



# IFAD in the GAMBIA



## **Number of programmes and projects: 7**

**Total financing:** US\$107.89 million

**Total financing from IFAD:**  
US\$39.06 million

## **Directly benefiting:**

More than 70,950 households

## **IFAD partners in the Gambia**

Forming strategic partnerships with the objective of reducing poverty in the Gambia, IFAD works with the Government of the Gambia and with co-financiers such as the African Development Bank and the World Bank, particularly through the World Bank's International Development Association. With the support of a grant from IFAD's Extended Cooperation Programme, the National Women Farmers' Association (NAWFA) is strengthening the capabilities of women farmers and their organizations through a broad range of activities, including land advocacy. Among civil society organizations, the National Farmer Platform, a national body of farm organizations, is one of IFAD's major partners in the Gambia.

In the Gambia, one of Africa's smallest and poorest countries, poverty is widespread, pervasive and predominantly rural. Half of the people living in rural areas are poor. Such factors as ethnicity or village size seem to be irrelevant to poverty, which is substantially uniform throughout the country, although pockets of deep poverty exist. One third of all of the Gambia's rural poor people live in them.

More than 90 per cent of extremely poor people in the country and more than 70 per cent of other poor people depend on agriculture for their livelihood. Every year poor people in rural areas face the so-called hungry season, a two-to-four-month period at the peak of the rainy season between July and September, when household food stocks are low. Poor households depend on income generated by groundnuts or other cash crops to cover the cost of school fees and medicines. Falling market prices mean that households have less money to meet basic needs.

## The Gambia's rural poor people: who, where and why?

Groundnut farmers in upland areas are among the poorest people in the country. At least half of the country's poor people include farmers and agricultural workers. The incidence of poverty is highest in rural groundnut producing areas. In the North Bank, Upper River and Lower River divisions, about 65 per cent of the population is poor.

Poverty is further complicated by the fact that the probability of a person being poor is related to their sex. Compared to men, women have a higher incidence and severity of poverty. This relationship between gender and poverty is known as the feminization of poverty. Women are particularly vulnerable. Traditionally they do not own or control land, but they bear a disproportionately heavy burden of labour. They lack access to credit for income-generating activities, and they generally have no voice in the decisions that affect their lives.

Poverty in the Gambia has its roots in slow economic growth and uneven income distribution. Rural poverty, in particular, is the result of a poor natural resource base and farmers' dependence on groundnuts as their principal source of income.

The primary causes of rural poverty in the Gambia are:

- low and decreasing soil fertility
- low agricultural and labour productivity
- poor access to productive assets such as land and water
- poorly functioning input and output markets
- low prices on world markets for products such as groundnuts and certain types of rice
- poorly functioning rural institutions, including credit institutions, and lack of basic social services
- irregular rains that frequently cause crop losses, and yields that fluctuate as much as 40 per cent from one harvest to the next

Rural poor people generally produce for home consumption and sell any surpluses at disappointing prices. Poor farmers are caught in a vicious circle of risk aversion, limited use of inputs, low productivity and low income.

## IFAD in the Gambia

IFAD has financed six projects in the Gambia since 1982, investing a total of US\$32.0 million. A seventh project, the Participatory Integrated Watershed Management Project, was approved in 2004. Five projects were initiated by IFAD and two by the World Bank's International Development Association.

Six of the projects have received cofinancing from other donors.

All projects have had an agricultural focus and have pursued the overall goal of reducing rural poverty by improving household food security, especially among small farmers and women.

## IFAD's strategy in the gambia

IFAD projects in the Gambia have become more demand-driven, increasingly developing rural poor people's participation in planning and implementation. For the purpose of accumulating know-how and reducing the risk of failure, IFAD-assisted projects in the Gambia provide for innovative pilot operations with potential for scaling up. Outstanding features of pilot activity include the village-based savings and credit association (VISACA) concept, access and water management in swampland and lowland rice cultivation, and community-initiated self-help groups. These activities were tested and adapted and have become successful models for implementation in newer projects such as the Lowlands Agricultural Development Programme and the Rural Finance and Community Initiatives Project.

Since the mid-1980s, IFAD has strongly supported rural microfinance projects in the Gambia as a corollary to support for agricultural development. Expansion of the VISACA system has led to a more professional microfinance sector and to the creation of a microfinance department within the Central Bank to oversee the policy and regulatory aspects of microfinance in the Gambia.

IFAD continues activities to strengthen farmers' and community-based organizations. Investing in programmes and projects in the Gambia, IFAD provides leadership and attracts cofinancing, forming strategic partnerships with donors, the government, NGOs and civil society organizations. Through new loans, the organization helps consolidate and continue activities such as rural financial services, community-initiated self-help and lowlands rice development. Looking towards the future of agricultural development in the Gambia, new projects feature innovative approaches that can be tested in pilot operations and then scaled up to support more effective and efficient activities.

In programmes and projects in the Gambia, IFAD tackles the causes of poverty. Through development of agriculture in the fertile lowlands and adjacent uplands, it addresses poverty that is related to land as a productive asset and to factors such as yields, soil fertility and access. Diversification of on- and off-farm income-generating activities can reduce poverty related to low market prices and failing markets. By strengthening institutions and communities and developing services such as credit, IFAD-funded programmes and projects can reinforce poor people's efforts to overcome poverty.

Continuing its work to strengthen institutions and support participation at the grass-roots level, IFAD will rely heavily on NGOs, community groups and organizations, farmers' associations and financial institutions with village-level experience for future project implementation.

## Rural poverty approaches, policies & strategies in the Gambia

Since the mid-1980s, the Gambia has been implementing economic policies favouring macroeconomic stability, market liberalization and private sector development. In 1998 the government adopted a long-term strategy, the Gambia Incorporated Vision 2020, a blueprint for accelerated and sustainable development, which aims at transforming the nation into a middle-income country. Presently, the Gambia is classified as one of the world's heavily indebted low-income countries. With a human development index of 0.463 in 2001, it ranks as 151 out of a total of 161 countries.

The Gambia's medium-term strategy is outlined in the Second Strategy for Poverty Alleviation (SPA-II), prepared between 2000 and 2002, which is the country's poverty reduction strategy paper. The strategy highlights a dual approach: to undertake actions in the three key sectors of agriculture, health and education, and to foster macroeconomic growth to support those actions. It aims to empower communities to respond to their own development needs. The government's strategic approach is consistent with IFAD's poverty reduction strategy in the region.

Agricultural diversification to decrease dependence on groundnuts is a cornerstone of the government's strategy to reduce rural poverty and improve food security. There are numerous options for farmers, from cultivating lowland rice, cashews, vegetables and fruits, to raising small ruminants and poultry and to producing other niche items such as rabbits, honey and dairy products. In particular, improved cultivation of tidal rice can generate substantially higher income for farmers and provide high returns for family labour. However, prior to the Lowlands Agricultural Development Project initiating a 20-year programme for sustainable, community-driven reclamation of lowland areas, farmers, and particularly women, lacked access to land for rice fields in those areas.



# Approved operations

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## **Participatory integrated-watershed management Project**

**Total cost:** US\$17.5 million

**IFAD loan:** US\$7.1 million

**Duration:** 8 years

**Geographical area:** lowland areas nationwide

**Directly benefiting:** 12,000 households

**Cofinancing:** African Development Bank (US\$7.1 million)

The goal of the project is to empower poor communities in rural areas to undertake and maintain integrated watershed management activities, with the aim of increasing their incomes and protecting their natural resources. The project's objectives include:

- strengthening the capacity of rural communities and their service providers to manage the watershed in a sustainable manner
- providing the resources local communities need to implement watershed management

The project targets poor smallholders who depend mainly on upland crops and lowland rice cultivation for their livelihoods. In the lowlands the primary target will be women, and for upland conservation farming it will be men, women and youth. Twenty years of experience in lowland development confirm that 85 per cent of those who benefit will be women and marginalized groups.

The aim is to provide a model for funding and implementation of community-driven land and water management activities, such as water retention, upland conservation and swamp access works, so that the model can be scaled up in future projects. The project uses a demand-driven approach, with rural poor people's participation in planning and implementation. Activities will be initiated in the lowlands and will progressively include the uplands, to cover the whole watershed.

The project will build the capacity of the communities to set up village development committees and watershed farmers' committees and to develop watershed management plans. It mainstreams gender and youth issues and fosters collaboration among partners.

In collaboration with the IFAD-funded Rural Finance and Community Initiatives Project, it also promotes use of rural credit.

## Rural Finance and community initiatives Project

**Total cost:** US\$10.6 million

**IFAD loan:** US\$9.2 million

**Duration:** 1999-2006

**Geographical area:** nationwide

**Directly benefiting:** 25,000 households

Supervised directly by IFAD and financed mainly by an IFAD loan, the project aims at improving household food security and the incomes of rural poor people whose ability to produce their own food or to sell farm products to buy food has declined significantly.

Over recent decades, both cropped areas and average yields have stagnated while the population has doubled.

Farmers lack information and basic social and productive infrastructure.

The project provides a way to fill critical gaps through a development process designed to boost food production and income-generation in a sustainable manner. Rural finance is a key to this process.

The project works to consolidate and expand rural financial services in line with the government's policy of providing a favourable economic and regulatory environment for private financial institutions.

To meet rural demand for credit, the project financed more than 40 new village savings and credit associations (VISACAs), strengthening and expanding the microfinance network introduced under the IFAD-funded Jahaly and Pacharr Smallholder Project. Partner NGOs provided training and technical assistance in rural finance on a continuous basis, and the Central Bank was strengthened to fulfill its mandate of monitoring and supervising rural finance activities.

The project also assists traditional, village-based men's and women's groups to increase crop and livestock production in an environmentally sound manner. It introduces new technologies and promotes participation, empowering the groups to identify and implement their own development priorities. It adopts a voucher-based system to remunerate extension agents who provide effective extension services to farming communities in particular.



# closed operations

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## **Lowlands Agricultural development programme**

**Total cost:** US\$11.6 million

**IFAD loan:** US\$5.1 million

**Duration:** 1997-2005

**Geographical area:** nationwide

**Directly benefiting:** 6,100 households

**Cofinancing:** African Development Fund (US\$5.7 million)

The Lowlands Agricultural Development Programme (LADEP) was the first, eight-year phase of a 20-year programme for sustainable community-driven reclamation and development of lowland areas to improve traditional rice production. The programme features simple technologies and self-help labour.

The Gambia's preferred staple food is rice, which is cultivated primarily in the lowlands. Because of rapid population growth, urbanization, climatic change and the growing preference for rice as a food, demand has exceeded local production. Rural people's dependence on lowland rice farming, practised mainly by women, has increased since the 1970s. Upland cropping has become increasingly unreliable because of declining and erratic rainfall and the uncertain world market for cash crops, mainly groundnuts. At the same time, drought and saline intrusion into the lowlands forced farmers to reduce areas under traditional rice cultivation.

The programme's long-term development objective is sustainable improvement of traditional rice production to enhance food security for poor rural households. The priority target group is traditional swamp and tidal rice growers, who are mainly women.

The first phase of the programme brought about fundamental changes in the traditional land tenure system. It catalysed the devolution of individually owned land back to the community and the sharing and redistribution of new communal land among individuals, mainly women, who participated in land reclamation works. Land tenure security for rural poor people, supported by government land reforms, has contributed to food security by promoting increased land reclamation and cropping.

The programme minimized land conflicts, reduced poverty among women farmers producing crops on their own land, and resulted in an increase in food production of 30 to 100 per cent. Adhering to the model of self-regulation provided by the programme, communities developed only those areas which they could effectively reclaim and cultivate.

Successful programme activities have been replicated and scaled up in the Participatory Integrated Watershed Management Project.

## **Agriculture services Project**

**Total cost:** US\$17.1 million

**IFAD loan:** US\$3.6 million

**Duration:** 1993-1999

**Geographical area:** MacCarthy Island administrative division in central Gambia

**Directly benefiting:** 10,000 households

**Cofinancing:** World Bank - International Development Association (US\$12.2 million)

The Central River Division is one of the poorest in the country, and malnutrition among children is higher there than anywhere else in the Gambia. IFAD invested in a project in the division with the objective of increasing agricultural production and household incomes, within a framework of policy and institutional issues. IFAD funds supported grass-roots initiatives. The project built on past efforts to generate improved technologies and to support participation by smallholders, particularly women, in the management of their own productive activities. Improved extension services and expanded pilot operations of village savings and credit groups were to serve as a basis for future development of rural financial services.

The project worked towards increasing smallholders' incomes and food security by supporting agriculture and related off-farm activities. One of its aims was to develop and test a production system that responds to the needs of poor smallholders and women, through demand-driven extension and research. By strengthening rural finance capabilities, the project worked to support eventual links between formal and informal finance. Another aim was to promote environmentally sound production systems that preserve the natural resource base, specifically land and water resources.

## **small-scale water control Project**

**Total cost:** US\$5.0 million

**IFAD loan:** US\$3.6 million

**IFAD grant:** US\$300,000

**Cofinancing:** World Food Programme (grant: US\$500,000)

**Duration:** 1990-1997

**Geographical area:** the north and south banks of the Gambia River in MacCarthy Island Division

**Directly benefiting:** 6,350 households

The project built on the experiences of the Jahaly and Pacharr Smallholder Project and was the second IFAD-financed lowland rice development project in the Gambia. The overall objective of the project was to develop swamp rice cultivation in order to increase rice production and increase income and food security for women rice farmers in the lowlands of MacCarthy Island Division, one of the Gambia's poorest regions.

Lessons learned from the previous project enabled the government and IFAD to work with the local participants in designing a rice development project that was environmentally and financially sustainable. The project was based on use of the water resources of the Gambia River by means of simple, low-cost, environmentally sound technology that was acceptable to the participants. Women, the project's main target, comprise the majority of swamp rice producers.

Specific objectives included promoting environmentally sound water control schemes and improving farming techniques to increase production, involving local participants in design and implementation, easing women's workload through use of labour-saving equipment, and promoting income-generating activities and crop diversification.

Through water control development, including construction of dikes and canals, the project provided for flood control, tidal drainage and irrigation. It further supported rice farming systems through demonstration and extension programmes that included introduction of high-yielding varieties of rice and efficient use of fertilizer. The programmes also encouraged rice farmers to produce horticultural crops to improve their household food supply. By providing financial services and fostering development of women's groups, the project supported women's participation and use of credit to create enterprises related to agriculture and simple food processing as well as non-agricultural activities.

## **Agricultural development Project II**

**Total cost:** US\$30.7 million

**IFAD loan:** US\$5 million

**Cofinancing:** World Bank - International Development Association (US\$8.0 million)

**Grant:** Government of Italy (US\$9.5 million)

**Duration:** 1984-1993

**Geographical area:** nationwide

**Directly benefiting:** 10,500 households

This project for agricultural development is a follow-up to the first Rural Development Project (RDP-I,) a seven-year project financed by the International Development Association, the British Overseas Development Administration and the Banque Arabe pour le développement économique en Afrique. The objective of RDP-I, which closed in 1982, was to increase crop production. The Government of the Gambia requested IFAD's assistance in this follow-up project.

Subsistence farmers were the main target of the Agricultural Development Project. While previous development efforts in the Gambia had focused on extending improving technology, integrating livestock and agriculture, and diversifying crops, the Agricultural Development Project addressed a need for more cost-effective services from the Ministry of Agriculture and a need to strengthen the input supply system.

An aim of the project was to reorganize agricultural extension services to upgrade village-level extension staff and provide for more effective, lower-cost services. Another was to reorganize cooperative societies to provide inputs, credit and crop marketing. The project also had the aim of developing stronger links among research, seed multiplication and extension activities, and it focused on reducing crop losses and expanding the use of animals for traction.

The project worked to consolidate progress made under the first rural development project and to address constraints that had emerged. An objective was to increase agricultural production of food crops and cash crops, which generate income. To achieve this objective, it worked to strengthen support institutions and to improve research and seed multiplication. Another important objective was to assist the government with major structural reforms.

## Jahaly and Pacharr smallholder project

**Total cost:** US\$17 million

**IFAD loan:** US\$4.7 million

**IFAD grant:** US\$500,000

**Cofinancing:** African Development Fund (ADF) (US\$4.7 million)

The Federal Republic of Germany (US\$2.6 million)

The Netherlands (US\$2.5 million)

World Food Programme (US\$450,000)

**Duration:** 1982-1992

**Geographical area:** the Jahaly and Pacharr swamps on the south bank of the River Gambia, in the MacCarthy Island Division

**Directly benefiting:** 1,000 households

Rice is one of the Gambia's staple foods, but domestic production is not sufficient. Yet there is a significant potential for rice cultivation in the swamplands along the River Gambia. The project assisted the government in its drive to stabilize and expand rice production through improved technology and expansion of areas under irrigation.

The project's objective was to increase rice production while improving the income, nutrition and living conditions of smallholder farming households, and particularly of women. Women are traditionally the main rice growers, working in difficult conditions in swamplands. A goal of the project was to develop a large area in the Jahaly and Pacharr swamps for irrigation and improved swamp rice cultivation. Improved water management would permit introduction of higher-yielding rice varieties and the use of fertilizer.

Efforts to improve living conditions for farmers' households included introducing day care centres to relieve the burden of women farmers and provide primary health care, and to create village cereal banks to ensure a measure of food security. The project also provided for credit and marketing services and training of extension workers.

During the one-year period required for land development, food aid in the form of rice was delivered to farmers who temporarily lost the use of land. In return for food, farmers offered their labour for land development works.

One of the broader aims of the project was to assist the government in building institutional and technical capacities, both to handle new irrigation development opportunities and to exploit the rice-growing potential of swampland along the length of the River Gambia.



## IFAD's strategy for rural poverty reduction in western and central Africa

In western and central Africa, poverty is primarily rural and will remain so for some time. Of a total of about 125 million poor in the region, almost three quarters live in rural areas. Agriculture is the single most important sector contributing to economic growth, incomes and employment.

Rural poverty in western and central Africa results from several factors. First and foremost, the rural poor have little or no voice in many major decisions affecting their livelihoods. They are rarely consulted on policy issues and investment decisions. There is also a long legacy of neglect of rural areas, with urban interest groups more concentrated and thus more vocal in lobbying for their interests.

Conflict and HIV/AIDS have also emerged as major threats to rural livelihoods in recent years, increasing vulnerability and putting at risk the entire asset base of affected households.

To improve the incomes and living conditions of the rural poor in western and central Africa, IFAD will respond to a critical mass of priority needs. This will involve capacity building to empower rural poor women and men and strengthen local-level institutions. It will also involve the mobilization of energies, resources, and local and external knowledge and capacity through partnerships with institutions sharing IFAD's objectives and having complementary approaches and expertise. Accordingly, this will be achieved through the design and implementation of programmes and projects that are impact- and learning-oriented, flexible and participatory, equitable and gender-sensitive, sustainable (cost-effective both environmentally and institutionally) and capable of providing input to policy analysis and dialogue.



### IFAD is committed to achieving four main objectives in the region:

- strengthening the capacity of the rural poor and their organizations and improving the pro-poor focus of rural development policies and institutions
- raising agricultural and natural resource productivity and improving access to technology
- increasing rural incomes through improved access to financial capital and markets
- reducing vulnerability to major threats to rural livelihoods

### Programmes and projects designed and implemented by IFAD in the region emphasize three cross-cutting issues:

- investing in gender-focused activities
- strengthening participation
- making use of traditional knowledge and skills

## building a poverty-free world

IFAD is a specialized agency of the United Nations dedicated to combating rural poverty in the most disadvantaged regions of the world.

Through both low-interest loans and grants, it develops and finances programmes and projects that enable rural poor people to overcome poverty themselves.

There are 185 ongoing IFAD-supported rural poverty eradication programmes and projects, totalling US\$6.1 billion. IFAD has invested nearly US\$2.9 billion in these initiatives. Cofinancing has been provided by governments, project participants, multilateral and bilateral donors and other partners. Since starting operations in 1978, IFAD has invested almost US\$9.0 billion in 707 programmes and projects around the world. These operations have enabled more than 300 million small farmers, herders, fishers, landless workers, artisans and members of indigenous communities to take steps to achieve a better life for themselves and for their families.



Working with partners, including rural poor people, governments, NGOs, financial and development institutions, and the private sector, IFAD tackles poverty not just as a lender but also as an advocate for rural poor people. One of its priorities is to assist rural poor people in developing and strengthening their organizations so that they can advance their interests and remove the obstacles that prevent so many people, especially women, from creating a better life for themselves. In this way, rural poor people are able to participate more fully in determining and directing their own development.



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