



1. CAS/CPS Data		
Country: The Gambia		
CAS/CPS Year: FY13	CAS/CPS Period: FY13 – FY16	
CLR Period: FY13 - FY16	Date of this review: May 31, 2018	
2. Ratings		
	CLR Rating	IEG Rating
Development Outcome:	<i>Moderately Satisfactory</i>	<i>Moderately Satisfactory</i>
WBG Performance:	<i>Good</i>	<i>Good</i>
3. Executive Summary		
<p>i. This review of the World Bank Group's (WBG) Completion and Learning Review (CLR) covers the Second Joint Partnership Strategy (JPS-2), FY13-FY16, for the Gambia. The JPS-2 was a joint strategy of the WBG and the African Development Bank (AfDB). No Performance and Learning Review (PLR) was undertaken by the WBG. This Review focuses only on the assessment of WBG development outcome and performance.</p> <p>ii. The Gambia is a small, fragile and landlocked country with a GNI per capita income of \$430 in 2016. The country is highly vulnerable to exogenous shocks because of its heavy dependence on rain-fed agriculture, tourism and trade for foreign exchange. The country's average GDP growth during the CPS period was 3.1 percent (2013-2016) reflecting a deceleration in GDP growth since 2014, resulting from several exogenous shocks that hit the country: bad harvest in 2014, drop in tourism due to the political crisis in 2016 and indirect impact of the Ebola Virus Disease (EVD); macro and fiscal crises in early 2015 to 2016 due to unsustainable policies of the previous regime, and the protracted political transition in 2016. The recent IMF Article IV Report notes that the economy was on the rebound in 2017. Yet, the country is currently at high risk of external debt distress that even small shocks could leave Gambia unable to meet its financing needs. Poverty rates (head-count ratio at \$1.90 a day, 2011 PPP) went down from 25.1 percent in 2010 to 10 percent in 2015. The Gini index also declined to 35.9 in 2015 (from 43.6 in 2010). In terms of Human Development Index, Gambia's HDI value of 0.452 in 2015 placed the country in the low human development category, and ranked 173 out of 188 countries in 2015.</p> <p>iii. The JPS-2 had eight objectives organized around two pillars or focus areas: (i) enhancing productive capacity and competitiveness; (ii) strengthening the institutional capacity for economic governance and public service delivery. Based on the division of labor between WBG and AfDB, the WBG focused on six of the eight objectives related to infrastructure, human development and governance. The JPS-2 was aligned with the government's medium term development plan as articulated in its Program for Accelerated Growth and Employment (PAGE) 2012-2016 and the government's long-term plan contained in <i>Vision 2020</i>.</p> <p>iv. During the JPS-2, total IDA lending was \$110 million, with eight Investment Project Financing (IPF) operations including Additional Financing and two regional operations. The actual</p>		
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approved lending was lower than planned lending. Half of the planned operations were dropped including three Development Policy Financing (DPF) and a regional project due to policy reversals and difficult political and macroeconomic environment, while three unplanned operations were undertaken including one additional financing.

v. On balance, IEG rates the development outcome of the program as **Moderately Satisfactory**. Of the six objectives, one was Achieved, three were Mostly Achieved, and two were Partially Achieved. Under Focus Area 1, substantial progress was made in increasing the number of beneficiaries who adopted new technologies, improving the business environment as measured by the cost of registering a business, and improving telecommunication/internet connectivity. Under Focus Area 2, improvements were achieved in the quality of learning outcomes as measured by minimum literacy standard on grade 3 National Assessment Test and teachers' attendance. In the absence of an expected household survey, project level indicators in five poor regions in the country suggest some progress towards improving the nutrition and health services for women and children. However, additional evidence from the 2018 Impact Evaluation Midline Survey for the MCNHRP suggests mixed results. Overall, there was limited progress in improving public financial management. Good progress was made in completing public accounts reconciliation and time needed for completing the review of audit reports; but there was negligible progress in the number of procurement organizations compliant with the Gambia Public Procurement Act.

vi. On balance, WBG performance is rated as **Good**. The JPS-2 focus areas and objectives were aligned with government's Medium Term Development Plan (PAGE), and its long-term strategy, *Vision 2020*. The joint strategy and clear division of labor with AfDB provided the foundation for WBG's selectivity. The WBG's program was generally selective in terms of focus areas, objectives and interventions. Overall, the choice of instruments was generally appropriate using a combination of ASA and lending in the form of IPF, including regional operations, and DPF. The results framework was simple and straightforward, and the logic of interventions was generally clear and convincing. However, some indicators were not sufficient measures for their related objectives and interventions by IFC, and in energy and higher education were not well captured in the results framework.

vii. The implementation of the JPS-2 was marked with macroeconomic crises and a difficult political transition. The WBG did not adopt a formal PLR, although one was under preparation in 2014.¹ This was a missed opportunity to adjust the program and to reflect subsequent actions taken by the Bank in response to the political and macroeconomic crises in the country. While coordination with AfDB was strong at design stage, implementation was not well coordinated except through the budget support. The deterioration in governance and policy reversals strained donor engagement during the review period. A series of planned DPFs was cancelled due to policy reversals, macroeconomic challenges and political transition. WBG internal cooperation was envisaged at the design stage, but it did not materialize during implementation. Risks and mitigating measures were well identified, and some key risks materialized during implementation including exogenous shocks and decline in governance and economic management, but the protracted political transition was not anticipated. There was no request for Inspection Panel during the review period. INT did not substantiate any cases in the Gambia during this period.

viii. IEG concurs with some of the key lessons which are summarized as follows: (i) strong donor collaboration is critical but could also have high transactions costs; (ii) country capacity is an important consideration in data collection and quality, and in developing a results framework; and (iii) formal mid-course corrections through the PLR process is even more important in a difficult country circumstances.

¹ According to the CLR, Management decided not to extend the CPS period due to the political situation. Instead a Country Engagement Note is under preparation and delinked from AfDB in line with the WBG Country Engagement Guidance.



ix. IEG adds the following lessons:

- Small and fragile countries could benefit from participation in regional integration operations by leveraging limited IDA financing and maximizing development impact. In the case of the Gambia, its participation in regional operations brought benefits to the country in terms of improved technology adoption in agriculture and increased connectivity.
- To the extent possible, it is important that WBG interventions are aligned to the CPS objectives and their contributions reflected in the results framework. In the case of the Gambia, there were IFC interventions in several areas that were not reflected in the results framework.

4. Strategic Focus

Relevance of the WBG Strategy:

1. **Congruence with Country Context and Country Program.** The Second Joint Partnership Strategy (JPS-2) focus areas and objectives were aligned to the government's National Development Plan as reflected in the PAGE, 2012-2016 and *Vision 2020*. It addressed key challenges and priorities of the country especially with respect to PAGE's five pillars². The Gambia is a small, fragile and landlocked country with an open economy that is highly vulnerable to exogenous shocks due to its dependence on rain-fed agriculture and tourism, and trade for foreign exchange. The country's average GDP growth during the CPS period was 3.1 percent (2013-2016) reflecting a deceleration in GDP growth since 2014, resulting from several exogenous shocks that hit the country: bad harvest in 2014, drop in tourism due to the political crisis in 2016 and indirect impact of the Ebola Virus Disease (EVD); macro and fiscal crises in early 2015 to 2016 due to unsustainable policies of the previous regime, and the protracted political transition in 2016. Poverty rates (head-count ratio at \$1.90 a day (2011 PPP) went down from 25.1 percent in 2010 to 10 percent in 2015. The Gini index also declined to 35.9 in 2015 (from 43.6 in 2010). In terms of the Human Development Index, the country ranked 173 out of 188 countries in 2015. During the review period, the Gambia experienced major macroeconomic and political instability. The AfDB adjusted the JPS-2 during implementation and extended the timeframe to 2018. However, the WBG did not formally adjust the JPS-2 at mid-term although PLR preparation was initiated in 2014. The WBG program should have been adjusted to reflect the Bank's interventions in response to the political and macroeconomic crises including an emergency DPF in 2017.

2. **Relevance of Design.** The proposed WBG interventions were likely to contribute to the JPS-2 objectives and country development goals. For instance, the Bank's interventions in agriculture were likely to contribute to the achievement of Objective 2 (adoption of improved technologies in agriculture) and to the government's goals of accelerating economic growth. Participation in regional operations in agriculture, telecommunications, and energy to leverage limited IDA financing and to reap the benefits of scale economies was appropriate. However, the interventions (two operations) on energy and extractives and regional higher education did not have an accompanying objective and/or were not captured in the results framework. The ASA tasks were limited to technical assistance (TA) that focused on broader issues such as debt management in lieu of planned ASA complementing lending operations including in HD and business environment. The expected IFC contribution was well articulated in the JPS-2, but this was not reflected in the results framework. There was coordination between WBG and AfDB in harmonizing assistance to the country, albeit coordination at implementation was limited through budget support which was later discontinued during the review period. The Bank coordinated well with other development partners through co-financing and parallel financing in a number of areas including in budget support, health and nutrition, and education.

² PAGE had five pillars: (i) accelerating and sustaining growth; (ii) improving and modernizing infrastructure; (iii) strengthening human capital stock to enhance employment opportunities; (iv) improving governance and fight corruption; and (v) reinforcing social cohesion and cross-cutting interventions.



Selectivity

3. On balance, the JPS2 was generally focused and selective in the choice of focus areas, objectives and interventions. It was based on the Bank's comparative advantage and reflected the implementing capacity of the country. The clear division of labor with AfDB provided the foundation for selectivity. The JPS2 envisaged that the WBG would focus on infrastructure (the energy sector and internet connectivity), human development, and private sector development; while AfDB would focus on economic governance and agriculture. Notwithstanding the division of labor, the Bank also provided support under economic governance through budget support and in agriculture, and overlapped with AfDB in these two areas. While there was Bank lending in energy, there was no explicit objective related to energy in the results framework. The analytical work during the review period was limited to TA addressing broader issues such as debt management.

Alignment

4. The program was aligned with WBG's twin corporate goals of poverty reduction and increasing shared prosperity. For instance, some objectives contributed directly to poverty reduction and shared prosperity as in the case of the objectives in agriculture which focused on supporting poor farmers and producers, while the objectives on education, maternal health and nutrition targeted disadvantaged regions in the country. Other objectives were contributing indirectly to shared prosperity including the objectives on internet connectivity and improved business environment. However, the existence of monopolistic practices in the telecommunication sector reduced the contribution of the Bank's intervention to shared prosperity.

5. Development Outcome

Overview of Achievement by Objective:

Focus Area I: Enhancing Productive Capacity in order to Strengthen Resilience to External Shocks

5. This Focus Area had five objectives: (i) adoption of diversified, production and marketing of selected agricultural commodities; (ii) adoption of improved technologies in agriculture; (iii) improved business environment; and (iv) improved telecommunication/internet connectivity. Two of these objectives were supported by the African Development Bank (AfDB) and are therefore not rated.

6. **Objective 1: Adoption of Diversified, Production and Marketing of Selected Agricultural Commodities.** This objective was supported by the African Development Bank. *Not Rated.*

7. **Objective 2: Adoption of improved technologies in agriculture.** This objective was supported by the Emergency Agricultural Production Support Project (FY14); Commercial Agriculture and Value Chain Project (FY14); West Africa Agricultural Productivity Program (WAPP/FY11) and the Growth and Competitiveness Project (FY11). This objective had two outcome indicators:

- Number of additional beneficiaries who have adopted technologies for enhanced agricultural productivity. The CLR reports that project beneficiaries who adopted technologies increased to 69,137 as of December, 2016 per the ISR for the WAPP//FY11. Available information for the FY14 Emergency operation indicates that there were 50,238 grant beneficiaries using improved technologies. The target was 120,000 additional beneficiaries. It is unclear whether the beneficiaries for the two operations overlapped. *Mostly Achieved.*
- Incremental percentage increase in horticulture sales. The CLR reports that this indicator was supported by AfDB and therefore *not rated*. However, this indicator received support and was monitored under the Bank's Growth and Competitiveness Project (FY11). The ICRR for the FY11 project reported that the value of horticulture sales increased from 3,644 Gambian Dalasi (GMD) to 20,526 GMD – an increase of 463 percent (surpassing the target of 15 percent) as of November, 2015. *Achieved.*



- On balance, this Objective was *Mostly Achieved*.

8. **Objective 3: Improved business environment.** This objective was supported through the Growth and Competitiveness Project (FY11). The objective had one outcome indicator:

- Cost of registering a business. This indicator was to be measured by percentage of GNI per capita. Per the ICRR for the FY11 project, the business registration cost fell from 215.1 percent of GNI per capita in 2011 to 141 percent of GNI per capita in 2015 (close to the target of less than 140 percent by June 2015). The *Doing Business Reports* (2016, 2017 and 2018) indicate that the business registration cost went down from 141.6 percent, to 125.2 percent and 128.2 per cent of GNI per capita, respectively. However, this indicator in itself is at best a partial indicator of the business environment, and is also affected by other factors. Hence, IEG considered other additional indicators to assess the achievement of this objective. Under the FY11 project, several intermediate outputs contributed to the reduction in the cost of registering business, including the establishment of a single window registry through the passage of two new laws: “Companies Act” and “Single Window Business Registration Act” (SWBR), an improved new SWBR facility including online registration, full automation of the SWBR system in Banjul, the capital city.
- Broader measures such as the Gambia’s ranking for ease of doing business has improved modestly from 150 in 2014 to 146 in 2018. Its distance to frontier ranking also improved from 55 in 2014 to 52 in 2018.
- On balance, this Objective was *Mostly Achieved*.

9. **Objective 4: Improved cross-border transit time.** This objective was supported by AfDB. *Not rated.*

10. **Objective 5: Improved telecommunication/internet connectivity.** This objective was supported by the West Africa Regional Communication Infrastructure (WARCIP/FY11). This objective had two indicators:

- Volume of international traffic: International communications (internet, telecoms and data) bandwidth per person. The latest ISR for WARCIP/FY11 (November 2017) reported that international bandwidth per person increased to 497 kbit/per person in December 2016 (compared to the target of 30 kbit/per person). *Achieved.*
- Volume of available international capacity. International communications (internet, telecoms and data) bandwidth (Gbit/s). The latest ISR for WARCIP/FY11 (November 2017) reported that the volume of available international capacity increased to 4.97 Gbits in December 2016 (compared to the target of 5.9 Gbits). *Mostly Achieved.*
- This Objective was *Mostly Achieved*.

11. On balance, IEG rates the outcome of WBG support under Focus Area I as **Moderately Satisfactory**. All three objectives were Mostly Achieved. Substantial progress was made in increasing the number of beneficiaries who adopted new technologies, improving the business environment and enhancing international connectivity.

Focus Area II: Strengthening the Institutional Capacity for Economic Management and Public Service Delivery.

12. This Focus Area had three objectives: (i) improved Public Financial Management; (ii) improved quality of learning outcomes for basic education and (iii) improved nutrition and health services for women and children.

13. **Objective 6: Improved Public Financial Management.** This objective was supported by the Integrated Financial Management Information System (IFMIS) Project (FY10) and its Additional Financing (FY14); This objective had three outcome indicators:



- Completion of public accounts reconciliation within 30 days of the end of the month for at least 12 months in a row by June 2016. The ISR for the FY10 project reports that the backlog in the reconciliation of government bank accounts held at the Central Bank had been reduced to 0.5 months by September 2017. *Achieved.*
- Time need for Public Accounts Committee's completion review of latest audit reports. The Implementation Completion Memorandum for the FY10 operation reports that the review of the government accounts by the Auditor General is completed within three months after being submitted to the National Assembly (compared to the target of less than 12 months). *Achieved.*
- Number of procurement organizations compliant with the Gambia Public Procurement Act as reflected in the annual Gambia Public Procurement Agency (GPPA) report. The GGPA reports that of the 12 procurement organizations assessed only one entity was found to be fully compliant (compared to the target of 9). *Not Achieved.*
- However, technical challenges with IFMIS remain and there is no progress on IFMIS roll-out. The CLR also reports that while there are improvements on the first two indicators, "there remains significant scope to strengthen daily monitoring of budget performance, commitment controls and cash and debt management, including transition to Single Treasury Account". Key PEFA indicators between 2010 and 2014 also showed mixed results.
- On balance, this Objective was *Partially Achieved.*

14. **Objective 7: Improved quality of learning outcomes for basic education.** This objective was supported by three operations: Results for Education Achievement and Development (READ) project (FY14); Third Education Project and its Additional Financing (FY06/FY10); and the Education for All Fast Track Initiative (FY10). This objective had two indicators:

- Percent of teachers whose attendance is over 90 percent. The target was reached at 95 percent by June 2016, per the December 2016 ISR for the FY 14 project. *Achieved.*
- Percent of students reaching the minimum literacy standard on grade 3 National Assessment Test. The CLR reports that the target of 43 percent was surpassed at 43.4 percent in 2016. The latest ISR for the FY4 project confirms the achievement of this target. *Achieved.*
- On balance, this objective was *Achieved.*

15. **Objective 8: Improved nutrition and health services for women and children.** This objective was supported by two operations: Maternal and Child Nutrition and Health Results Project (MCNHRP) (FY14) and its Additional Financing (FY15) and the Gambia Rapid Response Nutrition Security Improvement Project (FY11). This objective had three outcome indicators.

16. The CLR could not report on progress for these three indicators. The planned Integrated Household Survey (IHS) was conducted in 2015-16, but the full results are not yet publicly available. The last household survey was undertaken in 2013. The results reported below are based on project level indicators in three of the poorest regions in the country and later expanded to two more regions with additional financing. Additional information was provided by the team using the 2018 Impact Evaluation (IE) Midline Survey Report for MCNHRP (or the 2018 IE Midline Survey Report).³

- Proportion of births assisted by skilled personnel. The ISR for the FY14 project reports that deliveries attended by skilled personnel increased from 8,885 in December 2013 to 15,315 in September 2016, which suggests an upward trend for this indicator. (The CPS target was 65 percent from a baseline of 57 percent). However, additional information from the 2018 IE

³ The 2018 IE Midline Survey Report covers only 3 of the 5 regions covered by the project. This study has limitations: it relies primarily on self-reported data, which can be subject to bias. The study sample is too small (24 health facilities). The resulting sample is not representative of the national or regional level.



Midline Survey Report notes that “while increased access to skilled delivery is one of the project’s top priorities, no significant program impact was found on skilled delivery, institutional delivery or delivery by a community birth companion (CBC)”. The Report further states that while there was marginal increase in skilled deliveries between baseline and midline, the change was not statistically significant. *Partially Achieved*.

- Exclusive breastfeeding rate in the first six months. The ISR for the FY11 project reports that the proportion of children (0-6 months) exclusively breastfed, increased from 47 percent in 2013 to 49 percent in 2015; indicating a modest increase for this indicator. However, additional information from the 2018 IE Midline Survey Report notes that “positive impacts were noted on exclusive breastfeeding (EBF) for 6 months since the baseline evaluation when compared to control areas” It further notes that while “EBF for 6 months decreased from 58% at baseline to 46% at midline in control areas, it increased to 65% in areas with the demand side interventions and to 70% in areas with both demand and supply side interventions.” (The CPS target was 40 percent from a baseline of 34 percent). On balance, this was *Mostly Achieved*.
- Prevalence of anemia in children under five. There is no available project data for this indicator. Data from the World Development Indicators indicates a slight decline from 76.1 percent in 2012 to 75.7 percent in 2016. *Not Achieved*.
- On balance, this objective is rated as *Partially Achieved*.

17. IEG rates the outcome of WBG support under Focus Area II as **Moderately Unsatisfactory**. Two objectives were rated Partially Achieved and one was Achieved. There was substantial improvement in the quality of learning outcomes for basic education, but limited progress in improving public financial management and improving nutrition and health services for women and children. While there was notable progress in completing public accounts reconciliation and time needed for completing the review of audit reports, there was negligible progress in the number of procurement organizations compliant with the Gambia Public Procurement Act. Progress on project level indicators in five poor regions in the country suggest some progress towards improving nutrition and health services for women and children. However, additional evidence from the 2018 Impact Evaluation Midline Survey for the MCNHRP suggests mixed results.

Overall Assessment and Rating

18. On balance, the WBG development outcome is **Moderately Satisfactory**. Of the six rated objectives, one was Achieved, three were Mostly Achieved, and two were Partially Achieved. On Focus Area 1, substantial progress was noted in improving the adoption of improved technologies in agriculture, improving the business environment and increasing access to telecommunications and internet connectivity. On Focus Area 2, there was significant achievement in improving learning outcomes for basic education, but limited progress in improving nutrition and health services for women and children and improving public financial management.

Objectives	CLR Rating	IEG Rating
Focus Area I: Enhancing Productive Capacity and Competitiveness in order to Strengthen Resilience to External Shocks	<i>Moderately Satisfactory</i>	<i>Moderately Satisfactory</i>
<i>Objective 1: Adoption of Diversified Production and Marketing of Selected Agricultural Commodities</i>	<i>Not Rated</i>	<i>Not Rated</i>
<i>Objective 2: Adoption of improved technologies in agriculture</i>	<i>Partially Achieved</i>	<i>Mostly Achieved</i>
<i>Objective 3: Improved business environment</i>	<i>Mostly Achieved</i>	<i>Mostly Achieved</i>
<i>Objective 4: Improved cross border transit time</i>	<i>Not Rated</i>	<i>Not Rated</i>
<i>Objective 5: Improved telecommunications connectivity</i>	<i>Achieved</i>	<i>Mostly Achieved</i>



Focus Area II: Strengthening the Institutional Capacity for Economic Management and Public Service Delivery	Moderately Satisfactory	Moderately Unsatisfactory
<i>Objective 6: Improved Public Financial Management</i>	<i>Partially Achieved</i>	<i>Partially Achieved</i>
<i>Objective 7: Improved quality of learning outcomes for basic education</i>	<i>Achieved</i>	<i>Achieved.</i>
<i>Objective 8: Improved nutrition and health services for women and children</i>	<i>Mostly Achieved</i>	<i>Partially Achieved.</i>

6. WBG Performance

Lending and Investments

19. At the beginning of the Second Joint Partnership Strategy (JPS-2), total lending volume was \$90.75 million and consisted of eight operations in the form of Investment Project Financing (IPF), including Additional Financing and two regional operations, and a Development Policy Financing (DPF). During the JPS-2, total IDA lending (planned and unplanned) was \$110 million, with eight IPF operations including Additional Financing and two regional operations. The actual approved lending was lower than planned lending. Half of the planned operations were dropped including three DPFs and a regional project due to policy reversals and difficult political and macroeconomic environment, while three unplanned operations were undertaken including one additional financing. New lending operations were focused on five areas- agriculture, governance, education, health and nutrition, and energy. During the CPS period, seven trust funded operations were approved (or a total amount of \$17.1 million), lower than the previous CPS approvals of eight operations (or \$39 million). Trust funds complemented IDA lending in education, financial management, agriculture, and health and nutrition.

20. During the CPS period, the Gambia's portfolio at exit performed well vis-a-vis its comparators (the Africa region and Bank-wide). Three of four projects that were closed and validated by IEG were rated Moderately Satisfactory (MS), while the fourth was rated Moderately Unsatisfactory. In terms of MS or better by commitments and number, Gambia was 90 percent and 75 percent, respectively, better than AFR (74 percent and 65 percent, respectively) and Bank-wide (84 percent and 71 percent, respectively).

21. The active portfolio performed well relative to its comparators. Of the five active projects, one was a problem project. On average, the Gambia had an average commitment at risk of five percent in terms of number and seven percent in terms of commitments. In comparison, AFR had 26 percent projects at risk in terms of number and 33 percent in terms of commitments. Bank-wide, there were 24 percent projects at risk in terms of number of projects, and 22 percent by commitment volume. The Gambia also had a higher average disbursement ratio (40.7 percent) compared to AFR (22.1 percent) and Bank-wide (20 percent).

22. During the review period, IFC had net commitments of \$20 million covering trade finance and financial markets. An additional \$4 million in financial markets were approved in 2017.

23. No MIGA activities materialized during the review period.

Analytic and Advisory Activities and Services

24. During the review period, six ASA products were delivered in the form of Technical Assistance (TA). The actual number of deliveries (6) was slightly lower than planned (8). The thematic focus of the actual TA delivery was substantially different from the planned tasks. Of the six TA delivered, only one was in the original list (sources of growth). The other planned ASA did not materialize – ESW on energy, and TA on trade logistics, PPP, HD, financial sector and social protection. The CLR did not provide an explanation for the changes. Nonetheless, the six delivered TA addressed broader issues of debt management, sources of growth, climate resilience and financial reporting. Of the six, three were related to Debt Management Performance Assessment (DemPA) at the request of the government to strengthen its capacity for public debt management



and to update its Reform Plan. There was also a TA for institutional capacity support for the Central Bank to implement the International Financial Reporting Standards (IFRS) in the financial sector. The TA on the sources of growth comprised a three-volume report on key policies and recommendations to foster growth. The sixth TA was on programmatic assessment of SSA resilience to climate change. Overall, the six TA were generally demand driven and relevant to the country context. The CLR did not provide information on dissemination, quality or use.

25. IFC did not provide advisory services during the review period.

Results Framework

26. The results framework for JPS-2 was simple and straightforward, generally clear and convincing, reflecting the logic of interventions from the country goals, the PAGE five pillars, to the program objectives and indicators, and WB and AfDB interventions. The interventions supporting the objectives reflected the division of labor between WB and the AfDB. The indicators generally measured the objectives which were mostly derived from project level results. On balance, the outcome indicators were measurable with baselines and targets and dates. However, some outcome indicators were not sufficient measures of the related objectives (such as for Objective 3, cost of registering per GNI per capita), or were based on an expected household survey that could not be undertaken during the review period (Objective 8). The contributions of some lending interventions were not reflected in the results framework (for example, energy and higher education). Similarly, IFC's contributions were not captured in the results framework. Exogenous factors were not identified and there was no discussion of scaling up from project to country level outcomes.

Partnerships and Development Partner Coordination

27. During the JPS-2 period, there was no formal mechanism for donor coordination except through the joint Government/donor review of budget allocations and performance on a quarterly basis.⁴ The joint country strategy of the Bank and AfDB exemplified efforts to have a coordinated donor support for the Gambia, albeit the collaboration was strong at the early stage but limited during implementation through the budget support policy matrix, which eventually was discontinued due to policy reversals. With respect to other donors, it was envisaged that there would be close cooperation on the fiduciary and governance issues with EU and with the Islamic Development Bank on agriculture. Close cooperation with other donors was especially strong for the education sector. The deterioration in governance and economic policy reversals strained partners' engagement. Some donors had disengaged or had limited engagement including the IMF, which subsequently re-engaged in 2017. For the next strategy, the WBG will no longer pursue a joint strategy with AfDB for the Gambia. The CLR refers to high transactions costs but did not elaborate on the nature of the relationships that may have contributed to the high cost of engagement. IEG's review of the previous Joint Assistance Strategy (JAS) referred to the challenges faced by staff in the two institutions in harmonizing their operations in the absence of clear guidelines and protocol for collaboration. The decision to prepare a stand-alone Country Strategy for the Gambia is in line with the WBG Country Engagement Guidance which does not recommend a joint strategy with another donor.⁵

Safeguards and Fiduciary Issues

28. During the review period, three of the four operations (two in education and one in growth and competitiveness) that were closed and validated by IEG had triggered environmental and social

⁴ The Gambia is highly dependent on external assistance which accounts for more than 80 percent of the country's development budget. In addition to the World Bank, AfDB, and IMF; other donors were present in the country including EU, DFID, the UN agencies; and bilateral donors (China, Japan and Taiwan, China).

⁵ WBG Country Engagement Guidance (section 5) states the following: Preparing a CPF jointly with another donor is not recommended. Experience has shown that the main benefits of a framework that is undertaken jointly with another donor partner are achieved by closely coordinating approaches and analytic work, and discussing complementarities and comparative advantage in the context of the government's own national development strategy. But preparing an actual joint framework may introduce unnecessary complications; for example, it means that all parties need to align the timing of their financing and approval processes.



safeguards policies. The projects' ICRs and ICRRs reported that safeguard instruments were adequately prepared and disclosed. The project ICRRs also described implementation issues from environmental audits. These challenges are associated with stakeholders' consultations and improper screening of subprojects that led to noncompliance with Environmental and Social Management Framework in the education sector. Mitigation measures were not documented. There was no request for Inspection Panel investigation during the JPS-2 implementation.

29. INT did not substantiate any cases in the Gambia during this period.

Ownership and Flexibility

30. There was broad government commitment at the outset which subsequently waned as reflected in the deteriorating governance environment and policy reversals. The WBG and AfDB cancelled planned DPL operations following such policy reversals. At the PLR stage, AfDB proceeded to adjust its part of the JPS-2 and extended its program in the Gambia to 2018. The Bank on the other hand started the PLR process in 2014 but decided not to extend the strategy and instead to prepare a Country Engagement Note. This was a missed opportunity for the WBG not to formalize the PLR and to reflect the changes that occurred towards the end of the JPS-2 implementation. Nonetheless, the Bank demonstrated flexibility by responding to difficult country circumstances through its lending operations, including providing Additional Financing to the Maternal and Child Nutrition Results Project and the Emergency DPF in 2017.

WBG Internal Cooperation

31. The JPS-2 envisaged that IFC would play a critical role in supporting local financial institutions through advisory services, to improve access to finance for SME clients and support selected priority areas (including tourism and agriculture) and private initiatives through PPPs in energy and agribusiness and vocational training would be considered. However, these intentions were not reflected in the results framework. There was no evidence of any Bank-IFC collaboration during implementation.

Risk Identification and Mitigation

32. The JPS-2 identified several risk factors including governance, political, macroeconomic, project implementation and fiduciary risks. It also identified exogenous shocks that could only be partly mitigated through coordinated international donor community support. Governance risks associated with accountability and transparency in the use of public resources were to be mitigated by embedding governance measures in project design and through multi stakeholder consultation to enhance ownership, institutional capacity building through the DPL series and disseminate information for citizen feedback. Major policy reversals were also identified as risks to the program and were envisaged to be mitigated by working closely with IMF and AfDB to highlight to the government the inadvertent consequences of unanticipated decisions and for these donors to adjust their programs accordingly. Macroeconomic risks due to exogenous shocks from commodity price volatility and erratic weather would be mitigated through interventions in agriculture with built in mitigating measures and responses, access to the Bank's Crisis Response Window and joint monitoring with IMF and AfDB of the government's macroeconomic performance. Frequent turnover of government counterparts and weak institutional capacity were also identified as risks to timely and effective implementation. These risks were to be mitigated through intensive supervision and complementary capacity building and through dialogue with the government of continuity and institutionalize implementation processes. Several of the risks materialized during the implementation period including external shocks, and governance.

Overall Assessment and Rating

33. On balance, WBG performance (design and implementation is rated as **Good**. The JPS-2 focus areas and objectives were aligned with government's National Development Plan and its *Vision 2020*. The joint strategy with AfDB and clear division of labor provided the foundation for the WBG's selectivity. WBG's program was generally selective in terms of focus areas, objectives and interventions. Overall, the choice of instruments was generally appropriate using a combination of



ASA and lending in the form of IPF including regional operations, and DPF. The results framework was simple and straightforward and the logic of interventions was generally clear and convincing; however, some indicators were not sufficient measures for the related objectives, and interventions by IFC, and in energy and higher education were not well captured in the results framework.

34. The implementation of the JPS-2 was affected by a difficult political transition and macroeconomic crises. A series of planned DPLs was cancelled due to policy reversals, macroeconomic challenges and the political transition. Six TAs were delivered, slightly lower than planned, but substantially different from the planned thematic focus. Nonetheless, the six TA were generally demand driven and relevant and addressed broader issues such as debt management. There was no PLR, although one was under preparation in 2014. This was a missed opportunity to adjust the program and to reflect the subsequent actions taken by the Bank in response to the political and macroeconomic crises in the country. While coordination with AfDB was strong at the design stage, implementation was not well coordinated except through budget support which eventually had to be dropped due to domestic policy reversals. Coordination with other donors is noted including with the IMF on macroeconomic aspects and with several other donors on education. There was broad commitment from key stakeholders at the outset but this wavered during implementation due to the deterioration in governance and policy reversals. WBG internal cooperation was envisaged at the design stage, but it did not materialize during implementation. Risks and mitigating measures were well identified, but the protracted political transition was not anticipated. There was no request for Inspection Panel during the review period. INT did not substantiate any cases in the Gambia during this period.

7. Assessment of CLR Completion Report

35. Overall, the CLR is clear and concise, and sufficiently critical. The assessment of the results framework was in line with the original JPS-2. However, it could have provided additional evidence or other proxy measures to assess the development outcomes of some objectives that had high level indicators or were dependent on a household survey that was not carried out. Moreover, it could have explained why the Bank engaged in agriculture which overlaps with AfDB, and provided the rationale for the absence of an energy sector objective which was envisaged in the division of labor with AfDB and in light of two lending interventions in energy. Similarly, it could have also mentioned the relevance and rationale for engaging in higher education through regional projects. The CLR could have explained the changes in the ASA composition from the planned tasks and their relevance to country context. Finally, the CLR could have provided a more in depth discussion of the implementation experience and lessons under JPS-2.

8. Findings and Lessons

36. IEG concurs with some of key lessons which are summarized as follows: (i) strong donor collaboration is critical but could also have high transactions costs; (ii) country capacity is an important consideration in data collection and quality and when developing results framework; and (iii) formal mid-course corrections through the PLR process is even more important in a difficult country circumstances.

37. IEG adds the following lessons:

- Small and fragile countries could benefit from participation in regional integration operations by leveraging limited IDA financing and maximizing development impact. In the case of the Gambia, its participation in regional operations brought benefits to the country in terms of improved technology adoption in agriculture and increased connectivity.
- To the extent possible, it is important that WBG interventions are aligned to the CPS objectives and their contributions reflected in the results framework. In the case of the Gambia, there were IFC interventions in several areas that were not reflected in the results framework.

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Annex Table 2: Planned and Actual Lending for The Gambia, FY13-FY16

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Annex Table 12: List of IFC Investments in The Gambia

Annex Table 13: IFC net commitment activity in The Gambia, FY13 - FY16



Annex Table 1: Summary of Achievements of CPS Objectives – The Gambia

	CPS FY13-FY16: Focus area I: <i>Enhancing Productive Capacity and Competitiveness in order to Strengthen Resilience to External Shocks</i>	Actual Results	IEG Comments
<u>Major Outcome Measures</u>	CPS Objective 1: Adoption of Diversified, Production and Marketing of Selected Agricultural Commodities.		
	<p>Indicator: Number of additional households engaged in food diversification through small scale fruit and vegetable production, and/or small animal husbandry</p> <p>Baseline: 0 (2012) Target: 25,000 (June 2016)</p>	<p>The CLR reports that this objective was supported by AfDB and therefore not rated or verified.</p> <p>Nonetheless, the objective was supported by the trust funded Emergency Agricultural Production Support Project (P143329:FY14) the regional West Africa Agricultural Productivity Program APL (P122065:FY11)</p>	
	CPS Objective 2: Adoption of improved technologies in Agriculture.		
<p>Indicator 1: Number of additional beneficiaries who have adopted technologies for enhanced agricultural productivity and storage</p> <p>Baseline: 0 (June 2012) Target: 120,000 (June 2016)</p>	<p>This objective was supported by the Emergency Agricultural Production Support Project (P143329:FY14), the West Africa Agricultural Productivity Program (WAAPP) (P122065:FY11) and the Commercial Agriculture and Value Chain Management Project (P125024;FY14).</p> <p>The latest (August 2015) ISR:MS for the Emergency Agricultural Production Support Project indicated that by September 2014, there were 50,238 grant beneficiaries using improved technologies including recommended good agricultural practices. The project already closed, but no ICR is available.</p> <p>The December 2017 ISR:S for WAAPP reports that 69,139 agricultural producers had adopted at least one new agricultural technology by December 2016.</p> <p>Partially Achieved</p>		
<p>Indicator 2: Incremental percentage increase in horticulture sales</p> <p>Baseline: 0% (2012) relative to baseline of GMD 3,644 in January 2011 Target: At least 15% (June 2015)</p>	<p>The CLR reports that this indicator was supported by the AfDB and therefore not rated.</p> <p>Nevertheless, this indicator received support from the Growth & competitiveness project (P114240:FY11).</p> <p>IEG ICRR:MS of P114240 reports that the value of horticultural products increased from 3,644 GMD at baseline in January 2011 to 20,526 in November 2015 (an increase of 463 percent).</p>		



CPS FY13-FY16: Focus area I: <i>Enhancing Productive Capacity and Competitiveness in order to Strengthen Resilience to External Shocks</i>	Actual Results	IEG Comments
CPS Objective 3: Improved Business Environment.		
<p>Indicator: Cost of registering a business</p> <p>Baseline: 206.10 % of GNI/capita. (September 2012)</p> <p>Target: Less than 140 % of GNI/capita. (June 2015)</p>	<p>This objective was supported by the Growth & Competitiveness project (P114240:FY11).</p> <p>According to IEG ICRR: MS of the Growth and competitiveness project, the business registration cost fell from 215.1 percent of gross national income (GNI) per capita in 2011 to 141.6 percent of GNI in 2015.</p> <p>Mostly Achieved</p>	<p>The 2016, 2017 and 2018 Doing Business reports indicate that the Business registration costs were 141.6%, 125.2%, and 128.2 % of GNI/capita respectively. In addition, the ease of doing business rank for Gambia changed from 149 in 2012 to 145 in 2017, and then 146 in 2018. Although the target value for this indicator was achieved by 2017, it had not been fully achieved by the end of the CAS period and is therefore rated as Mostly Achieved.</p>
CPS Objective 4: Improved Cross Border Transit Time.		
<p>Indicator 1: Reduced travel time across the Gambia River (from 79min in 2012 to < 30min by 2016)</p>	<p>This objective/indicator was not supported by any World Bank projects.</p> <p>The CLR reports that this indicator was supported by the AfDB and therefore not rated.</p>	
<p>Indicator 2: Reduced waiting time at borders (from 4 hrs in 2012 to 2 hrs by 2016)</p>	<p>This objective/indicator was not supported by any World Bank projects.</p> <p>The CLR reports that this indicator was supported by the AfDB and therefore not rated.</p>	
CPS Objective 5: Improved Telecommunication/Internet connectivity.		
<p>Indicator 1: Volume of international traffic: International Communications (Internet, Telecoms, and Data) bandwidth per person (kbit/per person)</p> <p>Baseline: 10kbit/person (September 2012)</p> <p>Target: 30kbit/per person (December 2016)</p>	<p>This objective was supported by the West Africa Regional Communication Infrastructure Program (P122402:FY11) The latest (November 2017) ISR:S of P122402 Reports that international communications bandwidth per person increased from 10 kbit/per person in December 2010 to 497 in December 2016.</p> <p>Achieved</p>	<p>According to data from the International Telecommunication Union, the number of Fixed-broadband subscriptions increased from 500 in 2012 to 3,750 in 2016.</p>
<p>Indicator 2: Volume of available international capacity:</p>	<p>The latest (November 2017) ISR:S of P122402/FY11 project</p>	<p>According to data from the World Development Indicators, the proportion</p>



	CPS FY13-FY16: Focus area I: <i>Enhancing Productive Capacity and Competitiveness in order to Strengthen Resilience to External Shocks</i>	Actual Results	IEG Comments
	International Communications (Internet, Telecoms, and Data) bandwidth (Gbit/s) Baseline: 0.16 Gbit/s (September 2012) Target: 5.9 Gbit/s (December 2016)	Reports that the volume of available international capacity grew from 0.16 Gbit/s in December 2010 to 4.97 in December 2016. Mostly Achieved	of the Gambia population using internet increased from 12.4 in 2012 to 18.5 in 2016 while the number of mobile cellular subscriptions per 100 people grew from 85.2 in 2012 to 139.6 in 2016.
	CPS FY13-FY16: Focus area II: <i>Strengthening the Institutional Capacity for Economic Management and Public Service Delivery</i>	Actual Results	IEG Comments
<u>Major Outcome Measures</u>	<p>CPS Objective 6: Improved Public Financial Management.</p> <p>Indicator 1: Completion of public accounts reconciliation within 30 days of the end of the month for at least 12 months in a row by June 2016</p>	<p>This objective was supported by the Integrated Financial Management Information System (IFMIS) Project (P117275:FY10) and an additional financing (FY14). the Gambia Budget Support DPL (First Economic Governance Reform Grant (P123679:FY12; ICRR MU) and the IDF supported grant Strengthening Public Accounts & Public Enterprise Committee project (P144005:FY15)</p> <p>The CLR reports that as of June 2016, the reconciliation of government accounts had been done within 30 days for the previous 12 months.</p> <p>The November 2017 ISR:MU for the IFMIS/FY 10 project reports that the backlog in the reconciliation of government bank accounts held at the Central Bank had been reduced from 12 months in December 2013 to 0.5 months by September 2017. According to the CLR, technical challenges with IFMIS software did not allow for complete and sustained use of the IFMIS for publishing timely and reliable budget execution reports. The ISR reports that there is no progress on IFMIS roll-out.</p> <p>Achieved</p>	<p>The Gambia DPL was truncated. The objectives of the First Economic Governance Reform Grant (EGRG-I) were to: (i) strengthen transparency, accountability and efficiency in public financial management; (ii) improve public management in the key sectors of education, and energy; and (iii) promote competition in the telecommunications, as catalysts for growth"</p>
	<p>Indicator 2: Time needed for Public Accounts Committee's</p>	<p>This indicator was supported by the Strengthening Public Accounts & Public</p>	



	CPS FY13-FY16: Focus area II: <i>Strengthening the Institutional Capacity for Economic Management and Public Service Delivery</i>	Actual Results	IEG Comments
	<p>completion of review of latest audit reports.</p> <p>Baseline: More than 12 months (2011) Target: Less than 12 months (June 2016)</p>	<p>Enterprise Committee project (P144005;FY15)</p> <p>The CLR reports that the Public Audit Committee now reviews audit reports within a maximum of two months.</p> <p>The November 2017 Implementation Completion Memorandum for P144005 reports that as of November 2017, scrutiny of the Auditor General's Report on Government Accounts is completed within 3 months after being submitted to the National Assembly.</p> <p>Achieved</p>	
	<p>Indicator 3: Number of procurement organizations compliant with the Gambia Public Procurement Act, as reflected in annual Gambia Public Procurement Agency (GPPA) report.</p> <p>Baseline: 0 (2012) Target: 9 (end-2015)</p>	<p>This indicator was supported by the IFMIS Project (P117275;FY10) which supported measures to record and manage contracts above US\$0.3 million through the IFMIS system. The Gambia Budget Support DPL (P123679;FY12) supported measures to align procurement plans with the approved Budget's appropriation act.</p> <p>The CLR reports that the target for this indicator was unconfirmed due to data limitations.</p> <p>The last available GPPA activity report (July 2015) reports that of the 12 procurement organizations assessed, <u>only one entity was found to be fully compliant</u>, four were substantially compliant, four were fairly complaint while three were found to be non-compliant with the Gambia Public Procurement Act.</p> <p>Not Achieved</p>	<p>The CPIA quality of budgetary and financial management rating fell slightly from 3.5 in 2012 to 3.0 in 2011 while the CPIA transparency, accountability, and corruption in the public sector rating remained unchanged at 2.0 between 2012 and 2016.</p>
CPS Objective 7: Improved quality of learning outcomes for basic education.			
	<p>Indicator 1: % of teachers whose attendance is over 90% in 2016 by region.</p> <p>Baseline: 75% (2012) Target: TBD (June 2016)</p>	<p>This objective was supported by the Results for Education Achievement and Development (READ) Project (P133079;FY14), the Third Education Project (P077903;FY06), and the <i>Education for all Fast Track Initiative</i> Project (P115427;FY10).</p>	<p>The Joint Partnership strategy indicated that the details on the baseline and target values would be available upon approval of the READ project. The READ project included as an indicator,</p>



CPS FY13-FY16: Focus area II: <i>Strengthening the Institutional Capacity for Economic Management and Public Service Delivery</i>	Actual Results	IEG Comments
	<p>The December 2016 ISR:S for the READ project indicated that the average teachers attendance on time increased from 90% in August 2013 to 95% by June 2016. By December 2017, the average teachers attendance was still 95% according to the January 2018 ISR:MS.</p> <p>Achieved</p>	<p>the Average teacher's attendance on time Baseline (15-Aug-2013): 90% Target (28-Feb-2018): 95%</p>
<p>Indicator 2: % of students reaching the minimum literacy standard on grade 3 NAT.</p> <p>Baseline: 36.7% (2012) Target: 43% (2016)</p>	<p>This objective was supported by the Results for Education Achievement and Development (READ) Project (P133079:FY14).</p> <p>The January 2018 ISR:MS for the READ project indicated that the 2017 grade 3 English NAT scores were still being analyzed and that the final analysis would be available by mid-January.</p> <p>The January 19, 2018 restructuring paper for the READ project noted that by December 2017, the Mean scores in (English) in grade 3 in National Assessment Test (NAT) was 47.8</p> <p>Achieved</p>	
<p>CPS Objective 8: Improved nutrition and health services for women and children.</p>		
<p>Indicator 1: Proportion of births assisted by skilled personnel.</p> <p>Baseline: 57% (2012) Target: 65% (June 2016)</p>	<p>This objective was supported by the Maternal and Child Nutrition and Health Results Project, MCNHRP (P143650:FY14), an additional financing project (P154007:FY15), and the trust funded Gambia Rapid Response Nutrition Security Improvement Project (P121509:FY11). The CLR reports that the Government did not conduct a household survey in 2016 amid budget constraints and political uncertainties. Hence the Bank is unable to report on the exact proportion of births assisted by skilled personnel nationally.</p> <p>Nevertheless, the October 2017 (ISR:S) for the MCNHRP reports an increase in the number of deliveries attended by skilled health personnel from 8,885 in December 2013 to 15,315 in September 2016.</p>	



CPS FY13-FY16: Focus area II: <i>Strengthening the Institutional Capacity for Economic Management and Public Service Delivery</i>	Actual Results	IEG Comments
	<p>However, the 2018 Impact Evaluation Midline Survey Report for the MNCHRP notes that “no significant program impact was found on skilled delivery, institutional delivery or delivery by a community birth companion (CBC)”. It further notes that “skilled deliveries marginally increased between baseline and midline, with the greatest increase in areas with both supply and demand side interventions, but these changes were not statistically significant.”</p> <p>Partially Achieved</p>	
<p>Indicator 2: Exclusive breastfeeding rate in the first six months (i.e., proportion of children 0-6 months exclusively breastfed in the last 24 hours)</p> <p>Baseline: 34% (2012) Target: 40% (June 2016)</p>	<p>This indicator was supported by the MCNHRP (P143650:FY14), the additional financing project (P154007:FY15), and the Gambia Rapid Response Nutrition Security Improvement Project (P121509:FY11).</p> <p>The October 2017 ISR:S for the MCNHRP reported an increase in the proportion of children 0-6 months exclusively breastfed, from 47% in December 2013 to 49% by December 2015.</p> <p>Additional information from the 2018 Impact Evaluation Midline Survey Report for MCNHRP reports that positive impacts were noted on exclusive breastfeeding (EBF) for 6 months since the baseline evaluation when compared to control areas. EBF for 6 months decreased from 58% at baseline to 46% at midline in control areas, while it increased to 65% in areas with the demand side intervention and to 70% in areas with both demand and supply side interventions.</p> <p>Mostly Achieved</p>	
<p>Indicator 3: Prevalence of anemia in children under five</p> <p>Baseline: 62% (2012) Target: 52% (June 2016)</p>	<p>This indicator was supported by the trust funded Gambia Rapid Response Nutrition Security Improvement Project (P121509:FY11) although it was not used as a progress indicator for this project.</p> <p>The CLR reports that because of data constraints, the Bank is unable to report on the indicator measuring a reduction in children under five with anemia.</p>	<p>The baseline value used for this indicator (62% in 2012) is much lower than the value shown in the World Development Indicators database (76.1% in 2012).</p>



	CPS FY13-FY16: Focus area II: <i>Strengthening the Institutional Capacity for Economic Management and Public Service Delivery</i>	Actual Results	IEG Comments
		Data from the World Development Indicators database indicates that the prevalence of anemia in children under 5 years declined slightly from 76.1% in 2012 to 75.7 in 2016. On account of the small percentage change, this indicator is rated as: Not Achieved	



Annex Table 2: Planned and Actual Lending for The Gambia, FY13-FY16

Project ID	Project name	Proposed FY	Approval FY	Closing FY	Proposed Amount	Approved IDA Amount
Project Planned Under JPS FY13-16					CPS	
P125024	Commercial Agriculture and Value Chain Management Project	2014	2014	2020	14	15.92
P132881	GM-Integrated Financial Management and Information System Project-Additional Financing	2014	2014	2020	5	5
P133079	GAMBIA - READ: Results for Education Achievement and Development Project	2014	2014	2019	12.7	11.9
DROPPED	Budget Support 2	2014			5	
P143650	Maternal and Child Nutrition and Health Results Project	2014	2014	2022	2	3.68
DROPPED	Budget Support 3	2015			6	
P152659	Gambia Electricity Support Project	2015	2016	2021	8	18.5
DROPPED	Budget Support 4	2016			6	
DROPPED	Regional Project	2016			1	
DROPPED	Governance, incl. private sector governance, debt management, PFM	2016			7	
Total Planned					66.7	55
Project ID	Project name	Proposed FY	Approval FY	Closing FY	Proposed Amount	Approved IDA Amount
Unplanned Projects during the CPS Period					CPS	
P126974	Africa Higher Education Centers of Excellence Project		2014	2020		3
P154007	GM Maternal & Child Nutr & Hlth Results - Additional Financing		2015	2022		5
P146830	OMVG Interconnection Project		2015	2022		47
Total unplanned						55
Project ID	Project name	Proposed FY	Approval FY	Closing FY	Proposed Amount	Approved IDA Amount
On-going Projects during the CPS/PLR Period					CPS	
P077903	Third Education Project - Phase II		2006	2014		8
P082969	Community-Driven Development Project		2007	2011		12
P117275	The Gambia Integrated Financial Management Information System Project		2010	2020		5.25
P120783	GM - Third Education - Addl. Fin.(FY10)		2010	2014		5.5
P114240	The Gambia - Growth and Competitiveness		2011	2016		12
P122065	West Africa Agricultural Productivity Program APL (WAAPP-1C)		2011	2020		7
P122402	West Africa Regional Communications Infrastructure Project - APL-1B		2011	2018		35
P123679	GM-Budget Support -DPL (First in the series)		2012	2013		6
Total On-going						90.75

Source: Gambia JPS, WB Business Intelligence Table 2b.1, 2a.4 and 2a.7 as of 04/10/18



Annex Table 3: Advisory Services and Analytics Work for The Gambia, FY13-FY16

Proj ID	Technical Assistance	Fiscal year	Output Type	Global Practice
P130228	Gambia Supporting IFRS Impl in the FS	FY15	Technical Assistance	Finance, Competitiveness and Innovation
P133061	Multi-sector Sources of Growth	FY15	Technical Assistance	Trade & Competitiveness
P133303	National Disaster Risk Assessment	FY16	Technical Assistance	Social, Urban, Rural and Resilience Global Practice
P144582	Gambia Follow Up Reform Plan	FY15	Technical Assistance	Macroeconomics, Trade and Investment
P150789	The Gambia: DeMPA follow up	FY15	Technical Assistance	Macroeconomics, Trade and Investment
P151648	GM Debt Management TA	FY16	Technical Assistance	Macroeconomics, Trade and Investment

Source: WB Business Intelligence 04/10/18

Note: There were no ESW products delivered during the period.

Annex Table 4: The Gambia Grants and Trust Funds Active in FY13-16

Project ID	Project name	TF ID	Approval FY	Closing FY	Approved Amount	Outcome Rating
P077903	Third Education Project - Phase II	TF 93722	2009	2014	1.4	IEG:MS
P082969	Community-Driven Development Project	TF 55124	2007	2013	4.8	LIR:S
P115427	The Gambia EFA-FTI Catalytic Fund 2009-2011	TF 94961	2010	2014	28.0	IEG:MS
P115585	Strengthening Integrated Biodiversity Management	TF 98110	2011	2014	0.9	
P118775	Gambia IDF for Civil Service Reforms	TF 99400	2011	2014	0.5	LIR:S
P120024	BEIA- Promotion of Improved Biomass Vesto Stoves in Gambia	TF 96655	2011	2013	0.1	
P121509	Gambia Rapid Response Nutrition Security Improvement Project	TF 97662	2011	2014	3.0	
P122285	Support of NGO Network TANGO	TF 91829	2009	2013	0.2	LIR:S
P129888	Teaching Math and Physics through e-learning	TF 12177	2013	2016	0.5	LIR:S
P132881	GM-Integrated Financial Management and Information System Project-Additional Financing	TF 17976	2015	2018	0.4	
P133079	GAMBIA - READ: Results for Education Achievement and Development Project	TF 16496	2014	2019	6.9	LIR:MS
P143329	The Gambia Emergency Agricultural Production Support Project	TF 13673	2013	2015	2.9	LIR:MS
P143650	Maternal and Child Nutrition and Health Results Project	TF 14776	2013	2015	0.9	LIR:S
P143650	Maternal and Child Nutrition and Health Results Project	TF 16640	2014	2020	5.0	LIR:S
P144005	Strengthening Public Accounts & Public Enterprise Committee	TF 15639	2014	2017	0.6	LIR:S
	Total				56.1	

Source: Client Connection as of 04/10/18

** IEG Validates RETF that are 5M and above



Annex Table 5: IEG Project Ratings for The Gambia, FY13-16

Exit FY	Proj ID	Project name	Total Evaluated (\$M)	IEG Outcome	IEG Risk to DO
2013	P115427	GM-EFA-FTI Catalytic Fund 2009-11 (FY09)	28.0	MODERATELY SATISFACTORY	MODERATE
2013	P123679	GM-Budget Support -DPL	5.9	MODERATELY UNSATISFACTORY	HIGH
2014	P077903	GM-Education 3 Phase 2 APL (FY06)	14.1	MODERATELY SATISFACTORY	NEGLIGIBLE TO LOW
2016	P114240	GM:Growth & Competitiveness	11.8	MODERATELY SATISFACTORY	SIGNIFICANT
Total			59.7		

Source: Business Intelligence Key IEG Ratings as of 04/10/18

Annex Table 6: IEG Project Ratings for The Gambia and Comparators, FY13-16

Region	Total Evaluated (\$M)	Total Evaluated (No)	Outcome % Sat (\$)	Outcome % Sat (No)	RDO % Moderate or Lower Sat (\$)	RDO % Moderate or Lower Sat (No)
Gambia	59.7	4.0	90.1	75.0	70.5	50.0
AFR	15,665.1	304.0	74.1	65.8	35.6	30.7
World	87,799.6	1,025.0	84.1	71.1	53.0	43.2

Source: WB Business Intelligence as of 04/10/18

Note: The total evaluated for AFR and World are understated because they exclude amounts for TF grant projects evaluated by IEG.



Annex Table 7: Portfolio Status for The Gambia and Comparators, FY13-16

Fiscal year	2013	2014	2015	2016	Ave FY13-16
Gambia					
# Proj	3	5	5	5	5
# Proj At Risk	0	0	1	0	0.3
% Proj At Risk	0.0	0.0	20.0	0.0	5
Net Comm Amt	30.8	53.7	53.7	60.2	50
Comm At Risk	0.0	0.0	15.9	0.0	4
% Commit at Risk	0.0	0.0	29.6	0.0	7
Africa					
# Proj	403	438	458	474	443
# Proj At Risk	106	115	111	124	114
% Proj At Risk	26.3	26.3	24.2	26.2	26
Net Comm Amt	40,799.0	46,621.7	51,993.5	56,089.8	48,876
Comm At Risk	13,938.0	16,171.5	15,372.2	18,235.0	15,929
% Commit at Risk	34.2	34.7	29.6	32.5	33
World					
# Proj	1,337	1,386	1,402	1,398	1,381
# Proj At Risk	339	329	339	336	336
% Proj At Risk	25.4	23.7	24.2	24.0	24
Net Comm Amt	169,430.6	183,153.9	191,907.8	207,350.0	187,961
Comm At Risk	39,638.0	39,748.6	44,430.7	42,715.1	41,633
% Commit at Risk	23.4	21.7	23.2	20.6	22

Source: WB Business Intelligence 04/10/18

Note: Only IBRD and IDA Agreement Type are included

Annex Table 8: Disbursement Ratio for The Gambia, FY13-FY16

Fiscal Year	2013	2014	2015	2016	Overall Result
Gambia					
Disbursement Ratio	37.8	102.8	20.9	44.3	40.7
Inv Disb in FY	5.8	10.1	6.9	11.7	34.4
Inv Tot Undisb Begin FY	15.3	9.8	33.2	26.3	84.6
AFR					
Disbursement Ratio	22.1	22.8	24.2	19.4	22.1
Inv Disb in FY	5,299.0	5,733.5	6,065.1	5,161.2	22,258.8
Inv Tot Undisb Begin FY	23,950.4	25,191.6	25,054.6	26,631.7	100,828.3
World					
Disbursement Ratio	19.8	20.2	21.2	18.8	20.0
Inv Disb in FY	19,050.0	19,414.2	20,317.9	19,401.1	78,183.2
Inv Tot Undisb Begin FY	96,038.8	96,254.9	95,816.0	103,447.2	391,556.8

* Calculated as IBRD/IDA Disbursements in FY / Opening Undisbursed Amount at FY. Restricted to Lending Instrument Type = Investment.
Source: WB Business Intelligence 04/10/18



Annex Table 9: Net Disbursement and Charges for The Gambia, FY13-FY16

Period	Disb. Amt.	Repay Amt.	Net Amt.	Charges	Fees	Net Transfer
FY13	15.4	1.3	14.1	-	0.6	13.5
FY14	13.0	1.2	11.8	-	0.5	11.4
FY15	9.3	1.1	8.1	-	0.4	7.7
FY16	17.3	1.2	16.1	-	0.4	15.7
Report Total	55.0	4.8	50.2	0.0	1.9	48.3

Source: World Bank Client Connection as of 04/10/18

Annex Table 10: The Gambia Total Net Disbursements of Official Development Assistance

Development Partner	2013	2014	2015	2016
Australia	2.00	0.42	0.40	0.23
Austria	0.02	-0.02	0.04	0.01
Belgium	0.30	0.27	0.18	0.19
Canada	1.23	0.21	0.04	0.04
Czech Republic	..	..	0.04	..
Denmark	..	..	..	..
Finland	0.23	0.32	0.45	0.26
France	0.67	0.30	0.96	0.07
Germany	0.23	0.36	0.26	0.27
Greece	0.01	0.02	0.00	..
Hungary	..	0.01	0.03	0.02
Iceland	..	..	0.03	..
Ireland	0.09	0.07	0.18	0.08
Italy	..	0.02	0.00	0.20
Japan	7.04	0.35	2.64	1.78
Korea	0.04	0.04	0.08	0.30
Luxembourg	0.26	0.29	0.07	..
Netherlands	..	..	..	..
New Zealand	..	..	..	..
Norway	0.13	0.20	0.14	0.15
Poland	..	..	0.00	0.00
Portugal	0.01	..	..	0.04
Spain	1.93	0.26	0.05	0.48
Sweden	0.44	0.63	0.70	0.44
Switzerland	..	0.00	0.02	..
United Kingdom	12.67	15.10	14.58	14.58
United States	2.82	2.00	2.33	2.42
DAC Countries, Total	30.12	20.85	23.22	21.56
Israel		0.01	0.00	0.06



Development Partner	2013	2014	2015	2016
Kuwait (KFAED)	-1.95	1.59	5.90	3.09
Thailand	0.02	0.09	0.08	0.05
Turkey	1.12	1.83	12.67	1.18
United Arab Emirates	5.91	0.97	0.21	0.46
Non-DAC Countries, Total	5.10	4.49	18.86	4.84
EU Institutions	16.78	15.04	9.33	6.74
International Monetary Fund, Total	2.36	0.00	10.88	
IMF (Concessional Trust Funds)	2.36	..	10.88	
Regional Development Banks, Total	14.94	23.09	13.82	22.73
African Development Bank, Total	6.20	16.83	1.88	15.69
African Development Bank [AfDB]	0.05	0.12	..	
African Development Fund [AfDF]	6.15	16.71	1.88	15.69
Islamic Development Bank [IsDB]	8.74	6.26	11.95	7.04
United Nations, Total	7.58	7.18	10.38	12.20
Food and Agriculture Organisation [FAO]	0.53	..	..
International Atomic Energy Agency [IAEA]	..	..	..
IFAD	..	..	2.55	5.23
International Labour Organisation [ILO]	0.40	0.33	0.37	0.28
UNAIDS	0.13	0.03	0.14	0.08
UNDP	2.70	3.49	3.03	3.26
UNFPA	1.05	0.99	0.85	0.81
UNHCR	0.26	..	0.97	
UNICEF	1.13	1.47	1.57	1.70
WFP	0.44	..	0.03	0.00
World Health Organisation [WHO]	0.93	0.87	0.87	0.84
World Bank Group, Total	8.14	14.52	10.56	18.69
World Bank, Total	8.14	14.52	10.56	18.69
International Bank for Reconstruction and Development [IBRD]	..	..	..
International Development Association [IDA]	8.14	14.52	10.56	18.69
Other Multilateral, Total	33.79	25.72	28.98	18.73
Arab Bank for Economic Development in Africa [BADEA]	5.26	4.28	2.74	
Global Alliance for Vaccines and Immunization [GAVI]	4.83	4.12	3.09	1.68
Global Environment Facility [GEF]	2.29	4.88	4.43	5.04
Global Fund	20.50	9.02	7.52	10.18
Nordic Development Fund [NDF]	..	..	..
OPEC Fund for International Development [OFID]	0.91	3.42	11.21	1.82
Multilateral Agencies, Total	83.60	85.56	83.94	79.09
Development Partners, Total	118.82	110.90	126.02	105.49

Source: OECD Stat database as of 04/11/2018



Annex Table 11: Economic and Social Indicators for Gambia, FY13-FY16

Series Name					Gambia	SSA	World
	2013	2014	2015	2016	Average 2013-2016		
Growth and Inflation							
GDP growth (annual %)	4.8	0.9	4.3	2.2	3.1	3.4	2.7
GDP per capita growth (annual %)	1.6	(2.2)	1.1	(0.8)	-0.1	0.7	1.5
GNI per capita, PPP (current international \$)	1,600.0	1,590.0	1,620.0	1,630.0	1,610.0	3,317.0	15,430.0
GNI per capita, Atlas method (current US\$) (Millions)	500.0	460.0	440.0	430.0	457.5	1,648.8	10,664.0
Inflation, consumer prices (annual %)	5.7	5.9	6.8	7.2	6.4	4.6	2.1
Composition of GDP (%)							
Agriculture, value added (% of GDP)	20.2	18.3	18.3	17.8	18.6	17.5	4.0
Industry, value added (% of GDP)	13.6	13.6	14.2	13.4	13.7	25.5	28.3
Services, etc., value added (% of GDP)	66.2	68.0	67.5	68.8	67.6	57.0	67.7
Gross fixed capital formation (% of GDP)	20.0	20.9	19.7	18.7	19.8	20.9	23.4
Gross domestic savings (% of GDP)	8.3	1.6	(6.0)	0.8	1.2	17.5	24.8
External Accounts							
Exports of goods and services (% of GDP)	29.4	29.2	24.7	24.0	26.8	27.5	29.6
Imports of goods and services (% of GDP)	41.1	48.5	50.4	41.9	45.5	31.3	29.0
Current account balance (% of GDP)	(10.8)	(10.1)	(10.9)	(9.9)	-10.4	..	..
External debt stocks (% of GNI)	62.8	63.9	57.9	54.0	59.6	..	..
Total debt service (% of GNI)	3.3	5.9	4.4	4.0	4.4	2.1	..
Total reserves in months of imports	6.3	4.0	2.7	2.1	3.8	5.2	13.4
Fiscal Accounts*							
General government revenue (% of GDP)	18.5	22.2	21.6	20.0	20.6	18.9	..
General government total expenditure (% of GDP)	27.0	28.0	29.7	29.8	28.6	22.9	..
General government net lending/borrowing (% of GDP)	(8.5)	(5.8)	(8.1)	(9.7)	-8.0	-4.0	..
General government gross debt (% of GDP)	89.1	104.9	105.3	118.5	104.5	36.3	..
Health							
Life expectancy at birth, total (years)	60.5	60.7	61.0	61.2	60.8	59.7	71.8
Immunization, DPT (% of children ages 12-23 months)	97.0	96.0	97.0	95.0	96.3	73.3	85.3



Improved sanitation facilities (% of population with access)	..	..	..	..	..	..	..
Improved water source (% of population with access)	..	..	..	..	..	..	..
Mortality rate, infant (per 1,000 live births)	45.2	44.2	43.2	42.2	43.7	55.9	32.0
Education							
School enrollment, preprimary (% gross)	31.6	38.9	38.7	38.8	37.0	31.6	47.7
School enrollment, primary (% gross)	84.8	88.2	91.5	93.6	89.5	97.8	103.7
School enrollment, secondary (% gross)	..	..	..	..	..	42.8	76.0
Population							
Population, total (Millions)	1,859,324.0	1,917,852.0	1,977,590.0	2,038,501.0	1,948,316.8	992,703,695.5	7,314,425,838
Population growth (annual %)	3.1	3.1	3.1	3.0	3.1	2.7	1.2
Urban population (% of total)	58.4	59.0	59.6	60.2	59.3	37.5	53.6
Poverty							
Poverty headcount ratio at \$1.90 a day (2011 PPP) (% of pop)	..	..	10.1	..	10.1	42.3	10.9
Poverty headcount ratio at national poverty lines (% of pop)	..	..	..	..	..	..	..
Rural poverty headcount ratio at national poverty lines (% of rural pop)	..	..	..	..	..	..	..
Urban poverty headcount ratio at national poverty lines (% of urban pop)	..	..	..	..	..	..	..
GINI index (World Bank estimate)	..	..	36.0	..	36.0	..	..

Source: WB Development Data Platform as of 05/07/18

*International Monetary Fund, World Economic Outlook Database, April 2018

**Annex Table 12: List of IFC Investments in The Gambia
Investments Committed in FY13-FY16**

Project ID	Cmt FY	Project Status	Primary Sector Name	Project Size	Original Loan	Original Equity	Original CMT	Loan Cancel	Equity Cancel	Net Loan	Net Equity	Net Comm	Greenfield Code
36360	2015	Closed	Finance & Insurance	3,000	3,000	-	3,000	3,000	-	-	-	-	E
Sub-Total				3,000	3,000	-	3,000	3,000	-	-	-	-	

Investments Committed pre-FY14 but active during FY13-16

Project ID	Cmt FY	Project Status	Primary Sector Name	Project Size	Original Loan	Original Equity	Original CMT	Loan Cancel	Equity Cancel	Net Loan	Net Equity	Net Comm	Greenfield Code
29179	2010	Active	Finance & Insurance	1,500	28,909	-	28,909	-	-	28,909	-	28,909	E
27348	2009	Active	Accommodation & Tourism Services	32,328	8,418	-	8,418	-	-	8,418	-	8,418	G
3930	1994	Active	Health Care	662	200	-	200	-	-	200	-	200	E
Sub-Total				34,490	37,527	-	37,527	-	-	37,527	-	37,527	
TOTAL				37,490	40,527	-	40,527	3,000	-	37,527	-	37,527	

Source: IFC-MIS Extract as of 8/30/17

Annex Table 13: IFC net commitment activity in The Gambia, FY13 - FY16

		2013	2014	2015	2016	2017	Total
Financial Markets	TCF (Trade and Commodity)	-	-	3,000,000	(3,000,000)	-	-
Trade Finance	GTFP	2,000,000	4,000,000	2,170,207	11,255,457	4,651,854	24,077,518
		2,000,000	4,000,000	5,170,207	8,255,457	4,651,854	24,077,518

Source: IFC MIS as of 12/18/17