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INTERNATIONAL DEVELOPMENT ASSOCIATION

AND

AFRICAN DEVELOPMENT BANK

JOINT ASSISTANCE STRATEGY PROGRESS REPORT

FOR

THE REPUBLIC OF THE GAMBIA

June 21, 2010

World Bank
Country Department AFCF1
Africa Region

African Development Bank
Regional Department, West 2, ORWB

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CURRENCY EQUIVALENTS

(As of 15 June 2010)

Currency Unit: Dalasi

1 UA = 1 SDR

1 UA / 1 SDR = 43.63 GMD
1 UA / 1 SDR = 1.468870 USD
1 USD = 29.70 GMD

BUDGET YEAR

January 1 – December 31

ABBREVIATIONS AND ACRONYMS

AAA	Analytical and Advisory Activities
AfDB	African Development Bank
ADF	African Development Fund
AF	Additional Financing
AFCR	Africa Food Crisis Response
APRC	Alliance for Patriotic Reorientation and Construction
CBEMP	Capacity Building for Economic Management Project (WB)
CDDP	Community-Driven Development Project (WB)
CFAA	Country Financial Accountability Assessment
CPIA	Country and Policy Institutional Assessment (WB)
CPIP	Country Procurement Issues Paper
CPPR	Country Portfolio Performance Review
CRW	Pilot Crisis Response Window (IDA 15)
DeMPA	Debt Management Performance Assessment
DFID	Department for International Development (UK)
DPG	Development Policy Grant
DTIS	Diagnostic Trade Integration Study (WB)
ECOWAP	ECOWAS Agricultural Policy for West Africa
ECOWAS	Economic Community of West African States
EFA-FTI	Education for All–Fast Track Initiative
EU-FCRRF	European Union Food Crisis Rapid Response Facility Trust Fund
GBOS	Gambia Bureau of Statistics
GEF-MSP	Global Environment Facility-Medium-Sized Project
GFCRP	Global Food Crisis Response Program
GIEPA	Gambia Investment and Export Promotion Agency
GIPFZA	Gambia Investment Promotion and Free Zones Agency
GRA	Gambia Revenue Authority
HIPC	Highly Indebted Poor Country
ICA	Investment Climate Assessment (WB)
IDA	International Development Association (WB)
IDF	Institutional Development Fund (WB)
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation (WB)
IFMIS	Integrated Financial Management Information System
ISPEFG	Institutional Support Project for Economic and Financial Governance (AfDB)
JAS	Joint Assistance Strategy
JASPR	Joint Assistance Strategy Progress Report
JSAN	Joint Staff Advisory Note
MDG	Millennium Development Goal
MDRI	Multilateral Debt Relief Initiative
M&E	Monitoring and Evaluation
MSMEs	Micro, Small and Medium Enterprises

MTEF	Medium-Term Expenditure Framework	PPIAF	Public-Private Infrastructure Advisory Facility
NAO	National Audit Office	PRGF	Poverty Reduction and Growth Facility (IMF)
NAWEC	National Water and Electricity Company	PRSP	Poverty Reduction Strategy Paper
NERICA	New Rice for Africa		
NGO	Non-governmental organization	PURA	Public Utilities Regulatory Authority
NTF	Nigeria Trust Fund	ROSC	Report on the Observance of Standards and Codes
NEPAD	New Partnership for Africa's Development	RSR-MDTF	Rapid Social Response – Multi Donor Trust Fund
OBA	Output-Based Aid	TF	Trust Fund
OMVG	*Organisation Mise en Valeur Fleuve Gambie* (Gambia River Basin Development Organization)	UA	Unit of Account (AfDB)
PEP Africa	Private Enterprise Partnership (IFC)	WB	World Bank
PER	Public Expenditure Review (WB)		
PFM	Public Finance Management		
PHRD	Japan Policy and Human Resources Development Fund		

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THE REPUBLIC OF THE GAMBIA

JOINT ASSISTANCE STRATEGY PROGRESS REPORT

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I. INTRODUCTION

1. **This Joint Assistance Strategy Progress Report (JASPR)** sets out how the ongoing African Development Bank (AfDB)/World Bank (WB) joint strategy to support The Gambia's development is progressing at the midpoint of the proposed FY08-11 implementation period. The Joint Assistance Strategy (JAS) of the two Banks was designed to support the implementation of The Gambia's second Poverty Reduction Strategy Paper (PRSP) and the further achievement of the Millennium Development Goals (MDGs). The JAS was discussed by the World Bank Board of Executive Directors in February 2008 and by the AfDB Board in March 2008.

2. **The JAS was designed to better harmonize an important part of donor assistance in The Gambia in line with the "Paris Declaration on Aid Effectiveness".** It has already enabled the two institutions to better align their development programs, avoid duplication of efforts, and combine their technical expertise more productively. Under the joint strategy, the World Bank and the AfDB have developed shared objectives and a common platform for lending and non-lending services. This has led to coordinated contributions to budget support; complementary investments in growth and competitiveness; and joint analytical work in the areas of public finance, civil service reform and governance.

3. **This review has taken place at a time when the external economic environment for The Gambia has been particularly difficult because of the global economic crisis.** It is also a period that has been preceded by key events influencing the course of the country: a new presidential and legislative cycle, the design and start of implementation of the MDG-based PRSP II (2007-2011), the completion point under the HIPC Initiative in December 2007, and eligibility under the Multilateral Debt Reduction Initiative (MDRI) in early 2008. At the same time, progress with reforms has led to increased project aid from development partners and provided an opportunity for the country to build on recent achievements and accelerate growth. This report assesses current progress with the JAS in this context and the continued relevance of the strategy in the current economic circumstances.

II. COUNTRY CONTEXT AND DEVELOPMENT CHALLENGES

Political Context

4. **The country continues to maintain a stable political system.** President Yahya Jammeh, who had assumed control of the country in a military coup in July 1994, was reelected to a third term in 2006 as the candidate of the ruling Alliance for Patriotic Reorientation and Construction (APRC). Legislative elections in January 2007 returned the APRC to power in Parliament with 60 percent of the vote. With a strong mandate, the President closely oversees the public administration. However, as reported in the media, there are still frequent changes in Cabinet assignments and turnover of personnel in the Government and the civil service. The longstanding perception of limited press freedom remains little changed, thereby undermining transparency of government operations and has resulted in the country's ranking of 137 out of 175 countries in

the Reporters Without Borders' 2008 World Press Freedom Index. The 2009 Country and Policy Institutional Assessment (CPIA) rating on "Transparency, Accountability and Corruption in the Public Sector" is at the far low end with a 2.0 rating, and this remains an area of considerable concern. The Transparency International Corruption Perception Index has however improved over the 2007- 2009 period with a jump to a better level (106 out of 180 in 2009, up from 143 in 2007).

5. **With its *Vision 2020*, the Government of The Gambia presented in 1995 the country's ambitious strategy for long-term development**, aimed at transforming The Gambia into a dynamic middle-income country by the end of the first quarter of the century. The document outlines six major policy areas to this end: i.e., Agriculture, Industry, Trade, Tourism, Financial Services and Human Resource Development. The Gambian Government considers the series of two PRSPs (PRSP I: 2003-2005, PRSP II: 2007-2011) elaborated so far as contributing to *Vision 2020,* particularly in social development/poverty reduction. However, *Vision 2020* is seen as reaching beyond the PRSPs in terms of economic and scientific/cultural progress in the country.

Economic and Social Developments

6. **The country's macroeconomic performance continues to improve after the instability experienced in the earlier part of the decade.** The IMF's three-year Extended Credit Facility (ECF), approved in February 2007, has continued to support policy adjustment; and macroeconomic stability has been maintained even during the recent unstable situation in the world economy. Successive IMF reviews of the ECF program, including the sixth review carried out in November 2009, have recorded acceptable progress in policy reform.

7. **Recent projections for GDP growth for The Gambia in 2009 of around 3.5 percent have been adjusted upwards by the IMF to 5.0 percent, nevertheless reflecting a change in growth patterns:** 2009 has been the second consecutive year of strong growth in agriculture, which is a particularly welcomed development because of the positive impact it has had on The Gambia's poorer citizens (80 percent of the poor depend on agriculture for their livelihood). The global economic crisis has however taken its toll on the rest of the economy: Tourism, the main driver of growth, in previous year, has been hard hit by the global economic crisis, and a sharp drop-off in remittances from Gambians working abroad has reduced transfers to many needy households. It has also set back the boom being experienced in the residential construction sector in recent years. Inflation, which fell considerably in 2009, is still currently subject to upward pressures and is of rising concern. Looking ahead, the Gambian economy is projected to return shortly to a medium-term path with robust growth, while maintaining single-digit inflation - roughly in line with previous projections and recent pre-crisis trends. Medium-term growth rates of close to 5 percent are foreseen.[1]

8. **Current trends in the business climate are worrisome, as to indicators presented in the World Bank "Doing Business" Report 2009:** The county's rank dropped from 135 to 140 (out of 183) from 2008 to 2009, and progress in new company registrations has fallen every year since the start of the JAS: 291 new companies were registered in 2007, 241 in 2008, and 209 in

[1] IMF country report 10/61; March 2010.

2009, suggesting a weakening business climate. Individual (1-2 person businesses) registrations dropped from 3,620 in 2008 to 2,926 in 2009.

Debt Sustainability and Management

9. **The Gambia has been able to take advantage of the additional debt relief allowed under the Multilateral Debt Relief Initiative (MDRI),** as reported to the IDA Board on December 18, 2007[2] and to the AfDB Board in March 2008. Yet, while full delivery of this debt relief significantly reduces external public debt, there is as previously reported still a high risk that The Gambia will go back to a debt distress situation. This was confirmed by the joint IDA/IMF debt sustainability analysis of February 2009[3]. The large domestic debt stock further supports the assessment that the risk of debt distress remains high. Current estimates are that interest on government debt consumed nearly 20 percent of government revenues in 2009, mostly in interest on domestic debt. High domestic interest rates of close to 20 percent contribute to this high cost of servicing the debt. In contrast to a slight reduction in domestic debt that was planned for in the 2009 budget, the spending overruns referred to by the PRGF review have led to more debt and increased pressure on interest rates. This underscores the need for continued fiscal prudence, maintaining policies to support broad-based growth and export diversification, the need to continue to attract sustained donor support, and improved debt management. The fact that The Gambia still faces a high risk of debt distress has led both AfDB and IDA to provide grants only to the country (as opposed to credits).

Social Developments and Poverty Trends: the PRSP

10. **The 2003 household survey remains the basic source of information on Gambia's poverty profile.** Since the JAS was written, this data source was developed in the 2008 PRSP II and the 2009 Poverty Assessment (PA) carried out by WB staff to establish more recent data, through projections taking into account economic trends since 2003. This approach found that there have been nominal reductions in poverty headcounts on this basis, but there is a slight difference between the PRSP II and PA outcomes: headcount poverty is projected to have risen from 58 percent to 61.2 percent through 2007 in the PRSP II analysis, but fallen from 58 percent to around 56 percent in the 2003-2008 PA work. Overall, both analyses report a fairly static situation. However, it is now recognized that in The Gambia, remittances and internal migration are more important factors in influencing poverty than broad economic trends. Initial work on the influence of these factors on poverty reduction suggests that they have contributed greatly to poverty reduction in the 2003-2008 period, bringing the headcount rate down to some 46 percent by 2008, considerably lower than the simple projections based on broad economic growth factors. On the other hand, the subsequent current sharp drop in remittances being experienced as a result of the global economic crisis can be expected to have a particularly negative influence on poverty in The Gambia due to the reduction in this social safety net on several segments of the poor.

[2] See HIPC Report 41413-GM of November 28, 2007.
[3] Report 47542-GM dated February 11 2009.

11. **The country's health indicators remain relatively good compared with other Sub-Saharan Africa countries.** Infant mortality rates and under-five mortality rates are on par with the best in the Region. Malnutrition, malaria and HIV-1 remain major underlying problems where progress has been limited so far, and attention remains needed. Good progress continues to be made in **Education,** but there is still a big gap between PRSP-II targets and the current status. Donors have supported a successful government program to expand facilities and teacher training, which is having good results. The Education for All–Fast Track Initiative has been prominent in this effort. Gross enrollment rates have particularly increased for secondary levels and for female students, while primary level enrollments have stagnated, albeit at a relatively high level of about 90 percent (Madrasas not included).

12. **The Gambia's PRSP II (2007-2011) was presented to the IDA and IMF Boards in July 2007,** several months prior to the finalization of the Joint Assistance Strategy by IDA and AfDB. The design of the JAS was therefore able to take full account of PRSP II and its emphasis on the achievement of MDGs. The coherence between these three processes (PRSP, JAS and MDGs) has since been maintained. In October 2008, the Gambian authorities completed the first annual progress report of the PRSP II, which indicated that the strategy was being implemented but that more resources were needed to achieve the MDG targets. Following the publication of this report, the staff of the World Bank and IMF prepared a Joint Staff Advisory Note (JSAN), dated February 3, 2009, aimed at helping the authorities with further implementation of the Poverty Reduction Strategy. Key issues raised included: (i) debt sustainability in light of the current investment program; (ii) the need for the maintenance of adequate levels of allocation of budget to poverty reduction; (iii) improved human resource management in the civil service; (iv) continuing attention to the agricultural sector and the need to upgrade policy and analytical work for this sector; and (v) implementation of the groundnut sector reforms.

III. IMPLEMENTATION OF THE JAS: CURRENT PROGRESS AND PROPOSED CHANGES

13. **The original JAS of February/March 2008** remains based on the two main pillars that are linked to the PRSP II, covering the 2008-2011 period, viz:

- **JAS Pillar #1: Strengthening the Institutional Framework for Economic Management and Public Service Delivery, and**
- **JAS Pillar #2: Enhancing Productive Capacity and Accelerating Growth and Competitiveness.**

In general, this PR finds that there has been **good progress in the implementation of the JAS so far** and recommends only minor changes in the scope and content of the original strategy for the remainder of the period. Although the Pillars remain unchanged, several improvements in outcome targets are proposed as described in paras. 14-16. The JAS results towards initial outcomes are described in detail in Annex 1, complemented by a matrix in Annex 2 that provides an overview on progress to date on initial JAS outcomes, indicators and milestones. Annex 3 presents the JAS Lending and Analytical Program (2008-2011), whereas Annexes 4 and 5

introduce the updated JAS Results Matrix and Monitoring Arrangements including proposed modifications at mid-term. A summary of the specific changes proposed within each of the two Pillars is presented below.

14. As described in the JAS, **Pillar 1** has three main objectives: (i) Improving transparency and accountability in the use of public resources; (ii) Improving civil service performance; and (iii) Improving public service delivery in education, health, water and sanitation, and rural electrification. **Work on the first two of these main objectives is now well under way and the objectives are likely to be achieved.** However, the improvement of public service delivery, apart from education, has been more challenging than expected. Supported by the Education for All (EFA)–Fast Track Initiative (FTI) and other Trust Funds (TF), both Banks have been able to provide strong support to the education sector. But only limited resource allocations by the two Banks have been possible for the other subsectors, and significant progress before the end of this JAS period is now not likely except for planning and buildup for the subsequent JAS period. This PR therefore proposes:

- for the **health sector,** to focus exclusively on nutrition outcomes given the lack of funding available for the Banks to support progress in the general health sector.
- for the **water and sanitation sector,** to monitor progress on new connections across the whole country rather than those restricted to the Greater Banjul (GB) Area as originally intended, since efforts by the Banks are broader than the GB Area.
- to remove the JAS outcome on **electricity provision in rural areas**, since there isn't going to be any investment support by the Banks to the electricity sector during this JAS period. Analytical work on the sector will, however, continue (under Component (iv) of JAS Pillar 2) in order to identify options and prepare the ground for future progress.

15. **Pillar 2** has four main components: (i) Promoting a competitive investment climate/Growth and Competitiveness; (ii) Facilitating access to financial resources by micro, small and medium enterprises (MSMEs); (iii) Strengthening the agricultural sector; and (iv) Enabling the environment for development of the energy sector. **Except for agriculture, progress on the Pillar 2 components has been slow because the main attention so far has been on Pillar 1 activities.** On the other hand, agriculture has had strong and continuing support and has shown impressive progress, helped also by good climatic conditions. The four components for Pillar 2 are **proposed to remain unchanged** as a result of this Progress Review, apart from a slight broadening of the third objective (see below). However, it is proposed to adjust or drop five of the outcomes and respective indicators originally proposed for being measured to capture progress as follows:

- It is proposed to replace the three outcomes originally proposed to measure progress in the **investment climate** component under the first objective, since these have proven difficult to measure or not sufficiently relevant to the item being tracked. The three replaced items are: (i) tourist numbers; (ii) agribusiness exports; and (iii) credit to the private sector. These are proposed to be replaced by two items: (i) monetary value of new private investment attracted in the JAS period through the Gambia Investment Promotion

and Free Zones Agency (GIPFZA, dissolved in 2010) and the Gambia Investment and Export Promotion Agency (GIEPA, created in 2010); and (ii) time and cost of company registrations (through the "Doing Business" survey). These changes were initiated as result of the discussions at the stakeholder consultation for the PR held in October 2009.

- It is proposed to broaden the third objective of Pillar 2 to cover the **Rural Development Sector in addition to just the Agricultural Sector** since this better corresponds to the interventions supported by the two Banks and Government.
- Given the lack of resource allocation expected, it is proposed to drop two outcomes linked to the Pillar 2 component on the enabling environment of the **energy sector,** where it was proposed to monitor (i) the mobilization of funding for sector development, and (ii) the application of new regulatory tools. These items are proposed to be replaced by a new outcome aiming at interventions for the reform of the electricity sector to be agreed with Government.

16. Overall, the net result of the changes proposed as a result of this PR are:

- for the number of outcomes being monitored under the JAS to be reduced from 17 to 13;
- for 4 of the remaining 13 outcomes being monitored to be adjusted to make them more relevant or realistic.

Details on progress and proposed changes are in Annex 1.

IV. RESOURCE MOBILIZATION AND PORTFOLIO MANAGEMENT

17. Both the WB and AfDB have mobilized the expected amounts of IDA 15 (FY09-11) and ADF 11 (CY 08-10) funds expected. Additional resources from the **IDA-15 Pilot Crisis Response Window** in the total amount of US$9.5 million were allocated to The Gambia in FY10, thereof of US$5.5 million for the **Third Education Sector Project Additional Financing**, and US$4 million (with a 50% contribution to the total grant of US$8 million) for the **Growth and Competitiveness Project.** Further, the WB was able to mobilize additional funds from the following sources: for the **Emergency Agriculture Production Project (EU GFCRP TF, US$7.5 million, FY10),** the **IFMIS Project (IDA, US$5.25 million, FY10),** and the **Rapid Response Nutrition Security Improvement Project (RSR-MDTF, US$3 million, FY11).** In addition, in FY08, the **Capacity Building for Economic Management Project (CBEMP, US$3 million**) obtained some remaining IDA-14 funds. From the AfDB side, the new **Artisanal Fisheries Supplementary Project (UA 5 million)** approved in June 2009 gained Nigeria Trust Fund (NTF) financing. Also, the AfDB budget support operation was augmented by UA 1 million from the Africa Food Crisis Response (AFCR) to assist The Gambia in addressing the food crisis which preceded the financial crisis. The amounts that will become available from IDA 16 and ADF 12 for the final years of the JAS are not yet known, but any projects that started can have only a limited impact on JAS outcomes given the time available. Annex 4 presents the JAS Lending and Analytical Program with updates included on additional operations as compared to the initial program.

18. **Despite the relatively weak local capacity in The Gambia, the implementation of both portfolios is generally satisfactory based on recent Country Portfolio Performance Reviews (CPPRs) by both institutions.** AfDB (CPPR in July 2009: current portfolio 11 projects including 3 multinational projects) found that the overall rating of the AfDB portfolio had improved since the last CPPR in 2006 (rating up from 2.01 to 2.55 out of 3.0), but the proportion of projects at risk (33 percent) remained unchanged. There are currently no problem projects in the AfDB portfolio. **IDA** (CPPR in October 2009: portfolio was 4 projects of which one is now closed) recorded that one project out of the four was a problem project (Gateway Project) with several risk flags covering Financial Management, M&E, Project Management, and Long-Term Risk. However, some useful outputs and outcomes from the project were achieved before completion, particularly the creation of a business park next to the Banjul International Airport, and the rating was raised to Moderately Satisfactory (MS) at completion. The three other projects are also expected to achieve their objectives. Among other recommendations, both the AfDB and IDA CPPRs called for more attention to Quality at Entry and more attention to results assessments during supervision. The AfDB report suggested that future CPPRs should be carried out jointly by AfDB and IDA in view of the synergy that could be obtained from a joint approach. The IDA report emphasized the need for better performance on financial management and procurement.

19. **Monitoring and Evaluation and the link to the results agenda of the project portfolio of both Banks still need improvement,** as is noted in the CPPRs and project implementation assessments. Many projects under way have only a limited number of indicators to track performance or do not have updated information in supervision reports. Projects often lack relevant baselines. This was one of the lessons from the last CPPR series and needs to be addressed as a Quality-at-Entry issue.

V. COUNTRY DIALOGUE AND AID HARMONIZATION

20. **The country dialogue with both Banks has been close during the JAS period.** This has been demonstrated by the good progress on policy issues covered by the two budget support operations supported by the AfDB and the WB, and the generally positive assessment of the performance of the two portfolios (as described in Annex 1). During the discussions with authorities on JAS progress for the preparation of this report, the positive view on the country dialogue was confirmed. However, the authorities have been expressing the desire for increased allocations of ADF and IDA resources to help fuel economic development and the accelerated achievement of the MDGs. The Banks have been able to respond to this concern to some extent by mobilizing trust funds to augment the core financial support through, for example, the Pilot Crisis Response Window (WB) and the Nigeria Trust Fund (NTF) (AfDB). Limited allocations can also be augmented through regional (multinational) operations that include The Gambia, and by encouraging the private sector arms of both Banks to invest in The Gambia. The authorities have also expressed the wish for more attention in the second part of the JAS implementation to agriculture and the government's electrification program. This has been reflected in the fine-tuning of the JAS described in this report insofar as resources can be made available.

21. **The harmonization of the assistance strategies of the AfDB and IDA through the JAS has improved the coordination between the two Banks and encouraged better coordination with other donors, but more interaction is still needed.** A good example of successful coordination is the AfDB/IDA Development Policy (Budget Support) series of operations which has also included the EU as a major partner. The involved donors joined with the Government to work on a common matrix of reform actions envisaged for the 2008-10 period. This has led to better development outcomes (such as the current progress on the groundnut sector and PFM reforms). However, more coordination between AfDB and IDA, and also other donors on shared learning through shared project and program supervision–and possibly joint dialogue with government authorities on strategic focal areas (particularly if based on joint analytical work) - would be advantageous, even if associated with some costs on the side of both organizations in terms of additional effort and time needed.

22. **Sectoral aid coordination groups of the various donors and UN agencies in Banjul are still not very active in The Gambia** and should be further encouraged in a joint effort by both Banks. There has been little progress so far on the harmonization of safeguard policies between the Government and donors as envisaged in the Paris and Accra meetings on harmonization. This may come at a later stage. It is also noteworthy that the AfDB is currently preparing a **Regional Integration Strategy Paper (RISP)** for West Africa that will include The Gambia. This calls for an even wider scope of donor harmonization.

VI. LESSONS LEARNED AT MID-TERM

23. **Both the Banks and the Government can draw some lessons from the first part of the JAS** and the implementation of the PRSP II. These include:

- Effective capacity building and positive development outcomes are dependent upon institutional memory. Hence, it is important that key performing civil service staff are kept in place for a reasonable amount of time to ensure that imparted training is institutionalized and mainstreamed. In the past, the Gambian civil service has been beset by frequent staff rotations and organizational reforms; and these have weakened the ability of projects to contribute to the institutional development of the agencies on which they were focused and have tended to slow down the progress of the different projects.
- Well-performing projects have usually benefited from close supervision and dialogue between the donor partner and the Government.
- The observed increased importance of the contribution of agriculture to economic growth can have implications for the design of the country's social safety net because of the higher uncertainty associated with income derived from agricultural activities.
- The Gambian authorities have demonstrated their capacity to implement the coherent reform program supported by the Development Policy (WB) and Budget Support (AfDB) operations of the JAS giving some confidence that additional key reforms can be achieved in the coming JAS period.

- Monitoring of evolving JAS outcomes remains inadequate. In some cases, baselines are still missing. This situation needs to be improved by assigning clear responsibilities in this regard.

VII. JAS STRATEGY FOR THE REMAINING PERIOD

24. **A joint AfDB/WB JAS mid-term consultation with stakeholders to assess progress was held in Banjul in October 2009, organized and chaired by the Ministry of Finance and Economic Affairs**. Consultations were centered on the two JAS pillars; namely: (i) Strengthening the institutional framework for economic management and public service delivery, and (ii) Enhancing productive capacity and growth and competitiveness. Key stakeholders from government, civil society and the donor community were present. Overall, the participants expressed satisfaction with achievements of the JAS to date, noting that key outputs were being achieved as planned and good progress was being made on several PRSP outcomes as envisaged. However, it was also noted that (i) lagging progress in the health and water supply subsectors was not yet being alleviated by JAS-related investments; (ii) access to finance by farmers and businessmen remained difficult, with interest rates up to 20 percent for credit that was particularly crippling for farmers; and (iii) there has been limited progress on upgrading the power sector. All of these sectors (health, water, power and finance) were part of the Joint Assistance Strategy and should either be covered in the remaining JAS period if funds are available, or at least preparations should be made for coverage in the post-JAS period. The Government reaffirmed its commitment to the JAS and underlined its wish for continued assistance in achieving the MDGs and the PRSP.

25. **For the remaining part of the JAS, this mid-term review does not foresee any major changes in the original strategy, which is proving to be robust and successful so far.** Some of the originally envisaged outcomes are suggested to be removed from the JAS Results Matrix, since they are neither attributable to the activities carried out so far, nor realistically expected to be covered in the remaining JAS period. (This involves tourism, agribusiness exports, credit to the private sector, and the rural electrification subsector). The expected emphasis during the second half of the JAS on the JAS Pillar 2 activities[4] should now be pursued vigorously as originally planned. Institutional and governance improvements on which early emphasis was placed have now moved forward sufficiently to pursue the development of the real sectors and start to make progress on reducing unemployment through enterprise development. Prior Analytical and Advisory Activities (AAA) work has now identified the way forward and the instrument for this should be the upcoming IDA Growth and Competitiveness Project. **Both the WB's International Finance Corporation (IFC) and the Private Sector Development Department of the AfDB could now attempt more determined efforts to support the establishment of foreign and local enterprises, trade facilitation, and also risk management** using the foundation of reforms that have been carried out over the last several years and the arrangements put into place to facilitate enterprise development by the, now closed, Gateway Project. These new efforts should include work on the financial sector to facilitate access to credit at reasonable cost by investors. New efforts by IFC and AfDB to mobilize funds which are additional to the IDA and ADF allocations would partly respond to the government's concerns

[4] JAS Pillar 2: "Enhancing Productive Capacity and Accelerating Growth and Competitiveness."

expressed in the stakeholder consultation at the inevitably limited level of transfers by the two Banks in support of The Gambia through IDA and ADF. Some minor adjustments to the progress indicators used to monitor JAS outcomes are proposed (See Annex 1)[5] It will be important to move forward with the proposed WB Energy Policy Note to enable further progress in the energy sector in the next JAS period. If possible, a full sector survey of the agricultural sector could usefully be introduced in 2010 or 2011 to identify policy measures needed to maintain the progress of this important sector in the coming period. Furthermore, the AfDB should move ahead with its planned Private Sector Profile to compile fundamental information for private sector activity and development.

26. **The JAS identified several risks for its implementation which remain highly relevant.** These included the external factors of a potential drought and the susceptibility of the Gambian economy to the impact of a global recession or an increase in oil prices. Internal factors identified were: (i) lack of support for the continuation of the reform agenda; and (ii) weak governance and weak management capacity undermining development efforts. So far, these risks have either not materialized or the designed mitigating measures have been effective in reducing impact to acceptable levels which should permit the "scale and scope of the ongoing program" to be continued (JAS, para. 131). Oil prices have come down from their peak experienced in 2008, and current levels do not undermine the Strategy which aims at more efficiency in the use and monitoring of public resources. This is also important to help mitigate the impact of the current shock to the global economy, a risk which has had to be dealt with and which is undermining the tourist industry's performance. Fortunately, The Gambia has not suffered a serious drought yet during the JAS period. However, most projects in the agricultural sector are designed with integral drought mitigating measures–e.g., AfDB NERICA (New Rice for Africa) and PIWAM (Participatory Integrated Watershed Management) projects–which will protect farmers more if drought occurs. These programs should continue. Where farming areas were affected by the economic crisis, a WB project to mitigate impacts was introduced on an emergency basis under the Global Food Crisis Response Program. In 2008, the AfDB responded to the food crisis by restructuring the NERICA and Farmer-Managed Rice Irrigation projects to avail government of resources to address the problem. On the potential weak support by government for reforms, and governance and management risks, the experience so far is that government support for the reform program has remained strong, and this has allowed good progress in the budget support operations supported by AfDB/IDA/EU. Governance and Management weaknesses remain areas of risk, but mitigating measures through TA and close dialogue with the Government have for the most part enabled a reasonable outcome to be maintained. However, the continued low CPIA rating on "Transparency, Accountability and Corruption in the Public Sector" is considered a remaining risk affecting private investment and growth.

VIII. CONCLUSION AND RECOMMENDATION

27. **The JAS is so far on track and the basic approach of the JAS should be maintained as it is.** Both Banks have to date delivered projects and outputs in line with expectations and are

[5] Tourism figures are no longer a useful measure of business development for example given the strong exogenous factors affecting tourism. A better indicator is the time and cost of company registration or new private investment attracted.. Nor are agro-industrial exports a suitable indicator of the business climate. Changes are proposed in Annex 1. The expansion of the electric power sector through an increase in investments has been de-emphasized given the limited funds available for this at present, and pending a change in price policy.

moving into the second half of the JAS period with good prospects for a successful outcome to the JAS by end 2011 provided resources from IDA 16 and ADF 12 are made available in line with expectations. Monitoring of evolving results needs to be improved to allow a better assessment of outcomes. The major upheaval in the world financial system has not yet impacted The Gambia to the extent that the outcomes of the JAS efforts are threatened, particularly since some new mitigating measures were taken to avoid problems for the rural poor in some districts through an emergency agriculture project, and the continuity of education spending has been safeguarded by the allocation of funding from the WB Pilot Crisis Response Window. A Supplementary loan for the AfDB Artisanal Fisheries Project has been secured from the NTF, while the Budget Support operation has been augmented by UA 1 million from the AFCR. Good progress has been made in Pillar 1 objectives in the first half of the JAS period. Major efforts in the second half of the JAS period are now expected to support Pillar 2 outcomes other than agriculture, including through projects to upgrade water supply to citizens, and to spur enterprise development to create jobs. Significant new power sector investments are not expected to be made in the remaining period so that the anticipated expansion of electric power connections is unlikely. This investment will now have to be made during the next JAS period. The rural electrification subcomponents should be eliminated from the JAS program apart from ongoing sector work, in view of the current shortage of IDA and ADF funds. With the elimination and/or substitution of unrealistic outcomes and associated indicators related to improved investment climate, the number of JAS outcomes sought for the remaining period is proposed to be reduced from 17 to 14. If possible, a full survey of the agricultural sector could usefully be introduced in 2010 or 2011 to identify policy measures needed to maintain the progress of this important sector in the coming period.

28. **Policy adjustment, governance improvement, and project performance have been maintained at satisfactory levels so far,** enabling encouraging progress. However, achievements are fragile and risk setbacks unless every effort is made to maximize the chance of the sustainability of the reforms achieved and the sustainability of the economic benefits being created by the various projects. Sustainability must now be given the highest priority in supervision by the Banks' teams and receive close government attention. This may then allow the outcomes from this JAS to contribute to a solid foundation for a subsequent JAS in 2012 and beyond, and help The Gambia to achieve the progress sought in the PRSP and the MDG challenges.

ANNEX 1:

The Implementation of the JAS and Results Achieved at Mid-Term

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1. **The original JAS of February/March 2008 is unchanged to date.** It remains based on the two main pillars selected to be linked to the PRSP II, covering the 2008-2011 period, viz:

- **JAS Pillar #1: Strengthening the Institutional Framework for Economic Management and Public Service Delivery, and**

- **JAS Pillar #2: Enhancing Productive Capacity and Accelerating Growth and Competitiveness.**

The JAS Results Matrix together with achievements in outputs and outcomes to date are presented in Annexes 2 and 4. The matrix highlights the progress on the results chain for the JAS program and the progress of the indicators that have been identified to measure progress. This section reviews (i) the progress made to date in meeting the JAS **outcomes** envisaged in the original document and the operations that supported them; (ii) portfolio management issues connected with the portfolios of the two Banks; and (iii) coordination and monitoring issues.

Current Progress towards JAS Outcomes

JAS Pillar 1:

Strengthening the Institutional Framework for Economic Management and Public Service Delivery

2. **As described in the JAS, this Pillar has three main components:** (i) Improving the transparency and accountability in the use of public resources; (ii) Improving civil service; and (iii) Improving public service delivery in education, health, water and sanitation, and rural electrification. Progress on these is reviewed as follows:.

Component (i): Improving the Transparency and Accountability in the Use of Public Resources *(three outcomes sought):*

JAS Outcome #1 sought: Strengthened public financial management and better allocation of public resources

3. **Supported by the two Banks and other donors, the Government has made good progress in upgrading Public Finance Management (PFM) from the dismal state that PFM had reached 5-6 years ago.** The main instruments that have facilitated progress have been the two institutional support projects financed by the Banks and the budget support operations by both Banks. Recent improvements achieved on the revenue and expenditure side are as follows:

- As reported by the recently completed **Country Financial Accountability Assessment** (CFAA), major recent reforms have improved the transparency and accountability in the use of public resources through, inter alia: (i) updating the legislative framework for budget management and public procurement; (ii) developing and using the Integrated Financial

Management Information System (IFMIS), introduced with support from the IDA-funded **Capacity Building for Economic Management Project (CBEMP)**; (iii) reducing the backlog of audited public accounts; and (iv) establishing the Gambia Public Procurement Agency.

- On the revenue side, the Gambia Revenue Authority launched a three-year strategic plan (2008-2010) to upgrade performance, and it has set specific targets for tax collection and audits of large taxpayers. Performance is being monitored by AfDB and IDA under their fully disbursed ongoing **budget support operations**. Revenue collection was being maintained at acceptable levels through 2009; however, reduced receipts from the fuel excise tax in the first part of 2010 could lead to the introduction of some policy adjustments if the trend continues.

4. **While steps on both the revenue and expenditure sides are positive, the sustainability of the processes introduced is not yet assured**, particularly for the IFMIS which requires funding for development, maintenance and capacity building. The Government has prepared a sustainability plan for IFMIS, and needed costs for 2009 were included in the government's 2009 budget as one of the prior actions of the WB **Public Sector Reform and Growth Grant** (budget support) in FY09. A follow-up IDA grant is planned to be delivered in FY10 through the proposed new **IFMIS Project.** Both Banks continue to monitor performance.

5. **Further integrating of PRSP priorities into the government budget.** Another objective has been to better integrate the PRSP expenditure priorities into the government budget. The introduction of IFMIS has allowed a greatly improved monitoring of PRSP-related allocations and expenditures of government-sourced funds. Records now available show that after the HIPC debt reduction achieved in 2007, the Government was able to allocate increased amounts to PRSP-related expenditures in 2008 and 2009. This trend has continued in 2010.

6. On the JAS proposals to help improve **public procurement** to provide the country with a more efficient and cost-effective use of public funds, there has finally been a good start in upgrading current practices through the implementation of an agreed version of the 2005 Country Procurement Issues Paper (CPIP) Action Plan. The Ministry of Finance informed the World Bank that the Government approved the plan in December 2009 and has requested technical and financial assistance for its full implementation. Progress on this is now expected during the second half of the JAS period with support from the World Bank and a new program of support in this area by the European Union (EU).

JAS Outcome #2 sought: Strengthened national statistical system

7. **The two Banks continue to support the Government in its efforts to improve data quality and availability** so that monitoring of economic developments and poverty reduction can be strengthened. Support for the Gambia Bureau of Statistics (GBOS) has been provided by the both the IDA **CBEMP** (FY07) and a small Trust Fund operation to help **transform the previous Central Statistical Department (CSD) into the current GBOS**. A key step

(completed in 2008, before the JAS period) to further improve the GBOS was the publication and adoption of the WB TF-supported "Strategic Plan for the Development of Statistics in The Gambia 2008-2011", now under way. Further, the broad adoption of IFMIS has led to greatly improved financial reporting which is recorded and made available by GBOS. AfDB also continues to support GBOS through the International Comparison Program for Africa (ICP-Africa), a global initiative that aims, inter alia, to strengthen national statistical capacity. In addition, various pieces of analytical sector work have helped develop data sources. At the local level, AfDB and WB projects incorporate data gathering systems which capture investment impacts and outcomes. At the apex level, GBOS is gradually being strengthened with the efforts of both Banks. However, much remains to be done, because many collected statistics still take a considerable time to be published. Overall, progress is being made and the statistical system is being improved, but at a slow place. Further support to Statistics in The Gambia has been requested by the Government, and options are currently being discussed with the WB team.

JAS Outcome #3 sought: Strengthened audit function

8. **On the audit side, there has already been impressive progress during the JAS period supported by the efforts of both Banks and key donors such as the European Commission (EC).** Until late 2008 the last external audit of government accounts had been for the 1999 accounts. After major efforts to bring the auditing up to date, audits for 2000-2004 were completed by the National Audit Office (NAO) and submitted to the National Assembly in January 2009 as part of the WB Development Policy Grant prior actions. The second operation, this time by the AfDB (the AfDB Poverty Reduction Budget Support), had the submission of audited accounts for 2005 and 2006 as prior actions, and this was achieved by mid 2009. Progress on the backlog has continued since then. The main operations contributing to the achievement of this good progress have been the studies and technical assistance provided by various projects supported by both Banks: the ongoing AfDB **Institutional Support Project for Economic and Financial Governance** (ISPEFG, 2007) and the WB **CBEMP** have provided hardware and training which has empowered the work of the Ministry of Finance (MoF) and other agencies, including the NAO, leading to the launch of IFMIS and other key results. The sustainability of this audit effort, covering both internal and external auditing improvement, has until now been supported by TA from the UK's Department for International Development (DFID), but this support ended in March 2010. With the likelihood of major savings from the ongoing AfDB ISPEFG, Government may consider utilizing those savings to pursue residual activities under the DFID support. EU funding may also be available. It will be important to maintain the momentum of recent achievements.

9. **Apart from contributing to the three outcomes described above, projects by the Banks have contributed to other governance aspects.** The AfDB **ISPEFG** also provides assistance to the National Audit Office and the new Directorate of Central Project Management and Aid Coordination; and three TAs that have assisted the Government in meeting the PRGF performance criteria. The WB **CBEMP** strengthened the role of Parliament and civil society in overseeing and controlling the use of public resources, and the recently completed WB **Report on the Observance of Standards and Codes** (ROSC) is exploring options to strengthen the

effectiveness of the auditing and accounting profession in the country for improved services to both the public and the private sector, with potential positive impacts on the investment climate. Finally, the ongoing WB **Community-Driven Development Project** (CDDP) has been contributing to civil society empowerment by involving citizens groups in subproject choice and expenditure allocations. There has also been notable progress in improving the transparency and accountability in the development process through citizen engagement and the activities of the National Assembly through various projects and programs of both AfDB and IDA.

Component (ii): Improving Civil Service

JAS Outcome #4 sought: Enhanced Human Resource management policy and tools are available

10. **There has been progress but it is threatened by budget constraints.** A full reform strategy for the civil service was prepared as part of the Banks' institutional development reform projects, and a WB/AfDB/DFID **Civil Service Reform Study** (FY08) has analyzed options for the civil service reform and a pension plan. A Civil Service Reform Strategy for the years 2009-2012, which includes an enhanced human resource policy, has been developed and was adopted by the Cabinet in mid 2009 for implementation through its Civil Service Reform Board. The strategy envisages key reforms to be implemented through 2011, e.g., on civil service salaries and performance evaluation systems. These reforms continue to have the government's strong support. One factor that may delay the reform program, however, is the effect on government revenue of the current economic downturn. This has limited the flexibility of the government to adjust some civil service salaries upwards as called for in the strategy while staying within the agreed fiscal limits.

11. However, the Government has increased salaries by 48 percent over the past two years, which appears to have had a beneficial impact on its ability to attract and retain competent staff at the higher levels of government. Yet, reduced revenues as a result of the fiscal crisis and massive hiring of security personnel have reduced the fiscal space available to government to further improve civil servant compensation. Following the challenges in implementing the originally designed pay reform strategy, the World Bank has provided support to the Government in developing a **Pay and Employment Model,** to provide the policy maker with a tool to conduct sensitivity analysis to help estimate the immediate fiscal impacts of changes in pay and employment structures, and future impacts of such changes on the pension bill. An **Institutional Development Fund** (IDF) proposal is under review to support the Civil Service Reform, with particular focus on wage bill management. The IDF grant, if approved, will help to improve budgeting, planning, and expenditure monitoring by strengthening the government's ability to effectively assess and monitor wage and pension requirements as well as staffing levels over the medium to long term.

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Component (iii): Improving Public Service Delivery in Education, Health, Water and Sanitation, and Rural Electrification

12. **Overall, good progress has been made in improving public service delivery in education, but there has been little change in health and electrification delivery so far due to JAS actions and only limited improvement in water and sanitation.** It is unlikely that there will be significant change in this situation in the coming period because of the limited number of ongoing operations.

(a) Education

JAS Outcome #5 sought: Gross primary enrollment rate reaches 100 percent

JAS Outcome #6 sought: Gross completion rate reaches 90 percent

13. **The Education for All–Fast Track Initiative continues to support The Gambia** with the recent approval of a US$28 million grant to support basic education over the period of 2009-2012, and both Banks have freestanding projects (see details in Annex 3) and supportive technical assistance grants. In addition to improving enrollments, efforts are under way to ensure improved completion rates and higher teaching standards. After growing well from 2000, when the **enrollment rate** was 65 percent, the current rate of 87 percent in 2009 is still short of the 2015 target of 100 percent unless Madrasa[6] enrollment is included, in which case the current gross rate reaches more than 90 percent (the data of the Madrasas are currently being assessed for consistency). In absolute values, the school enrollment figures have increased by more than 30 percent since 2000; however, this growth has been slower than the growth in the school-aged population of 7- 12-year-olds. Given the efforts currently being made by the Government and the strong support from donors, primary enrollment rates can be expected to continue to grow through to the end of the JAS period. Primary **completion rates,** at 67 percent in 2009 (with Madrasas not included) and 79% (with Madrasas included), respectively, were expected to increase to 80 percent by 2010 and to 100 percent by 2015. This will be a difficult target to reach in the time still available. Seventy-five percent is now expected by the end of the JAS period for public schools not including Madrasas. Substantial attention is also being given during the JAS period to expanding access to quality education, especially for girls. Here there has been very good progress. The "gender gap" has narrowed from 13 to 6 percent at the lower basic level and from 16 percent to 1 percent at the upper basic level. It should be mentioned that this improvement has been affirmative action including two girls' secondary schools constructed by the AfDB-funded Basic Education Project (Education III). The JAS noted that after enrollment the next challenge is to improve education outcomes and the quality of schooling. The challenge of improving quality remains, and efforts are ongoing through the various interventions to achieve this improvement. The two ongoing projects by the Banks, and the proposed new **Additional Financing** for the IDA Third Education Sector Project–the latter specifically with focus on higher education and teachers' training–are contributing to this quality improvement effort.

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[6] Arabic Islamic school

(b) Health

JAS Outcome #7 originally sought: Increased number of households with access to basic health services

- ⇨ ***It is now proposed to exclusively focus on nutrition outcomes in this subcomponent, given the lack of funding available for the two Banks to support progress in the general health sector.***

14. **There has been little direct support to the general health sector** by the two Banks during the JAS period so far, and some support–with an exclusive focus on nutrition–is envisaged in the remaining part of the JAS implementation. The AfDB **Health Services Development Project** was closed prior to the start of the JAS period. There has been a continuing, but unmeasured, impact from this project. The WB **CDDP** has financed a small number (4-5) of health subprojects in 2008 and 2009, but health projects have not generally been selected by the beneficiary communities in this demand-driven project. The WB and AfDB budget support projects have provided overall budget support which may have benefited the health sector indirectly. However, a new nutrition-related work program has emerged on the side of the WB, with a Rapid Social Response **Nutrition Security Improvement** operation being prepared for final approval by the RSP-MDTF, and a complementary **Technical Assistance** to strengthen the institutional capacity of the National Nutrition Agency NaNa, already ongoing, since December 2009.

(c) Water and Sanitation

JAS Outcome #8 originally sought: Increased number of water and sanitation connections in the Greater Banjul (GB) Area

- ⇨ ***It is now proposed to monitor progress of new connections across the whole country rather than those restricted to the GB Area since efforts by the two Banks are broader than the GB Area.***

15. **There has been no direct support for water and sanitation improvement** in the GB Area by the two Banks during the JAS period, and none is planned that can have an impact before the end of the JAS period. Inland, the IDA **CDDP** has been providing improved water connections in rural areas (66 subprojects have benefited an estimated 79,700 people since the start of the JAS to date), and investments from this project are expected to continue in the sector for the remainder of the JAS. AfDB plans a **Water Supply and Sanitation Project**, which could start before the end of the JAS period. Although this project will not yet have had a significant impact in terms of outcomes during the JAS period, it should start accelerating progress in this MDG subsector.

(d) Rural Electrification

JAS Outcome #9 originally sought: Increased number of households with access to electricity in targeted areas

⇨ *Recommended to be dropped as a JAS indicator.*

16. **There has been no direct support for investment in rural electrification** by the two Banks during the JAS period beyond the AfDB **Rural Electrification Project** which was completed in 2007, and none is planned that can have an impact before the end of the JAS period. There has been little progress so far in the introduction of alternative cooking fuels. Progress in the electrification program is currently constrained by the high cost of electricity in The Gambia, which currently has the highest cost structure in the Region. There are plans to address some sector issues during the second half of the JAS period. Various studies have been implemented. The AfDB **Renewable Energy Study** (2008) reviewed options available to The Gambia, to expand the use of renewable energy. IDA carried out a study of electricity pricing issues under the recently closed **Gateway Project** and is currently developing this and other studies into an **Energy Policy Note**. The proposed AfDB support to the regional **OMVG Power Generation Project** is currently on hold pending the resolution of financing issues and regional agreements. It is proposed to remove this outcome from the JAS Results matrix. The work of both Banks on the energy sector will be subsumed under JAS Pillar 2, component (iv).

JAS Pillar 2:

Enhancing Productive Capacity and Accelerating Growth and Competitiveness

17. **As described in the JAS, this Pillar has four main components**: (i) Promoting a competitive investment climate/Growth and Competitiveness; (ii) Facilitating access to financial resources by micro, small and medium enterprises (MSMEs); (iii) Strengthening the agricultural sector, and (iv) Enabling the Environment for Development of the Energy Sector. Progress on these is reviewed below. Pillar 2 results have proven more difficult to measure than Pillar 1. The main problem has been the lack of available baselines and data collection problems, except for agriculture where good data are available. For this mid-term review, general trends have been assessed where baselines and time series are missing. In several cases where there is no discernable link between the outcome being monitored and the actions of the JAS, some changes in the outcomes to be monitored are recommended.

Component (i): Promoting a Competitive Investment Climate/Growth and Competitiveness

JAS Outcome #10 originally sought: Increased number of tourists

⇨ *Recommended to be dropped as a JAS outcome.*

JAS Outcome #11 originally sought: Increased volume of agribusiness exports

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⇨ *Recommended to be dropped as a JAS outcome.*

JAS Outcome #12 originally sought: Increased credit to private sector

⇨ *Recommended to be dropped as a JAS outcome.*

In lieu of the three initial outcomes, that are recommended to be dropped, the following alternative outcome is suggested to be monitored, instead:

(New) JAS Outcome # 9: Improved investment climate

To be measured by the monetary value of new private investment attracted in the JAS period through the Gambia Investment Promotion and Free Zones Agency (GIPFZA) and Gambia Investment and Export Promotion Agency (GIEPA), respectively, and the time and cost of company registration (through the Doing Business survey).

18. **There has been considerable project-related study activity in line with the JAS in this component**, but most of the work so far has been in problem identification and suggestions for reform rather than supporting specific actions to improve the business climate. Implementation of these various recommendations could help the country to improve the business climate during the second half of the JAS if action is taken. The proposed WB **Growth and Competitiveness Project** (FY11) is being designed to make progress in this regard. Action by the Government is clearly now needed because available indicators show little actual progress. A small TA operation to help create **commercial community enterprises through the promotion of fuel efficient stoves and biomass briquettes** might provide an interesting learning field for innovate ideas in the field of business promotion in The Gambia.

19. **The monitoring indices proposed in the JAS for this component have so far proven problematic** either because of the lack of data or because there are very limited concrete actions included in the JAS to cause a result in the objective. Participants at the JASPR stakeholder consultation suggested dropping tourism performance as a JAS indicator because of the cyclical nature of the data and the indirect link with the investment climate. This JASPR has adopted that suggestion. It is proposed here that new company registrations could be an alternative item monitored to capture the dynamism of the investment climate. If possible, it would be useful to also monitor the time and cost to register a new company in **2010 and 2011 in order to capture specific changes/improvements in "doing business" in The Gambia.**

20. **Increased volume of agribusiness exports were also selected as an outcome under this JAS component**. This has proven to be unsatisfactory because it has turned out to be too closely linked to the reform of the groundnut sector in the JAS, which has its own structural problems not linked to the general investment climate. This outcome and related indicator have therefore been dropped. It is now proposed to rely on the two indicators referred to above: "Doing Business" statistics regarding the cost and time required to register businesses, and results regarding statistics on new private investment attracted by GIPFZA and GIEPA, respectively.

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21. **The Gambia has not been immune to the impact of the current world financial crisis,** which has led to an uncertain banking market for the private sector. This has been somewhat mitigated by the availability of the several lines of credit, mainly microcredit, being made available through various AfDB and WB projects as well as other donors. IFC has also been active in microcredit. Government sources estimate that while the administrative arrangements for credit have generally started to improve during the JAS period, absolute amounts being granted have not yet grown significantly. Reliable aggregated data on credit to the private sector are not yet available, but this could be a useful indicator and will need to be tracked during the second half of the JAS. In response to the challenges of the international global financial crisis, the IDA has allocated additional resources in the amount of US$9.5 million from the Pilot Crisis Response Window (CRW), thereof of US$5.5 million for the Third Education Sector Project Additional Financing, and US$4 million (with a 50% contribution to the total grant of US$8 million) for the Growth and Competitiveness Project.

Component (ii): Facilitating Access to Financial Resources by Micro, Small and Medium Enterprises (MSMEs)

(New) JAS Outcome #10: Improved access to finance to MSMEs

(The original outcome "Improved access to finance" was qualified by adding the target group of MSMEs.)

22. **There has been an expanding effort during the JAS period to make progress on the provision of better credit access to MSMEs** when they need it. So far there has been more progress in microfinance than SME finance because of the various project designs. AfDB's ongoing **Entrepreneurship Promotion and Microfinance Development Project** (2006 approval) is planned to operate throughout the JAS period providing microfinance and training. Specific outputs in terms of loans are still quite limited so far, but up to 10,000 clients are envisaged by the end of the project in 12/2012. **IFC** is working on a **program to improve access to finance** through microfinance institutions and trade finance through local banks. The AfDB **Community Skills Improvement Project** (2000, UA5.89 million) completed in March 2010 also offered micro credit to Gambians in addition to upgrading their skills. IFC is also working on improving the market linkages of these institutions through advisory services (through the PEP Africa and Africa MSMEs). The **IDA-funded Growth and Competitiveness Project** (under preparation) will provide technical assistance and training to banks and MFIs to increase staff productivity, strengthening staff capacity to appraise and grant loans to MSMEs and development of new financial products such as mobile banking and leasing through a cost-sharing basis. All these interventions could establish some positive outcomes towards the end of the JAS period. Weak local capacity has hindered progress on outcomes. Central Bank records give the number of microfinance clients at the end of 2009 as 158,000, compared with 144,500 at end 2008 and 129,000 at end 2007. Growth has been steady at around 10 percent in the recent period. Total loans outstanding reached GMD 271 million at end 2009, up from GMD 242 million at end 2008 and GMD 233 million at end 2007.

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Component (iii): Strengthening the Agricultural Sector *(initial)*
Strengthening the Agriculture and Rural Development Sector *(proposed new)*

⇨ ***It is recommended to broaden the scope of work in this JAS component by including reference to Rural Development into the component name.***

This reflects the range of work carried out by both Banks in this area of intervention, which goes beyond support to more narrow agricultural production.

JAS Outcome #11 sought: Improved productivity of crops, livestock and forestry

23. **The Government of The Gambia has recently (in July 2009) formulated a Gambia National Agricultural Investment Program.** This comprehensive program will be the implementing instrument for the ECOWAS Agricultural Policy for West Africa (ECOWAP) formulated under the framework of the NEPAD Comprehensive Africa Agriculture Development Program (CAADP). The recent establishment of a Central Project Coordination Unit at the Ministry of Agriculture will impact positively on project implementation in the sector and will eventually obviate the need for parallel Project Implementation Units (PIUs).

24. **Project outputs have followed JAS projections as planned in this important sector, and went beyond:** The core JAS projects supporting agriculture are mainly AfDB supported: the **Farmer-Managed Rice Irrigation Project** (2005), supporting 1500 ha of irrigated rice production, is on track and will close in 2011; the successful **NERICA Rice Dissemination Project** (2003)–a multinational (regional) project–is providing new opportunities for farmers in upland areas through December 2010 by introducing the new NERICA rice variety; and the highly successful **Peri Urban Agricultural Project** supporting fruit and vegetable production, which closed in 2008. The new AfDB **Livestock and Horticulture Project** (2008), with parallel financing from the International Fund for Agricultural Development (IFAD), was launched as planned to the tune of US$8 million approved in 2009. A regional project dealing with **Aquatic Weeds** (AfDB) is ongoing. In addition, another new project not envisaged in the JAS, the WB **Emergency Agriculture Production Project** (FY10, US$7.5 million) financed under the Global Food Crisis Response Program, will provide support to farmers in vulnerable districts through August 2011. The AfDB/EU/WB **budget support series** has been instrumental in supporting a better pricing policy for groundnuts. The (closed) **Gateway Project** also supported the replacement of equipment of the Gambia Groundnut Company (GGC), which has contributed, among other factors, to a substantial increase in output in the 2009/10 season: GGC was able to process 25,000 tons of unshelled groundnuts in 2009, a significant improvement compared to the 3,000 tons two years earlier. The pipeline IDA **Growth and Competitiveness Project** will aim at creating linkages between agriculture and private sector development through a value chain approach on selected crops, specifically: horticulture. The following operations reach beyond the more narrow focus of support to agricultural production: The AfDB Supplementary Loan for **Artisanal Fisheries Development** approved in June 2009, financed from Nigeria Trust Fund (NTF) resources, was not originally programmed in the JAS but will improve the infrastructure and marketing of artisanal fisheries. The AfDB **Participatory Integrated Watershed Management Project** (2004) is helping farmers in Eastern Gambia with better water harvesting and erosion control. An additional environmental component of US$4 million for this project is

currently under preparation. And finally, a small GEF Grant is currently in the approval process, and it will aim to strengthen capacities for **Biodiversity Management**.

25. **There are currently a number of signs that the agricultural sector is on a new growth path,** thereby (together with foreign-financed public investments) crowding out the previously dominant sources of growth, i.e., tourism and remittance-financed housing construction. It has certainly helped that rainfall has been more consistent in 2008 and 2009, which has allowed better crop yields. However, it is also clear that the various interventions by donor-supported projects and programs over the last few years are having an impact and have enabled farmers to take advantage of these better climatic conditions at a time of falling revenues in other sectors. This has been highly beneficial in the efforts to reduce poverty. Data for 2007/8 and 2009/10 for key crops show solid gains over the JAS period, albeit from the low 2007 base[7]: Groundnuts: 2007/8: 72,500 MT, 2009/10: 115,000 MT; Rice (Paddy): 11,400T/61,000 MT; Millet: 89,000T/142,000 MT. These are excellent results, particularly for the key rice crop which has benefited from the widespread adoption by farmers of the new NERICA variety, and groundnuts which have benefited from a better organization of the subsector partly supported by the (now closed) Gateway Project (see para. 24)[8]. There has been however only limited progress in livestock and forestry improvement to date. The AfDB **Livestock and Horticulture Development Project** will support livestock development during the second half of the JAS period.

26. **Ongoing issues for the agricultural sector include**: (i) difficulty of access by farmers to timely inputs and credit[9]; (ii) low farm gate prices received by farmers; (iii) limited opportunities for gaining value added from production by processing or improved marketing; (iv) excessive losses in post-harvest handling and storage; and (v) mitigation of risks from adverse weather conditions (droughts, flooding). The following more structural challenges will need to be tackled, in order to sustain the dynamics currently observed indicating agriculture as an important growth sector: (a) Increased productivity in agriculture will be dependent on reducing the number of people currently (under) employed in agriculture, by generating more off-farm employment. (b) To make the transition possible without eroding the government's tax base, there needs to be a shift in taxation policies (specifically: taxation of petroleum products). (c) The country's social safety net needs to be broadened since there is an even higher uncertainty associated with income derived from agricultural activities due to changes in weather patterns, post-harvest losses, and lack of alternative employment activities. Given the new dynamic in the sector, it would be timely to carry out analytical sector work to identify and analyze current sector issues, such as those described above, and to identify options for their resolution inspired by best practice gleaned from successful experience in other countries. Both Banks are currently planning more analytical work. The AfDB **Livestock and Horticulture Project**, with IFAD parallel financing, has made generous provisions for agricultural market studies, while the WB is

[7] Data for 2009/2010 are early season estimates by The Gambia Ministry of Agriculture. Later observations have generally supported these figures.

[8] However, because the groundnut subsector is still under full government control, it is questionable whether the current turnaround is likely to be sustained as long as there is no clear policy reform to attract private investment.

[9] The new WB Emergency Agriculture Production Project has already started to tackle the issue of limited access to agricultural inputs for poor farmers in the most vulnerable areas of the country, but more still needs to be done to solve the structural issues behind the current shortcomings.

planning an **Agriculture Sector Policy Note** in FY11 with a special focus on a value-chain analysis for key crops like groundnuts and rice. A comprehensive value-chain analysis on the horticulture subsector has already been carried out as part of the preparation of the proposed IDA **Growth and Competitiveness Project**. It is hoped that this combined work will lead to a new agricultural sector reform operation, which will also address structural issues in the sector, to be funded from IDA 16 under the next JAS.

JAS Outcome #12 sought: Locusts: Improved prevention and early warning system

27. **This JAS objective relates to the effectiveness of protection measures against the ravages of attack by locusts**. This is a regional problem which is being dealt with on a regional basis by the ongoing regional **Locust Project** (WB) covering seven countries. Outcomes are somewhat hampered by regional insecurity (particularly Chad), but facilities are now in place to allow for sharply reduced response times to deal with infestations. The Government considers that the current response time is now close to one day compared with previous interventions that took up to 30 days to organize eradication efforts.

Component (iv): Enabling the Environment for Development of the Energy Sector

(New) JAS Outcome #13: Interventions for reform of electricity sector agreed with government

JAS Outcome originally sought: Secure funding for investments identified in new electricity master plan

⇨ *Recommended to be dropped as a JAS indicator.*

JAS Outcome originally sought: PURA applies new regulatory tools

⇨ *Recommended to be dropped as a JAS indicator.*

28. **Little progress has been made on improving the enabling environment for the development of the energy sector,** pending decisions by the Government on the way forward. Various pieces of AAA have made recommendations for reform (e.g., AfDB work on **Renewable** Energy, WB work on **tariff policy).** The proposed AfDB support to the regional OMVG Project is currently on hold. As has recently been agreed with the Government Delegation to the WB Spring Meetings, the WB plans to complete in early FY11 an **Energy Sector Policy Note**, with the specific objective to provide a short-term, diagnostic review of the technical, financial, and governance aspects of the sector with a view to finding viable options for meeting the immediate needs. In a next step, a more comprehensive review of sector operations is envisaged to be done within an integrated energy planning framework.

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
JAS Pillar 1 – Strengthening the Institutional Framework for Economic Management and Public Service Delivery					
Improving the Transparency and Accountability in the Use of Public Resources					
Improvement of revenue mobilization and tax administration	Gambia Revenue Authority (GRA) lacks performance incentive.	Outcome 1: **Strengthened public financial management** ***(satisfactory)*** **(i) Improved performance of public resource management** ***(satisfactory)*** GRA develops a performance based human resource management system based on an effective appraisal system. ***(done)***	- GRA has launched a three-year Strategic Plan (2008-10) to upgrade performance. Includes staff performance linkage to the way staff are managed and their benefits. ***(done)***	- **CBEMP/AF** (FY02/FY05; closed in 12/08) - **Budget Support** (FY09; closed in 12/09) - **Transformation of the CSD into the GBOS** (FY08; closed in 12/09) - **CFAA** (FY09; closed in 06/10) - **Poverty Assessment** (FY09; closed in 06/10) - Planned **PER for 2008** was slipped to FY11	- **Institutional Support Project for Economic and Financial Governance.** (ongoing) - **Budget Support.** (CY09 Board, closed as planned in 2009) - **CFAA** (Draft completed (2010)
	Tax administration is manual and lacks performance incentives.	**(ii) Improved efficiency of tax administration** ***(moderately satisfactory)*** Tax administration system is fully operationalized and processing all taxpayers. ***(done)***	- A new tax administration IT system is fully developed and used for processing of all large taxpayers by end 2009. ***(done)*** - The Customs Act was revised and adopted by end 2009. *Text being reassessed in view of Ministerial concerns that standards set were not sufficiently demanding. End 2010 now aimed at.* ***(ongoing)***		

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
Greater efficiency and transparency in use of public resources	Budget process is annual and poorly linked with policies. Preparation and auditing of public accounts are delayed.	**(iii) Improved budget preparation process** ***(satisfactory)*** MTEF ensures adequate balance between development and recurrent expenditures. *Adequate budget allocations made to cover PRSP expenditures.* ***(done)***	- 2008 budget outturns of development expenditures published by end 2009. ***(done, through MoF annual speech)*** - Shares of PRSP expenditures [in budget] are maintained or increased annually. ***(done)***		
Increased Public Sector Accountability through better information and controls	Official statistics are neither reliable nor widely available nor produced in a timely manner.	Outcome 2: **Strengthened national statistical system** ***(moderately satisfactory)*** Key findings from national surveys disseminated within one year of data collection. *GBOS still needs to make progress during 2010/11 on timely publication of data on the new GBOS website.* ***(ongoing)***	- National accounts data disseminated using new methodology by end 2009. *Main Progress has been in National accounts data which was disseminated using new methodology by end 2009 using IFMIS and the NAO web-based information system.* ***(done)***		
	Backlog of auditing of public accounts undermines transparency and accountability of use of public resources.	Outcome 3: **Strengthened audit function** ***(moderately satisfactory)*** Audit of public accounts produced and disseminated within one year of fiscal year. ***(done)***	- Backlog of unaudited accounts cleared by end 2010. *Backlog of unaudited accounts now well on the way to being eliminated. By end 2009, accounts through 2007 were audited and submitted to NA. Target Date expected to be met.* ***(ongoing)***		

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Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
Improving Civil Service					
Improved Human Resource Management	Civil service capacity is low and declining. Civil service compensation is poor; even by sub-Saharan Africa standards. Effective HR management tools lacking.	Outcome 4: **Enhanced HR management policy and tools are used in public administration** ***(moderately satisfactory)*** Improved Civil Service Staff recruitment, attrition and vacancy rates. ***(on track)***	- Prepare and begin implementing a pay reform strategy, which improves civil service compensation, by end 2008. *A pay reform strategy was prepared as planned for 2008 and salaries increased by 20 percent in 2008 and 2011. Budget limits affecting progress in fully resolving the compensation issue.* ***(done)*** - Integrate HR information system and the payroll system by end 2010. *The integration of the HR information system with the payroll system is under way but slow. It is now expected to be integrated with the payroll system by 2011.* ***(ongoing)*** -Develop effective performance appraisal tools in key sectors. *Development of effective performance appraisal tools in key sectors is delayed but ongoing.* ***(ongoing)***	**Civil Service Study** *(completed as planned)* **Public Sector Reform and Growth Grant (budget support)** *(done)*	**Civil Service Study/Governance Profile** *(completed as planned)* **Poverty Reduction Budget Support** *(done)*

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
Improving Public Service Delivery in Education, Health, Water and Sanitation, and Rural Electrification					
MDG Universal primary enrollment achieved by 2015	- Education quality low. - Low enrollment in religious & traditional communities.	Outcome 5: **Gross primary enrollment rate reaches 100 percent** *Current rate: 90 percent (including Madrasas)* ***(moderately satisfactory)*** Outcome 6: **Gross completion rate reaches 90 percent** *Current rate: 79 percent (including Madrasas), and 67% (excluding Madrasas)* ***(moderately unsatisfactory)***	- Reading skills among primary school students improves by x percent. ***(ongoing, Impact Evaluation under way)***	**Education Phase 2** *(active)* **PHRD** *(active)* **EFA-FTI** *(active)* **Multi-grade reading initiative** *(completed)* Community-based early childhood pilot financed under JSDF *(active)*	**Basic Education** *(completed)*
Improved health of population at community level		Outcome 7: **Increase number of households with access to basic health services by x** *No significant achievements.* ***(unsatisfactory)***		**CDDP** (*active*: 5 subprojects to date related to health infra-structure)	**Health Services Development Project**
Improved provision of basic infrastructure MDG: Improved coverage of households with access to clean water and sanitation	- Lack of financing. - Poor management of the sector. - Inadequate investment by local governments.	Outcome 8: **Increase number of water and sanitation connections** by x in the Greater Banjul Area *No activities in Greater Banjul Area, but 66 subprojects have provided for improved water connections in rural areas benefiting an estimated*			**Rural Water Supply and Sanitation** *(pipeline)*

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
		79,700 people since the start of the JAS to date through CDDP. ***(moderately satisfactory)***			
Improved provision of electricity in rural areas	- Limited reach of NAWEC grid in rural areas. - Limited capacity of NAWEC to expand its grid. - Absence of a program for alternative off-grid electrification.	Outcome 9: **Increase number of households with access to electricity** by x in targeted areas. *No significant achievements.* ***(unsatisfactory)***			**Rural Electrification** *(closed in 2007)*
JAS Pillar 2: Enhancing Productive Capacity and Accelerating Growth and Competitiveness					
Promoting a Competitive Investment Climate/Growth and Competitiveness					
Improved Investment Climate **Increased private sector growth in tourism and agribusiness**	- Inadequate infrastructure. - Poor institutional capacity. - Low private investment. - Lack of access to finance. - Long approval process for obtaining a lease or transfer of land for commercial purposes. - Proliferation of local and sectoral taxes.	Outcome 10: **Increase number of tourists** ***(unsatisfactory)*** - Number of tourists in targeted areas. *No attribution to JAS portfolio.* ***(unsatisfactory)*** Outcome 11: **Increase volume of agribusiness exports** ***(Moderately satisfactory)*** - Volume of agribusiness exports by commodity : *Groundnuts: export increased from 1,000 MT in 2007 to*		**Gateway** (Closed in 2009) **ICA** *(done)* **DTIS** *(done)* **Growth and Competitiveness Project** (*planned for FY11)* **Energy Master Plan** *(dropped)* **IFC support to MSMEs** *(planned for remaining JAS*	**Livestock and Horticulture.** *(active)*

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
		20,000 MT in 2008; Attribution to JAS portfolio to be discussed. ***(moderately satisfactory)*** Outcome 12: **Increase credit to private sector** *No significant achievements.* ***(unsatisfactory)***		*period)*	
Facilitating Access to Financial Resources by SMEs					
Improved access to finance by MSMEs	- MSMEs lack of financing access through commercial banks. - Lack of MSMEs lending skills. - Conservative commercial bank practices. - Commercial banks are the only significant players in the financial market.	Outcome 13: **Improved access to finance** ***(unsatisfactory)*** - Number of loans disbursed for MSMEs. ***(unsatisfactory)*** - Number of repeat customers with larger value loans increases. ***(unsatisfactory)***	- Number of additional institutions providing access to finance. *No significant progress, but improved spread of risk between banks with top 4 now holding the risk that was held by top 2. Attribution to JAS portfolio questionable.* ***(unsatisfactory)***	**IFC support to MSMEs** *(planned for second half of JAS period)*	**Enterpreneurship Promotion** *(active)* **Community Skills Improvement** *(closed in March 2010)*
Strengthening the Agricultural Sector					
Increased agricultural and livestock production	- Weak infrastructure. - Lack of crop diversification. - Weak provision of agriculture services and extension. - Lack of training. - Soil erosion.	Outcome 14: **Improved productivity of crops, livestock and forestry** ***(moderately satisfactory)*** - Increase yields in targeted crops. *No data available.* ***(unsatisfactory)***	- Number of completed infrastructure (irrigation facilities, wells). *33 communities received funds for rural infrastructure through CDDP*		**Rice Irrigation** **NERICA** **Peri-Urban Agriculture** **Watershed Irrigation**

ANNEX 2:

Overview on Progress to date on JAS Outcomes, Indicators and Milestones

Country Goals PRSP/MDGs	Issues that Hinder Development of Desired Outcomes	Outcomes and Indicators the WB and AfDB expect to influence by June 2011	Milestones/Progress Indicators: Progress at mid-term	Status of WB Interventions	Status of AfDB Interventions
			(moderately satisfactory)		**Aquatic Weeds** **(Regional) OMVG** **Livestock and Horticulture** *(All of the above ongoing or completed)*
Reduce the hardships imposed on people and the environment by current and future locust invasions	- Weak capacity to manage possible future infestations. - Absence of strategy for prevention, early warning, reaction and mitigation.	Outcome 15: **Improved prevention and locust early warning reaction** ***(satisfactory)***	- Pesticide storage in place (prevention). ***(done)***	**(Regional) Emergency Locust** *(active)*	
Enabling the Environment for Development of the Energy Sector					
Expand the generation, transmission and distribution of electricity	- Electricity affordability. - Absence of least-cost expansion mechanism. - Inadequacy of NAWEC's network to satisfy growing demand. - Low access rates beyond the Greater Banjul Area.	Outcome 16: **Secure funding for investments identified in new Electricity master plan** ***(Unsatisfactory)*** Outcome 17: **PURA applies new tariff** ***(unsatisfactory)***	- Electricity master plan prepared. ***(dropped)*** - New regulatory tools developed. ***(dropped)***	**TA through PPIAF** ***(dropped)*** **TA through PPIAF** ***(dropped)***	

ANNEX 3:

Overview on Achieved, Ongoing, and Proposed JAS Lending and Analytical Program (2008-2011) as of May 2010

World Bank	AfDB
PILLAR 1 -Strengthening Economic Management and Public Service Delivery	
Closed Investment Projects / Budget Support - Capac. Building for Econ. Management + AF (FY01, IDA, $15M + FY05, IDA, $3M) - Public Sector Reform and Growth Grant (budget support, FY09, IDA, $7M)	**Closed Investment Projects / Budget Support** - Budget Support (2nd in series of 2) (UA3M)
Ongoing Investment Portfolio - Education III Phase 2 (FY06, IDA, $8.0M) + cofinancing grants (PHRD, $3M; JSDF, $0.16M) - EFA-FTI (FY10, EFA-FTI CF, $28M) - Community Driven Development (FY07, IDA, $12M) + cofinancing grant (PHRD, $4.8M) - IFMIS (FY10, IDA/CRW, $5.25M)	**Ongoing Investment Portfolio** - Institutional Support Project for Economic and Financial Governance (UA1.4M, 2007) - Basic Education (UA10.0M, 2002)
Planned Investment Projects - AF to Education III Phase 2 (FY10, IDA/CRW, $5.5M) - Nutrition Security Improvement (FY10, RSP-MDTF, $3M) - Strengthening Integrated Biodiversity Management (FY10, GEF MSP, $1M)	**Planned Investment Projects**
Ongoing and delivered AAA *(FY of Delivery to Client)* - Civil Service Reform Study (FY08) - Country Financial Accountability Assessment (FY09) - Poverty Assessment (FY09)	**Ongoing and delivered AAA** - Civil Service Study/Governance Profile *(delivered 2008, published 2010)* - Country Financial Accountability Assessment *(delivered 2010)* - Renewable Energy Study *(delivered, 2008)*

ANNEX 3:

Overview on Achieved, Ongoing, and Proposed JAS Lending and Analytical Program (2008-2011) as of May 2010

World Bank	AfDB
- Investment Climate Assessment (ICA) (FY09) - Report on the Observance of Standards and Codes (ROSC), with focus on auditing and accounting (FY09) - Transformation of the Central Statistical Department (CSD) into the Gambia Bureau of Statistics (FY10; TFSCB) - Pay and Employment Model TA (FY10) - Debt Management Performance Assessment, DeMPA (FY10) - Anti-Money Laundering TA (FY11) - Reaching out-of-school Children & Building Skills for Youth Employment (FY11) - TA for National Nutrition Agency (NaNa) (FY11) - Impact Evaluation for CDDP (FY11) - Public Expenditure Review (FY11)	- 2 Banjul Port Studies *(delivered 2009)* - Gambia Bridge Study *(delivered 2010)*
Planned AAA - Civil Service Reform TA (IDF FY11) - Procurement Support TA (FY11) - Education Country Status Report Light (FY11)	**Planned AAA** - Gender Profile
PILLAR 2 - Enhancing Productive Capacity and Accelerating Growth and Competitiveness	
Closed Investment Projects / Budget Support - Gateway Project (FY02, IDA, $16M; closed in 12/09)	- Community Skills Improvement (UA5.9M, 2000, closed in 03/10)
Ongoing Investment Portfolio - Growth and Competitiveness (FY11, IDA/CRW, $8M) - Emergency Agricultural Production (FY10, EU FCRRF TF, $7.5M)	**Ongoing Investment Portfolio** - Farmer-Managed Rice Irrigation (UA 5.5M, 2005) - NERICA Dissemination (UA 1.5M, 2003)

ANNEX 3:

Overview on Achieved, Ongoing, and Proposed JAS Lending and Analytical Program (2008-2011) as of May 2010

World Bank	AfDB
- IFC Support to MSMEs - (Regional) Emergency Locust Mitigation Project (FY05, IDA, $1.9M)	- Artisanal Fisheries Development Supp. (UA 5M, 2009) - Participatory Integrated Watershed (UA 4.95M, 2004) - Entrepreneurship Promotion and Microfinance (UA 8M, 2006) - Livestock and Horticulture Development - (Regional) Invasive Aquatic Weeds Project (UA 0.31M, 2004)
Planned Investment Projects - Strengthening Biodiversity Management (FY10, GEF MSP, $1M)	**Planned Lending** - Water and Sanitation (UA TBD from ADF-12, 2011)
Ongoing AAA - Creating Commercial Community Enterprises through the Promotion of Fuel Efficient Stoves & Biomass Briquettes TA (FY10) - Report on the Observance of Standards and Codes (ROSC), with focus on auditing and accounting (FY09)	**Ongoing AAA** - Numerous TA studies by ISPEFG on PFM and Debt Management.
Planned AAA - Energy Policy Note (FY11) - Agriculture Sector Policy Note (FY11)	**Planned AAA** - Diagnostic Re-export Trade Study *(dropped)* - Private Sector Profile

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
JAS Pillar 1 - Strengthening the Institutional Framework for Economic Management and Public Service Delivery						
Component: Improving the Transparency and Accountability in the Use of Public Resources						
Improvememt of revenue mobilization and tax administration	Outcome 1: **Strengthened public financial management through...** *1. Improved performance of public resource management*		Outcome 1: **Strengthened public financial management**		- CBEMP + AF - ***IFMIS Project*** - Public Sector Reform and Growth Grant (budget support) - CFAA - Poverty Assessment - Public Expenditure Review - ***Procurement Support TA*** - ***DeMPA*** - ***Anti-Money Laundering TA***	- Institutional Support Project for Economic and Financial Governance - Poverty Reduction Budget Support - CFAA
	The Gambia Revenue Authority (GRA) develops a performance-based human resource management system based on an effective appraisal system. *2. Improved efficiency of tax administration*	- GRA's budget linked with revenue collection by end 2010.		- GRA's budget linked with revenue collection by end 2010.		
	Tax administration system is fully operationalized and processing all taxpayers.	- A new tax administration IT system is fully developed and used for processing of all large taxpayers by end 2009.		- A new tax administration IT system is fully developed and used for processing of all large taxpayers.		

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Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
		- Customs Act revised and adopted by end 2009.		- Customs Act revised and adopted.		
Greater efficiency and transparency in use of public resources	*3. Improved budget preparation and execution* MTEF ensures adequate balance between development and recurrent expenditures.	- 2008 budget outturns of development expenditures published by end 2009. - Shares of PRSP expenditures [in budget] are maintained or increased annually.		- 2008 budget outturns of development expenditures published by end 2009. - Percent deviation between cash plan of Ministries, Departments, Agencies, and actual cash allocation.		
Increased Public Sector Accountability through better	Outcome 2: **Strengthened national statistical system**		Outcome 2: **Strengthened national statistical**	- Key findings from national surveys	- CBEMP + AF - Transformation	

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Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
information and controls	Key findings from national surveys disseminated within one year of data collection.	- National accounts data disseminated using new method-ology by end 2009.	**system**	disseminated within one year of data collection. - National accounts data disseminated using new methodology by end 2010.	of Central Statistics Department CSD into GBOS TA	
	Outcome 3: **Strengthened audit function** Audit of public accounts produced and disseminated within one year of fiscal year.	- Backlog of unaudited accounts cleared by end 2010.	Outcome 3: **Strengthened audit function**	- Audit of public accounts produced and disseminated within one year of fiscal year. - Backlog of unaudited accounts cleared by end 2010.	- ***ROSC with focus on auditing and accounting***	
Component: Improving Civil Service						
Improved Human Resource Management	Outcome 4: **Enhanced HR management policy and tools used in public administration** Improved Civil Service Staff recruitment, attrition and vacancy	- Prepare and begin implementing a pay reform strategy, which improves civil service	Outcome 4: **Enhanced HR management policy and tools used in public administration**	- Prepare and begin implementing a pay reform strategy to	- Civil Service Study - Budget Support - ***Pay and Employment Model TA***	- Civil Service Study / Governance Profile

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Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
	rates. *(on track)*	compensation, by end 2008. - Integrate HR information system and the payroll system by end 2010. - Develop effective performance appraisal tools in key sectors.		improve civil service compensation. - Integrate HR information system and payroll system. - Develop effective performance appraisal tools in key sectors.	- *Civil Service Reform TA* - *IFMIS Project*	
Component: Improving Service Delivery in Education, Health, Water and Sanitation, and Rural Electrification						
MDG Universal primary enrollment achieved by 2015	Outcome 5: **Gross primary enrollment rate (target: 100 percent)**	*(moderately satisfactory)* Current rate: 90 percent (including Madrasas). - Reading skills among primary school students improves by 20 percentage points (from 10 percent to 30 percent).	Outcome 5: *Increased primary enrollment*	- Gross primary enrollment rate	- Education III phase 2, and PHRD co-financing - *Education III phase 2 Additional Financing (focus on higher educa-tion/teachers training)* - Education for All–Fast Track Initiative - Multi-grade	- Basic Education
	Outcome 6: **Increased gross completion rate.** **(target: 90 percent)**		Outcome 6: *Increased quality of education*	- Primary completion rate - Percent of targeted teachers obtaining West African Senior		

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
				School Certificate Examination (WASSCE) credits in English and Math.	reading initiative *- Reaching out-of-school children & building skills for youth employment* *- Education Country Status Report Light*	
Improved health of population at community level	Outcome 7: **Increased number of households with access to basic health services by x**		Outcome 7: ***Strengthened policy framework for nutrition programs***	*- Adoption of new Nutrition Policy including a national Action Plan on Nutrition.*	- CDDP *- CDDP Impact Evaluation* *- RSR Nutrition Security Improvement* *- TA for Nat. Nutrition Agency NaNa*	

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals **PRSP/MDG**	**Initial** **JAS Outcomes and Indicators**	**Initial** **Milestones / Progress Indicators**	**Revised** **JAS Outcomes**	**Revised** **JAS Outcome Indicators / Related Outputs**	**WB** **Interventions**	**AfDB** **Interventions**
Improved provision of basic infra-structure MDG: Improved coverage of households with access to clean water and sanitation	Outcome 8: **Increased number of water and sanitation connections by x in the Greater Banjul Area**		Outcome 8: **Increased access to water and sanitation**	- ***Number of people benefiting from additional water and sanitation connections.***	~~-OBA~~ *(not pursued)* ~~-TA~~ *(not pursued)* - CDDP - ***CDDP Impact Evaluation***	
Improved provision of electricity in rural areas	Outcome 9: **Increased number of households with access to electricity by x in targeted areas**		*(dropped)*			~~-Rural Electrification~~ *(not pursued)*
JAS Pillar 2: Enhancing Productive Capacity and Accelerating Growth and Competitiveness						
Component: Promoting a Competitive Investment Climate/Growth and Competitiveness						
Improved Investment Climate **Increased private sector growth in**	Outcome 10: **Increase number of tourists by x** ***(no significant achievements)***	- Number of tourists in targeted areas .	*(dropped)*		- Gateway Project - Growth and Competitiveness - Investment Climate	- Livestock and Horticulture - ***Diagnostic Re-export Trade Study*** - ***Private Sector***

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
tourism and agribusiness.	Outcome 11: **Increase volume of agribusiness exports by x** Outcome 12: **Increase credit to private sector** *(no significant achievements)*	- Volume of agribusiness exports by commodity.	*(dropped)* *(dropped)* Outcome 9: **Improved investment climate**	*- Monetary value of new private investment attracted in JAS period through GIPFZA and GIEPA, respectively, (since 2008).* *- Time and cost of new company registration.*	Assessment - Diagnostic Trade Integration Study - IFC support to MSMEs ~~- PPIAF TA (energy master plan)~~ *(not pursued)* *- ROSC with focus on auditing and accounting* *- Creating Commercial Community Enterprises for Promotion of Fuel Efficient Stoves and Biomass Briquettes*	*Profile* *- Gambia River Bridge Survey*
Component: Facilitating Access to Financial Resources by SMEs						
Improved access to finance by MSMEs	Outcome 13: **Improved access to finance** Number of loans disbursed for MSMEs.	- Number of additional institutions providing	Outcome 10: **Improved access to finance** *for MSMEs*	*- Number of (direct) clients served through micro-finance component of EPMDP and IFC*	- Growth and Competitiveness - IFC support to MSMEs	- Entrepreneurship Promotion & Microfinance Development

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals PRSP/MDG	Initial JAS Outcomes and Indicators	Initial Milestones / Progress Indicators	Revised JAS Outcomes	Revised JAS Outcome Indicators / Related Outputs	WB Interventions	AfDB Interventions
	Number of repeat customers with larger value loans.	access to finance.		***support.***		- Community Skills Improvement
Component: Strengthening the Agricultural Sector and Rural Development						
Increased agricultural and livestock production	Outcome 14: **Improved productivity of crops, livestock and forestry** Increased yields in targeted crops.	-Number of completed infrastructure (irrigation facilities, wells).	Outcome 11: **Improved productivity of crops and livestock** ***production and fishery***	- ***Number of farmers that receive agricultural inputs (tools, fertilizer, pesticides).*** - Increased yields in targeted crops ***(rice, horticulture) in selected areas.*** - ***Increased fish catches***	- CDDP - ***CDDP Impact Evaluation*** - ***Emergency Agricultural Production Project*** - ***Agriculture Sector Policy Note*** - ***Strengthening Integrated Biodiversity Management***	- Rice Irrigation - NERICA - Peri-urban Agriculture - Watershed Irrigation - (Regional) Aquatic Weeds - (Reg.) OMVG - Livestock and Horticulture - ***Artisanal Fisheries / Suppl.***
Reduce the hardships imposed on people and the environment by current and future locust invasions	Outcome 15: **Improved prevention and locust early warning reaction**	***(Satisfactory)*** - Pesticide storage in place (prevention). ***(done)***	Outcome 12: **Improved prevention and locust early warning reaction**	- Pesticide storage in place (prevention). - ***Response time to locust early warning.***	- (Regional) Emergency Locust Mitigation	

ANNEX 4:

Revised JAS Results Matrix for The Gambia (changes vis-à-vis initial JAS Results Matrix are marked in *red*)

Country Goals **PRSP/MDG**	**Initial JAS Outcomes and Indicators**	**Initial Milestones / Progress Indicators**	**Revised JAS Outcomes**	**Revised JAS Outcome Indicators / Related Outputs**	**WB Interventions**	**AfDB Interventions**
Component: Enabling the Environment for Development of Energy Sector						
Expand the generation, transmission and distribution of electricity	Outcome 16: **Secure funding for investments identified in new Electricity master plan** Outcome 17: **PURA applies new tariff**	- Electricity master plan prepared. - New regulatory tools developed.	*(dropped)* *(dropped)* Outcome 13: ***Interventions for reform of Electricity Sector agreed with Government***	***- Electricity Sector Policy Note completed, discussed and next steps agreed with relevant government authorities.***	~~- TA through PPIAF (Preparation master plan)~~ *(not pursued)* ~~- TA through PPIAF (PURA regulation)~~ *(not pursued)* ***Energy Sector Policy Note***	

ANNEX 5:

Revised JAS Results Matrix for The Gambia – Monitoring Arrangements

JAS Outcomes	JAS Outcome Indicators / Related Outputs	Baseline (2008)	Mid-Term (2010) (n.a. = not available)	Target (2011) (n.a.= not available)
1. Strengthened public financial management	- GRA Budget linked with revenue collection by end 2010.	0	Done	Done
	- A new tax administration IT system is fully developed and used for processing of all large taxpayers.	0	Done	Done
	- Customs Act revised and adopted.	0	Ongoing	Done
	- 2008 Budget outturns of development expenditures published by end 2009.	0	Done	Done
	- Percent deviation between cash plan of Ministries, Departments, Agencies, and actual cash allocation.	-	n.a *(data is currently collected)*	n.a.
2. Strengthened national statistical system	- Key findings from national surveys disseminated within one year of data collection.	0	Ongoing	Done
	- National accounts data disseminated using new methodology by end 2010.	0	Done	Done
3. Strengthened audit function	- Audit of public accounts produced and disseminated within one year of fiscal year.	0	Done	Done

ANNEX 5:

Revised JAS Results Matrix for The Gambia – Monitoring Arrangements

JAS Outcomes	JAS Outcome Indicators / Related Outputs	Baseline (2008)	Mid-Term (2010) (n.a. = not available)	Target (2011) (n.a.= not available)
	- Backlog of unaudited accounts cleared by end 2010.	0	Ongoing	Done
4. Enhanced HR management policy and tools used in public administration	- Prepare and begin implementing a pay reform strategy to improve civil service compensation.	0	Ongoing	Done
	- Integrate HR information system and payroll system.	0	Ongoing	Done
	- Develop effective performance appraisal tools in key sectors.	0	Ongoing	Done
5. Increased primary enrollment	- Gross primary enrollment rate.	90% (incl. Madrassas) 72% (excl. Madrassas)	87% (incl. Madrasas)[10] 69% (excl. Madrassas)	100%
6. Increased quality of education	- Primary completion rate.	79% (incl. Madrassas) 67% (excl. Madrassas)	n.a.	80% (incl Madrassas) 68% (excluding Madrassas)
	- Percent of targeted teachers obtaining West African Senior School Certificate Examination (WASSCE) credits in English and Math.	–	n.a.	30%
7. Strengthened policy framework for nutrition programs	- Adoption of new Nutrition Policy including a national Action Plan on Nutrition.	–	0	Done

[10] Although the number of students has increased in absolute numbers, the progression has been slower than the growth in the school aged population (aged 7-12), hence the decrease in GER.

ANNEX 5:

Revised JAS Results Matrix for The Gambia – Monitoring Arrangements

JAS Outcomes	JAS Outcome Indicators / Related Outputs	Baseline (2008)	Mid-Term (2010) (n.a. = not available)	Target (2011) (n.a.= not available)
8. Increased access to water and sanitation	- Number of people benefitting from additional water and sanitation connections.	0	78,000	104,000
9. Improved Investment Climate	- Monetary value of new private investment attracted in JAS period through GIPFZA and GIEPA, respectively (since 2008).	US$30.4M	n.a.	US$55M
	- Time and cost of new company registration.	–	Time: 27 days Cost: 215% of per capita income	Time: 20 days Cost: 190% of per capita income
10. Improved access to finance for MSMEs	- Number of (direct) clients served through micro-finance component of EPMDP and IFC support.	0	n.a.	10,000
11. Improved productivity of crops and livestock production and fishery	- Number of farmers that receive agricultural input, i.e. fertilizer, pesticides.	–	Fertilizer: 0 Pesticides: 0	Fertilizer: 20,000 Pesticides: 20,000
	- Increased yields in targeted crops (rice, horticulture) in selected areas **(AfDB)**	Rice: 1.1 T/ha Horticulture: n.a	Rice:1.15 T/ha Horticulture: n.a.	Rice: 1.2 T/ha Horticulture: n.a
	- Increased fish catches **(AfDB)**	38,000 T	41,000 T	45,000 T
12. Improved prevention and locust early warning reaction	- Pesticide storage in place (prevention).	0	Done	Done

ANNEX 5:

Revised JAS Results Matrix for The Gambia – Monitoring Arrangements

JAS Outcomes	JAS Outcome Indicators / Related Outputs	Baseline (2008)	Mid-Term (2010) (n.a. = not available)	Target (2011) (n.a.= not available)
	- Response time to locust early warning.	30 days *(2005)*	1 day	1 day
13. Interventions for reform of Electricity Sector agreed with Government	- Electricity Sector Policy Note completed, discussed and next steps agreed with relevant government authorities.	–	0	Done

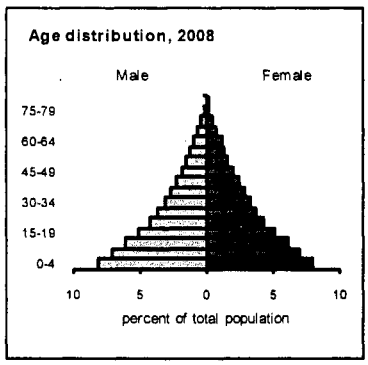
ANNEX 6:

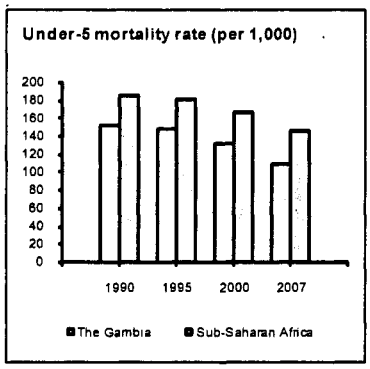
WB CAS Annex A2: The Gambia at a Glance

The Gambia at a glance

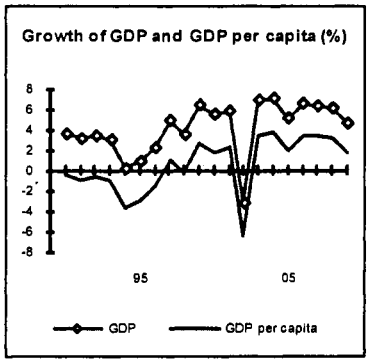
6/7/10

Key Development Indicators	The Gambia	Sub-Saharan Africa	Low income
(2009)			
Population, mid-year (millions)	1.7	819	976
Surface area (thousand sq. km)	*11*	24,242	19,313
Population growth (%)	2.7	2.5	2.1
Urban population (% of total population)	*56*	36	29
GNI (Atlas method, US$ billions)	0.7	883	510
GNI per capita (Atlas method, US$)	440	1,077	523
GNI per capita (PPP, international $)	*1,280*	1,950	1,355
GDP growth (%)	4.6	5.1	6.3
GDP per capita growth (%)	1.8	2.5	4.1
(most recent estimate, 2003–2009)			
Poverty headcount ratio at $ 1.25 a day (PPP, %)	34	51	..
Poverty headcount ratio at $ 2.00 a day (PPP, %)	57	73	..
Life expectancy at birth (years)	56	52	59
Infant mortality (per 1,000 live births)	80	86	76
Child malnutrition (% of children under 5)	16	25	27
Adult literacy, male (% of ages 15 and older)	57	74	76
Adult literacy, female (% of ages 15 and older)	34	57	63
Gross primary enrollment, male (% of age group)	84	101	105
Gross primary enrollment, female (% of age group)	89	92	97
Access to an improved water source (% of population)	86	58	67
Access to improved sanitation facilities (% of population)	52	31	38





Net Aid Flows	1980	1990	2000	2009 [a]
(US$ millions)				
Net ODA and official aid	53	97	50	94
Top 3 donors (in 2008):				
United States	4	12	3	12
European Commission	9	5	8	10
Netherlands	1	5	0	4
Aid (% of GNI)	22.2	33.4	12.4	12.1
Aid per capita (US$)	85	109	38	57
Long-Term Economic Trends				
Consumer prices (annual % change)	6.8	12.2	0.9	5.5
GDP implicit deflator (annual % change)	-0.2	12.0	3.7	2.4
Exchange rate (annual average, local per US$)	1.7	7.9	12.8	26.6
Terms of trade index (2000 = 100)	..	100	100	*90*



	1980–90	1990–2000	2000–09
	(average annual growth %)		
Population, mid-year (millions)	3.7	3.7	3.0
GDP (US$ millions)	3.6	3.0	5.2
Agriculture	0.9	3.3	3.0
Industry	4.7	1.0	7.4
Manufacturing	7.8	0.9	..
Services	2.7	3.7	6.1
Household final consumption expenditure	-2.4	3.6	..
General gov't final consumption expenditure	1.7	-2.2	..
Gross capital formation	0.0	1.9	*9.5*
Exports of goods and services	1.2	0.1	1.1
Imports of goods and services	-5.5	0.1	1.3

	1980	1990	2000	2009 [a]
	(% of GDP)			
Agriculture	30.8	29.0	35.8	27.5
Industry	14.9	13.1	13.1	15.5
Manufacturing	5.6	6.6	5.4	5.0
Services	54.3	57.9	51.1	57.1
Household final consumption expenditure	63.0	75.6	77.8	77.8
General gov't final consumption expenditure	31.2	13.7	13.7	15.9
Gross capital formation	26.7	22.3	17.4	25.9
Exports of goods and services	42.7	59.9	48.0	30.4
Imports of goods and services	63.6	71.6	56.8	50.1
Gross savings	..	5.3	13.6	13.4

Note: Figures in italics are for years other than those specified. 2009 data are preliminary. Group data are through 2008. .. indicates data are not available.
a. Aid data are for 2008.

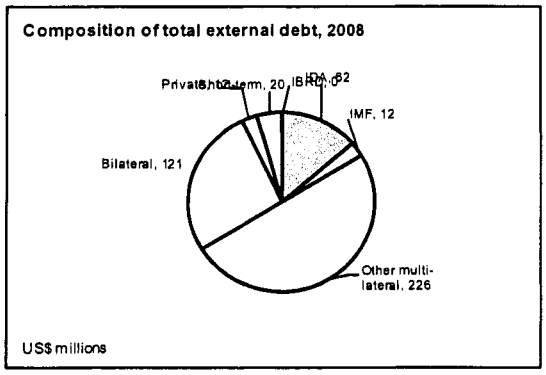
Development Economics, Development Data Group (DECDG).

ANNEX 6:

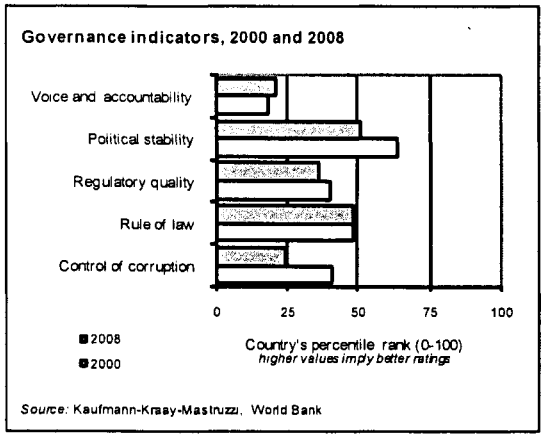
WB CAS Annex A2: The Gambia at a Glance

The Gambia

Balance of Payments and Trade	2000	2009
(US$ millions)		
Total merchandise exports (fob)	126	106
Total merchandise imports (cif)	193	338
Net trade in goods and services	-37	-163
Current account balance	-16	-110
as a % of GDP	-3.8	-15.0
Workers' remittances and compensation of employees (receipts)	14	67
Reserves, including gold	111	160
Central Government Finance		
(% of GDP)		
Current revenue (including grants)	20.8	24.8
Tax revenue	16.2	19.2
Current expenditure	18.3	15.9
Overall surplus/deficit	-1.4	-3.6
Highest marginal tax rate (%)		
Individual	..	..
Corporate	..	..
External Debt and Resource Flows		
(US$ millions)		
Total debt outstanding and disbursed	483	469
Total debt service	22	29
Debt relief (HIPC, MDRI)	93	199
Total debt (% of GDP)	114.8	63.9
Total debt service (% of exports)	9.5	..
Foreign direct investment (net inflows)	44	72
Portfolio equity (net inflows)	..	..



Private Sector Development	2000	2009
Time required to start a business (days)	–	27
Cost to start a business (% of GNI per capita)	–	215.1
Time required to register property (days)	–	371
Ranked as a major constraint to business (% of managers surveyed who agreed)	2000	2008
Electricity	..	*53.7*
Access to/cost of financing	..	*11.6*
Stock market capitalization (% of GDP)	..	..
Bank capital to asset ratio (%)	..	..



Technology and Infrastructure	2000	2008
Paved roads (% of total)	35.4	*19.3*
Fixed line and mobile phone subscribers (per 100 people)	3	73
High technology exports (% of manufactured exports)	3.1	14.3
Environment		
Agricultural land (% of land area)	75	*81*
Forest area (% of land area)	46.1	*47.5*
Nationally protected areas (% of land area)	..	..
Freshwater resources per capita (cu. meters)	*2,156*	1,807
Freshwater withdrawal (billion cubic meters)	0.0	..
CO2 emissions per capita (mt)	0.21	*0.21*
GDP per unit of energy use (2005 PPP $ per kg of oil equivalent)	..	..
Energy use per capita (kg of oil equivalent)	..	..

World Bank Group portfolio	2000	2008
(US$ millions)		
IBRD		
Total debt outstanding and disbursed	–	–
Disbursements	–	–
Principal repayments	–	–
Interest payments	–	–
IDA		
Total debt outstanding and disbursed	171	62
Disbursements	8	2
Total debt service	4	1
IFC *(fiscal year)*		
Total disbursed and outstanding portfolio	1	0
of which IFC own account	1	0
Disbursements for IFC own account	0	0
Portfolio sales, prepayments and repayments for IFC own account	0	0
MIGA		
Gross exposure	–	–
New guarantees	–	–

Note: Figures in italics are for years other than those specified. 2008 data are preliminary. 6/7/10
.. indicates data are not available. – indicates observation is not applicable.

Development Economics, Development Data Group (DECDG).

ANNEX 6:

WB CAS Annex A2: The Gambia at a Glance

Millennium Development Goals

The Gambia

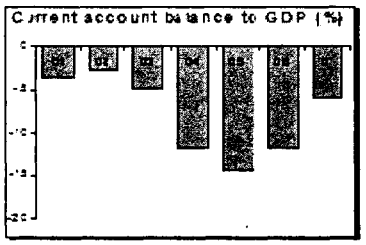
With selected targets to achieve between 1990 and 2015

(estimate closest to date shown, +/- 2 years)

BALANCE of PAYMENTS

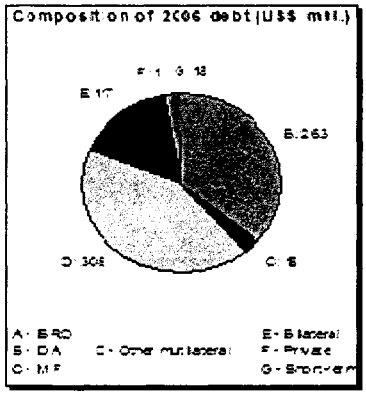
	1987	1997	2006	2007	2008
(US$ millions)					
Exports of goods and services	109	185			*34.3*
Imports of goods and services	134	205			*613*
Resource balance	-25	-20			*4.8*
Net income	30	-19	-36	-47	*15.8*
Net current transfers		31			
Current account balance	-40	-7	-60	-38	
Financing items (net)	43	14			69
Changes in net reserves	-3	-7			79
Memo:					51
Reserves including gold (US$ millions)		98	95		64
Conversion rate (DEC local/US$)	7.1	10.2	28.1	24.9	

The Gambia



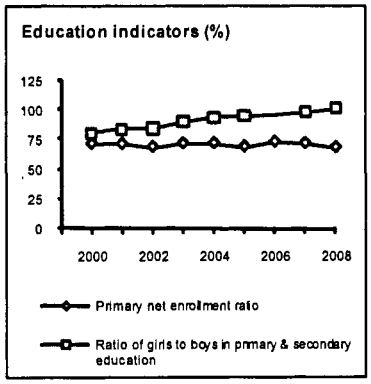
EXTERNAL DEBT and RESOURCE FLOWS

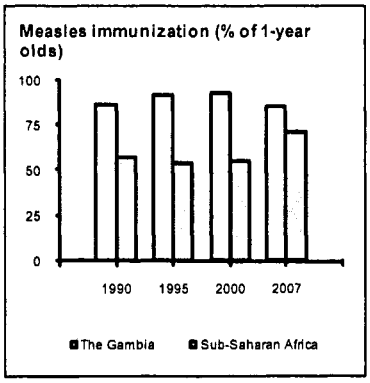
	1987	1997	2006	2007	
(US$ millions)					102
Total debt outstanding and disbursed	327	425	725	.	..
IBRD	0	0	0	0	9
IDA	69	166	263	278	
Total debt service	25	27	33	.	
IBRD	0	0	0	0	
IDA	1	3	6	7	106
Composition of net resource flows					80
Official grants	47	18	32	.	91
Official creditors	31	11	40	.	
Private creditors	-2	0	0	.	
Foreign direct investment (net inflows)	1	12	82	.	
Portfolio equity (net inflows)	0	0	0	.	*690*
World Bank program					*57*
Commitments	14	0	0	0	..
Disbursements	14	9	12	-17	
Principal repayments	0	1	4	5	
Net flows	14	8	8	-22	
Interest payments	1	1	2	2	*0.9*
Net transfers	13	7	6	-24	263

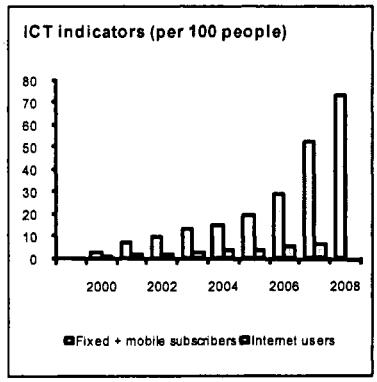


Note: This table was produced from the Development Economics LDB database 9/24/08

Access to an improved water source (% of population)	..	85	86	*86*
Access to improved sanitation facilities (% of population)	..	47	49	*52*
Forest area (% of total land area)	44.2	45.2	46.1	47.5
Nationally protected areas (% of total land area)	..	..	..	..
CO2 emissions (metric tons per capita)	0.2	0.2	0.2	*0.2*
GDP per unit of energy use (constant 2005 PPP $ per kg of oil equivalent)	..	..	..	..
Goal 8: develop a global partnership for development				
Telephone mainlines (per 100 people)	0.7	1.8	2.6	2.9
Mobile phone subscribers (per 100 people)	0.0	0.1	0.4	70.2
Internet users (per 100 people)	0.0	0.0	0.9	6.9
Personal computers (per 100 people)	..	0.1	1.2	*3.5*







Note: Figures in italics are for years other than those specified. .. indicates data are not available.

6/7/10

Development Economics, Development Data Group (DECDG).

ANNEX 7:

WB CAS Annex B2: Selected Indicators of Bank Portfolio and Management

as of 06/10/10

Indicator	2007	2008	2009	2010
Portfolio Assessment				
Number of Projects Under Implementation [a]	4	4	4	3
Average Implementation Period (years) [b]	3.3	4.3	3.3	2.6
Percent of Problem Projects by Number [a, c]	25.0	0.0	25.0	0.0
Percent of Problem Projects by Amount [a, c]	31.4	0.0	37.2	0.0
Percent of Projects at Risk by Number [a, d]	50.0	25.0	25.0	0.0
Percent of Projects at Risk by Amount [a, d]	54.9	29.6	37.2	0.0
Disbursement Ratio (%) [e]	38.3	28.6	30.6	64.8
Portfolio Management				
CPPR during the year (yes/no)		Yes	Yes	
Supervision Resources (total US$)	692	502	453	301
Average Supervision (US$/project)	115	100	91	50

Memorandum Item	Since FY 80	Last Five FYs
Proj Eval by OED by Number	25	3
Proj Eval by OED by Amt (US$ millions)	258.5	53.6
% of OED Projects Rated U or HU by Number	44.0	33.3
% of OED Projects Rated U or HU by Amt	35.7	31.0

a. As shown in the Annual Report on Portfolio Performance (except for current FY).
b. Average age of projects in the Bank's country portfolio.
c. Percent of projects rated U or HU on development objectives (DO) and/or implementation progress (IP).
d. As defined under the Portfolio Improvement Program.
e. Ratio of disbursements during the year to the undisbursed balance of the Bank's portfolio at the beginning of the year: Investment projects only.

* All indicators are for projects active in the Portfolio, with the exception of Disbursement Ratio, which includes all active projects as well as projects which exited during the fiscal year.

ANNEX 8:

WB CAS Annex B3: IBRD/IDA & IFC Program Summaries

as of 06/10/10

IBRD/IDA Program Summary

Proposed IBRD/IDA Base-Case Lending Program [a]

Fiscal year	*Proj ID*	*US$(M)*	*Strategic Rewards b (H/M/L)*	*Implementation b Risks (H/M/L)*
2010	GM - Third Education - Addl. Fin.(FY10)	5.5		
	Result	**5.5**		
2011	GM:Growth and Competitiveness	8.0		
	Result	**8.0**		
Overall Result		**13.5**		

IFC Investment Operations Program

		2007	2008	2009	2010*
Commitments (US$M)					
	Gross		0.33	12.69	
	Net**		0.33	12.69	
Net Commitments by Sector (percent)					
	GUARANTEE		100	33.69	
	LOAN			66.31	
	Total	0	100	100	0
Net Commitments by Investment Instrument (percent)					
	Guarantee		100	33.69	
	Loan			66.31	
	Total	0	100	100	0

* As of March 31, 2010
** IFC's Own Account only

MIGA: No activities in The Gambia

ANNEX 9:

WB CAS Annex B4: Summary of Non-lending Services

as of 06/10/10

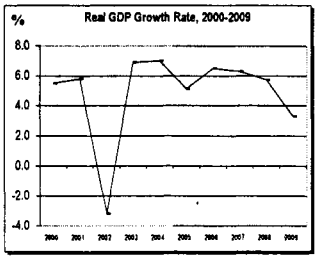
Product	*Completion FY (Delivery to Client)*	*Audiences*	*Objectives*
Recent completions			
Country Financial Accountability Assessment (CFAA)	FY09	Government, donors, Bank	Knowledge generation, problem-solving
Debt Management Performance Assessment (DeMPA)	FY10	Government, donors, Bank	Knowledge generation
Investment Climate Assessment (ICA)	FY09	Government, donors, Bank, private sector	Knowledge generation
Poverty Assessment	FY09	Government, donors, Bank, public	Knowledge generation, public debate
Civil Service Reform Study	FY09	Government, donors, Bank, public	Knowledge generation, problem-solving, public debate
Under way			
Report on the Observance of Standards and Codes (ROSC): Accounting and Auditing	FY09	Government, donors, Bank, private sector	Knowledge generation
Pay and Employment Model TA	FY10	Government	Knowledge generation, problem-solving
Transformation of Central Statistical Dept. (CSD) into the GBOS (FY10)	FY11	Government	problem-solving
Public Expenditure Review (PER)	FY11	Government, donors, Bank, public	Knowledge generation, problem-solving, public debate
TA for National Nutrition Agency (NaNA)	FY11	Government (NaNA)	Problem-solving, capacity development
Anti-Money-Laundering TA	FY11	Government, Central Bank, Bank	Knowledge generation, problem-solving, capacity development
Planned			
Impact Evaluation for CDDP	FY11	Government, donors, Bank, public	Knowledge generation, program management
Study on Reaching out-of-School Children and Building Skills	FY11	Government, donors, Bank, public	Knowledge generation, problem-solving, program management
Energy Sector Policy Note	FY11	Government, donors, Bank, public	Knowledge generation, problem-solving, program preparation
Agriculture Sector Policy Note	FY11	Government, donors, Bank, public	Knowledge generation, problem-solving, program preparation
Procurement Support TA	FY11	Government,	Knowledge generation, problem-solving, capacity development
Civil Service Reform TA (IDF)	FY11	Government, donors, Bank; public	Knowledge generation, problem-solving
Education Country Status Report light	FY11	Government, donors, Bank, public	Knowledge generation, problem-solving

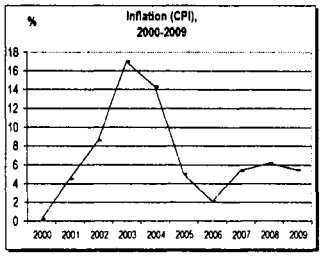
ANNEX 10:

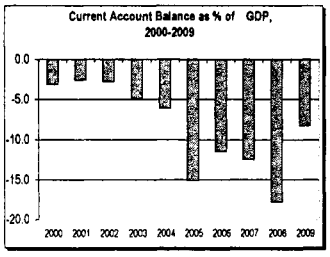
WB CAS Annex B6 / AfDB CSP Annex II

The Gambia: Key Economic Indicators

Indicators	Unit	2000	2004	2005	2006	2007	2008	2009 (e)
National Accounts								
GNI at Current Prices	Million US $	424	391	417	457	541	653	...
GNI per Capita	US$	330	260	270	290	330	390	...
GDP at Current Prices	Million US $	420.9	401.0	460.6	507.7	643.5	535.5	551.4
GDP at 2000 Constant prices	Million US $	420.9	493.1	518.2	551.9	586.7	620.3	640.8
Real GDP Growth Rate	%	5.5	7.0	5.1	6.5	6.3	5.7	3.3
Real per Capita GDP Growth Rate	%	1.9	3.8	2.1	3.5	3.4	2.9	0.6
Gross Domestic Investment	% GDP	17.3	27.1	25.9	23.9	24.9	25.5	26.7
Public Investment	% GDP	4.6	13.3	10.8	9.6	11.9	12.6	13.7
Private Investment	% GDP	12.7	13.7	15.1	14.3	13.1	12.9	13.0
Gross National Savings	% GDP	14.5	4.0	-6.8	-1.4	-4.6	-3.2	-3.4
Prices and Money								
Inflation (CPI)	%	0.2	14.3	5.0	2.1	5.4	6.2	5.5
Exchange Rate (Annual Average)	local currency/US$	12.8	30.0	28.6	28.1	24.9	21.6	...
Monetary Growth (M2)	%	34.8	18.3	13.1	26.2	6.7	-1.3	...
Money and Quasi Money as % of GDP	%	36.8	45.1	46.7	54.4	51.7	70.5	...
Government Finance								
Total Revenue and Grants	% GDP	21.4	25.5	21.5	22.5	22.9	24.2	22.9
Total Expenditure and Net Lending	% GDP	22.1	31.1	30.1	29.6	22.7	26.2	27.7
Overall Deficit (-) / Surplus (+)	% GDP	-0.7	-5.7	-8.6	-7.1	0.2	-1.9	-4.8
External Sector								
Exports Volume Growth (Goods)	%	34.8	-29.0	9.8	-11.4	16.0	-8.2	-3.6
Imports Volume Growth (Goods)	%	-0.8	28.8	-0.1	-2.2	1.2	-4.4	-1.1
Terms of Trade Growth	%	-22.9	38.0	-31.0	15.2	-19.8	-13.6	23.3
Current Account Balance	Million US $	-13.2	-24.4	-69.6	-58.3	-80.2	-95.5	-45.8
Current Account Balance	% GDP	-3.1	-6.1	-15.1	-11.5	-12.5	-17.8	-8.3
External Reserves	months of imports	5.9	3.6	3.8	4.7	5.1	4.5	...
Debt and Financial Flows								
Debt Service	% exports	27.6	26.3	30.3	31.2	30.5	31.0	32.8
External Debt	% GDP	123.4	146.5	134.9	133.3	46.5	56.1	57.4
Net Total Financial Flows	Million US $	44.6	59.8	67.6	73.0	87.2	...	...
Net Official Development Assistance	Million US $	49.0	55.3	60.9	74.1	72.4	...	...
Net Foreign Direct Investment	Million US $	43.5	49.1	44.7	71.2	63.7	...	...







Source : ADB Statistics Department; IMF: World Economic Outlook, September 2009 and International Financial Statistics, October 2009;
ADB Statistics Department: Development Data Platform Database, October 2009. United Nations: OECD, Reporting System Division.

Notes: ... Data Not Available (e) Estimations

Last Update: October 2009

ANNEX 11:

WB CAS Annex B7: Key Exposure Indicators

as of 04/15/10

Indicator	Actual				Estimated			Projected	
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total debt outstanding and disbursed (TDO) (US$M)[a]	670	728	727	453	469	472	460	441	417
Net disbursements (US$M)[a]	..	..	0	0	0	0	0	0	0
Total debt service (TDS) (US$m)[a]	..	..	12	10	8	8	8	8	7
Debt and debt service indicators (%)									
TDO/XGS[b]	..	..	..	..	..	..	..	..	..
TDO/GDP	145.2	143.2	111.6	55.1	63.9	..	..	..	..
TDS/XGS	..	..	..	..	..	..	..	..	..
Concessional/TDO	92.0	93.7	94.6	89.6	89.0	88.9	89.2	89.3	89.5
IBRD exposure indicators (%)									
IBRD DS/public DS	..	..	..	..	..	..	..	..	..
Preferred creditor DS/public DS (%)[c]	..	..	..	..	..	..	..	55.8	59.3
IBRD DS/XGS	..	..	..	..	..	..	..	..	..
IBRD TDO (US$M)[d]	..	..	..	..	..	..	..	..	..
Of which present value of guarantees (US$M)									

ANNEX 11:

WB CAS Annex B7: Key Exposure Indicators

as of 04/15/10

	Actual				Estimated			Projected	
Indicator	2005	2006	2007	2008	2009	2010	2011	2012	2013
Share of IBRD portfolio (%)	..	..	..	..	..	..	..	..	..
IDA TDO (US$M)[d]	245	263	219	62	62	62	62	60	58
IFC (US$M)									
Loans									
Equity and quasi-equity /c									
MIGA									
MIGA guarantees (US$M)									

a. Includes public and publicly guaranteed debt, private nonguaranteed, use of IMF credits and net short-term capital.

b. "XGS" denotes exports of goods and services, including workers' remittances.

c. Preferred creditors are defined as IBRD, IDA, the regional multilateral development banks, the IMF, and the Bank for International Settlements.

d. Includes present value of guarantees.

e. Includes equity and quasi-equity types of both loan and equity instruments.

ANNEX 12:

WB JAS Annex B8-1: Operations Portfolio (IDA)

as of 06/10/10

Closed Projects	30
IBRD/IDA *	
Total Disbursed (Active)	15.50
of which has been repaid	0.00
Total Disbursed (Closed)	90.31
of which has been repaid	21.81
Total Disbursed (Active + Closed)	105.81
of which has been repaid	21.81
Total Undisbursed (Active)	10.52
Total Undisbursed (Closed)	5.25
Total Undisbursed (Active + Closed)	15.77

Active Projects

		Last PSR Supervision Rating		Original Amount in US$ Millions						Difference Between Expected and Actual Disbursements [a]	
Project ID	Project Name	Development Objectives	Implementation Progress	Fiscal Year	IBRD	IDA	Grant	Cancel.	Undisb.	Orig.	Frm Rev'd
P082969	GM-CDDP SIL (FY06)	S	S	2007		12			3.14	-0.44	
P077903	GM-Education 3 Phase 2 APL (FY06)	MS	MS	2006		8			2.13	1.49	
P117275	Integrated Fin. Mg't. Infor. System	#	#	2010		5.25			5.25		
Overall Result						25.25			10.52	1.05	

ANNEX 12:

WB CAS Annex B8-2: Operations Portfolio (IFC)

as of 06/10/10

Committed and Disbursed Outstanding IFC Investment Portfolio

FY Approval	Company	Committed (In USD Millions) Loan	Equity	**Quasi Equity	*GT/RM	Participant	Disbursed Outstanding (In USD Millions) Loan	Equity	**Quasi Equity	*GT/RM	Participant
1993	Aef ndebaan	0.2	0	0	0	0	0.2	0	0	0	0
2009	Coconut Company	8.65	0	0	0	0	8.65	0	0	0	0
Total Portfolio:		**8.85**	**0**	**0**	**0**	**0**	**8.85**	**0**	**0**	**0**	**0**

* Denotes Guarantee and Risk Management Products.

** Quasi Equity includes both loan and equity types.

ANNEX 12:

WB CAS Annex B8-3: Operations Portfolio (Trust Fund Grants)

as of 06/10/10

Trust Funds	Net Grant (in US$ million)	Purpose	Cumulative Disb (amount in US$, 000)
PHRD Grant	7.8	- Education: 3	2.5
		- CDD: 4.8	2.4
JSDF Grants	1.6	- Education: 1.4	0.16
		- NGO Sector: 0.2	0
EFA-FTI	28.0	- Education	6.3
GEF	0.05	- Natural Resources Management	0
EU-FCRRF TF	7.5	- Agricultural Production	0
Total Trust Funds	**44.95**		**11.36**

ANNEX 13:

AfDB: Ongoing Portfolio (Excluding Multinationals)

as of 04/15/10

Sector/Project	Approval Date	Completion Date	Date of latest supervision	Remarks/ Implementation Status	Financing Source	Amount Approved (UA million)	Disbursements (UA million)	%
Agriculture								
1. Participatory. Integrated Watershed Management.	09/06/04	31/12/11	8/2/10	HS (highly Satisfactory)	NTF Loan	4.95	4.38	88.6
2. Artisanal Fisheries Development Supplementary Loan	22/6/09	31/12/2011	8/2/10	HS	NTF Loan	5.00	0.0	0.0
3. Farmer Managed Rice Irrigation Project	26/04/05	30/04/11	25/6/09	HS	ADF Loan ADF Grant	5.00 0.50	4.67 0.37	93.5 73.9
4. Livestock and Horticulture Development	26/12/08	31/12/14	Not yet	-	ADF Grant	4.02	0.44	10.8
Total Agriculture						**19.47**	**9.86**	**50.6**
Social Sector								
5. Basic Education III	11/09/02	30/06/10	27/06/09	HS	ADF Loan	10.00	9.46	94.6
6. Community Skills Improvement Project	16/02/00	31/03/10	17/12/09	Completed, Under Financial Closure	ADF Loan ADF Grant	4.44 1.45	3.97 1.28	89 5 88.3
7. Entrepreneurship Promotion and Microfinance Development Project **PPP**	15/11/06	31/12/12	17/12/09	S (PPP) Organizational problems overcome.	ADF Grant	8 0	1 02	12 8
Total Social Sector						**23.89**	**15.73**	**65.8**
Multi-sector								
8. Institutional Support Project for Economic and Financial Governance	21/11/07	31/12/10	22/2/10	HS	ADF Grant	1.4	1.1	78.1
9. Poverty Reduction Budget Support Program	12/01/09	31/12/12		HS	ADF Grant ADB Grant	3.0 1.0	3 0 1.0	100 100
Total Multi-sector						**5.4**	**5.1**	**94.4**
Total Ongoing Portfolio						**48.76**	**30.69**	**62.9**

ANNEX 14:

AfDB Annex IV: Selected Indicators of Portfolio Performance and Management

as of 04/15/10

Indicators	Baseline	First Year Status	Mid-Term Estimate
Portfolio Assessment			
Number of projects under implementation	12	11	11
Average implementation period (Years)	4.3	4.4	4.4
Percent of problem projects	0 percent	0 percent	0 percent
Percent of Projects at risk	33.3 percent	27.3 percent	18 percent
Commitments at risk	0.37	0.36	0.32
Disbursement ratio	52.7 percent	56.4 percent	62.7 percent
Portfolio Management			
CPPR during the year (Yes/No)	No	Yes	No
Average supervision	1.5	1.7	1.7
Average Size of operations	UA 5.3 M	UA 5.2 M	UA 5.4 M

ANNEX 15:

AfDB Annex V: Monitoring Implementation of Bank Group Commitments Under the Paris Declaration

as of March 2010

	Indicator	Status
	Ownership	
1	Partners have operational Development Strategy	The Gambia reached the completion point under the HIPC Initiative in December 2007; the BWs institutions including the Bank approved the MDRI and Gambia signed the Paris Declaration in 2005.
	Alignment	
2	Reliable country systems	The Gambia's accounting and auditing systems have been under continued review and are considered to meet international standards. These systems are used by all donors, including the AfDB and World Bank.
3	Aid flows are aligned on national Priorities	PRSP II has been the basis for assistance provided by donors; aid flows are determined by the development priorities set by the Government. 80 percent of the development budget is financed by donors.
4	Strengthen capacity by coordinated support	PRSP II provides the framework for alignment and harmonization of donor interventions, including for capacity development. The JAS further aligns AfDB and WB support.
5a	Use of country public financial Management system	DBS (Donor Budget Support) use The Gambia's PFM systems. (AfDB, WB, EU).
5b	Use of country procurement system	
6	Strengthen capacity by avoiding parallel implementation	DBS donors use the same implementation structure. World Bank intends to use AfDB's ISP PIU for a second phase of its ISP.
7	Aid is more predictive	The MDBS framework has significantly increased the predictability of donors' budget support
8	Aid is untied	MDBS budget support is untied.
	Harmonization	
9	Use of common arrangements or procedures	Common arrangements are used for general and sector budget supports.
10	Encouraged shared analysis	ESW are shared among Donor Partners (DPs) and Government; participate in IMF reviews.
	Managing for Results	
11	Results-Oriented Framework	DPs use the MDBS Policy Matrix, which is based on the Government's results matrix for assessment of PRSP II.
12	Mutual accountability	Can be reinforced by more donor coordination.

ANNEX 16:

AfDB Annex VI: Status of Progress Towards the MDGs

MDG Goal/Target	Indicator	Year/Value				
		1990	1995	2000	2008	2009
Goal 1 – Eradicate Extreme Poverty and Hunger						
Target 1: Halve between 1990 and 2015 the proportion of people living on less than 1 US dollar a day	• Proportion of people living below $1 per day			58	56	
Target 2: Halve between 1990 and 2015 the proportion of people who suffer from hunger	• Underweight children under 5 years old (%)					
	• Proportion of undernourished people in total population (%)			29.0	29.0	
Goal 2 – Achieve Universal Primary Education						
Target 3: Ensure that by 2015 all boys and girls will be able to complete a full course of primary school	• Net primary enrolment ratio **in primary education (%)**	78.5 1999				100 2015
	• Primary completion rate	---				
Goal 3 – Promote Gender Equality and Empower Women						
Target 4: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in levels of education not later than 2015	• Ratio of girls to boys in primary education (%)	67.6			**107.4**	
	• **Proportion of seats held** by women in the National Assembly (%)	43.3			95.6	
Goal 4 – Reduce Child Mortality						
Target 5: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate	• Under-five mortality rate (per 1,000 live births)	159.4				113.4
	• Infant mortality rate (per 1,000 survivors to age 1)	111.6				74.9
	• Immunization, measles (% of children under 12 months)					
Goal 5 – Improve Maternal Health						
Target 6: Reduce by three-quarters, **between 1990 and 2015, the maternal mortality ratio**	• Maternal mortality ratio (per 100,000 live births)	1000 1990-1999			690 2005-2007	
	• Birth attended by skilled health staff (% of total)	44.1			56.8	
Goal 6 – Combat HIV/AIDS, Malaria and Other Diseases						
Target 7: Have halted by 2015 and begun to reverse the spread of	• Adult (15-49) HIV prevalence (%)	0.0			0.9	

ANNEX 16:

AfDB Annex VI: Status of Progress Towards the MDGs

MDG Goal/Target	Indicator	Year/Value				
		1990	1995	2000	2008	2009
HIV/AIDS						
Target 8: Have halted by 2015 and begun to reverse the incidence of tuberculosis and other diseases	• Deaths associated with sputum positive TB (number)			491.0	404.0	
Goal 7 – Ensure Environmental Sustainability						
Target 9: Integrate the principles of sustainable development into country policies and programs and reverse the loss of environmental resources	• Arable land (%)			47.1 2005		
Target 10: Halve, by 2015, the proportion of people without sustainable access to drinking water and sanitation	• Proportion of people with access to improved water source (%)				86.0 2006	
	• Proportion of people with access to improved sanitation					

THE GAMBIA

- SELECTED CITIES AND TOWNS
- LOCAL GOVERNMENT AREA "DIVISION" HEADQUARTERS
- NATIONAL CAPITAL
- RIVERS
- MAIN ROADS
- LOCAL GOVERNMENT AREA "DIVISION" BOUNDARIES
- INTERNATIONAL BOUNDARIES

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17°W 16°W 15°W 14°W
14°N 13°N

SENEGAL
SENEGAL
GUINEA-BISSAU
ATLANTIC OCEAN

0 10 20 30 40 Kilometers
0 10 20 30 Miles

CITY OF BANJUL
KANIFING MUNICIPALITY
NORTH BANK DIVISION
CENTRAL RIVER DIVISION
LOWER RIVER DIVISION
UPPER RIVER DIVISION
WESTERN DIVISION

BANJUL
Kanifing
Brikama
Kartung
Kerewan
Farafenni
Mansa Konko
Kalagi
Sukuta
Janjanbureh
Diabugu
Basse Santa Su

Gambia
Gambia

To Kaolack
To Kaolack
To Kolda
To Kolda
To Bignona
To Bignona

NOVEMBER 2006
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