

Document of  
The World Bank

FOR OFFICIAL USE ONLY

Report No.: 20621

**PERFORMANCE AUDIT REPORT**

**THE GAMBIA**

**WOMEN IN DEVELOPMENT PROJECT  
(Credit 2141-GM)**

**June 20, 2000**

*Operations Evaluation Department*

This document has a restricted distribution and may be used by recipients only in the performance of their official duties. Its contents may not otherwise be disclosed without World Bank authorization.

## CURRENCY EQUIVALENTS (Annual Averages)

(Currency Unit = Dalasi)

1990	US\$ 1.00	D 7.8
1991	US\$ 1.00	D 8.8
1992	US\$ 1.00	D 8.9
1993	US\$ 1.00	D 9.1
1994	US\$ 1.00	D 9.6
1995	US\$ 1.00	D 9.5
1996	US\$ 1.00	D 9.8
1997	US\$ 1.00	D 10.2

## ABBREVIATIONS AND ACRONYMS

ACU	Agricultural Communications Unit
AEU	Agricultural Engineering Unit
AfDB	African Development Bank
AIO	Agricultural Inputs Office
CAS	Country Assistance Strategy
BPRMU	Book Production and Material Resource Unit
DAS	Department of Agricultural Services
DCD	Department of Community Development
DLS	Department of Livestock Services
GAWFA	Gambian Women's Finance Association
GCU	Gambian Cooperative Union
FAO	Food and Agriculture Organization
FNU	Food and Nutrition Unit
ICC	Implementation Coordinating Committee
ICR	Implementation Completion Report
IDA	International Development Association
IEC	Information, Education and Communication
M & E	Monitoring and Evaluation
MTR	Mid-term Review
NFES	Non Formal Education Services
NGO	Non-Governmental Organization
PCC	Project Coordinating Committee
PMU	Project Management Unit
SA	Special Account
SAR	Staff Appraisal Report
SOE	Statement of Expense
TA	Technical Assistance
TANGO	NGO Umbrella Organization
UNDP	United National Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
BUREAU	The Women's Bureau
WID	Women in Development
WIDP	Women in Development Project
WWB	Women's World Banking

## FISCAL YEAR

July 1 – June 30

Director-General, Operations Evaluation	Mr. Robert Picciotto
Director, Operations Evaluation Department	Mr. Gregory Ingram
Manager, OEDCR	Mr. Ruben Lamdany
Task Manager	Ms. Gita Gopal

The World Bank  
Washington, D.C. 20433  
U.S.A.

Office of the Director-General  
Operations Evaluation

June 20, 2000

**MEMORANDUM TO THE EXECUTIVE DIRECTORS AND THE PRESIDENT**

**SUBJECT: Performance Audit Report on the Gambia  
Women in Development Project (Credit 2141-GM)**

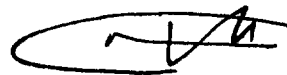
Attached is the Performance Audit Report on the Gambia Women in Development Project (Credit 2141-GM) prepared by the Operations Evaluations Department. This IDA Credit in the amount of US\$7.0 million was approved on June 29, 1990, and became effective on December 27, 1990. It closed on December 31, 1997, after two extensions of the original closing date of December 31, 1996. Ninety four percent of the credit was disbursed and a balance of SDR 0.3 million (US\$0.6 million) was canceled.

The project's objectives were to (i) improve women's productivity and income-earning potential; (ii) improve women's welfare and status; (iii) strengthen government institutions to enable better integration of women's issues in their work; and (iv) contribute to changing Gambian society's perception of the role of women.

The project achieved significant results in the agriculture, health, information education & communication (IEC) and NGO Fund components. For example, the ambitious agricultural extension targets were surpassed. Financial management problems encountered during implementation were resolved by closing, although the government has yet to complete a final financial audit.

The Evaluation Summary rated outcome as marginally satisfactory and this PAR rates outcome as satisfactory. Like the ES, the PAR rates Bank performance as satisfactory and institutional development as modest. While the ES rated sustainability as uncertain and Borrower performance as unsatisfactory, the PAR found that the factors that contributed to the satisfactory outcome included sustained government commitment through counterpart funding, staff dedication, and institutional ownership of components by participating ministries. In light of these factors and the enabling policy framework, the PAR rates sustainability as likely, and Borrower performance as satisfactory, but only marginally so, given the financial management problems during implementation.

The most important WID-specific lessons from this project are that: in certain circumstances, a free-standing women-specific project can be an effective mechanism/ vehicle for the integration of women's issues in sector programs. As a short-term solution, it can provide a boost to mainstreaming gender, by consolidating women-related activities and research, and enhancing awareness. The economic empowerment impact of a project can be enhanced if it addresses both women's social and economic needs.



This document has a restricted distribution and may be used by recipients only in the performance of their official duties. Its contents may not otherwise be disclosed without World Bank authorization.



## CONTENTS

RATINGS AND RESPONSIBILITIES .....	I
PREFACE .....	III
1. PROJECT BACKGROUND.....	1
A. Country Background and Project Objectives .....	1
B. Components, Design and Financing Costs.....	1
2. PAR FINDINGS AND RATINGS .....	1
A. Relevance of Project Objectives.....	1
B. Project Outcomes .....	2
C. Sustainability .....	3
D. Institutional Development Impact.....	4
E. Bank Performance .....	4
F. Borrower Performance .....	5
G. PAR Ratings.....	5
H. Factors that Contributed to Project's Overall Performance .....	6
3. LESSONS LEARNED AND RECOMMENDATIONS.....	7
A. WID/Gender-Specific Lessons Learned.....	7
B. Recommendations .....	8
ANNEX 1: PAR FINDINGS .....	9
ANNEX 2: BASIC DATA SHEETS .....	18

This study was prepared by Ms. Waafas Ofosu-Ammah (Consultant), with Gita Gopal as task manager. Roziyah Baba provided administrative support.



## RATINGS AND RESPONSIBILITIES

### *Principal Ratings*

Ratings	ICR	OED Evaluation Summary	PAR
OUTCOME	Satisfactory	Marginally Satisfactory	Satisfactory
INSTITUTIONAL DEVELOPMENT	Substantial	Modest	Modest
SUSTAINABILITY	Likely	Uncertain	Likely
BANK PERFORMANCE	Satisfactory	Satisfactory	Satisfactory
BORROWER PERFORMANCE	Satisfactory	Unsatisfactory	Satisfactory

### *Key Staff Responsible*

	Task Manager/ Team Leader	Division Chief/Sector Manager	Country Director
APPRAISAL	Bruna Vittagliano	Birger Frederiksen	
IMPLEMENTATION	Bruna Vitagliano Nwanganga Shields Roza Makonnen Rosemary Bellew	Florent Agueh Florent Agueh /Birger Frederiksen O. K. Pannenberg O. K. Pannenberg	Michael Gillette Katherine Marshall Jean-Louis Sarbib Hassan Tuluy, Acting
ICR	Rosemary Bellew	Nicholas Burnett	Mahmood A. Ayub





## PREFACE

This Project Performance Audit Report (PAR) is on the Gambia Women in Development Project, for which an IDA Credit (2141-GM) in the amount of US\$7 million was approved on June 29, 1990, and with the Development Credit Agreement becoming effective on December 27, 1990. The credit was closed on December 31, 1997, after two extensions of six months each of the original closing date of December 31, 1996. At the time of closing, 94 percent of the credit had been disbursed and a balance of SDR 0.324 million (\$600,166) was canceled. The African Development Bank (AfDB), the Government of Norway, United Nations Development Fund for Women (UNIFEM), United Nations Fund for Population Activities (UNFPA) and United Nations Development Program (UNDP) co-financed the project.

The Operations Evaluations Department (OED) prepared the PAR. It is based on the Staff Appraisal Report (SAR), the Memorandum of the President to the Executive Directors (MOP), credit documents, review of project files, interviews and discussions with World Bank staff and key Borrower stakeholders, including government officials and NGOs.

The Implementation Completion Report (ICR, Report No. 17664 dated April 10, 1998) prepared by the Human Development II Section of the Africa Region, provided an account of the project's experience, and covered project design, implementation, major factors affecting the project, project sustainability and an assessment of the project's outcome. The Evaluation Summary (ES) downgraded Borrower performance to unsatisfactory because of the financial management problems, lack of internal controls, and poor compliance with auditing requirements that the ICR documented. The final project audit was not completed, but is currently underway and is expected to be completed soon (the delays over the final project audit have arisen from uncertainty as to funding sources). The PAR upgrades Borrower performance to satisfactory on the basis of two key factors: all outstanding audit and financial management problems were resolved prior to project closing; and the cumulative impact of the Borrower's commitment and positive performance in the project's substantive components.

The PAR focuses on the relevance of the project's objectives, especially consistency with the Borrower and the World Bank's policies and priorities and the gender-specific constraints identified, and the appropriateness of the project's design and components in addressing these priorities and constraints. An OED mission visited the Gambia from February 1-9, 2000 and interviewed government agencies, NGOs and other project participants to assess the impacts of the project and its effects on the integration of women's issues into mainstream activities. Their cooperation is gratefully acknowledged. Based on these findings, this PAR documents WID/gender-specific lessons and how these lessons are being integrated into, or reflected in, current policy and programming on gender issues in the Gambia. The draft PAR was sent to the Borrower and co-financiers for comment on May 19 and June 2, respectively. However, no comments were received. Comments from the Region and UNIFEM have been incorporated. Although no comments were received on the draft audit, the Government authorities provided a written evaluation of the project at a workshop organized by OED in Nairobi in May 2000, the findings of which are consistent with those in this audit.



## 1. PROJECT BACKGROUND

### A. Country Background and Project Objectives

1. The Republic of the Gambia, on the West Coast of Africa, is one of the poorest countries in Africa. At appraisal in 1990, per capita income was US\$220, increasing to US\$340 by 1998. The Gambia's prospects for sustainable development depend, to a large extent, on the efficient management of resources and the elimination of obstacles to the full participation of all Gambians in the economy, including women. Women's high rate of participation in agriculture (91.7 percent), their low literacy rates and the high maternal mortality rates (1,050 per 100,000) had highlighted the need to focus development efforts on their roles in agriculture, health and education.
2. The project was made effective on December 27, 1990 and closed on December 31, 1997. Its objectives were to: (i) improve women's productivity and income-earning potential; (ii) improve women's welfare and status; (iii) strengthen government institutions to enable better integration of women's issues in their work; and (iv) contribute to changing Gambian society's perception of the role of women.

### B. Components, Design and Financing Costs

3. The project had six components (agriculture, safe motherhood, institutional strengthening, skills development, IEC, and NGO fund) and 18 sub-components. These are listed in Annex 1a. The total cost of \$15m was financed by IDA (7m), AfDB, UNDP, the Norwegian Government, and UNFPA. Each component was implemented by a relevant ministry under the direction of a Component Coordinator, a full-time staff member. A high level Project Coordination Committee (PCC) oversaw overall policy. Administrative and liaison functions rested with the Project Management Unit (PMU) in the Women's Bureau. An Implementation Coordinating Committee (ICC) consisting of Coordinators was responsible for addressing implementation issues and constraints.

## 2. PAR FINDINGS AND RATINGS

### A. Relevance of Project Objectives

4. The objectives were consistent with the Borrower's policies, the Bank's assistance strategies and the prevailing thinking on women's roles in development in the late 1980s<sup>1</sup>. Sectoral surveys prepared by the government, with donor support, had documented Gambian women's limited access to resources, education and social services and attitudes that reduce their status and mobility. Responding to these findings, the Government adopted a two-pronged WID strategy in 1987 to increase women's access to productive resources and economic and social services, and to improve the responsiveness of development interventions. This project was designed to assist the

---

<sup>1</sup>Together with the Côte d'Ivoire Women in Development Pilot Support Project (L3251), it was one of the first two World Bank-financed WID projects in the late 1980s/early 1990s.

Government to implement this strategy. Justification for a free-standing WID project was carefully considered, including the fact that government commitment and the small size of the country were conducive to targeting such objectives. Some components were closely related to ongoing IDA projects in education, health and agriculture, and were appropriate for advancing the project's overall objectives. Thus, these objectives were relevant in terms of addressing demonstrated needs within the context of government, stakeholder, and World Bank priorities and policies.

## **B. Project Outcomes**

5. Like the ICR, the PAR encountered difficulties with assessing efficiency and efficacy based on quantitative outcomes because the project did not establish performance indicators at the outset nor monitor results systematically. The ICR relied on the few input/output targets established at appraisal and some performance indicators developed during the mid-term review. Using a combination of these useful indicators, some component evaluations undertaken by the Borrower and co-financiers at completion, and interviews with stakeholders and NGOs, this audit developed additional indicators (*ex-post facto*) to produce a partial quantitative assessment of outcome. The findings are presented in Annex 1a. In addition to capturing the comprehensive nature of this project and the multiplicity of actors and activities, the basic picture it presents is one of positive results in many sub-components and under-achievements in some others.

6. The audit confirms the ICR findings that the interventions in the agriculture, IEC, safe motherhood and skills development components provided innovative outreach and extension services to women in over 125 villages and the greater Banjul area. For example, the agriculture component increased the percentage of women used as contact farmers in agricultural extension from 5 to 68 percent. Their participation in livestock fairs rose from 12 to 50 percent, resulting in increased income.<sup>2</sup> It introduced higher value crops, e.g., sesame, which enhanced income for women's groups. It helped GAWFA to clarify savings mobilization links to credit schemes.<sup>3</sup> It established 175 literacy centers that reached 7,000 women. It initiated a small agricultural inputs revolving fund (D 1.7m) with a national network of retailers and an initially high repayment record, demonstrating women's creditworthiness.<sup>4</sup> It launched a visible IEC campaign, including over 50 advocacy materials and new channels of communication for radio, television and video halls, e.g., 56 women's theatre groups.<sup>5</sup> The Baby Friendly initiative improved access to nutrition information for children and mothers. The NGO fund launched 68 small women-run businesses.

7. From a qualitative perspective, the project's overall impact was catalytic, jump-starting women-specific activities.<sup>6</sup> The financial independence that it afforded agencies to facilitate programming, the institutional accountability that accompanied it, and the

<sup>2</sup> These fairs provided a market for their produce.

<sup>3</sup> GAWFA is now one of the few micro-finance institutions licensed by the Central Bank of Gambia, and it continues to provide credit to women's groups for commerce and agricultural activities.

<sup>4</sup> Initial repayment rates of 90 percent, reduced to 57 percent by closing, because of the limited supervision by the AIO (whose vehicle was commandeered following the 1994 Coup d'Etat) and the diversion of the fund's resources by the new government's agencies.

<sup>5</sup> These groups produced shows on social issues in readily understood local languages.

<sup>6</sup> For example, shifting agriculture extension and production from cash crops to women's crops such as coarse grains and vegetables.

technical skills of the participating agencies, created the enabling environment to integrate women's activities efficiently. Although it preceded the gender mainstreaming era, this WID project was, in reality, a successful attempt to mainstream women-related considerations within the government's policy and institutional framework.

8. The main shortcomings include women's unsustained participation in some activities, because of weak links to income (e.g., literacy classes or crop fairs<sup>7</sup>); limited success in reducing women's work through labor-saving devices; limited promotion of technologies for preserving and marketing agricultural outputs; and insufficient attention during implementation to a gradual phase-out of project activities to enable the Women's Bureau to absorb activities. Another limitation was the piecemeal approach to responding to participants' expressed needs for credit. This resulted in four separate credit sub-components, some to mobilize savings, and others to provide matching funds for women's small-scale entrepreneurial activities (Annex 1b). Further, the M&E sub-component, which was expected to strengthen the capacity of the Women's Bureau's was not effective in providing adequate data on project impacts and outcomes. One unresolved issue is the source of funding for the final project audit.<sup>8</sup> It is yet to be completed. Annex 1c present a summary of the ICR and PAR findings by component.

### C. Sustainability

9. As seen in Annex 1d, many of the achievements are likely to be sustained due to:

- Government commitment as indicated by the adoption of the National Policy for the Advancement of Gambian Women (1999) and orientation of development programs to focus on gender issues;
- Government funding of the Bureau since 1996.<sup>9</sup> Its IEC activities continue<sup>10</sup> and in 2000 it launched a DFID-funded gender and poverty mainstreaming project. It is compensating for its weaknesses by forging partnerships with other projects, e.g., the PHNP, housed in its headquarters. The physical proximity promotes joint planning;
- The World Bank's continued emphasis on women-specific health, agriculture and literacy and skills building activities targeted by the project (Annex 1e);
- Other donors' continued funding of some components and sub-components; and
- The continued clustering of women's health and agriculture groups, some of which have grown, such as the 72 sesame growers' groups.

10. This PAR found significant awareness of women's concerns and a conducive policy environment. These continue to build on the project's early gains. The project trained women with agricultural, craft and entrepreneurial skills, and post-graduate professionals (including 3 Ph.Ds) and created fairly strong professional leadership in the participating ministries. Upon completion of the project, the tendency was to revert to the sector approach. However, the inter-ministerial coordinating committees at policy

<sup>7</sup> Although they provided a ready market for produce, crop fairs were not as lucrative as livestock fairs because of perishability.

<sup>8</sup> Although in the final aide memoire dated December 12, 1997 and attached to the ICR, the Bank gave its clearance in principle for the credit to finance the final audit at an estimated cost of US\$6,000 and to be completed by March 31 1998.

<sup>9</sup> Its annual budget is about \$.5m Dalasis for 36 staff.

<sup>10</sup> The Bureau is represented on the national IEC Task Force that coordinates all IEC activities in the country.

and implementation levels are being replicated in coordination arrangements found in new and emerging projects. The continued institutional capacity for, and effectiveness of, joint planning and budgeting for women- and poverty-sensitive activities will be enhanced if efforts are to be made to establish gender focal points in the ministries.

#### **D. Institutional Development Impact**

11. By earmarking funds for technical staff to reorient their activities to focus on women, this project provided needed resources for institutional strengthening. The activities helped to raise awareness and planning and implementation capacity of a multi-disciplinary team of over 30 professionals in four ministries and the Women's Bureau. These crosscutting institutional development impacts continue in current inter-agency collaboration in Government- and donor-sponsored poverty programs.

12. The PMU staff gained considerable skills during implementation. However, the PMU's existence as a separate unit contributed to the marginalization of the Women's Bureau, because in reality the PMU (as opposed to the Bureau), which was able to attract better staff because it offered better salaries and incentives, became the focal point for women's issues in the country during implementation<sup>11</sup>. Given the exodus of PMU staff upon closing (even though the government was prepared to continue their employment as Bureau staff, the differential between PMU and civil service salaries was a disincentive) this marginalization reiterates doubts about the utility of PMUs and their possible destabilizing effect.<sup>12</sup> Having a separate M&E Unit was also not conducive to integrating M&E within the Bureau. However, government, NGOs and the country as a whole retained the skills acquired by PMU staff, as a significant number of former PMU staff hold high-level policy positions. These include the current Vice President, the Ministers of Agriculture and Health, and the Director of the Department of Community Development. The Executive Director of the National Association of Women Farmers was a component coordinator and received her Ph.D. under the training offered as part of the agriculture component. In the private sector, the survival of groups like the Gambian Women's Finance Association (GAWFA) and the emergence of the National Association of Women Farmers (NAWFA) are additional evidence of the institution building impacts.

#### **E. Bank Performance**

13. The Bank's performance was satisfactory. Project design was thorough, flexible enough to allow critical changes to accommodate constraints and opportunities (e.g., adding the NGO Fund) and reflected an understanding of gender and institutional issues in the Gambia. The comprehensive listing of key actions to be taken by government, e.g., setting up multi-agency task forces, laid the preliminary groundwork for effective implementation. The implementation schedule was adequate and realistic – the delays encountered being due to political risk beyond the control of the Bank. With the

---

<sup>11</sup> The Region feels that the Women's Bureau had a number of problems of its own. It failed to get fully staffed; it did not attract the best staff, and it did not retain the best staff. This also led to its questionable sustainability. The PMU was always intended to phase out. In its absence, there were few people left in the Women's Bureau for these other reasons. Few wanted to work there because it was not very successful in establishing its credibility.

<sup>12</sup> Only the Public Relations Officer remains in the Women's Bureau as a hold over from the PMU.

exception of UNIFEM's role, the co-financing plan and partnerships were appropriate.<sup>13</sup> However, joint missions were not consistently the norm during implementation, and this contributed to increasing the burden on the borrower. Supervision was frequent and diligent, although the Bank did not address M&E issues adequately and on a timely basis. While the Bank compensated for capacity weaknesses in all Ministries by spreading M&E the responsibilities, these constraints were more severe in some than in others, and the main flaw was the over-estimation of the Bureau's capacity to effectively discharge those M&E responsibilities assigned to it. Also, the Bank should have endeavored to resolve its differences with the Borrower on the funding source for the final audit.<sup>14</sup>

## **F. Borrower Performance**

14. Preparation was thorough,<sup>15</sup> despite communication difficulties posed by the large number of preparatory task forces. Project design was innovative, fostering a partnership within government agencies, and between government and NGOs. Design challenges (including the multi-sectoral nature, the need to work with geographically dispersed groups and the reluctance of some NGOs to participate unless their roles were clarified) were effectively addressed. The widely representative NGO Fund Management Committee was a workable solution. Government funding was sustained at a consistent level during implementation.<sup>16</sup> For these reasons, the Borrower's performance is rated as satisfactory, but only marginally so. While technical management of the individual components was very good, and has created management capacity in the Gambia, the record of poor financial management and the two-year delay over the completion of the final financial audit has left a legacy of skepticism and tarnished the project's reputation.

## **G. PAR Ratings**

15. Like the ICR the PAR rates outcome as satisfactory (the ES rated outcome as marginally satisfactory). The outcome is satisfactory because of the effective integration of women's issues in programs and the achievements in individual components noted in Annex 1a. Like the ICR and ES, the PAR rates Bank performance as satisfactory and institutional development as modest. The Bank's performance was satisfactory because of the technical soundness of preparation, design and supervision. While stronger departments emerged in the ministries of Agriculture, Health and Local Government, overall institutional development impacts are modest, given the limited strengthening of the Women's Bureau. While the ES rated sustainability as uncertain and Borrower performance as unsatisfactory, the PAR found that government commitment and counterpart funding, staff dedication, and institutional ownership of components by

---

<sup>13</sup> There was a shortfall in UNIFEM's contribution because of a shift in its focus from a broad-based organization to a learning and advocacy fund.

<sup>14</sup> While all outstanding audit and financial management issues were resolved prior to closing, the final project audit had not been completed as of February 2000 due to lack of agreement between the Bank and the Borrower as to the funding sources for the audit fees. The issue is whether the fees for a service completed after the closing date are included in the Development Credit Agreement.

<sup>15</sup> It included a rapid rural reconnaissance survey on women's activities and constraints in agricultural livestock, data collection and studies on skills development activities, women's employment potential in the formal sector, development and testing of IEC materials, review of NGO activities in the Gambia and a baseline survey to establish indicators as input into the monitoring system in the Women's Bureau.

<sup>16</sup> Including funding four Bureau positions, following the funding shortfall from UNIFEM's failure to provide anticipated funds.

participating ministries contributed to the outcomes. In light of these factors and the prevailing conducive policy framework, the PAR rates sustainability as likely, and Borrower performance as satisfactory, but only marginally so, given the financial management problems, and the unresolved issue relating to the delayed audit.

#### **H. Factors that Contributed to Project's Overall Performance**

16. Considering the comprehensive nature, size, diversity of funding institutions, multiplicity of pilots, and novelty of the approach, project achievements were satisfactory. It is one of the first fairly successful attempts to “mainstream” women’s issues in sectoral ministries (even though that terminology was not used). The two risks associated with this major experiment were clearly identified at the IEPS stage (both IDA’s and government’s lack of experience in this area, and the difficulties associated with the multi-sectoral approach). It is in light of these risks and novelty that the project was deemed to be complex. However, the complexity was more apparent than real, as each agency executed its own component (although the size and scope of some components may have been ambitious to the point of testing some participating ministries’ capacity). The PMU’s implementation and coordinating roles were fairly circumscribed. Its failures were not a function of the project’s complexity, but its lack of capacity. Many of the major problems encountered during implementation were not the result of the project’s experimental nature, complexity or untested substantive content, but rather poor financial management. The project worked well in seven key respects:

- Planning – noteworthy preparation issues include the NGO consolidation workshop, the full-scale IEC campaign and local task forces involved in project preparation;
- Project design - structured as a comprehensive package of technical interventions (health, agriculture, education), delivery mechanisms (extension, training) and outreach (IEC), the design effectively provided a strategic, yet flexible, framework to strengthen institutions and raise awareness and programming responsiveness;
- Pre-implementation – emphasis on annual implementation plans specifying outputs, budgets and resources by component for the first three years. This facilitated annual reviews and revisions and injected flexibility to adapt to changing circumstances and emerging problems;
- Implementation – with responsibilities assigned to the ministries as part of their regular (mainstream) activities. The combination of the ICC and PCC, and the non-representation of donors in these two mechanisms, facilitated the multi-faceted approach and elevated the degree of ownership within each agency;
- Enthusiastic reception of the project by beneficiaries and high demand for its services;
- Government commitment as reflected in sustained funding and staff dedication; and
- Appropriate financing plan and partnering arrangements to unify donors’ individual efforts behind a comprehensive initiative.



### 3. LESSONS LEARNED AND RECOMMENDATIONS

#### A. WID/Gender-Specific Lessons Learned

17. The ICR documented lessons on project implementation, government-NGO partnerships, multiplicity of credit schemes, relevance and appropriateness of pilots, financial management and the importance of operational manuals for monitoring and evaluation. This PAR concurs with those lessons, and draws these new ones to assist with integration of gender-specific issues in programming and monitoring and evaluation:

- (a) ***Integrating women's issues*** in technical ministries is possible through a process that improves the enabling (and learning) environment within their sectoral areas of expertise, using existing mechanisms instead of creating new ones. One of the most effective methods is to assign responsibility for women's projects to technical staff, because it avoids the marginalization and/or isolation of relevant gender-specific issues, reduces rivalries among institutions, and encourages institutional ownership.
- (b) ***A women-specific project*** can be an effective mechanism/vehicle for such integration (or mainstreaming). While such a project may not be a long-term solution, it can provide a boost to mainstreaming gender concerns, by consolidating integrated women-related activities and research, and enhancing awareness in participating agencies. It can avoid the situation where women's programs end up being pieces of uncoordinated efforts with little overall impact.
- (c) The ***economic empowerment impact of a stand-alone WID project*** can be enhanced if a project focuses on women's social and economic needs in an integrated manner. Responding to one without the other does not produce lasting results. For example, an increase in women farmers' agricultural output without a corresponding improvement in labor-saving techniques and access to credit to market the outputs is neither effective nor sustainable.
- (d) ***Start-up support*** for research and needs assessment is an important foundation for proper design, and can initiate a process of advocacy for women's and/or gender issues in relevant ministries, as was done by the task forces.
- (e) ***Availability of funds to support a gender-specific initiative within a sectoral ministry*** (including a separate budget line item) and clearly defined activities and responsibilities provide the necessary impetus for activities which may otherwise not be a priority in that ministry's agenda.
- (f) ***Project coordination*** that ensures consultative decision-making, with appropriate mechanisms for interface between policy (PCC) and technical (ICC) levels is vital for effective execution of a multi-sectoral project.
- (g) ***Supervision and monitoring of monitoring and evaluating the gender-related components*** is the responsibility of implementing agencies -- assigning this responsibility to one sole agency (e.g., the Women's Bureau) and with little emphasis on establishing performance indicators can weaken the links between sector policies and gender-specific activities.

## B. Recommendations

- *Develop and agree between Bank and Borrower on a few priority input, output, outcome and impact gender disaggregated indicators and establish an MIS system that is operative at least by credit effectiveness and that will provide user-friendly reports on a periodical basis. This would involve clarifying and assigning the M&E and research responsibilities of all implementing agencies.*
- In pilot projects of this type, *capacity constraints* at the different levels should be clearly identified during project preparation and costs allocated for such activities.
- Formalize mechanisms to **integrate project lessons and impacts into national planning** to ensure that women-specific activities are reflected in the regular programs of ministries through budget allocations and staffing decisions.
- **Establish links with other projects** at very early stages by identifying mechanisms for coordination among complementary projects and promoting joint or overlapping missions, especially in strategic sectors for gender goals, e.g., poverty, health, education and agriculture.

## **ANNEX 1: PAR FINDINGS**







**1a. Project Objectives, Activities and Results**

Component Coord. Inst. Donor	Objectives	Sub-components	Activities by sub-component	Outcome Indicators	Targets	Results
IEC  <i>Women's Bureau</i> -ACU -DCD -HEU -NFE  IDA	1. Create awareness of Gambian women's needs and concerns  2. Identify, mobilize & use communication resources in the promotion of project goals	14. IEC material  15. Women's Bureau and Central Coordination including ACU, HEU and NFE	1. Provide solar-powered media equipt. in 30 villages 2. Coordinate 200 radio listening clubs 3. Coordinate workshops, surveys and seminars 4. Progs. (Radio Gambia & install transmitter)  1. Provision of three vehicles & audio production eqpt. 2. Provision of IEC materials 3. Services of international and local IEC specialists	# of villages covered # of video halls # of listening clubs # of theatre groups # & variety of w/shops Transmitter installed # of radio programs # of functioning vehicles & equipment # & variety of IEC mats.	30 30 200 NS NS NS NS 6 NS	28 villages 27 10 pilots 50 2 transmitters  200 6 50 titles
Strengthen Women's Bureau  - PMU - MEU  IDA	Strengthen the capacity of the Bureau for policy and program formulation and for monitoring and evaluation	16. General strengthening of the Women's Bureau  17. Monitoring and evaluation	1. Construct and furnish Women's Bureau headquarters  2. Establish and staff M& E Unit  3. Establish and staff PMU	Construction of HQ Functioning, equipped HQ # of staff in Bureau # of functioning vehicles # of staff in PMU # of motorcycles Regular monitoring of WIDP activities by Bureau Development of WID indicators	1 HQ NS NS 9 7 NS	Completed Completed  7 7 Not completed Not completed
NGO Support Fund  <i>DoS for Women's Affairs</i> -PMU  IDA	Provide matching grants for small projects and programs	18. NGO fund	Establish a fund to be administered by the PMU	# of groups supported Funds disbursed	NS \$500,000	68 \$480,000

NS – Not Specified

**1b. Credit Sub-Components**

<b>Component</b>	<b>Credit/Savings Activity</b>	<b>Sources of Funding</b>
Agriculture	Mobilizing women's savings. Gambian Women's Finance Cooperation. Two year technical assistance contract to educate existing women's groups on available savings objects	No credit line from project resources
Agriculture	Support for Women's Cooperative Groups through the Gambia Cooperative Union through funding of specialized women credit officers who would identify and liaise with women farmer groups for GCU credit.	No credit line from project resources. D1.7m agricultural inputs revolving fund.
SDC	Improved access to credit – credit to women participants in SDC who have acquired specific skills to improve access by women in rural areas for small business and income-generating activities	US\$600,000 small-scale credit fund
NGO Fund	Matching fund for village level activities and small projects including providing credit to women's groups.	US\$500,000 fund



## 1c. Summary of ICR and PAR Findings

Item	ICR Findings	PAR Findings ( <i>differences in italics</i> )
Agriculture Component	Objectives substantially achieved. Some targets exceeded.	ICR findings confirmed, but did not address a need -- improving women's access to credit and labor-savings devices to process increased agricultural outputs.
Skills Development Component	Mixed results, multiple design and implementation problems. Credit training was successful, loan recovery was good, despite sustainability issues such as time conflicts, marketing problems and limited income generating opportunities.	ICR findings confirmed. <i>Lack of diversification of income-generating activities pursued (soap making, tie and dye, etc.) may pose possible market saturation problems. However, second phase (SDC 2) is planning to redress some of these limitations.</i>
Safe Motherhood and Family Planning Component	Multiple pilots and limited monitoring of sub-components made it difficult to assess overall outcome. The Baby Friendly pilot initiative contributed to improvement in maternal and child nutrition. The pilot Kabilo/Iman program was successful. Pilots in the high-risk pregnancy and identification sub-component were less successful.	ICR findings confirmed. <i>However, targets in the high-risk pregnancy identification were too high.</i>
IEC Component	Objective was substantially achieved, as the project was widely known in the Gambia.	ICR findings confirmed. This project is still widely recognized in the Gambia, and the community-run radio stations and video halls continue to be effective mechanisms for the dissemination of advocacy and substantive content material on women's issues.
Women's Bureau	Objectives were substantially achieved, as institutional strengthening was visible in Bureau and main line ministries. Remaining challenges include staff recruitment and defining manageable role and work program for the Bureau.	Finding confirmed. <i>Bureau's capacity for policy and program formulation is strong. However, severe research and M&amp;E weaknesses remain.</i>
NGO Fund	Objectives were substantially achieved as 68 sub-projects in skills training, literacy, maternal and child health and agriculture were financed. Sustainability of is questionable as equipment and supplies were not available, e.g., in a library and food processing center.	<i>Fund was well managed by the Fund Management Committee, and began a process of collaboration between Bureau, other government agencies and NGOs, which continues today. It became a useful vehicle to test NGO-Government partnership.</i>

## 1d. Summary of ICR, ES and PAR Ratings

Item	ICR Ratings	ES Ratings	PAR Ratings	Reasons for Differences / Comments
Outcome	<u>Satisfactory</u>	(Marginally) <u>Satisfactory</u> .	<u>Satisfactory</u> .	The objectives were relevant, and most were met. The project raised awareness of women's issues, and produced literature and statistics, including baseline studies on women in agriculture and multiple media tools and materials on the role of women.
Institutional Dev.	<u>Substantial</u> .	<u>Modest</u> .	<u>Modest</u> .	It improved inter-agency coordination on women's issues and harmonization of women's programs. Substantive strengthening of staff competencies to deliver women-specific programs. This is particularly true in the substantial strengthening of the DCD during its solo implementation of the SDC between 1997 till closing of that component in 1998.
Sustainability	<u>Likely</u>	<u>Uncertain</u> .	<u>Likely</u>	Likely in most components, based on current activities on women's issues in the Gambia (see Table 1e below). Although the Women's Bureau continues to function with government funding, its technical, research and M&E capacity remains weak, and may be strengthened by experience gained by coordinating new, DFID-funded project to mainstream poverty and gender.
Bank Perf.	<u>Satisfactory</u> .	<u>Satisfactory</u>	<u>Satisfactory</u>	Findings confirmed, although questions remain with regard to lack of completion of final project audit as of Feb. 2000.
Borrower Perf.	<u>Satisfactory</u>	<u>Unsatisfactory</u>	<u>Satisfactory</u>	<u>Satisfactory</u> , but only marginally so. Borrower performance in technical areas was satisfactory, and financial management performance improved in later years, as government responded quickly to resolve problems. However, questions remain with regard to lack of completion of final project audit as of Feb. 2000.

**1e. PAR Findings and Ratings on Sustainability.**

<b>Sustainability Criterion</b>	<b>PAR Finding</b>	<b>PAR Rating</b>
GOG decision to pursue gender objectives	National Policy for Advancement of Gambian Women was drafted in 1997 and plans put in place for national follow up to the FWCW. National Gender Policy passed by Parliament in 1999. Ministry of Education's proposal for the preparation of a development plan for the 1988-2003 period. Translation of commitments into funding is an issue.	Likely
Continued emphasis by World Bank on gender in policy and lending instruments	Gender is a cross-cutting theme in CAS and women's health and education issues are continued in ongoing other projects, 3rd Education project and Population Health and Nutrition project (PHN) projects focus on girls' education, adult literacy, safe motherhood, IEC, etc. For links with other World Bank projects, see also Table 11.	Likely
Continued funding of individual components and sub-components	<ul style="list-style-type: none"> <li>• Agriculture – livestock, horticulture, rural credit, food &amp; nutrition elements funded by ongoing projects in DoSA, including UNDP (Household Food Security); IFAD (Rural Finance and Community Initiatives Program-RFCIP); FAO (Special Program on Food Production)</li> <li>• SDC - SDC 2 funded by ADB</li> <li>• Safe Motherhood – continued government funding of Baby Friendly Initiative, Kabilo/Imam activity, and integration of WIDP elements into the Participatory Health, Population and Nutrition Project. National Nutrition Policy passed by Parliament in January 2000</li> <li>• IEC – continued funding by government of IEC specialist in Women's Bureau and by UNDP under the Nat. Poverty Action Plan</li> <li>• NGO Fund - Social Development Fund (SDF), co-financed by UNDP &amp; ADB for grants for social service, micro-finance and local government capacity building</li> <li>• Women's Bureau – continued funding by GOG. Mainstreaming Gender and Poverty Project launched in Jan 2000, funded by DFID.</li> </ul>	Highly likely
Degree of emphasis on institutional capacity strengthening	Women's Bureau funded out of government budget at a consistent level since 1997, but staff skills, especially for personnel in research and M&E are limited. Through Women's Bureau's participation in DFID project and partnership with Special Poverty Alleviation Coordinating Office(SPACO), SDF, skills building and experience may be gained.	Likely

**1f. Links with Other Projects in the World Bank Gambia Portfolio**

Project	Project ID FY	Project Cost (US\$M)	Purposes	Gender Issues (to be) Addressed
Second Education Sector Project (closed Dec. 1998)	CR 2142 (FY90)	14.6	Increase access to and improve the quality and efficiency of education	
Agricultural Services Project	CR 2453 (FY93)	12.3	Further development of research, extension and credit services nationwide.	The project incorporated the women-specific activities in the Agriculture Component.
Environment Management and Capacity Building	CR 2602 (FY 94)	2.6	Support the development of national capacity for environmental planning and management and the institutional development of the National Environmental Agency	
Third Education Sector Project	CR 3128 (FY99)	20.00	Expand access through class. Construction, girls' and secondary education, vocational, on-the-job and university education, early childhood development, adult functional literacy and capacity building.	The project will address major barriers to girls' education by: Piloting a scholarship program for girls to cover direct education costs; and providing a safer and more supportive learning environment for girls by continuing a female teacher training program, providing separate latrines for girls in all schools and providing a gender-sensitive pre and in-service training program for teachers
Participatory Health Population and Nutrition Project	CR 3054 (FY 98)	18.00	Follow up on health and WID initiatives started under the First Health and WID projects. To support activities in health, population and nutrition and AIDS as defined in the national policy	The primary beneficiaries are women. The project aims to improve women's health and nutritional status, and included objectives for the improvement of maternal health, family planning, STD/HIV and nutrition services and contains a comprehensive IEC component. The IEC messages will be based on gender analysis and targeted at both women and men. The monitoring and evaluation activities and the Health Management and Information System to be introduced under the project will disaggregate data by gender.

## ANNEX 2: BASIC DATA SHEETS

**2a. Key Project Data** (amounts in US\$ millions)

	Appraisal estimate	Actual	Actual as % of appraisal estimate
Total Project costs	15.1	13.6	90%
Credit amount	7.0	6.6	94%
Co-financing	8.1	7.0	86%
Cancellation		600,106.22	
Date physical components completed			
Economic rate of return <sup>a</sup>	NA		

a. No net present value or economic rate of return was calculated at appraisal

**2b. Project Dates**

Steps in Project Cycle	Proposed Date	Date Revised	Actual Date
Project Identification			January, 1988
Appraisal	October, 1989		October/November, 1989
Negotiations			
Signing	June, 1990		
Credit effectiveness	October, 1990	September 28, 1990	December 27, 1990
Mid-term review	December, 1992		June-July, 1994
Completion	December 31, 1996		December 31, 1997
Credit closing	December 31, 1996	September 27, 1996	December 31, 1997

**2c. Project Financing** (in US\$ millions)

	Appraisal Estimate	Actual	Actual as % of Estimate
IDA	7.0	6.6	94%
Kingdom of Norway	1.6	1.4	87%
Af. Dev. Bank	3.5	3.5	100%
UNIFEM	0.7	0.2	29%
UNDP	1.4	1.0	71%
UNFPA	0.1	0.1	100%
Government	0.8	0.8	100%
<b>Total</b>	<b>15.1</b>	<b>13.6</b>	<b>90%</b>

**2d. Cumulative Estimated & Actual Disbursements** (IDA Credit and Norwegian Grant TF 24220)

	IDA Credit 2141 (in US\$ million)			Norwegian Grant Fund (in NOK ,000)		
	Estimate (i)	Actual (ii)	(ii) as % of (i)	Estimate (a)	Actual (b)	(b) as % of (a)
FY1991	2.1	1.05	48%	1,300	500	38%
FY1992	4.0	1.83	45%	4,000	1,272	32%
FY1993	5.1	3.36	65%	6,800	2,081	31%
FY1994	6.0	4.74	78%	8,700	3,783	43%
FY1995	6.5	5.58	85%	9,900	5,376	54%
FY1996	6.9	6.28	90%	10,000	6,695	67%
FY1997	7.0	6.7	96%		7,805	85%

**2e. Staff Inputs (Missions and Headquarters in staff weeks and US\$)**

	Staff weeks		US\$ (,000)
	Planned	Actual	Actual
Preparation to appraisal	NA	114.2	190.1
Appraisal	NA	40.8	76.4
Negotiation through Board Approval	NA	1.1	2.5
Supervision	99	111.1	219.0
Completion	10	10	.04
Total		272.2	488.0

**2f. Mission Data**

<i>Stage of Project Cycle</i>	<i>Actual Date</i>	<i># Of Persons</i>	<i>Skills Represented<sup>c</sup></i>	<i>Performance Ratings<sup>a</sup></i>			
				<i>Days in Field</i>	<i>Implement Status</i>	<i>Dev. Objective</i>	<i>Problems<sup>b</sup></i>
Preparation through appraisal Negotiation through Board	10-11/89	8	AIS, D, LEG, TRG, AG, AE, PO				
Supervision	6/ 31/ 1990	1	IMPI		1	1	CLC
	10/ 21/90	4	TM, IMPL, PRO, AG	5	2	1	PP
	6-7/1991	4	IMPL, AG, PH, TM	8	2	1	PMP
	11-12/91	4	AG, MA, TM	10	2	2	AF
	5/92	3	TM, MA, CREDIT	11	2	2	AF, SP,
	9-10/ 92	2	TM, FPS	12	2	2	AF, SP
	2/ 93	3	MA, FPS, A	11	2	2	FP, AF, PMP, SP
	12/93	3	TM, MA, IEC	18	2	2	FP, CLC, AF
	6-7/ 94	3	TM, AG, IS	20	S	S	FP, PMP
	3/ 95	1	TM	16	S	S	PMP, FP
	3/ 96	2	E, A	5			PMP, FP
	4/ 96	1	MA	15			PMP, FP
	7/96	3	TM, HS, AIS	10	S	U	PMP, FP
	11-12/96	3	TM, AG, AIS	22	S	U	PMP, FP
	6/ 97	3	TM, A	5	S	S	PMP, FP
Completion	12/ 97	4	TM, AG, MA, IEC	11	S	S	

<sup>a</sup> 1 = Problem Free; 2 = Moderate Problems; 3 = Major Problems; S = Satisfactory; HS = Highly satisfactory; U = Unsatisfactory

<sup>b</sup> CLC = Compliance with Legal Covenants; PMP = Project Management Performance; AF = Availability of Funds; TP = Training Progress; PP = Procurement Progress; SP = Studies Progress; FP = Financial Performance

<sup>c</sup> A = Accountant; AG = Agricultural Specialist; AE = Agricultural Economist; AIS = Architect/ Implementation Specialist; CREDIT = Credit/micro-enterprise Specialist; D = Demographer; FPS = Food Processing Specialist; IEC = Information, Education and Communication Specialist; IMPL= Implementation Specialist; IS= Institutional Strengthening Specialist; LEG = Lawyer; MA = Medical Anthropologist; PRO= Procurement Specialist; TM = Task Manager/Project Officer/Operations Specialist; TRG = Training Specialist