credit Unions (CUs) fully subscribed to NACCUGG and GAWFA • 318 Board members planned to be trained on governance • Proportion of profitable NFIs and CUs and evolution of profitability • Number of NFIs and CBUs that received capacity development support and number of members that have sufficient knowledge	• Under NACCUG, CUs grew from 58 in 2007 to 72 at the end of 2013; credit union membership grew from 27,054 to 52,093 • 372 Board members trained on governance • 52% CU loan committees trained compared to planning • 88% of clients trained compared to planning • In GAWFA by December 2013, 1,912 kafos (100% women groups) were registered with GAWFA having 47,183 members, 96% female • GAWFA was asked to stop mobilizing deposits by the CBG in 2011 and deposits declined with 75% • GAMSAVINGS benefitted

			from RFP for two years until it was ordered to close down by CBG in 2010 due to its weak capital base
	B. Institutional strengthening of Support Institutions and Local Technical Service Providers TSPs) (MFD-CBG, GAMFINET, MFPC)		
	1. Enhance the capacity of the MFD-CBG to regulate and supervise the operations of the MFIs in The Gambia 2. Build the capacity of the MFPC to become a center of excellence in microfinance training. 3. Support a major redesign of GAMFINET 4. Build the capacity of the TSPs	1. Number of institutions that received capacity development support 2. Number of NBFIs that received services from TFPs 3. Proportion of TSP contracts renewed.	• Microfinance Division of the Central Bank was established • GAMFINET: RFP paid salaries and recurrent cost, and organised study tour and technical assistance; MIS was planned but not achieved. GAMFINET capacity however still limited • TFPs: were trained and physical equipment provided as per plan, but capacity has not improved
	Cross-cutting		
	1. Food insecure households reduced by 50%	1. Proportion of mentored households that attained food security (32 groups in 32 communities planned, 50 actually mentored) 2. Proportion of mentored groups that have an increased asset base 3. Evolution of child malnutrition in the mentored households 4. Number of financial products developed for mentored groups	• Was rated moderately satisfactory, but no efforts towards measurement made
	C. Implementation (PSU and external service provider)		
	1. Creating an autonomous PSU and backstopping microfinance	**No indicators**	
NEMA	**A. Watershed development**		
	1. Improved productivity of scarce agricultural lands	1. No of watersheds developed and managed by the communities. 2. Up to 12,400 ha of lowland areas brought under command for improved rice productivity. 3. No of women rice farmers reporting improved yields in lowland from 0.7 t/ha to 1.8 t/ha. 4. Up to 2,000 ha of tidal areas developed with water control and drainage structures for rice production. 5. No of women rice farmers reporting annual yield increases in irrigated tidal areas from 1.5 t/ha to 6.5 t/ha (by age). 6. At least 3,100 ha of degraded lowland reclaimed for production. 7. 4,000 ha of upland areas with improved cropping potential. 8. No of women vegetable farmers reporting improved yields, such as tomato from 0.8 t/ha to 9.0 t/ha and onion from 0.7 t/ha to 8.0 t/ha 9. No of youth vegetable farmers reporting average yields of at least 18.0 t/ha for tomato and 16.0 t/ha for onion	30 September 2014 • Communal watershed planning: 71 sites selected, 25 sensitized, 25 community plans developed • Water management and rice cultivation: 28 sites selected • Contracts for the first four Tidal Irrigation Schemes (160 ha) awarded
	2. Improved farm-to-market access roads.	1. 85% of producers in project area with year-round access to farmlands and markets. 2. Access roads/tracks serving 2,500 ha of farmland constructed or upgraded. 3. 16,550 workers employed temporarily under labour-based construction of infrastructure within watersheds.	• Field inspection of roads undertaken
	B. Agricultural commercialization		

	1. Strengthened producer capacity.	1. At least 20,000 producers adopting and practicing ecologically sound approaches. 2. At least 72 producer organisations enabled with technical and business skills.	• VFAs are being established or strengthened
	2. Agricultural enterprise promotion.	1. 36 youth trained and starting businesses (by sex and age). 2. 300 women kafos supported with market-oriented enterprises (by age). 3. 60 start-up agricultural service enterprises capitalized and operational, creating 300 jobs.	• 25 functional literacy classes ongoing • 25 Farmer Field Schools formed and ongoing (though these could not be identified in the field
	3. Technical support services	1. At least 20 service-providers with strengthened capacity in agricultural business promotion. 2. At least 50% of women and youth kafos express satisfaction of the quality of services provided.	• 28 business plans have been received for the Capital Investment Stimulation Fund • MOA was signed with DOA for conducting training on soil fertility • The University of The Gambia conducted ToT training of Multi-Disciplinary Facilitation Teams (MDFTs) comprising 45 participants (5 females)
	C. Project facilitation		
	1. Effective and operational national M&E mechanisms in place to support proactive sectoral development.	1. Delivery and use of M&E at national and regional levels. 2. National M&E system fully operational by PY2.	• M&E plan to be ready by December 2014, building on the GNAIP M&E system and LHDP's M&E plan. The system is almost operational
	2. Knowledge products generated to inform sectoral policy and planning.	1. At least 15 knowledge products produced and disseminated. 2. Strategies drafted on National Rice Development and Agricultural Land and Water Management.	• Nema has supported the development of a knowledge management strategy for the MoA

Outcome Harvesting

	2004-2007	2008-2011	2012-now
1. Lowland infrastructure was built in each period in most locations of the field visit and was found in a certain condition	• In **N'demban** the first dikes and causeways were built by LADEP in 1998 and rebuilt by PIWAMP in 2006. • **Kunting** and **Jarumeh**: causeways, bridges and tidal irrigation. • **Sotokoi**: infrastructure is unfinished out of 4-6 bridges only one has been completed. • **Kerewan:** 3 dikes constructed under LADEP	• **Boiram**: PIWAMP causeway built • **Kunting** and **Jarumeh** continue to do well except during last year's lack of rainfall, when tides were low and salt started intruding into their rice fields. • **Kerewan:** PIWAMP consolidated 3 dikes constructed under LADEP through machinery and manpower.	• **Burong and Boiram**: *Nema* dikes and PIWAMP roads built
Related change in practices, actions, relations & interactions[162]			
Communities	• The roads have had positive effects, as communities have easier access to nearby villages; before, they used the river to transport their produce to market		
	• Before the dikes' presence, salt water intruded far into the rice fields; the dikes prevented salt water from coming and farmers could crop more rice during 3-6 years.	• In general 3-6 years after the infrastructure was built or repaired, it deteriorated leading to decrease of production.	
	• Some communities such as Ndemban and Dobong had savings for repairs, but most communities did not. • Farmers could not maintain the dike, which requires heavy machinery (they are 2/3 km long). • After 3-6 years, production decreased as the dikes have been washed away and salt water came back. • Some of the dikes may have been too small • Labour has been a problem for the poorer communities, which are far inland such as Burong • Cattle destroy dikes and there is no system to prevent this.		
Women	• The roads helped the women get access to the markets, and the bridges gave them access to their rice fields and villages.		
	• The women benefitted from the PIWAMP infrastructure for 3-6 years. Yield went up by 25-75%.	• Benefit decreased as in many cases the condition of the fields deteriorated after 3-6 years	
	• The incense that only grows in rice fields had better yield and because of their high price become an instant cash crop.	• Benefit decreased as in many cases the condition of the fields deteriorated after 3-6 years	
Men	• Men benefitted from both lowland and upland infrastructure with the availability of year round grazing for the cattle and small ruminants.	• Upland infrastructure: benefit continues • Lowland infrastructure: benefit decreased as in many cases the condition of the fields deteriorated after 3-6 years	
	• Men also benefitted from the roads that opened new markets for them to sell their produce and livestock.		
Youth	• The community was not capable to continue the maintenance for lack of labour sources, particularly lacking youth labour as a result of rural-urban migration.		
	• Young women benefited less from the youth-centred interventions as the projects targeting youth inadvertently target male youth.		
Government	• Establishment of infrastructure in better-off communities	• LADEP dykes rebuilt by PIWAMP.	• No maintenance system had been established; as a result, infrastructure

[162] Green = positive; red = negative; black = neutral

	2004-2007	2008-2011	2012-now
	decreased access of poorer communities, who had not received support for 15 year		dilapidated and production decreased again.
	• The targeting for the establishment of the infrastructure was not clear		
	• Coordination is not evident at field level		• *Nema* is working on a coordination mechanism
2. IFAD-supported combination of upland infrastructure and training on conservation/good agricultural practice has enabled farmers in field visit locations to adopt improved practices in agricultural and livestock production productivity.		**Dobong, Brikama Ba, Boiram, Bureng, Sotokoi**: Upland interventions to increase soil quality, tree growing, garden beds for water retention and increase yield. Condition infrastructure in upland better than lowland **Daru Rilwan:** LHDP chicken house, built in 2011, found in good condition but hot (windows too high for the air ventilation for chicken)	**Dobong, Brikama Ba**: Conservation/good agriculture practice through growing of trees in some villages, garden beds designed for water conservation, compost for organic farming and water sheds for livestock has improved quality and productivity in both farming and animal rearing.
Related change in practices, actions, relations & interactions[163]			
Communities		• Communities in some cases using conservation agriculture led to less stress on environment and increase in production, including for poultry	
		• **Kerewan:** Community filled the form in requesting the infrastructure. Community members (20 involved, 4-5 in charge by rotation) trained (in management breeding) and now engaged in seed fattening for 130 chicken producing 150 eggs each egg that they sell at 5 Dalasi (feed costs 900 D per 25 kilos). • All chicken from the first purchase made in 2011 died. • No maintenance planned for the infrastructure (Government or community). • Activity just started so too early to see profitability.	
Women		• In **Brikama Ba**, the poultry houses were successful. The group had just sold off 300+ chickens and was in the process of hatching a new group. They were growing crossbreeds at good prices. • In **Dobong** the women used conservation crops and trees to make food for their chicken and use the chicken excrement as manure for their garden mixed in with their compost. • In **Dobong** they made profit from their poultry and garden to reinvest some of their profit for expansion	
			• Private sector intervention through projects from the Ministry of Trade has involved women as outgrowers for the big exporting commercial farms.
			• One better-off man bought 200 new better quality chickens from Senegal for poorer villagers (mainly women). • 20 of the new chicken died in transportation.
Men			• **Boiram**: Men with new infrastructure and training have ventured into limited mechanised farming leading them to new prosperity.
		• Men who are not separating male from female ruminants fail to realise control breeding	
Youth		• The youth in **Boiram**, **Sotokoi** and **Bureng** are taking over from the older generation by being the key people being trained along with the women.	
			• In **Sotokoi** there is an impasse because bridges

[163] Green = positive; red = negative; black = neutral

	2004-2007	2008-2011	2012-now
			were not built for to access their 4,000 hectare rice fields
Government		• Not all extensionists have been properly trained to support the farmers in good agricultural practices including conservation agriculture	
			• Government trained community members in the regional agricultural training centre.
3. Additional hectares of lands have been made accessible, which have been cultivated and benefited a number of farming households	5 hectares for the women's gardens in all the villages visited except for **Jarumeh** (up to 3,000 hectares for the rice fields) and **Boiram** (34,000 hectares)		
Related change in practices, actions, relations & interactions[164]			
Communities	• Communities have expanded to new the lands and with innovations from the projects and in a number of cases increased yield and income.		
			• **Boiram** innovation platform has been machine-cleaning rice with a capacity 10,000 tonnes per day, encouraging increased rice production
	• Farmers do not have access to tractors, power tillers, weeding machines and harvesting machines to enable them to efficiently work the increased areas of land		
Women	• Women expand their range of income generating activities (e.g. gardens, livestock) and often feel more empowered by their higher income		
	• Women's workload has further increased because they, as rice growers, have to travel to and from far-away fields and have even less access to labour-saving devices than men – if such devices are available, they have to wait until the men do not need it any longer.		
Men	• Men are farming more cash crops which provides income to the household during lean season		
Youth			
Government			
4. Support to VISACAs (Village Savings and Credits Associations) has improved ownership of villagers in the visited field locations, demonstrated by active participation in governance structures and lending activities	RFCIP support to VISACAs VISACAs visited **in Kwinella, Burong, Jifarong, Kudang, Bureng, Kerewan, Iliassa, Panchang, Kunting, Dankunku, Jarumeh Koto, Panchang and Somita**	RFP support to VISACAs	RFP support to VISACAs
Related change in practices, actions, relations & interactions[165]			
Communities	• Some VISACAs have improved their governance and/or management systems		
	• Farmers report rates of 36% from credits in commercial banks so VISACAs addresses a need • People often feel a sense of ownership in the villages were VISACAs are located • In new VISACAs ownership may be slow; in Somita, it took 4 years after 2008 for the VISACA t become operational, as villagers expected grants. • In VISACAs, especially those close to cities, farmers report lack of trust in the VISACAs' management and poor financial performance and prefer to deposit savings and get loans from the Trust Bank's branch in the nearest city (**Iliassa** and **Dankunku**) • Outside of the village, the cluster villagers have no sense of ownership; they take loans and do not repay • High-level villagers and committee members in some cases take loans without repaying • Some VISACAs are in poor shape because of delay in repayment; **Kunting** is facing a 3-year delay and **Jarumeh Koto** is facing untraceable arrears		
			• All VISACAs still exist, but many are struggling and only 2-3 VISACAs that

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	2004-2007	2008-2011	2012-now
			were successful out of the 13 visited
			• Success of VISACAs is closely tied to harvest. Drought of 2014 and related decrease in income hampers loan repayments incl. in **Jifarong**
		• **Kerewan**: VISACA stopped working 2010 when all its money was "stolen" (10,000 Dalasi) without break-in and in front of police station; • No compensation has taken place; • Building is still there but unused	
Women	• Women pay back their loans in 86% of the cases • Women mostly borrow at a higher rate. They take smaller loans because they lack physical collateral.		
	• Women take loans mostly for agriculture, school fees and petty trading and sometimes for social events.		• Government will abolish school fees soon
		• In Kerewan, 150-200 women coped with the VISACA's failure by setting up their own credit union	
Men	• Men take larger size loans even though they default at a much higher rate than women.		
			• In VISACAs that faced financial problems, it was often male committee members, who had given themselves loans as members of the management committee
Youth	• Few young people take loans; it is mostly young women who take loans for petty trading or business start-ups		
Government	• Government sees the VISACA's as financing instrument for smallholder farmers. The VISACAS were expected to provide low interest loans, but this in reality did not happen.		