



Investing in rural people

## REPUBLIC OF THE GAMBIA

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### **National Agricultural Land and Water Management Development Project (Nema) DSF Grant # 8108-GM**

#### **Supervision report**

Main report and appendices

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West and Central Africa Division  
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## Contents

Abbreviations and acronyms	ii
A. Introduction	1
B. Overall assessment of <i>Nema</i> implementation	2
C. Outputs and outcomes	3
D. <i>Nema</i> Implementation Progress	18
E. Fiduciary aspects	26
F. Sustainability	31
G. Impact	33
H. Other	35
I. Conclusion	36

## Appendices

Appendix 1: Summary of project status and ratings	38
Appendix 2: Updated logical framework: Progress against objectives, outcomes and outputs	41
Appendix 3: Summary of key actions to be taken within agreed timeframes	47
Appendix 4: Physical progress measured against AWP&B, including RIMS indicators	51
Appendix 5: Financial: Actual financial performance by financier; by component and disbursements by category	54
Appendix 6: Compliance with legal covenants: Status of implementation	57
Appendix 7: Knowledge management: Learning and Innovation	59

## Abbreviations and acronyms

AfDB	African Development Bank
ANFEU	Adult and Non-Formal Education Unit
ASAP	Adaptation for Smallholder Agriculture Programme
AWPB	Annual Work Plan and Budget
BDO	Business Development Officer
BPs	Business Plans
CFA	Conservation Field Assistant
<i>Chosso</i>	<i>Strengthening climate resilient of the National Agricultural Land and Water Management Development Project (ASAP Chosso)</i>
CISF	Capital Investment Stimulation Fund
CORY	Creating Opportunities for Rural Youth in West and Central Africa, IFAD regional grant
CPA	Country Programme Approach
CPCU	Central Projects Coordinating Unit
CRRN	Central River Region North
CRRS	Central River Region South
DCD	Department of Community Development
DoA	Department of Agriculture
ENRM	Environment and Natural Resources Management
ESMP	Environmental and Social Management Plan
F4D	Forum for Dialogue
FC	Financial Controller
FFS	Farmers Field School
FLP	Functional Literacy Programme
GANAD	Gambia National Agriculture Database
GMD	Gambian Dalasi
GoTG	The Government of The Gambia
GNAIP	Gambia National Agricultural Investment Plan
GYIN	Global Youth Innovation Network
IsDB	Islamic Development Bank
IFAD	International Fund for Agricultural Development
KM	Knowledge Management
LHDP	Livestock and Horticulture Development Project
LRR	Lower River Region
M&E	Monitoring and Evaluation
MDFT	Multi-Disciplinary Facilitation Team
MoA	Ministry of Agriculture
MOECCWPW	Ministry of Environment, Climate Change, Water, Parks and Wildlife

MoFEA	Ministry of Finance and Economic Affairs
MoU	Memorandum of Understanding
MoSY	Ministry of Youth and Sports
NACOFAG	National Coordinating Organisation for Farmers Association The Gambia
NARI	National Agricultural Research Institute
NAWFA	National Women Farmers' Association
NEA	National Environment Agency
NBR	North Bank Region
<i>Nema</i>	National Agricultural Land and Water Management Development Project
O&M	Operation and Maintenance
PFIs	Participating Financial Institutions
PIM	Project Implementation Manual
PIWAMP	Participatory Integrated Watershed Management Project
PM&E	Participatory Monitoring and Evaluation
PO	Producer Organization
PPS	Plant Protection Service
PPPP	Public-Private-Producer Partnership
PSU	Project Support Unit or Planning Service Unit
RIMS	Results and Impact Management System
SE	Supervising Engineer
SPs	Service Providers
TIS	Tidal Irrigation Scheme
US\$/D	United States of America Dollar
URR	Upper River Region
VDC	Village Development Committee
VFA	Village Farmer Association
WCR	West Coast Region
WFA	Watershed Farmer Association
WUA/G	Water Users' Association/Group

## A. Introduction<sup>1</sup>

1. IFAD's Country Programme in The Gambia has evolved over the past few years into now a fully-fledged programme as reflected in the ongoing National Agricultural Land and Water Management Development Project (*Nema*) which has retro-blended the Strengthening Climate Resilience of the National Agricultural Land and Water Management Development Project (*Chosso*) under the IFAD's Adaptation of Smallholder Agriculture Programme (ASAP) financing. As a result, IFAD fielded a mission to the country from 11-25 April 2016 to review both the technical and fiduciary aspects of *Nema* and provide implementation support to *Chosso* as well as review progress on implementation of the CORY<sup>2</sup> grant and provided follow up implementation support where relevant.

2. *Nema* was initiated and approved by IFAD's Executive Board in December 2012, became effective in December 2012, and completion is expected in December 2019. The overall development goal of *Nema* is to reduce the poverty of rural women and youth by increasing incomes through improved productivity based on sustainable land and water management practices. This will be achieved through the implementation of three main components namely i) **Watershed Development**, ii) **Agricultural Commercialisation** and iii) **Project Facilitation**. The current total programme cost is **US\$ 76.6 million** with an approved IFAD cumulative financing of US\$39.41 million (representing 51.4% of the total project cost of which 69.4% is DSF grant, 17.9% is loan and 12.7% is ASAP grant) and co-financing of US\$15 million (representing 19.6%) from Islamic Development Bank and US\$ 17.7 million (representing 23.1%) from African Development Bank whilst Domestic financing (GoTG, Beneficiaries and Participating Financial Institutions) is estimated at US\$ 4.48 million (representing 5.9%). The **ASAP grant** (*Chosso*) was approved by IFAD December 2015 EB and start-up workshop was organized in early March 2016. The added value of the ASAP grant is to enhance *Nema* activities in light of the increasingly extreme climate conditions affecting smallholder farmers to expand their options in a rapidly changing environment, contribute directly to the realization of the National Adaptation Plan of Actions (NAPA) and complement other climate change adaptation initiatives in the country. The *Chosso* activities are fully integrated into *Nema*'s component with the rationale to either modify or enhance the original design in order to make the interventions more climate proof.

3. The mission held discussions with different stakeholders, PSU and implementing partners prior to the field visit. The mission had two courtesy visits to the Minister of Agriculture (Hon. Ismailia Sanyang) and his team on 11 and 20 April 2016. A CPA briefing meeting was organized on 13 April 2016 (at *Nema* office) where the PSU presented achievements of the 2015 AWPB, progress in 2016 and highlighted implementation challenges to the mission. The National Coordinator of CORY also presented status of implementation and challenges whilst key service providers and implementing partners did their presentation on 14 April 2016.

4. The mission conducted a CPA field visit<sup>3</sup> from 16-19 April 2016 to assess and verify the progress of implementation of field activities in consultation with farmers, kafo and community members, Agricultural Regional Directorates and other stakeholders in the following 25 sites/villages: in the **NBR & CRR-N**: Juffureh Farms (CISF), Jurunku (dikes & spillways), Gunjur (causeways), Noo Kunda (vegetable garden & FFS), Barajally Suba (Tidal Irrigation), in **URR & CRR-S**: Julangel (Functional Literacy, FFS and vegetable garden), Boiram (dikes, tractor ploughing and upland development), Sapu (rice seed store & GANAD), Saruja (youth vegetable garden), Brikamaba (CORY) and Sotokoi (causeways and spillways), in **LRR**: Jarra Madina (vegetable garden), Jenoi

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<sup>1</sup>Mission composition: Mr. Donald Mamberam Sock (Institutional Development Expert and Team Leader); Mrs Siga F. Jagne (Targeting, Gender and Youth Empowerment Expert); Mr Alhaji T. S. Alieun Njie (Agribusiness Development Specialist); Mr Harry Denecke (Water and Rural Infrastructure Specialist); Mr. Karafa Manneh (Knowledge Management and M&E Specialist) and Mr Godfrey Wanjohi (Financial Management and Fiduciary Specialist). Mr. Moses Abukari (Country Programme Manager and Overall Mission Leader) joined the mission from 15-25 April 2016.

<sup>2</sup>CORY means Creating Opportunities for Rural Youth which is an IFAD funded regional grant programme being implemented in Benin, Cameroon, The Gambia and Nigeria

<sup>3</sup>The members were: Mr. Moses Abukari, Mr. Donald Mamberam Sock, Mrs. Siga F. Jagne, Mr Alhaji T. S. Alieun Njie, Mr. Harry Denecke, Mr. Karafa Manneh, Mr. Momodou Gassama (Project Director, *Nema-Chosso*), Mr. Bakary Jammeh (Knowledge Management and Communications Officer, *Nema-Chosso*); Mrs Fatou Samba- Njai (Vice President of National Coordinating Organization for Farmer Association The Gambia - NACOFAG); Mr. Momodou Edrisa Njie (GYIN and CORY); Mr. Pa Modou Jobe (Secretary, Gambia Horticulture Farmers' Network); Mr. Alpha P. Khan (Director – FFHC, representing TANGO) and Mr. Momodou Mbye Jabang (Coordinator, CPCU) joined the team on 17 April 2016

(GANAD), Pakalinding (women kafo garden), Jappineh (FAO vegetable garden), Sumbundu and Sare Musa (gully plugs and dikes), Soma (CORY), Massembe (field road & causeways), and in **WCR**: Kanfenda (FFS), Sibanor (causeway/access road/CORY), Ndemban (Market), Mandinaba (CISF – family vegetable garden), Jiboro Kutta (access road, dikes & bridge), Seyone (PPPP-Vegetable garden-LHDP) and Abuko (CISF- start-up vegetable garden).

5. A CPA pre-wrap up meeting, chaired by the Coordinator CPCU (Mr. Momodou Mbye Jabang), was held on 22 April 2016 (at Red Croc Hotel) to initially discuss emerging findings and clarify key issues with Project and Government staff as well as key stakeholders. The Permanent Secretary MoTRIE (Naffie Barry) and representatives of MOECCWW, TANGO, MoYS actively participated in this meeting. A final CPA wrap-up meeting, chaired by Mr. Sait Drammeh (PS-MoA), was held on 25 April 2016 (at the MoA Conference hall) to discuss and agree on the mission's final key findings, conclusions and recommendations as captured in the final Aide Mémoire (see Working Paper 1 for list of all participants at these meetings).

## B. Overall assessment of Nema implementation

6. The total IFAD funds budgeted for the conduct of the 2015 AWPB was US\$5,111,693, of which US\$ 2,401,095.31 was spent as at 31 December 2015, representing an overall annual budget execution of 47.0% corresponding to a physical implementation achievement rate of 55%. At the components level, **Watershed Development** executed 26.5% corresponding to 39.4% physical achievement rate; **Agricultural Commercialization** executed 63.9% corresponding to 64.7% physical achievement rate while **Project Facilitation** executed 89.1% corresponding to 63.2% physical achievement rate as shown in the table below:

**Table 1: Summary of 2015 AWPB Planned Against Actual from 1 January 2015 to 31 December 2015**

Component	Planned budget (US\$)	Planned Activities	Completed Activities	% achievement	Cumulative Expenditure (US\$)	% budget execution
Watershed Development	2,913,242.90	33	13	39.4	777,948.37	26.5
Agricultural Commercialization	1,312,400.00	34	22	64.7	838,250.74	63.9
Project Facilitation	886,050	19	12	63.2	789,896.20	89.1
<b>Total</b>	<b>5,111,692.90</b>	<b>86</b>	<b>47</b>	<b>54.7</b>	<b>2,401,095.31</b>	<b>47.0</b>

7. For the 2016 AWPB, a total of 102 activities are planned with a total budget of US\$6,640,400.41 of which US\$1.32 million is budgeted for 28 *Chosso* planned activities. So far, eight activities have been completed corresponding to a cumulative expenditure of US\$ 837,603.00 of which *Chosso* cumulative expenditure is US\$85,227.66 at the time of the mission. At the components level, **Watershed Development** has 35 planned activities (11 are for *Chosso*) with a cumulative expenditure of US\$522,990.00 on a number of ongoing civil works; **Agricultural Commercialization** has 34 planned activities (five are for *Chosso*) of which three are completed reflecting a cumulative expenditure of US\$147,045.00 whilst **Project Facilitation** has 33 planned activities (12 are for *Chosso*) of which six have been completed reflecting a cumulative expenditure of US\$167,568 as show in Table 2 below:

**Table 2: Summary of 2016 AWPB with First Quarter Achievements as at 22 April 2016**

Component	Planned budget (US\$)	Planned Activities	Completed activities	% achievement	Cumulative Expenditure (US\$)	% budget execution
Watershed Development	3,790,781.05	35	0	0.0	522,990.00	13.8
Agricultural Commercialization	1,597,125	34	3	8.8	147,045.00	9.2
Project Facilitation	1,252,494.36	33	6	18.2	167,568.00	13.4
<b>Total</b>	<b>6,640,400.41</b>	<b>102</b>	<b>9</b>	<b>8.8</b>	<b>837,603.00</b>	<b>12.6</b>

8. **Co-financing.** At the time of the mission, both Islamic Development Bank (IsDB) and Africa Development Bank (AfDB) had disbursed funds 1.8% and 3.3% respectively for implementation of activities with AfDB being advanced with tendering of about 1000 ha of Tidal Irrigation Scheme, etc.

For IsDB however, the re-scooping of its intervention to spending almost 87% of the total US\$ 15 million for the procurement of heavy equipment and machines has seen little progress since mid-2015 as IsDB's final decision is pending on the re-scooping proposal submitted by GoTG. The ASAP grant was officially launched in early March 2016 and initial advance of US\$ 0.8 million has been already processed for implementation.

9. For the **Watershed Development Component**: In general civil works are on track including rollover of ongoing works in target communities from previous years for all sub-components: Uplands conservation, Lowlands development, Tidal Irrigation Schemes (TIS), Village Vegetable Schemes, Access roads and Market Infrastructure. *Chosso* will contribute towards effective water control through modification of infrastructure designs, construction of community rainwater harvesting and forest restitution involving establishment of community agroforestry on 100 ha, mangrove restoration on 150 ha and community woodlot on 18 ha for 2016.

10. **Under Agricultural Commercialization component**. Overall, the agri-business development strategy is continuously advancing based on an approach of effectively linking all value chain operators to facilitate the profitable production and movement of produce from the farm gate down to the consumer. The Farmer Field Schools (FFS) and functional literacy programme (FLP) have been set up and are operational as both the producer groups and individual entrepreneurs are being trained on techniques of *farming as a business*. Evidence of this was observed at Jullangel, Boiram, Jarra Madina and Kanfenda. Trainings are also on-going in critical areas of rice and vegetable production technology, business management, establishment/expansion of agribusinesses activities through the tripartite financing arrangements. *Chosso* will also be enhancing *Nema* activities under this component through updating of FLP and FFS manuals to include climate resilience aspects and support to key public and private sector institutions to improve early warning, hydrological and climate information services to be provided to farmers across the country.

Agreed action	Responsibility	Agreed date
Continue to monitor the budget realisation and implementation of planned activities	PSU	Monthly
Discuss and finalize agreement on re-scooping of co-financing of interventions in order to take timely mitigation measures	MoA/MoFEA/IsDB	By mid-September

## C. Outputs and outcomes

### WATERSHED DEVELOPMENT COMPONENT

11. **Bantaba/Communal Watershed Planning subcomponent**: This Sub-component has been fully accomplished but other related issues are reported under relevant sub-components of Component 2. *Chosso* will enhance this subcomponent in terms of climate change adaptation related to capacity building in the communities. The PSU has already signed MoU with a local NGO (Agency for the Development of Women and Children-ADWAC) to conduct comprehensive *Bantaba* Watershed Planning which will include, but not limited to land use change, climate change and sustainability in 50 targeted communities. However, the mission discussed with PSU that in order to fully integrate climate risk in the planning process, the selection of the 50 intervention sites should include climate planning and decision making tools such as Climate Game and TerrSet<sup>4</sup>. As a result, key interlocutors (NGO reps, MFDTs, PSU staff and others) will need to be trained on these climate change adaptation tools.

12. **Water Management for Rice Cultivation subcomponent**: This Sub-component is divided into three key interventions: **Upland Conservation, Lowlands Development and Tidal Irrigation Scheme-TIS** and activities are at various stages of implementation. Contractors have been selected and Supervising Engineers are engaged by the PSU for supervision of the works on sites. To address the initial challenge of limited firms tendering, the PSU brought together the various engineering companies and exposed them to the civil works of *Nema* and what is involved in land development.

<sup>4</sup> [https://clarklabs.org/terreset/](https://clarklabs.org/tererset/)



20 firms attended this briefing meeting and 10 were evaluated as competent out of which three have successfully been awarded contracts for land development in line with national procurement guidelines and procedures. *Chosso* activities will focus on modifying the technical designs of dikes, causeways, spillways, bridges, contour bunds as well as lining of main canals and concretion of water distribution boxes and drainage system in some tidal irrigation schemes in order to climate proof these water infrastructure to enhance crop production.

13. **Upland Conservation** works include: contour bunds, dikes, spillways, diversion structure, gully plugs. Some of these works (4.1km of dikes, 3.7km of bunds, 0.3km of spillways and 93 gully plugs) started in 2015 and are intended to benefit a cultivated area of approximately 400 ha in Boiram, Sabi, Sare Alpha, Sare Musa, and Sumbundou. All bunds have been constructed and currently roads and gully plugs are being constructed at various sites. 2016 sites have been identified and designs prepared for the planned 1000ha to be put under crop cultivation and tendering of these designs are in process albeit with general procurement delays.



14. On the **lowlands development**. The total area foreseen to benefit is 12,400 ha. Lowland development aims for improved water control infrastructure achieved by: dikes, weirs, spillways, causeways, bridges. Sites for the 1000 ha of lowland (dikes, spillways, causeways, bridges) have been identified for 2016 and surveys and designs prepared. Works (2.8 km of causeways, a number of bridges, dikes) are in progress on the 2015 sites in Jiboro Kuta, and Sibanor-West Coast; Massembe - Lower River; Bioram, Kundang and Sotokoi-Central River South; and Gunjur and Jurunku-North Bank Regions and these are expected to put over 1000 ha under paddy rice cultivation.

15. **Observations:** The conservation bunds and dikes seem vulnerable to erosion as side-slopes (often 1:1) are eroded already at many locations although graveling is yet to be done. Another problem is that cattle climbing the dikes cause damage as well, especially on the flatter slopes. The damage caused by erosion from heavy torrential rainstorms is everywhere and is much larger than the damage caused by cattle. A way to accommodate the cattle could be to provide special passage ways for them at a few locations where they normally would traverse the dikes or sensitize the communities of the long-term effects of this including considering levying cattle owners. Side-slopes need to be covered soon after constructing of the dikes. Sometimes this is done by covering them with gravel (laterite) also used to cover the dikes' crests to facilitate the passage of people and goods. As for the side-slopes, this is relatively expensive. Preferred is to provide for a vegetative cover; for instance, by Vetiver grass<sup>5</sup> which will also reduce the damage done by cattle.

16. Since dikes are used as roads there are more demands put on them than just to control the flow of water. Vehicular passage way should be incorporated possibly by constructing turning points (customary 15 m diameter) which is relatively expensive. A cheaper solution is to construct passage points for instance 6 m width over a distance of 12 m, every 300 – 400 m. The mission noted the following from the various sites visited:

- *Jurunku*: Construction of dikes and spillways or in fact, weirs, controlling the water level in the upstream for agriculture in relatively flat area; the weir functions also like a check structure. The design would be based on a return period of 1 in 10 years for high intensity rainfall. The borrow-pit in this flat area is correctly put at the downstream side. Suggested was to construct a bridge over the weir as people use the dikes as road;
- *Gunjur*: Construction of causeway and bridges, dikes and spillways are in progress;

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<sup>5</sup> Apart from Vetiver, there are other drought resistant grasses: *Brachiaria brizantha*, *Hyppharphenia rufa* and *Setaria ancep c.v. kazangula* which are growing in West Africa.

- *Boiram*: the dikes already showed signs of erosion as gravel laying on the top and side slopes is yet to be done. On top of the dike a gravel (laterite) layer will be placed to facilitate the transport of goods and people. A bridge over the weir was constructed and it is supported to finance this (retro-actively).
- *Sotokoi*: Causeway is well constructed with laterite; 2 km extending the causeway would significantly improve the benefits to a larger community.
- *Sumbundu and Sare Musa*: Gully plugs are constructed over the gullies to control erosion. Sometimes there were 4-5 gully plugs placed within a very short distance of 20-30 m, in such case it may be considered to straighten the gully course over the concerned section (by excavator or manually) and put only 2 gully plugs. In fact, these erosion control works should go together with soil and water conservation measures as farming along contour furrows, upland conservation water retention dikes.
- *Sibanor*: Causeway and access road almost finished. Road requires to be reasonably raised to be level with the adjacent dikes to avoid that flood water enter the agricultural land via the road.

**Recommendations:** –*Design side-slopes of dikes at 1:2, Cover side-slopes with a vegetative cover, –Provide for places where cattle can pass over the dikes, –Do awareness building among cattle owners, –Provide for passage places for vehicles. When installing gully plugs over very short distances consider straightening the gully to reduce the number of gully plugs for that section.*

17. **Tidal Irrigation Schemes-TIS** includes the construction of dikes, canals, gates, field and access roads as a system to control tidal flood waters to benefit the irrigation and drainage of agricultural land. Designs were prepared for 440 ha awaiting tendering. Work is progressing on the 2015 four schemes in Kayai, Barajally Suba, Manna and Jarumeh-koto targeting a total areas of 160 ha for irrigated paddy rice production. Works at Barajally Suba (46ha) is almost completed and the mission observed that a deep trench was dug outside the river dike to prevent hippos from entering the TIS. This is an interesting innovation, instead of building dikes with steeper slopes and the effectiveness should be monitored. Better preparation and Water Users' Group (WUG) establishment is needed. The mission noted that work are progressing in the other three sites: Manna, Jarumeh-koto and Kayai (which was able to cultivate paddy rice during last rainy season).



**Recommendations:** –*Hippo-proof design of TIS by a deep trench to be evaluated and replicated if successful, –Beneficiary participation should be intensified and beneficiary organization (WUGs) prior to TIS construction preliminary established.*

18. **Reclamation of acid sulphate soils** has not commenced yet. The available budget is too small to allow for the reclamation of the foreseen area of 3,100 ha. It is suggested to *form a task force of soils scientists to tackle the issue of reclamation of acid sulphate soils*. As earlier interventions were seemed unsuccessful, some international expertise with hands-on experience on this topic may be required.

19. **Market-oriented Vegetable schemes subcomponent:** The beneficiaries of the Village Vegetable Schemes/Gardens-VVS/G are mostly women and youth. Each VVS will be designed for either group separately as they put specific demands on them.

20. **New VVG:** Six communities have been identified and selected for construction of six new VVG. On the 2015 on-going four youth 5-ha gardens (Noo Kunda and Berending-NBR, Saruja-CRRS and Darsilameh-WCR) construction is in progress. *Chosso* will support with the introduction of water efficient system in some selected gardens especially for the youth kafos.

21. Rehabilitation VVG: Identified were 18 gardens and further assessing and design preparation is progressing. Construction has started in five women-kafo gardens in Jarra Madina, Kiang Manduar, and Pakalinding in the Lower River, Berefet in the WCR, and Nanaba Cluster in CRR.

22. **Observations made during field visits:**

- *Noo Kunda*: functional literacy in full operation and vegetable garden construction in progress
- *Saruja*: the construction of bricks failed as to the curing process that needs under the high evaporative conditions a period of curing of at least 2-3 weeks;
- *Julangel*: nearby gully erosion could threaten the garden and this needs to be addressed with gully plugs; digging clay for brick making further invokes erosion and this is to be halted;
- *Jarra Madina*: curing of concrete for the in-field reservoirs was inadequate, only 2 days instead of 3-4 weeks; at the bottom in one corner of the concrete reservoir a hole is made for a pvc-pipe to facilitate cleaning;
- *Pakalinding*: gross area of 4.5 ha, irrigated from 18 reservoirs with dimensions 4.0\*2.0\*0.70 m; curing of concrete during 4 weeks was adequate, high quality basalt type of gravel used for making concrete;
- *Kanfenda*: fence consisted of metal mesh wire and live fence of sisal which becomes an impenetrable and impossible to be destroyed by them over time;
- *Mandinaba*: scheme for youth using bank loans for initial financing and Australian aid provided for a fish tank and
- *Seyone*: this is a Public –Private-Producer Partnership (PPPP) enterprise (that LHDP supported with 5-ha garden) and famers are contracted by the Radville company; problems are leaking storage tanks and broken in-field storage reservoirs that were in fact replaced by a drip irrigation system.



***Recommendation is to cure the concrete for 3-4 weeks, modify the design of reinforced concrete (steel bars) of reservoirs and no hole should be made in the reservoirs for cleaning but should be done manually.***

23. *Crop Water and Irrigation Requirements*. The crop water and irrigation requirements for the VVS have been re-assessed based on the lessons learnt from many sites visited especially in Jappineh (FAO supported garden, Evergreen Farm and Substantia Farm) and from detailed re-calculation for an average vegetable crop grown during the dry season for Janjanbureh as representative location for the country<sup>6</sup>. These new findings replaces earlier estimates and the detailed calculations shared with the PSU. As a result, the irrigation water requirement is 40m<sup>3</sup>/day/ha or 100m<sup>3</sup>/day/2.5ha or 200m<sup>3</sup>/day/5 ha for VVS. The mission therefore reviewed the other technical and management related aspects of the VVGs as summarised below:

- a. The pumping capacity needed has been estimated at the same as the irrigation requirement. The in-field storage capacity (concrete reservoirs) for the irrigation method used (watering cans), is about 100 m<sup>3</sup>; consequently, in the peak of the irrigation season the in-field storage reservoirs need to be filled twice a day.
- b. The gross size of the VVS was at design stage suggested to be 5 ha and the water requirement was estimated at 100 m<sup>3</sup>/day. The size of the gardens may be determined first and foremost by socio-economic conditions. There is a significant advantage to establish more and smaller gardens and thus augment the number of gardens, thereby reducing strongly the travelling distance between the women's homes and the VVG.

<sup>6</sup> more precision is not possible and needed as the crop choices will vary in the garden since women make their own choices)

- c. Elevated Storage Tanks are often installed and would have the following three functions: reservoir (of limited capacity of e.g. 40-80 m<sup>3</sup>), providing pressure (to facilitate drip irrigation) or provide for enough pressure at the water taps of the concrete in-field reservoirs and sometimes possibly as pressure control instrument with a sensor to activate the pump when water level in the tank drops below a certain level and at the same time to switch off the pump when reaching the required water level in the tank. As for the storage function, in fact the pump capacity installed is based on the peak requirement and no spare capacity is available to fill the tank as a reservoir or buffer function. It is possible to pump only water in the tank which thereafter flows by gravity to the irrigation system (drip or concrete reservoirs) and a pressure head of some 8-10 m is provided. The function of activating or deactivating the pump may be replaced by an alternative facility analogous to what is used in most pressurised irrigation or water supply systems.
- d. Concrete reservoirs are now constructed with a double layer of steel bars with 10 mm diameter as reinforcement. It was agreed (with MAHFOUS) that one layer of steel bars is sufficient with a smaller grid (mesh size of 10 cm) with diameter of the steel bars of 8 mm. Design of the concrete reservoirs includes a small PVC pipe at the bottom in one corner of the concrete reservoir to facilitate the cleaning of the reservoir; the pipe is covered by a cap; however, this may be a potential place where leakage will occur and simple cleaning by sweeping the reservoir is preferred (as agreed with MAHFOUS). The top level of the concrete reservoir is now about 70 cm above ground surface. Therefore, the standpipe with the water tap need not to be much higher, e.g. the tap may be put at 1.00 m above the bottom level of the concrete reservoir.
- e. Irrigation Practice. In actual practice the irrigation of the VVG starts early in the morning at about 5.00 am when most women arrive.<sup>7</sup> By about 10.30 am most women have left, some to return in the afternoon for weeding or irrigation. The presence of women at the site coincides with the least productive hours as for solar energy. At the early hours of the day most of the irrigation water should already be available since refilling the concrete reservoirs during those hours of the day is less efficient. It is possible to start filling the reservoirs as early as possible in the morning but the demand is higher than the supply by the solar pump. At the end of the day all reservoirs must be filled to full capacity. Therefore, additional storage capacity is needed which is possible by enlarging the in-field storage or by constructing a (elevated) storage tank. A high elevation of this tank is not required since the irrigation method is by watering cans and not by drip irrigation. Enlarging the in-field reservoirs and increase their capacity by about 50% is preferred. Important is that the borehole is installed at the highest part of the VVG.
- f. VVG Irrigation Manager. The concrete reservoirs in the VVS can be irrigated directly from the solar pump with regulating valves installed at the pipe conduits (or from an elevated storage tank). In fact, a common system would be that a VVS Irrigation Manager takes charge of the operation of the pump and switches them on or off and fills the reservoirs by opening and closing of the water taps. This person is often a volunteer from the community or is paid a small amount as incentive. Since the actual habits of the irrigation practices by the women play a crucial role in determining the required pump and reservoir capacity, the skilled operation of the solar pump by the Irrigation Manager is essential.

***Recommendations: –Base the design of the irrigation system of a Village Vegetable Scheme on 200 m<sup>3</sup>/day/5 ha, –Cease constructing elevated storage tanks, –Provide for in-field storage capacity of 150 m<sup>3</sup>, –Engage a skilled Village Vegetable Scheme Irrigation Manager, Apply a single layer reinforcement with steel bars of 8 mm diameter and grid size 10 cm, –Place the water tap at about 1.00 m above bottom level of the concrete reservoir.***

- g. Fencing of the VVG has been suggested earlier to be made from sand-cement concrete blocks as more rigid and therefore more sustainable, to substitute for the mesh wire. They should be installed in a trench of about 40 cm deep and reach a level of about 60 cm above ground level. On top of this mesh wire may be put up to a height of 75 cm (as agreed with MAHFOUS). However, there are more options as a live fence (e.g. lime or sisal) or a combination of both which may be investigated by the PSU;

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<sup>7</sup> This was discussed with the Supervising Engineer MAHFOUS

h. **Drainage.** The VVS are drained naturally by overland flow. They are mostly located in areas with a flat topography. In case of more undulating terrain, drains will have been formed naturally and they constitute the surface drainage system of the VVS. Based on this and by observing how water is draining from the schemes during a heavy rainstorm, minor improvements may be needed to control better the surface drainage; to be studied by the designers of the VVS. It may be necessary to install a culvert at the lower end of these schemes in the fence. Flooding from uplands will be mostly absent (in case of a sand-cement fence) or otherwise adds to the drainage of the scheme.

24. **Youth VVS.** The main difference between a VVS for women and one for youth is that youth would be cultivating a second crop during the dry season (April, May) and grow a crop during the wet season within the perimeter of the VVS. However, youth may be able to spread their work in the schemes more evenly over the day.

- *The Irrigation Requirement (IR)* has been preliminary calculated as 276 m<sup>3</sup>/day, higher as compared to those for women because of higher evapotranspiration in April/May than in the peak months of January/February for the women VVS but the IR will ultimately depend on the area cropped and on the crops that will be cultivated. As youth will be able to work throughout the day, the demands on the capacity for storing water in the concrete reservoirs will not increase and may be taken the same, i.e. 150 m<sup>3</sup> but needs further assessment by the PSU.

25. **Access Roads and Market Infrastructure subcomponent:** This concerns the rehabilitation of existing and new rural roads construction to improve access to markets and production sites to take crop produce to markets.

26. **Access roads:** Continuation work started in 2015 of access roads (6.8 km) and Irish crossing in Jiboro Kutta and Sibanor in the WCR, Massembe in LRR, Kudang in CRR is in progress. Identification of sites for 500 ha (20km) has been rescheduled for next quarter.

*Observations made during field visits:*

- *Jiboro Kutta:* Access road requires side-drains; rigid concrete bridges were built to facilitate transport of people and produce;
- *Sibanor:* road should be heightened over a distance of about 50 m to reach the level of flood protection dikes benefitting the village vegetable scheme;
- *Massembe:* Causeway and road require side-drains; preferably to be constructed with concave cross-section. Rigid bridge constructed over the gully whereas a wooden bridge would be adequate. Farmers requested that the road be extended for about 1 km to reach a village (about 50 compounds). This could be a "feeder road" which is supposed to be a simple access road constructed by a land plane with trees and stubs removed and depressions filled by sand, construction must be at low cost.



**Recommendation is to occasionally include feeder roads as an extension of village roads or causeways in case this would just make that important difference to more remote communities for their economic situation; the cost should be kept limited.**

27. **Market Infrastructure:** Identification of five planned markets for 2016 has been scheduled for next quarter. Work has commenced on two markets located at Ndemban Japichum in WCR and Kerewan in NBR.

- *Observations made during field visits:*

*Nedemban:* villagers believed that the market now under construction would be too small to accommodate all sellers and buyers; moreover, they suggested that more goods might be traded than only vegetables; this needs still intensive preparation to organize e.g. a village market management committee with representatives from all participating villages and business development assistance.



28. **Various Issues, Observations and Recommendations** were further discussed with project and the mission stressed that these detail technical design considerations be reflected in designs and appropriate tender documents on these key aspects especially during the construction phase:

- *Compaction of earthwork*, constructions like dikes, rural roads, bunds should be done layer by layer;
- *Side drains* alongside the rural roads must be constructed to evacuate rainfall quickly as dry roads facilitate better transportation and require less maintenance;
- *Borrow pits* for the construction of upland conservation bunds and some dikes (water retention dikes) may be put at the downstream side given the flat area and the water conservation aspect, controlled by weirs. (Only in case of steep and very steep lands this is different as the dikes have no water conservation function but rather evacuate the surface runoff towards disposal sites (depressions, bolons);
- a *minimum side slope* of 1:2 should be applied taking into account the prevailing soil texture and covered vegetation except in circumstances with risk from hippos; or deep trench in front of and parallel to the river dike, bridges are now installed over emergency spillway and passage points to facilitating people and local transport of goods;
- *Maintenance* of the civil works infrastructure should be continuously stressed to the different beneficiary groups including formalizing institutional arrangement with public agencies;
- *Contractors* should develop simple manuals<sup>8</sup>, for operation for the beneficiaries as road and water users (WUGs) and for maintenance to the different beneficiary groups including formal institutional arrangement with public agencies;
- *Project cycle record keeping:* each and every activity/intervention passes through a project cycle that includes different phases: identification, (feasibility) studies (physical and non-physical aspects), design, beneficiary involvement, contract documents, tendering, supervision over execution of works, completion and handing-over to beneficiaries. A preferred filing system is to keep the documentation for a specific activity in an activity file and
- *Roads' widths* for village roads should be no wider than 3.00 m.

Agreed action	Responsibility	Agreed date
Incorporate the proposed technical designs in bidding documents and ensure that cost are within approved limits	PSU/Supervising Engineer	Continuous

<sup>8</sup> FAO has developed *Irrigation Manuals* and recommended reading for the PSU as well as Contractors and Supervising Engineers are the following two Irrigation Manuals obtainable from FAO's website (<ftp://ftp.fao.org/agl/aglw/docs/irrigman12.pdf>) and Recommended reading for the PSU as well as Contractors and Supervising Engineers are the following two Irrigation Manuals obtainable from FAO's website (<ftp://ftp.fao.org/agl/aglw/docs/irrigman12.pdf>) & (<ftp://ftp.fao.org/agl/aglw/docs/irrigman13.pdf>). Module 12 Guidelines for the Preparation of Tender documents Module 13 Construction of irrigation schemes. Manual on small earth dams - A guide to siting, design and construction. FAO Irrigation and drainage paper 64

Future village vegetable schemes should be design based on determined peak irrigation water and size of the garden should be flexible	PSU/SE/Kafos	Continuous
Sensitize communities and establish process for full management and operation of constructed infrastructure especially in TIS, VVS, Market	PSU/Kafos/Communities	Continuous
Follow up with formal institutional arrangements with appropriate public agencies on maintenance of built infrastructure	PSU/MoA/Regional Governors	continuous
Step up the procurement of civil works and closely monitor the works to ensure fully compliance with design standards	PSU/Communities/SE	Continuous

### Agricultural Commercialization component

29. **Producer Organizations subcomponent:** The capacity of POs are continuously being strengthened. During 2015, the Multi-Disciplinary Facilitation Teams (MDFTs) and Conservation Field Assistants (CFAs) conducted a step-down training of Watershed Committees and POs at all the 25 *Nema* sites. 400 participants (50% female) were trained and their capacity appears being developed in organisational development and resource mobilisation. Quire books for record keeping were provided to all the Village Farmers Association (VFAs) secretaries. *Nema* is facilitating the registration of all the POs through the Cooperative Act following drafting of bye-laws. However, District Farmers Associations (DFAs) are still not visible within the project implementation arrangement, even though they have been identified and are being formed to serve as the Apex of VFAs.

30. The project should now focus on strengthening these DFAs through training in advocacy, organisational development, leadership and conflict resolution with a view to facilitating their engagement in continued dialogue with national decision and policy making POs Apex platforms. This could be further achieved by *Nema* organizing a carefully designed and facilitated F4D with the project POs and the Apex, ensuring that sensitization and awareness raising and sharing of experiences form the core issues to be discussed. An outline of the way forward with defined responsibilities for all POs should be agreed upon during the F4D.

31. The mission had discussion with NACOFAG representatives who confirm that Action Aid The Gambia is supporting the National Farmers Apex in drafting a strategic plan for 2017-2021 and this will be officially launched at the planned National Farmers Conference from 27-28 May 2016. This is a great opportunity for *Nema* to support the finalization of the Strategic Plan and organization of the conference to ensure that *Nema* POs play active role in the future orientation and full representation of POs from village, watershed, district, regional and national levels. This will be in line with last mission recommendation in strengthening the linkages of the bottom-top and top-bottom flow of communication through the various actors in the value chain. In addition, the project should closely collaborate with NACOFAG to ensure the full profiling of POs at the village, watershed and district levels in order to determine the level of further capacity building to enable these POs become more commercially-oriented.

32. **Capacity building of National Apex Farmers.** The mission reviewed a proposal from NACOFAG requesting for the conversion of the initially proposed advanced degree training of a representative of the National Farmers into a number of in-country training in the areas of financial management, entrepreneurship, agribusiness, project management, M&E, among others. The mission is in favour of this request and that *Nema* should further discuss the detail arrangements with the national apex bodies ensuring relevant capacity building support are contained within the initial budget amount.

33. During the field mission, all the POs visited mentioned the need for more training in the management and minor maintenance of infrastructure. Furthermore, the capacity of the groups needs to be strengthened in advocacy, organisational development, resources mobilisation, leadership skills and conflict resolution. The record keeping skills of the VFA secretaries need to be upgraded also with emphasis placed on the importance of record keeping to avoid conflicting data recorded/retained mentally. The concept and practice of "*farming is a business*" needs to be fully ingrained in the

mindset of all the Pos. This attitude towards farming is already being consciously translated into practice by some farmers as observed in Boiram by Awa Jagne<sup>9</sup>:

*"In terms of my business, I am able to keep records of loan amount given out, date issued, amount paid and balance. Before record keeping there were arguments on amount of loan and amount repaid. Now – all I do is refer to my records and resolve the argument. I keep record of all transactions on a business basis. I indicate input costs – including my own inputs into the business; I enter transaction costs and I am able to determine profit and loss".*

34. **Sharing of experiences:** During 2015, Nema organized a series of trainings for Water Users Groups (WUGS) in the Barajally Suba TIS cluster. The President of the WUGs in Wellingara with experience in water management facilitated the training under the supervision of the Department of Community Development (DCD) on various relevant topics. All the beneficiary associations have confirmed the usefulness of the experience to the mission. WUGs have 12 members (6 men and 6 women) but they have not received any subsequent training thereafter although the secretary confirmed maintaining records including minutes of meetings. They expressed the need for training on good rice agronomic practices before the start-up of the scheme. *The mission advised them to start the plot allocation as early as possible before the rains begin – using a lottery method if other methods are questionable.*

35. It was also observed by the TIS Contractor (Green Impact) that the TISs are a new concept for the new sites and that the concept of watershed planning and management is also relatively new and as such would require a series of sensitisation meetings with the targeted communities. The intricacies of the interrelated socio-economic variables associated with delineating watersheds e.g. land tenure systems; all-inclusiveness, avoiding "elite capture" etc. should all be factored in the sensitisation process and thoroughly explained to the WUG members and the rest of the community members including those from other villages.

36. The sensitisation programme should also include Climate Change related issues including adaptation and mitigation measures to be adopted by the *Nema-Chosso*.

37. **Farmer Field Schools (FFS):** The 26 FFSs that have been set up continue to operate and conduct training for the respective communities in both rice and vegetable production. In 2015, the University of The Gambia (UTG) conducted ToT for 46 MDFTs members (5 females) on FFS concepts and approach. These MDFTs were identified by Plant Protection Service (PPS) and trained on rice and vegetable IPM. The best 25 MDFTs were identified for running FFSs at Nema sites. 25 additional FFS classes have already been identified and trained during the dry season on vegetable production and IPM. During the period under review, the UTG reviewed both FFS curriculum and manual for rice and vegetables. A number of constraints encountered and the corresponding **key recommendations are: the budget be reviewed so that the manual can be translated in to local languages, training duration to last for about 2 weeks, supervision and backstopping is required for effective step-down and class size should not exceed 30, among others.**

38. The Adult Functional literacy (AFL) classes have augmented the capacity of participating FFS farmers in record keeping and proper agronomic practices. FFS participants reported transferring what they have learnt from the FFS to their own plots and sharing the knowledge with non-FFS participants. The FFSs on vegetable production are in progress in the 25 sites. A number of challenges were noted and the following recommendations have been proffered:

- Nematode infestation were observed in many gardens
- Red spider mites were observed in all the schemes particularly on *Solanaceae* crops, therefore use of *Acaricides* will likely address this problem.

*The mission recommends that Climate Change/Adaption related topics should be mainstreamed into the FFS curriculum, especially pests that may increase due to climate change, etc.*

39. In Julangel, the mission witnessed excellent drama episodes<sup>10</sup> on literacy and numeracy skills and demonstration of agronomic best practices as taught to the participants at the FFSs and the AFL

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<sup>9</sup> Awa Jagne is a very successful and prominent farmer. She has gone through AFL earlier before Nema intervention and her skills have been upgraded through the Nema FFs and AFL. She is at a far advanced stage of literacy and numeracy and writes and composes poems using both English and *Wolof scripts*.

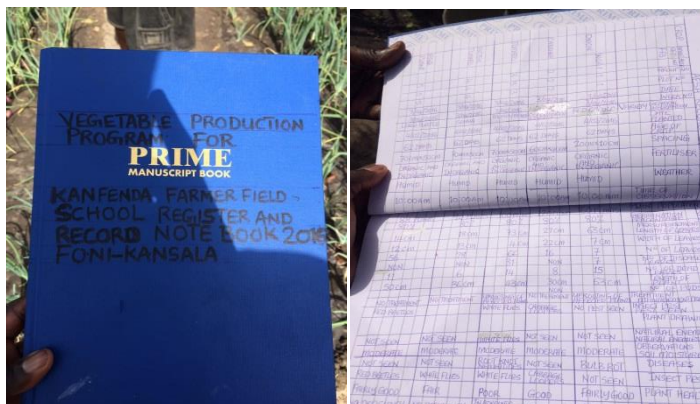


classes. Class participants dramatized these three episodes on **Weights and calculations of produce, Telling time and Agricultural good practices.**

**It is recommended that drama episodes should be developed in messages on different topics and captured on video for dissemination to other similar communities (e.g. serahule/mandinka speaking communities). Similarly, the same episode can be broadcasted over the community radios or GRTS (Radio and TV) as part of the national batanba show.**

#### 40. Adult Functional Literacy for Women:

During the period under review, 26 AFL classes established with 30 participants each- nearly all women. 26 Facilitators (10 are females) and 26 Class Management Committees (CMCs) were identified and trained on Adult literacy and class management respectively. Literacy materials and assorted learning materials were provided to all the classes in 2015. For 2016, an additional 25 communities have been sensitised and so far 25 facilitators (13 male and 12 females) were trained. The mission observed good record keeping where FFS is attached to the AFL class. Visitors' Books are entered and signed; there are detailed records of FFS members and activities carried out and corresponding dates.



41. For the 2013/ 2014 classes, there were 827 participants comprising 678 females ( 82%) and for the 2014/ 2015 class there were a total of 750 participants (90% were females).

42. The **Adult and Non-Formal Education Unit (ANFEU)** of Ministry of Basic and Secondary Education (**MoBSE**) has submitted the completed report on the assessment (26 August to 2 September 2015) of the 2013-2014 Adult and Non Formal Literacy classes. The participants were assessed on the literacy and numeracy level 1 (beginners). 760 participants enrolled in the programme out of which 91 were males. Learners aged 15 – 35 years, numbered 395 (93% were females) whilst learners aged above 35 years numbered 349 ( 83% were females). Out of this total enrolment, 451 participants completed the programme and wrote the assessment test representing 59% attendance rate. This observed absenteeism was because the assessment was conducted during the rainy season when some learners were busy with rain-fed farming. The report indicated all the facilitators except two had some qualification: 11 had GABECE certificate; seven had WASSCE certificate and five had literacy level 3 qualification; whilst two had other qualifications.

43. The assessment identified 147 students as having passed with a “merit”- (average scores ranging between 83 to 100%), representing one-third of the sampled learners. The test results indicate that participants performed better in numeracy (average score of 68% although slightly below national score of 71%) than literacy (average score of 59% which is slightly better than national score of 56%) due probably to the fact that numeracy activities are more directly linked to participants' everyday lives than that of reading and writing activities. There were also wide class variations in the test with some villages performing better than others for instance Kayai had the highest score both in literacy (86%) and numeracy (97%) whilst Mbapa Marega had the least score in both literacy (26%) and numeracy (29%). In general, the test results revealed that participants have generally done well in reading, writing and calculation considering the duration of the classes. The assessment recommends that the project should consider including some income generation activities; ICT; and have incentives for the best learners.

<sup>10</sup> The Facilitator did not know beforehand that the group were going to do a drama on FFS since he had not prepared them for that. So he was shocked to see them do so without consulting him - but was equally impressed with their performance. *This is an example of empowerment and building self and group confidence through education*

44. **Training at Songhai in Benin.** Six youth (two females) have already completed a six-month agropreneurship training at Songhai with specialisation in marketing, gardening, agroforestry, field crops, seed multiplication, and food processing. During the last mission it was recommended that “*Nema follows up with these trainees by involving them in peer-to-peer learning, as trainers in farmers’ extension activities as well as support the building of a network of Songhai trainees (involving those already trained by LHDP/MoYS and those to be trained under CORY)*”. During the mission, it was noted that CORY-GYIN had facilitated the set-up of a network young entrepreneurs but it was not clear if these Songhai youth trainees are already part of this network. For the 2015 six Songhai trainees, the PSU has advised them to prepare Business Plans for consideration under the CISF.

45. During the mission, the team visited the Songhai Gambia Centre in Chamen/NBR which is being supported by UNDP, where Songhai graduates are hired as facilitators/mentors for the resident and new intakes at the centre. The mission also advised the project to link the community of Julangel and indeed other *Nema* garden sites to engage the services of an LHDP trained Songhai trainee from Kudang in the FFSs or IPM training as he specialises in the preparation of botanical and organic fertiliser, which skills and knowledge farmers are asking for.

46. For 2016, twelve candidates (six males and six females) have been selected from all the six Regional Agricultural Directorate (2 per Regional) based on strict criteria for a six-month intensive practical agropreneurship training at Songhai in Benin. However, since selection are done in each region, the challenges remain the difficulty in verifying age of participants and retention of married youth after completion of their trainings.

47. **Value Addition for Rice and Vegetable Production Subcomponent:** Land development at the various sites continue to advance which will have complementary impact on this subcomponent and there are substantial progress in some areas.

48. **High quality Seed**

**availability:** Out of the contracted 540mt high quality rice seeds (varieties are *WAB 105*; *IET 3137* and *SAHEL 134*) under NARI supervision, 485mt have been delivered and paid for by *Nema* and handed over to the Department of Agriculture but currently stored at Sapu awaiting distribution to the producer communities (with understanding to recover part after



first harvest) with priority to *Nema* beneficiaries including CORY REVCEL trainees who are into rice production. Condition of storage is however less than optimal and this may affect seed germination potential and viability if storage period is prolonged as observed during the field visit. *Nema* in consultation with DoA should urgently address this problem with the option to transfer the seeds to defunct seed multiplication unit if conditions are acceptable. Additionally, it is necessary at this stage to entice private capital into the seed business involving financing of production, processing, packaging and distribution now that the feasibility and financial viability of the venture has been amply demonstrated through the initiative taken by the project.

49. **Creating Profitable Market outlets for Farm Produce:** The lessons learned from the seed production contract can be beneficially applied to creating viable commercial linkages between rice and vegetable producer organizations and private sector corporate bodies, GHE, Radville and other sector operators to provide profitable outlets for farm produce. With the advancements made in land development and garden construction across the country, the business development unit of *Nema* should now actively engage the private sector operators with a view to structuring production contract

deals with various producer organizations drawing lessons from Seyone Garden where PPPP<sup>11</sup> is in operation.

50. In addition, the PSU has facilitated market linkages with some producer organizations by supporting twelve women (two per region) farmers from project areas to participate in a Trade Fair organized by the Gambia Chamber of Commerce and Industry in December 2015. These women farmers are reported to have generated a total revenue of GMD100,000 (about US\$2 400) from sales of their produce and fostered numerous business relationships which need close monitoring by PSU to assess effectiveness and impact for potential scaling up. For instance, the mission noted that the PSU identified emerging and promising private sector operators during this trade fair and initiated follow up linkage with some of the beneficiaries in the areas of access to organic manure and small-scale farm machines and equipment supply. Similarly, *Nema* supported three women representatives from NACOFAG to participate in a 12-day trade fair in Dakar in March-April 2016 to showcase and market their produce while exploring opportunities for inter-country market access.

51. **Land Preparation Services:** Machinery for land preparation continues to pose a serious challenge in adhering to the cropping calendar which is critical to farmers' ability to produce. Judicious use of the opportunities offered under the CISF may be made to support operators (youth and women groups) to start a land preparation service either as a sole venture or in combination with or adjunct to their rice production activities. The mission noted the example of the PSU linking the CISF enabled tractor-service enterprise in Mbapa Marega to do earlier ploughing of about 300 ha land earmarked for upland rice cultivation in Boiram community and the same agribusiness has been contracted by other communities to secure their timely ploughing services.

52. **Capital Investment Stimulation Fund-CISF:** The CISF received a cumulative total of 77 business plan applications valued at GMD 182,004,265 (about US\$4.3 million) but processed and approved 27 applications with investment value of GMD 78,298,894 (about US\$1.8 million) comprising *Nema* GMD 35,234,562.3 (about US\$ 0.83 million); PFI's GMD 35,234,562.3 (about US\$0.83 million) and clients GMD 7,829,889.4 (about US\$0.18 million) as seen in the table below

**Table 3: Regional distribution of approved BPs with total investments and value of tripartite financing (GMD) as of 22 April 2016**

Region	No of Applications	Productive assets	Value of investment (GMD)	Value of Tripartite financing (GMD)		
				PFI	Client	<i>Nema</i>
WCR	13	Irrigation/Power tiller/Vegetable Processing Machine	54 076 864.00	24 334 588.80	5 407 686.40	24 334 588.80
LRR	1	Tractor	1 839 577.00	827 809.65	183 957.70	827 809.65
CRR (S)	1	Tractor	1 797 768.00	808 995.60	179 776.80	808 995.60
URR	0	-	0.00	0.00	0.00	0.00
CRR(N)	4	Tractor/Power tiller/Rice milling machine	2 850 000.00	1 282 500.00	285 000.00	1 282 500.00
NBR	8	Tractor/Irrigation/Milling Machine	17 734 685.00	7 980 608.25	1 773 468.50	7 980 608.25
<b>Total</b>	<b>27</b>		<b>78 298 894.00</b>	<b>35 234 502.30</b>	<b>7 829 889.40</b>	<b>35 234 502.30</b>

53. **Performance of the CISF:** From the above table it is clear that approval of BPs has increased by 29% since the last mission to 27 and this latter represent overall BPs approval rate of 35.1% at the time of the mission. This relatively low rate of achievement is due to (i) the capacity of the BDU and technical review committee to timely process and approve applications; (ii) the regulatory limits imposed on PFI's by the CBG on the proportion of PFI portfolio committed to agriculture lending and (iii) the limited capacity of PFIs to review financial aspects of approved BPs and slow management decisions on the soundness and viability of BPs.

54. **Agribusiness establishment/expansion.** Data obtained from the PSU during the mission indicated that only two new agribusinesses have been enabled under the CISF since the last mission. As a result, the total CISF supported agribusinesses is now nine which represent a cumulative agribusiness establishment/expansion rate of 26% of the total approved BPs. This translate to achievement rate of 15% of total project target of 60 SMEs. Furthermore, these nine agribusinesses are generating a employment for a total of 91 people of which 53% are on fulltime employment and 51% are male.

<sup>11</sup> IFAD Publication on Public Private Producer Partnership: <https://www.ifad.org/documents/10180/998af683-200b-4f34-a5cd-fd7fb999133> and Legal Guide on contract farming (UNIDROIT-IFAD-FAO): <http://www.unidroit.org/english/guides/2015contractfarming/cf-guide-2015-e.pdf>

55. The mission visited two enterprises (Jufurreh Farms and Evergreen Farm Center at Mandinaba) that have received support through the CISF facility. Both operations are at the developmental stage though Evergreen Farm Center has commenced production with recorded sales of 4.0 mt onions and some tomatoes last season and they are expecting to sell about 8.0 mt of onions by next harvest in May/June 2016. The proprietor indicated that detailed records are being maintained but these were not immediately available for the mission to verify. Visual inspections of vegetable crops in the field appear to lend credence to production figures (estimates) given to the mission.

56. **The four Participating Financial Institution (PFI's)** that have signed the MOU with *Nema* remain the same, i.e. Trust Bank Ltd, FIBank Ltd, AGIB Bank Ltd and Reliance Financial Services (an NBFi). AGIB has now, under a new management, definitively withdrawn from participation in the CISF. Of the three remaining committed, Reliance has recorded the highest number of approvals and disbursements followed by FIBank with only one approval/disbursement (at 21-04-2016). TBL received four applications of which three were rejected outright for lack of merit while the fourth was advised to improve the financial forecasts and business plan and resubmit after clarifying issues of concern to the Bank.

57. From the discussions held with the TBL and FIBank, the main problem remains the poor quality of business plans submitted in support of requests. PFI's do not have in-house support arrangements to assist applicants in the preparation and submission of proposals. Furthermore the absence of a feedback mechanism to fully inform *Nema* of the outcome of the PFI's decision to enable *Nema* assist in effecting the required improvements has resulted in a breakdown in communication which needs to be addressed.

58. **Regulatory Issues:** The recently introduced regulatory regime and internal risk containment strategy limiting exposure to the agriculture sector to a maximum of 15% of total lending portfolio applicable only to the NBFi in the group is further aggravated by the reduced number of PFI's willing to seriously engage with the agriculture sector. With agriculture contributing about 30% to GDP but receiving only about 5% (CBG annual report 2014) of total credit allocation in the economy, the imposition of a further portfolio limit on exposures to the agriculture sector constitutes a disincentive to agricultural value chain financing especially when the active PFI is an NBFi<sup>12</sup> with limited resources relative to the full service FIs as they are not affected by the 15% agriculture exposure limit. However, the combined effects of resource limitations, statutory reserve requirements and portfolio ceiling will continue to likely starve the agriculture sector of much needed investible resources.

59. To cushion NBFi liquidity and possibly expand their ability to extend further lending, *Nema* may consider domiciliation of funds earmarked under CISF with the participating PFI's under mutually agreed terms and conditions. This would have the effect of increasing the deposit base and correspondingly increasing the volume or portfolio of funds available for lending to clients including for agricultural value chain financing.

60. **Business Development Unit:** The business development unit handles all applications and processes them for approval by the committee and also responsible for building partnership with private sector operators along the rice and vegetable value chain. The unit is manned by only one officer, the business development officer. Given the increasing rate of BP applications compared to approval rate, it is clear that the unit is unable to cope with the heavy work load that is involved in effectively dealing with the amount of work it is tasked with and at the same time provided potential beneficiaries with the required support and training in business development strategies and management.

61. To improve the quality of proposals submitted to access the CISF and effectively manage their operations, the business development unit needs to be strengthened with additional staff to provide the manager with the required support, coordinating and conducting follow up with the PFI's and providing management with periodic reports on the status of the CISF applications, approvals and disbursements or challenges and recommendations for corrective action.

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<sup>12</sup> From its total portfolio investments of GMD 151 000 000 since 2014, about GMD 25 000 000 was disbursed into the Ag Sector which represent a sector lending rate of 17%. The amount disbursed under CISF facility is GMD 9 099 089.75 representing share of 36% of Ag Sector lending.

62. Despite these challenges, the mission noted the progress and pro-active initiatives undertaken by BDU/PSU focusing on i) discussing and negotiating with three local vendors (agricultural equipment suppliers) to extend the CISF arrangements to them through a pilot *Installation Sale contract scheme* in substitution of a PFI but maintaining the same tripartite financing principles. MoU has been drafted for which the PSU will seek IFAD's review and approval; ii) participating in various technical committees either as co-chair (UNDP/GIEPA) on EMPRETEC or member of GCCI Business Awards scheme and iii) served as facilitator and trainer for NEDI entrepreneurship training programme. The mission however, emphasized that the PSU/BDU should focus on following up on relevant initiatives that have direct impact and immediate outcomes on project interventions especially in address farmers access and linkages to input and output markets along the rice and vegetable value chains.

63. **Technical support services subcomponent.** The activities under this subcomponent are being implemented by both private and public sector service providers based on performance review contracting. *Chosso* will strengthen the capacity of private sector partners through sensitization and training in order to integrate resilience issues in their implementation whilst a number of public institutions will receive institutional support and capacity building to ensure timely generation and dissemination of climate and hydrological information services to the target smallholders across the country.

64. **Plant Protection Services (PPS).** Following the April 2015 training on vegetable IPM and the Rice Integrated Production and Pest Management (IPPM) in June 2015, PPS conducted a step-down training for the rice FFSs involving the FFS Facilitators, the Subject Matter Specialists (SMSs) and the six Regional Agricultural Directors (RADs). This training was from 9 to 14 November, 2015. A total of 630 farmers participated in the training (84% were females). A similar step down training for the Vegetable FFSs was conducted by the Master Trainers of PPS from 10 to 15 November, 2015 on various topics. There were a total of 580 farmers (93% were women).

65. In 2016, the PPS conducted a ToT workshop on IPPM for vegetables from 18 to 20 March 2016. The training targeted a total of 44 participants from the six agricultural regions and master trainers from PPS and Horticulture Technical Services. The objective was to increase vegetable crop productivity through improving the abilities and capabilities of extension workers and farmers in IPM/FFS practices. Twenty-seven Extension staff (four females) were trained.

66. **National Agricultural Research Institute (NARI)** was contracted to provide high yielding quality rice foundation seeds to be multiplied for all *Nema* rice fields for the 2015-2016 cropping season. This was in collaboration with the Extension Services of DoA and Seed Producers as well as *Nema* Field Staff. To this effect, the following activities have been successfully implemented: sensitization of rice seed producer groups; timely distribution of nine tons of rice foundation seeds and follow-up missions; distribution of the required funds for early ploughing; timely fertilizer distribution; administration of contract documents; monitoring and supervision missions; field inspection and sampling of paddy rice seed yields.

67. NARI had planned to implement seven activities during the period under review and has managed to implement four. These are: On-farm response of NERICA rice to Soil Management Systems in upland Cropping Systems; On-farm varietal evaluation for lowland rain-fed rice; IPM of rice Blast Disease under rain-fed upland conditions and Screening Rice varieties for Adverse Soil Condition (Salinity).

68. The following are yet to be done: screening of rice storage facilities for appropriateness against pests and fungal moulds infestation; evaluation of a single row rice drill seeder; and Rice Foundation Seed Multiplication (salt tolerant varieties as recommended by the previous mission). The project has supported NARI with the procurement and delivery of lab equipment, facilities and chemicals. These equipment are installed and now being used. The mission, however, stressed the importance of NARI timely making available the research outcomes to both the PSU and farmers to ensure that proven and tested outcomes from these trials are accessible to the target beneficiaries for continued uptake of technologies.

69. **National Environment Agency (NEA)** has completed the Environmental and Social Impact Assessment (ESMP); identified and assessed potential negative impacts on the environment during the construction and operation phases with provisions for appropriate mitigation measures for the identified impacts. It provided specific recommendations for consideration by the project.

70. The NEA led nine-member task team<sup>13</sup> embarked on an Environmental Monitoring and Supervision trek from the 26 February to 4 March, 2015 to selected project sites covering 22 villages across the country. The main conclusion of the Baseline Environmental Monitoring and Supervision-BEMS report was that *“project activities does not show much negative impacts from environmental and social perspective at the time of conducting the BEMS. Project site like Manna, where land development activities have started has no significant impact of the activity to the environment and human population”*.

71. Following the *Chosso* launching, the already developed EMSP needs to be updated to reflect IFAD's new guidelines on Social, Environmental and Climate Assessment Procedures (SECAP)<sup>14</sup> and proposed implementation plan to be fully developed and costed.

72. **National Women Farmers' Association (NaWFA)** conducted the following activities: sensitization of the selected communities for the 2016 functional literacy; selection of the class facilitators, participants, CMCs and the training of class facilitators and CMCs for the year 2015. Training materials were also provided and are in use in all the literacy classes. 26 facilitators (10 females and 16 males) have been trained together with the 26 CMCs (6 females and 20 males). Additionally, NaWFA has sensitized 50 literacy classes, working materials purchased and training is ongoing. For the 2016 AWPB, NaWFA plans to sensitize the old classes about the climate change, purchase materials for *Chosso* and print instruction books for reading and writing on Climate Change/Adaptation.

73. So far, a total of 41 males (14 are below 35 years) and 37 females (18 below 35 years) have been selected and trained by NaWFA as facilitators, 6 males as Supervisors between 2013 to 2015, only one female supervisors was selected in 2016 and 127 CMC members (48% are females). During field interactions with some of them, they expressed a number of constraints despite having positive feedback and the following recommendations:

- The supervisors and the CMCS should take into consideration that the classes do not have schools in their villages and help them to get appropriate learning places to avoid distraction during classes;
- Additional two supervisors for CRRs and URR due to distance and mobility constraints;
- most of the communities said that the classes should run for 2 years and
- Communities should take full responsibility and keep their undertakings because the classes belong to them.

74. **Horticultural Technical Services (HTS)** conducted a ToT on Vegetable Production for 30 Agricultural Extension Workers and Conservation Field Assistants (3 females). The topics included: vegetable production and production planning (including land preparation); recommended practices for commonly produced vegetables in The Gambia; composting (including the quick method); marketing and production chain; post-harvest handling of fruits and vegetables; fruit and vegetable processing using different methods; packaging and labelling; pest control and storage, etc.

75. The HTS also provided relevant recommendations: step down training to be organized on all the modules at grassroot level with particular reference to food processing and preservation; information dissemination should be accurate and timely; alien plant production training and plant protection as they are interrelated; a joint trek to be organized for all the four Technical Services namely Horticulture, Plant Protection, Agri-business and Food Technology to monitor the progress in the field; teach more women farmers on food processing and preservation as it is the way to sustain

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<sup>13</sup> Drawn from Department of Forestry (DoF), Department of Water Resources(DWR), Department of Parks and Wildlife Management(DPWM), and Soil and Water Management Services (SWMS), Horticulture Technical Service (HTS) of Department of Agriculture (DoA)

<sup>14</sup> <https://www.ifad.org/topic/gef/secap/overview>

the technique; encourage the increase use of botanical pesticides in the treatment of pests and diseases; the training to be done around September to early October during the beginning of production season; and field exchange visits to be organized between regions for extension workers and farmers to learn best practices.

76. In 2016, the **Grassroots Business Initiatives (GBI)** was contracted by the PSU to conduct a six- day Entrepreneurship and Agricultural Technical Training for CISF beneficiaries (24 of which only four were females) from 21-26 March 2016 on the following seven modules: Entrepreneurship, innovation, and acceleration; Business Plan- starting and growing your Business; Financial management; Horticulture; Pest Management; Rice Agronomic Practices and Soil and Water. All the participants expressed a high degree of satisfaction with the training content, delivery methodology, organisation and logistics but also highlighted a number of challenges: high expectation of farmers which increased pressure on *Nema*; limited business planning skills resulting in submission of sub-standard plans for financing; training centre should be outside the Banjul to avoid distractions from competing personal engagements of business operators.

Agreed action	Responsibility	Agreed date
Support the strengthening of Watershed and District Farmers Associations to ensure their full integration into national apex bodies from the village level	PSU/NACOFAG	By 30 November 2016 and continuous
Conduct a profiling of POs to differentiate their level of maturity to inform further capacity building efforts	PSU/NACOFAG	By October 2016
Support NACOFAG in finalizing its Strategic Plan for 2017-2021 and in National Farmers Conference in May	PSU/NACOFAG	By 31 May 2016
Finalize selection of farmers to be trained on relevant topics based on expressed needs of national farmers bodies	NACOFAG/PSU	By 30 June 2016
Prioritize <i>Nema</i> and CORY beneficiaries during the distribution of the secured high quality rice seeds and provide supporting documentation	PSU/DoA	Prior to start of the cropping season
Follow up with PFIs who have signed MoU to agree on a timeframe for disbursement of approved BPs with option for termination of MoU	PSU/PFIs	By 30 Sept 2016
Raise regulatory issues affecting agriculture value chain financing with a set-up of committee to address these structural issues	PSU/CPCU/MoA/P FIs	By 31 July 2016
Review and update <i>Nema</i> EMSP to incorporate <i>Chosso</i> specificities especially SECAP guidelines and fully cost implementation of these guidelines for monitoring and supervision	NEA/PSU	By 30 Sept 2016

#### D. *Nema* Implementation Progress

77. **Project Management Performance.** The PSU has put in place and supported the critical mechanisms and tools for effective delivery of *Nema* in accordance with the project design. The institutional arrangement of *Nema* continues to provides adequate support for strategic guidance, day to day management, coordination and implementation of project activities in an effective and transparent manner. Minor adjustments have been introduced to enhance project implementation effectiveness while few gaps have been noted.

78. The last meeting of PSC was held in March 2016 to review the 2015 annual progress report and discuss and approve the 2016 AWPB. The PSU meets monthly and has held various meetings with donors, implementing partners, Financial Institutions including GIEPA on the CISF. It has also introduced strategies based on lessons learned from other sister projects vis-à-vis procurement delays such as (i) restricted tender for works and initiation of procurement processes in advance; (ii) pre-bidding meetings with potential bidders; (iii) monthly forum with contractors and supervising engineers to track progress of contract implementation; (iv) regular supervision of project activities at field level; (v) monthly team meeting to discuss project implementation progress issues and

challenges and (vi) regular meetings with CPCU to discuss how to strengthen coordination and implementation.

79. **Staff appraisal performance and capacity:** The PSU is staffed with team of qualified experts. A Financial Controller is *en poste*, together with an Accounts Officer. An M&E Assistant and a Procurement Officer have been recruited, with financing from both IsDB and AfDB. The PSU capacity will be further strengthened with recruitment of a Climate Change Adaptation Specialist and a Climate Change Adaptation Assistant under *Chosso* whilst AfDB will recruit a Land and Water Conservation Infrastructure Specialist. These three additional key staff are expected to join the PSU in the coming months following a competitive, open and transparent process as has been the standard practice.

80. The staff appraisal processes is in place and operational. It is conducted annually; covering January – December. The appraisal is results-oriented, based on pre-set objectives, aligned with staff's job description. The appraisal process starts with self-assessment followed by an evaluation by Project Director. To improve the process, the last mission recommended that “the appraisal process should include: (i) formal performance feedback to staff, to give opportunity to discuss with staff performance **area that need improvements, applaud good performance, discuss challenges and staff capacity development needs;** (ii) **prepare staff development plan based on identified skills/capacity gaps;** and (iii) **share the performance assessment with MoA/CPCU and Personnel Management Office for their records**”.

81. **Assessment of project institutional structures.** *Nema* is implemented through a decentralised structure which cascades from the central level to community/local level, in alignment with the regional operational and administrative structures under the Regional Agricultural Directorates, and at community level under the local government structures and community and traditional leaderships, such as kafos, Village Development Committees. *Nema's* institutional structure is considered as adequate for effective delivery of the project's goods and services to the target beneficiaries. The structure allows partnerships to be built with relevant institutions and implementation partners, especially the Service Providers. The mission is of the view that the design structure is flexible and allows for adjustments to improve project delivery efficiency and achievement of results. For example, the Inter-Professional Body and Forum for Dialogue (F4D) have been introduced in the project coordination structure at the national level to strengthen technical coordination among IPs/project stakeholders for rice and vegetable value addition interventions to support the commercialisation component; and for harmonization and building synergy among the service providers, respectively.

82. **Chosso Launching and Start-up Workshop** was held in Banjul from 1-2 March 2016 which was attended by 148 participants (39 females) from 54 institutions including the Ministries of Agriculture, Environment and Climate Change and other sectoral Ministries, Departments, NGOs/CBOs, farmers (male and female, including youths), service providers, as well as other key stakeholders. IFAD participated actively in the event and sensitized and trained participants on key topics including SECAP, ASAP RIMS indicators and KM related issues as well as introduced the climate game as a decadal climate decision tool for effective planning. The event also provided opportunity for the project to invite potential candidates who had either applied or where intending to apply for the advertised positions of both Climate Change Adaptation Officer and Assistant.

83. A draft report of the workshop was reviewed by IFAD and comments provided to the PSU for finalization of the report by mid-May 2016. Furthermore, the recruitment process for the CCAA has been completed and final panel report is yet to be submitted to IFAD for review and approval. However, for the CCAO, the post was re-advertised as there were no applicants after the first advertisement due to high requirements. The PSU discussed with IFAD during the start-up workshop to review the ToR (now Climate Change Adaptation Specialist) and re-advertise the post. At the time of the mission, a draft shortlisted report was reviewed with three out of total five potential applicants shortlisted for final interview.

84. PSU follow up on “**Agreed Actions from the last DSM**”: The previous mission of September 2015 recommended 33 Action Points to the PSU. Out of these, 10 are on-going; 10 completed and 13



are pending with key ones related to: *Conduct impact assessment of Nema training activities; Prepare Gender and Youth Strategy and Action Plan and Plan launch/roll-out of KM & COM Strategy.*

85. **Monitoring and evaluation.** The *Nema* M&E system made some progress in the development and implementation of its M&E system in spite of some persistent challenges encountered during the period. The *Nema-Chosso* logframe was revised and updated during the mission to include "Progress" column for indicators performance tracking in order to further enhance the monitoring of implementation progress against the logframe targets. Furthermore, the Planning, M&E Officer, together with two representative from both Ministries of Finance and CPCU/MoA participated in the IFAD organized regional M&E workshop in Abuja in December 2015. While the capacity of these staff were strengthened, an M&E action plan was developed and *Nema* should closely follow up on the implementation of these actions and also updated regularly to ensure overall improvement in the *Nema* M&E system.

86. The M&E unit has two additional staff; Assistant M&E officer and Gambia National Agriculture Database (GANAD) Data Entry Clerk. Both are experienced people in their respective areas. The data entry clerk demonstrated data inputting in the GANAD in the office which the mission observed its complete operation. Currently, completed forms from CFAs are collected monthly by PSU M&E staff, without passing through the Regional M&E office validation and verification. This is not efficient for two reasons: firstly, short circuiting the region in the system will degenerate interest in the system, secondly and even more important is the fact that the current process keeps PSU M&E staff too busy on form collection rather than concentrating on data quality control issues which is their key function. The process should be revised to include the regional staff in the report flow chain.

87. The mission visited many functional adult literacy classes and observed satisfactory progress but the trainees certification issue should be seriously addressed to boost up the morals of the participants.

88. **Chosso Baseline study and Indicators:** *Nema* revised its logical framework in August 2015. The framework now includes five level 1 and three level 2 *Chosso* indicators which were reconfirmed during the *Chosso* start-up workshop in early March 2016. Selected indicators are mainly related to climate change, resilience of beneficiaries and water management for production and productivity. The framework is yet to be updated to include the baseline data and targets. The ToR for the baseline survey is already developed and it is planned to be conducted in the second quarter of 2016. Since *Chosso* is selected as a case study for IFAD's ASAP impact study, the mission had discussion with the PSU on the draft Theory of Change for the baseline and impact assessment and the PSU is reviewing the document which will be sent together with draft ToR for baseline study for IFAD's review and approval as well as further support the cost of the impact studies.

89. **On the RIMS,** the mission observed that RIMS indicators have been included in the *Nema* revised logframe. *Nema* PSU developed a MoU with WARF to train the M&E unit staff on RIMS as well as provide support to the unit. The M&E officer attended one training workshop in Dakar and on return identified appropriate the first, second level and third level RIMS indicators with baseline data and targets which was shared with IFAD. RIMS 2015 report capturing levels 1 and 2 data was prepared and shared with IFAD without much comments and the report has since been finalized. Level 3 data will be obtained from impact assessment study and other sector specific studies such as production and productivity. In general, the RIMS is on a sound footings and is on course. Training and capacity building of other M&E staff as in the MoU should continue to keep up the momentum.

90. **AgSectoral M&E /GANAD system.** The GANAD system was developed and launched in early 2015. The system has templates which are appropriate for most of the AgSectors' data needs. Some staff members have been trained in the use of the system. The CPCU and the Planning Services both of MoA are the custodian and administrators of the national database which serves as a central repository for all M&E data related to all national and donor-funded agricultural development interventions in the country. Key objectives of the system remained to be provision of real and near time data for informed planning and decision making. While the system had a very successful test run,

some unforeseen interrelated operational issues were encountered that hindered the smooth operationalization of the system:

- (a) Unreliable **internet connections still persists** as the most serious problem especially at all levels of data entry in project regions. However, CPCU with *Nema*'s support has contracted a service provider (GAMCEL) to install the required infrastructure for internet connection at the regional levels. At the time of the mission, the installation has been completed in four out of the seven Regional Agricultural Directorates with the remaining three at advanced stage of installation and expected to be completed by end of May 2016.
- (b) Inadequate capacity to implement and maintain the operation of the system was also highlighted. Two data collectors, one data entry clerk and one M&E officer (GANAD custodian) are recently posted to each regions. Some regional M&E officers have also been given tablets with GANAD forms in addition to the desktop as recommended. Although there is increased human resource, there is still inadequate capacity and support for full implementation and backup support. In view of high staff movement, at least two staff in each regional should be trained to have good understanding of the GANAD for backstopping.
- (c) **GANAD Database/forms** were adequate at the time of development. However the increasing information need which were not foreseen at the time of GANAD development led some sectors to develop forms to cater for the additional data needs. To work around this, *Nema* developed additional data collection forms to collect the RIMS first level indicator data which were not in GANAD. *Nema* uses the information from the parallel system to prepare RIMS report.
- (d) **National Identification Number-NIN:** Another issue with GANAD template is the Beneficiary Registration form which required NIN as the unique identifier field. In reality, less than a third of the beneficiaries have ID cards. Thus whereas this form is filled, information on all those without NIN cannot be entered. Backlog of completed forms were in regions and Planning Services which were not entered because they lacked the NIN data. Inspection of a sample of forms showed that more than three –quarters of the beneficiaries gave mobile phone numbers. In view of the current difficulties with ID cards, mobile phone numbers or other identification forms would be a suitable substitute. When the unique identifier issue is resolved, resource should also be available to enter the backlog.

91. The above issues were repeatedly mentioned and confirmed as the key interrelated problems with the GANAD. It was also well noted that concrete steps have been taken to resolve the problems. Most problems are off-springs of the connectivity issue and when it is resolved, half of the GANAD problems will be solved. All parties are interested in the full implementation of system. A very good collaboration and sense of ownership was observed between the *Nema* and CPCU. This was evident when a highest level CPCU staff joined the mission and responding to questions during field trip. Discussions with staff at the Planning Services mentioned the need to ensure continuous power supply in the server room since that is where central control is located. Some experienced data entry clerks also suggested the possibility of using CSPRO which could be used offline.

92. **The M&E Thematic Working Group-TWG** was established and *Nema* is an active member of this group. Roles and responsibilities of the group is to oversee the overall implementation of the GANAD and all other M&E related activities of the AgSector projects and programs. Since the last mission, the TWG conducted a two-day (2-3 January 2016) Review Planning workshop where projects and programs reported on their implementation progress against plans. A consolidated workshop report was prepared and disseminated to TWG members. The group also participated in the drafting of GNAIP II during the period. TWG is implementing activities as per its defined roles and activities on ad hoc bases; it has no activity plan against which its performance can be assessed. It is recommended that M&E TWG prepares annual activity plan with a budget attached so that such a plan could also be used by the group as a self- assessment tool.

93. **Aid Coordination Monitoring:** The Ministry of Finance and Economic Affairs was given an oversight responsibility of periodic monitoring (twice/year) of the project sites to ensure effective implementation. Two monitoring visits were conducted in 2015 with support from *Nema*. The purposes of the visits were to ascertain the implementation status of identified *Nema* sites on the ground. Based on the challenges and problems observed, some recommendations were made and the key ones are:

- Assessment and certification of Functional Adult literacy graduates;
- *Nema's* land development on tidal irrigation, dikes and spillways to move faster to seize the opportunity to do more before the coming rainy season begins;
- In Sotokoi, community are requesting for an urgent help as their rice fields get flooded every rainy season and thus making access to their rice fields difficult after every heavy rainfall and
- In Boiram, there is an inadequate farm inputs to fasten work on the ground during the rainy and dry seasons, lack of consultation between project and village community, development of business plans without any forthcoming feedbacks.

94. **Gender and youth focus.** The young and old women as well as male youth met in all the villages visited are engaged in farming, including vegetable gardening and raising small ruminants. In the villages where they have access to functional literacy the majority of the participants tended to be females. Participants who have spent at least one year in the classes are more organized and knowledgeable about their farming and marketing activities. This is due to the fact they had acquired record-keeping skills, weighing skills, writing skills, basic numeracy, use of calculators and the mobile phones as well as being able to read and recognize the different health cards of their children. As mentioned by the participants in Julangel, Sitta koto and Boiram *"now the middlemen cannot cheat us when they weigh our produce. We can now give and correct change and our lives have been completely transformed."*



95. The women who have access to functional literacy seem to be doing well in the farmer field schools. They know how to measure their beds, prepare compost and practice organic gardening. Even for those who have not done functional literacy, they have increased their farming skills through the farmer field schools. The farmer field schools has given project participants the ability to have better yields and better income due to the high quality of the produce.

96. The project is successful in empowering adults through literacy classes. Gambians over 45 years have the highest illiteracy rates, a reality that has impacted their level of poverty due to lack of skills and lack of access to basic services even when it is available. Most of the students are women who want to learn new farming techniques and business skills in order improve their economic status.

97. In all the villages visited, the *Nema* committee (Village Farmer Association) is made up of 50% male and 50% female. Youths of both sexes are also involved. However, except for Boiram the men are heading the committees. There is almost gender parity in the selection of the functional literacy facilitators (41 males, 37 females) and Class Management Committees (61 females, 66 males) but the supervisors are overwhelmingly male (6 males, 1 female) whilst the participants are overwhelmingly female and young at 90%.

#### 98. **Challenges**

- Not moving to the next level of mastery of the functional literacy to allow trainees to write books and read more advanced books and to continue to learn new skills;
- The number of people interested in the functional literacy and farmer field schools is greater than the places that are available;
- Involving women and young people in high level decision making;

- Young men are focused more on going to Europe through the *backway* than staying in the villages to farm and
- Access to marketing and water are recurring problems in some of the villages visited.

#### 99. **Recommendations**

- Functional literacy graduates should be given the task of writing the farm manuals in the local languages for reference purposes;
- The drama groups should be taught to do their own radio production and documentaries to share best practices;
- Due to the success and high demand for the functional literacy classes, *Nema* should consider doing two to three classes of 25 annually in the selected villages;
- There should be focused training on marketing and entrepreneurship for women and youth in the village garden schemes;
- Young men through the CORY intervention should be given youth farms through the *Nema* project as well as access to credit to set-up or grow businesses. This should be a *Nema*-CORY partnership;
- More gardening and PPPP programmes should try and include more young people and
- Access to marketing should be a priority of the project, especially value addition. The project should link the farmers with the buyers ensuring best prices for their produce.

100. **Agricultural production.** Lowland rice, grown by women has traditionally been key in providing food security for farming families. Decreasing soil fertility, high cost of inputs and increased salinization, particularly in Lower River, North Bank and Western Central Regions has significantly decreased rice production per hectare. However, with the *Nema* interventions of causeways, access roads, dikes, bridges, upland conservation and spillways women farmers are seeing increasing levels of production. As Isatou Badjie analyzed in Sibanon the impact of the dikes, spillways and access road has increased her yield from 2 bags of rice to 20 bags since the infrastructure was put in place.

101. The young men and women are also involved in farming. In Jarra Madina all 306 people farming in the 10 hectare garden are all 30 years old or younger. In Julangel the young people are active in all aspects of production and marketing.

102. Farmers in all villages visited during the field trip expressed the need for good quality seeds and also to continue access to mechanization services especially timely tractor or small-scale power tillers for ploughing. However, this could be a potential business opportunity for women farmers under the CISF as they can form groups to mobilize resources to fund small-scale businesses e.g. draught animals, etc. to boost their production and market their produce to generate additional income.

103. **Poverty focus.** *Nema* is designed for women who are the core rice and vegetable producers in the country and rural poor young men and women under 35 years targeted for market-oriented vegetable production and agricultural businesses. A secondary target group is value-adders, service providers and operators in the rice and vegetable markets, including producers' organisations and small and medium enterprises. Vegetables and rice are considered as important food security crops in the country. *Nema's* focus on supporting women and youth kafos to improve the production, productivity and commercialisation of these crops to enhance food security and incomes is in conformity with the country's Vision 2020. However, the youth access to productive resources such as land and capital is limited resulting in many of them migrating to urban areas.

104. **Effectiveness of targeting strategy.** *Nema's* activities cover all the six agricultural regional directorates of Gambia and focuses on women and youth in vegetable and rice production. The Business Development Officer (BDO) of *Nema* has been appointed as the Gender and youth focal person in the PSU. However, the project does not have a documented strategy for targeting gender and the youth, though conscious efforts are made to ensure women and youth inclusion in its

activities. Some eligibility criteria (e.g. title to land, registration with Department of Cooperatives, etc.) are sometimes used to select the kafos, but this is not systematically applied in all cases. This is likely to result in well-informed and positioned communities to access project support over very poor and vulnerable ones. This is particularly so as some of the selected kafos have existed for several years and benefitted from previous donor-financed projects. The project should therefore pay greater attention to ensuring equitable distribution of project support against the backdrop of consolidating previous interventions and reaching out to less served communities.

105. Project targeting is accurate for most of the interventions, however, usually the very poor are missed. They are the ones who do not attend meetings because they might not be invited. In communities where there is a caste system only high caste people can hold leadership positions or make decisions. This is an area that the project needs to review and see how best to ensure inclusive targeting. There are clearly written targeting guidelines but the Mission recommends that poverty figures should be taken into account during village selection process to ensure that highly vulnerable communities or population are included.

106. To ensure pro-poor targeting, the mission recommends that the very poor families should be identified within each target community and their livelihood patterns monitored for improvements if any.

107. **Water management infrastructure.** All the dikes, spillways, bunds, causeways, tidal irrigation schemes, feeder roads and bridges visited are appreciated by the villagers who have immediately seen an increase in yield. Villagers are happy with their new infrastructure but the mission was concerned with the sustainability arrangements. Women's garden in Julangel is under threat as brick-makers have eroded the areas close to the fence. It was also constantly under threat from animals and they found an innovative way to put goat faeces on the vegetables which keeps the goats away. Generally with all the gardens with the traditional fences, women want a more securely fenced and protected site on which to grow vegetables for home and the market.

108. **Farmer Field Schools** were at all the gardens visited with one planned for each of the 50 intervention villages. At Noo Kunda, farmers were unable to identify some new techniques they had learnt through the FFS. This is due to the fact that they need a strong intervention in functional literacy to get to the level of understanding and record keeping as in Julangel and Boiram.

109. **Effectiveness of targeting strategy.** Extensive discussions had taken place in many villages and detailed plans made, but some of the work is taking longer due to the needs of the community with cases of changes in the original plans (eg. Jiboro Kutta, Barajally Suba, Boiram and Jurunku). Future maintenance for the infrastructure was discussed at all recipient villages for sustainability.

#### 110. **Recommendations**

- There is the need for intensive sensitization and training on production, processing and marketing for both men and women. There is also the need to continuously strengthen the capacity of the women's groups engaged in production especially in the areas of group management, production techniques, mechanization, resource mobilization and financial management;
- Provision of farm inputs like quality seeds, fertilizers, herbicides and pesticides, farm implements and draught animals on credit to women and men and more extension support/technical backstopping in production and processing for both women and men would go a long way in increasing production levels. This is because the extension support received is minimal in contrast to need. This can be done through capacity building and also through exchange visits, successful farmers can mentor and assist struggling farmers;
- To ease the limited access to inputs, farmers should have more access to savings and credit facilities for investment purposes without the high interest rates being charged;

- there is the need for the provision of more labour saving devices in communities as these will improve women's time use. Furthermore, there is need for more sensitization especially of the men to enhance the equitable distribution and use of production resources at household level and
- The men need to be sensitized on the importance of women's contribution to the financial well-being of the community.

111. **Knowledge Management and Communication.** The 2014-2019 KMC strategy was developed and finalised in a participatory process and was based on the analyses of problems around KMC. The strategy focused on the concepts, principles and process involved in KMC. The objectives of the strategy include collection and dissemination of information for learning and sharing. The strategy also includes a detailed implementation plan as well as plan for development of the system and the tools. The strategy is both appropriate and adequate in many respects as it is built on key issues of information collection on innovations, learning and sharing.

112. Although the strategy is yet to be launched and roll-out, some components are being implemented. For instance, a preliminary training workshop was conducted for sector staff at higher level on some aspects of the strategy. The strategy highlighted the *Bantaba Network* which is a very useful medium for knowledge capturing, learning and sharing. Detailed action plan with roles and timeline have been developed but the plan is yet to be fully implemented due to inadequate capacity and funding support. Other KMC activities during the period under review included TV documentaries on project implementation and construction; 12 Women Farmers Associations were supported to attend GCCI trade fair in the Gambia and three NACOFAG farmers were also supported to attend a trade fair in Senegal.

113. The mission reiterates its previous recommendation that thematic visits be complemented with Joint Annual Team (PSU) supervision visits to allow joint learning, experience sharing and enhance coordinated support to project implementers. Also, the project has conducted a substantial amount of training activities through various service providers. The mission commends PSU's efforts to coordinate, harmonize and when necessary package training activities through the national Forum for Dialogue. *Given the level of project investment on training and other capacity building efforts, an assessment needs to be done to determine the overall relevance, effectiveness and impact of Nema training efforts on project beneficiaries.*

114. Steps should be taken to sensitise projects in MoA to the tools and methods proposed; as well as the direction for an integrated KM system including a web portal. In line with recommendations in the strategy, options for use of social media platforms to raise the project visibility and facilitate knowledge sharing and communication are all important aspects of KMC strategy. However, the mission noted that MoA has initiated plans to develop a comprehensive knowledge management platform and the mission highlighted the importance to build on the already developed KMC strategy and update relevant aspects before eventually rolling it out as a mainstream activity within the Ministry.

115. Also, the Gambia Horticulture Farmers Network-GHFN<sup>15</sup> was recently established following training sponsored by *Nema* targeting all CISF beneficiaries with the objective to continue to provide relevant support services to its members. The mission had the opportunity to involve the participation of representatives of The Association of NGOs, NACOFAG, and GYIN to ensure cross-fertilization of experience and enrich the diversity of discussions from different perspectives. Representatives of NACOFAG, GHFN and TANGO have submitted their respective reports and the mission advised them to share their experience and reports with their respective constituents. A key observation is that the project should systematically document and share widely some of its innovation and best practices with broader audience.

116. **M&E and KMC gap:** There is observable gap between M&E and KMC in spite of participation of the KMC and M&E officers' in a training supported by WARF on bridging the gap. M&E data

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<sup>15</sup> The Secretary, Pa Modou Jobe joined the mission especially for the field visit, 16-19 April and presented his feedback during the pre-wrap up meeting on 22 April 2016. His report will be annexed to the Supervision Report working papers.

collection forms do not adequately cover KMC issues and sector heads do not include KMC issues in their reports to PSU M&E. Furthermore, innovations and indigenous knowledge with respect to pesticides were mentioned by women vegetable growers in Julangel and Ndemban during the field visit discussions but had not yet be captured by the PSU. During presentations in *Nema* conference room, a sector head mentioned innovations which were not captured in any report. In general there is as yet no systematic means of capturing and sharing lessons, innovations and experiences; thus the under reporting and documentation of KM issues. The strategy did not give due attention or consideration to this gap and is recommended this gap be bridged by revising the data collection forms to include KM issues.

117. **Land Tenure:** Land is generally controlled by men with women having limited access in most cases, except for rice cultivation, which is practiced by women in the traditionally held lowlands. The majority of women do not have primary rights to land, though some do inherit land and others are beginning to purchase it outright in the West Coast Region. In a bid to avoid land tenure issues limiting the performance of the project (TISs, and for *Chosso* the planting of mangroves and reforestation), the project has used traditional communicators to develop and disseminate messages on land tenure that advocate for women's rights to access land. In addition, the project is ensuring that the land for vegetable garden and woodlots are registered and leased on behalf of the targeted beneficiaries. During the field visit, discussion with potential farmers in Saruja revealed that documentation for land transfer has not been finalized whilst work was ongoing for the establishment of 5-ha vegetable garden. The mission stressed the importance of having fully authenticated land transfer documentations as condition for start of interventions. However, the mission reviewed some copies of land transfer documents and noted the following for improvements, ensuring that leader of beneficiary or kafo should sign, the size of land needs to be specified and map of the area to be part of complete documentations.

Agreed action	Responsibility	Agreed date
Complete 2015 Staff Appraisal Assessment and share performance report with MoA and PMO	PSU/CPCU/PMO	immediate
Finalise the recruitment of CCAS and CCAA by seeking IFAD's timely approval	PSU/CPCU	By 30 May 2016
Regularly update the Abuja M&E Action Plans and annex updated plans in quarterly progress report	PMEO	quarterly
Draft ToR for <i>Chosso</i> baseline study and integrate IFAD's draft Theory of Change	PSU/IFAD	By 30 June 2016
Finalize the installation of connectivity in three remaining regions and ensure effective operation of the GANAD including resolving process for unique identification of beneficiaries	CPCU/RADs	By 30 May and continuous
Use poverty data in selecting and targeting communities for project interventions	PSU/RADs	Continuous
Review the KMC strategy to take into account MoA's recent priority and develop a roll-out plan for IFAD's review	PSU/CPCU	By 30 Sept 2016
Suspend works in Saruja until land transfer documentation are verified	PSU/SE/Contractors	immediate
Revise template for land transfer to include representative of kafo/beneficiary group and ensure complete land transfer before intervention	PSU/Kafos/SE	continuous

## E. Fiduciary aspects

118. **Financial Management.** The overall performance on the financial management is moderately satisfactory. The average rate of budget execution during the last 39 months of implementation has been 45%. However, the performance rate for 2015 was an improved 55% on this average. The cumulative disbursement was SDR 4.6 million or USD 6.7 million or 35% of the total Grant, with a utilisation rate of 33% or SDR 4.4 Million or USD 6.4 million. The Grant balance is estimated at SDR 8.6 million or USD 13.1 million. This balance will add to the new IFAD grant, the IFAD loan and ASAP Grant totalling to another USD 20 million. In addition, *Nema* has other available funds from AfDB and IsDB amounting to USD 32.7 million. These funds totalling USD 65.7 million require to be invested in

*Nema* activities by 31 December 2019, which is a period of just less than 4 years. The focus therefore, should be on formulating strategies for timely implementation of AWPBs and their Procurement Plans. The mission therefore, **recommends a review of the PSU coordination and management capacity, as well that of the implementing partners, with the aim of achieving a result oriented enhancement for effective, efficient and timely implementation of the AWPBs during the remaining four year period.**

119. **The review of the last supervision recommendations.** The review by the Mission indicates that these have largely been carried out except:

- Reconfigure the accounting software to report separately on the IFAD additional financing including adjusting the software to ensure SOEs would display a more specific budget reference by activity (activity code) for each expenditure item and
- Update and report in the quarterly, semi-annual and annual reports (including notes to the audited financial statements) all cash and in-kind contributions made by lenders, beneficiaries as well as salaries and tax/duty exemptions provided by GoTG.

120. **Financial Management Systems and Internal controls.** The systems and internal controls have been put in place and are fairly included in the draft Accounting Procedures manual. These are Financial Planning through AWPB, Accounting, Financial reporting Funds flow, Audit and Procurement. The draft accounting procedures manual is a living document expected to be reviewed and updated annually to reflect improvement and refinement. The review has been carried for 2015.

121. **Financial Management Capacity and Reporting: The financial management team** is made up of the Financial Controller, three Assistant Accountants, and two Accounts Assistants. As already stated the team is equipped with the FINEX accounting software- which is adequate and other resources. This capacity is considered adequate for the time being. The books of account are up-to-date and reconciled and the requisite financial statements are available. However, financial reporting on budget performance against actual costs by individual activity requires being prepared regularly. The same reporting process should be applied to the Procurement Plan.

122. **Financing Performance:** The financing arrangements structured at design have now been finalised and the financiers who had experienced delays for different reasons, have started to disburse. Disbursements from the Islamic Development Bank and from AfDB at the time of the mission were respectively 3.3% and 1.8%. However, IFAD's consolidated disbursement at the time of the mission was 19% of which 11% is ASAP grant disbursement and 89% from the IFAD original grant while the disbursements from the IFAD additional grant and loan are in the process of being organised. The overall disbursement as of 31 March 2016 from all financiers is USD 8.9 million, representing 12% of the actual total financing of USD 77 million.

123. **Budget performance:** The cumulative actual performance against the budget for the 39 months period of implementation to 31 March 2016 is 45%. However, this cumulative average performance rate includes an improved performance rate of 55% for the 12 months period to 31 December 2015. For the 2016 financial year, the performance for the 1<sup>st</sup> quarter is posted at 13%. It is expected that the performance for the 2016 financial year will be an improvement on the past performance.

**Table 4: Budget performance for the period to 31 March 2016.**

Components	3 year Period AWPB	3 year Period Actual	Rate of Implementation
	USD	USD	%age
Watershed Development	9,384,933	1,632,461	17%
Agricultural Commercialisation	2,888,300	2,654,766	92%
Project Facilitation	3,385,100	2,769,289	82%
Total	15,658,333	7,056,516	45%

124. **Review of the 2016 AWPB:** The review indicates that the physical targets and cost estimates for each activity have been spelt out in the detailed table of the AWPB. However, the tables included



in the budget document cover only IFAD Grant and ASAP financing. This document should be improved into consolidated detailed table to include all project activities under their respective components and their financiers including GoTG. The table should be expanded so as to capture the expenditure category under which the activity would be funded from including the planning for taxes under GoTG. The summary totals will be capable of being captured in the requisite summarised tables by categories, by financiers and components by financiers.

125. The other key issue affect the related Procurement Plan. The 2016 procurement plan include ongoing contracts and other activities carried over from 2015 Procurement Plan. These costs which will be implemented in 2016 budget should be factored in.

126. **Review of the Statements of Expenditure (SoEs):** The Mission reviewed 23 expenditure payment items out of WA 11 and 12 totalling at USD 987,611, or 63% of the total WAs value of USD 1.6 million. The expenditure items were authenticated to the supporting documents and the bulk of the expenditures were found to be eligible for claim from IFAD. However, information for three expenditure items were deficient as follows:

- The project received harvests from four contracts for rice seed multiplication at significantly varying quantities. These were received at 68, 90,105, and 120 tons as sample of the total rice seeds contract. Although the field mission confirmed the storage of the rice seeds at Sapu, no handing over documentation were readily available at the PSU. It was agreed that handing over documentation, together with distribution list of the farmers of this stock should be provided.
- As for the matching grant an MoU is required between *Nema* and the beneficiaries relative to business progress monitoring process, mentoring arrangements and reporting while the equipment or financed infrastructure is under repayment. In addition the MoU should make clear that in the event of collapse of the business, the proceeds of disposal will be applied in the priority order of the bank, *Nema* and the business owner.
- The final 30% payment for the contract for Functional Literacy training for USD 16,635 was agreed to the supporting document and the contract. However, the training report, justifying value for money, with supporting physical activities including signed lists of the beneficiaries was not made available.

127. **Insurance Against Health Risks and Accidents for the Key Project Staff:** This is provided for under General Conditions Section 7.11, to the extent consistent with sound commercial practice or the customary practice in respect of the national civil service, whichever is appropriate". The key project staff as described in the same GC 7.11 as Project Director and all other key Project personnel in the manner specified in the Agreement or otherwise approved by the Fund.

128. In pursuit of this the mission reviewed a medical scheme presented by PSU and noted its key structures as follows:

- a) The proposed scheme is made up of 192 persons including 32 project personnel, 32 spouses and 128 children/dependants. The cost quoted is D1, 152,000 or USD 30,000 per annum and works out at a cost of D 6,000 per person. The benefit is limited to D 55,000 (about USD 1 300) including cost of maternity, optical, dental and evacuation. The scheme does not appear to include personal accident cover as well as associated death benefits risks clearly foreseen in the FA provision.
- b) The mission further notes that the scheme is justified as a staff benefit in alignment to reported similar arrangements enjoyed by staff of projects under CPCU. The proposed scheme covers all staff as opposed to the key Personnel as proposed by the FA. Everybody is assumed married hence the figure of 32 spouses. Again everybody is assumed to be a parent hence the figure of 128 children/dependants, appearing to be based on an estimated 4 children per employee. The proposed cost of approximately USD 30,000 or SDR 20,000 per annum would require an additional cost of SDR 80,000 or USD 120,000 before project completion.

129. **The mission discussed the scheme with the PSU and agreed that a restructured scheme consistent and in line with the FA provision will be presented to IFAD for approval and expression of no objection.** The key structure for the time being will only include the project key

personnel as per paragraph 10 above, spouses and children will be one's own supported with birth certificates, and spouses will be supported with marriage certificates or other supporting documentation as customs and traditions dictate. The proposed medical cover should focus on inpatient aspect, given the need to foresee motor vehicle accidents and water borne diseases such as malaria. Other aspects should be covered under a defined allowance to include drugs and other outpatient clinical visitations.

130. **Register of Assets:** The review of the register indicates an updated version. It was agreed that the value of the register will be summarised in the table form, in terms of asset classes including motor vehicles, equipment, and computers as provided for in the IFAD financial statements format, to be included in the note to the financial statements for 2015.

131. **Review of the Designated Account for the IFAD Original Grant:** The initial deposit of USD 1.3 million has been accounted for. The cash balance in the account is USD 220,060. Included also is the WA 13 for USD 1.02 million, pending settlement by IFAD. The expenditure pending WA preparation is USD 58,610. With the additional Grant and new Loan, IFAD has agreed to increase the allocation to USD. 2 million. A WA is being prepared for submission to IFAD for claim for the additional imprest of USD 700,000.

**Table 5: Designated Account reconciliation.**

Analysis	US \$	US \$
1 Total amount Advanced		1,300,000
2 Cash balance in the Special Account	220,060	
3 Proceeds of WA 13 pending settlement from IFAD	1,021,329	
4 Expenditure pending preparation and submission of WA	58,610	
5 Total amount Advanced		1,300,000

132. **Review of the Designated Account for the IFAD ASAP Grant:** The Initial Deposit/Advance has been set at USD 800,000. WA application 1 has been submitted to IFAD and funds are reported to have been credited to the recently opened Designated Account at the Central Bank of The Gambia.

133. **Disbursement. IFAD Original Grant:** As at 31 March 2016, the actual total Grant disbursement as contained in the IFAD records up to WA12, and including the initial deposit amounted to SDR 4.6 million, representing 35% of the total IFAD Grant of SDR 13.15 million. Excluding the initial deposit the actual Grant utilization is SDR 3.7 million or 28% of the total Grant. The mission has gone further to factor in the WA pending settlement from IFAD amounting to SDR 1.02 million or SDR 680,000 equivalent. Taking this into account, the projected utilisation is estimated at SDR 4.4 million or 33% of the Grant. Consequently, the estimated Grant balance is projected at SDR 8.8 million or approximately USD 13.1 million at the current rates of exchange. Operating cost allocation is overrun by 23%. The Salaries category allocation is nearing exhaustion. **The mission discussed the future prospects with PSU and it was agreed that once the two categories reach expenditure level of 130% the Project will apply similar categories under the Loan and Grant.**

134. **Future Prospects:** The above 33% rate of utilisation is low compared with 39 months of implementation out of the 84 months of project's planned life. For *Nema* PSU and implementing partners, the load of utilising the above funds will add to that of investing the additional funds which have been made available from the IsDB, AfDB, additional IFAD Grant and new Loan, as well as those from the IFAD ASAP Grant. When these financial resources are factored in, the above rate is diluted to some 11%. In order to utilise the remaining 89% of the funds, currently estimated at USD 65.7 million, within the remaining 4 years, PSU has to formulate a robust Strategy.

135. **GoTG Counterpart funds.** Since project inception to 31 March 2016, the GoTG cumulative direct contribution totals USD 342,006. This contribution represents 53% against the allocation as per the financing Agreement of USD 650,000. This part of the contribution represents the allocation for paying operation cost and some salaries of the seconded staff. The forgone taxes and duties on procurements, and salaries paid directly by the GoTG for the project staff been captured, and to date they amount to USD 145,020. Compared to the allocation of USD 2.18 million this represent 7%. These rates will grow with increased implementation. It was agreed that the PSU will include these

contributions in all the submitted reports as well as disclose them by way of a note in the audited financial statements.

**Table 6: GoTG Counterpart contributions**

Financial Year	Direct receipt	Direct Salaries by GoTG	Forgone taxes	Total
	USD	USD	USD	USD
2013	123,548			123,548
2014	53,049	20,882	11,292	85,223
2015	122,315	64,165	26,694	213,174
2016	20,048	14,495	7,493	42,035
Total	318,960	99,542	45,479	463,980

136. **Compliance with financing covenants.** The mission reviewed the compliance of the Grant covenants and did not note contraventions of any of the covenants.

137. **Procurement.** The procurement plans during the three years of implementation have not been achieved significantly as intended in the annual procurement plans. A significant number of farmer based infrastructure contracts were procured under the 2014/15 plan during the 2015 financial year. However, the bulk of the items under the plan were carried over into the 2016 Procurement plan, which has an estimated cost of USD 6.5 million. The entities include tidal irrigation infrastructures, dykes, boreholes, water storage reservoirs and Access roads. In addition the plan includes Office equipment and motor vehicles at a cost value of USD 366,000.

138. The plan has all the requisite milestones and is well planned using the IFAD recommended template. However, the milestone for submitting the bids for prior review to IFAD is planned in March and April 2016. As of the date of the mission, these bids are yet to be prepared by the Supervising Engineer. It was agreed that the preparation of the bids will be provided for as a key milestone, with realistic dates agreed upon with the Engineer. The dates of the subsequent milestones will be adjusted accordingly.

139. The mission reviewed a sample of contracts procured in 2015 and tested them for compliance with the laid down procurement procedures. The mission was satisfied that the procurement process was followed including the seeking the requisite prior reviews as well necessary expressions of no objections where required.

140. **Audit.** The audit is up to date and the last audited accounts for 2014 have been dealt with during the last mission. The mission confirms that the review issues that were raised have been positively dealt with. As for the Audit for the 2015 financial statements, the audit is being carried out during the month of April 2016. The mission is confident that the submission deadline of 30 June 2016 for the audited financial statements for 2015 will be met. Going forward for the audit for 2016 financial statements, the decision to have the audit carried by the Auditor General of the Government of The Gambia should be effected in terms of preparedness. The audit ToR, the requisite IFAD audit procedures together with the financial statements templates should be formally discussed and handed over to the Auditor General by the PSU.

141. **Internal Audit:** The internal audit was carried out for the period 1 June 2014-30 June 2015 by the internal auditor from Central Projects Coordination Unit of MoA. There were no major issues raised with immediate negative impact on project financial implementation. The issues raised by the internal auditors have been addressed. However, the regularity of the audit should be improved to quarterly intervals.

142. **Financial Management Assessment Questionnaire (FMAQ) and Risk Summary Table.**

The mission performed the FMAQ and rates the overall outcome of the fiduciary review as **medium risk**.

Agreed action	Responsibility	Agreed date
Assess PSU implementing partners' capacity for maximised implementation	CPCU/PSU/MoA	30.06.2016
Improve on the Accounting Software	FC/PD	30.06.2016
Include in the quarterly, semi-annual and financial reports the captured foregone taxes and Salaries paid by GoTG since inception	FC/PD	30.06.2016
Improve the 2016 AWPB detailed table and summarise the AWPB by components by Financier, and Categories by Financier	M&E/FC	30.04 2016
Harmonise the 2016 Procurement Plan with the 2016 AWPB	PO/FC/M&E	30.04 2016
Provide handing-over documentation for the rice seeds delivery at Sapu and subsequent distribution lists.	PD/M&E	30.04 2016
Review the MoU between <i>Nema</i> and clients on the CISF to include safeguards in the event of business collapse.	BDO/PD/M&E	30.04 2016
Provide report on NaWFA contract for functional literacy training together with the signed lists of trainees.	M&E/PD	30.04 2016
Discuss and hand over the Audit ToR to the Auditor General	FC	30 June 2016
Revise the Procurement Plan and provide for the preparation of Bids	PO/PD	30.04 2016
Submit to IFAD for approval a restructured Health and Accidents medical cover for the Project Key personnel	PD/CPCU	31 May 2016

## F. Sustainability

143. **Institutional (including service providers).** *Nema* supported institutions – the VFAs, POs, AFL Classes, women and youth kafos have all got sustainability plans in place. These plans are in some cases captured in their bye-laws as levies/fines and as membership dues. Other strategies for resource mobilisation include individual contributions on a monthly basis, tractor services, and hired community labour and musical shows. For example, AFL classes are contributing D5 monthly, in addition to providing farm labour support towards maintaining the services of the facilitator. Similarly, Wellingara Rice Seed Growers Association reported having purchased three power tillers from their savings. *The mission recommends to the PSU for continuous monitoring of these groups and to strengthen their fund raising strategy to ensure sustainability. A savings account to that effect should be encouraged by the Project as an indication of their commitment to maintaining the services after project closure.*

144. The SPs have been exposed to the communities and other donor projects that would require their services at project closure. Some SPs are presently providing services to other donor supported projects. With increased productivity and income, VFAs, POs and other local institutions are expected to sustain the capacity building activities of SPs in critical areas of the value chain.

145. While the PFIs have not shown the expected commitment to the CISF, there is promise that other private actors are willing to support the farmers. Presently, negotiations are on with the PFIs and also with the interested private dealers.

146. **Social (empowerment of local institutions).** The literacy training and FFS are empowering the local institutions such as the VFAs, VDCs, POs and WUGs. This is best expressed by a farmer resident in Julangel:

*“The AFL has opened our eyes – before the advent of the AFL classes, mobile phone credit refills were entered for us by others who would sometimes cheat us. Now after the AFL we do it ourselves.”*

147. The ability for a mother to identify her child's clinic card by herself, as opposed to previous times when she would be assisted could not be a more empowering feeling. It gives her control over an aspect of her child's life and builds self-confidence in her relations with her colleagues and staff at the clinic.

148. The project's use of traditional communicators (who represent the voice of the “voiceless”) on population and development to advocate for access to land for women and youths on *Nema* developed perimeters is also contributing to the empowering process. *Nema* uses the VDC as project entry point for site and beneficiary selection, identification of project interventions, providing implementation oversight, coordination and transfer of technical skills in the community. All the *Nema* project committees have had and continue to have their capacity built on organizational and

management functions and resource mobilisation for effective participation and empowerment during project implementation.

149. **Technical.** During the last mission, it was recommended that as a means of resource mobilisation the civil works contractors to utilise labour and materials needed from the communities/sites (within the specifications). These funds will be put into savings for minor maintenance works. This is especially so for the construction of gardens, as other civil works, such as land preparation are mechanised and require limited unskilled labour. Communities have also been sensitised to be vigilant and monitor the execution of works as they are the ultimate beneficiaries. In Jarra Madina, a member of the FFS explained how she has been monitoring the construction works and has identified significant differences in the works compared to previous works done by another project. She observed that the construction of the concrete water troughs are reinforced with the correct iron rods, with a reinforced concrete foundation using the right mixture of sand and cement and gravel.

150. The previous mission recommended that the *Contractors should develop a simple manual on maintenance for the groups so that they can conduct minor repairs on their own. Training of the maintenance subcommittees of the Water user groups on monitoring of fragile or sensitive areas prone to destruction is also recommended. There is the need to identify a focal person within the WUG to conduct monitoring of the structures.* Few villages had any plan for maintenance of the infrastructures built and this was discussed during the mission and needs to be discussed at every given moment with both local government structures and kafos/communities.

151. **Climate Change and Environment.** During the mission's field visit to the TISs at Barajally Suba, it was observed and explained by the contractor that he has ensured that the TIS and lowland structures being built take into account variable sea level rise to ensure that the sites are not flooded with brackish water.

152. In the FFS, farmers are being taught the importance of preparing and using botanical pesticides and compost and organic manure as well as in using Agro-Eco Systems Analysis (AESAs). Some farmers have mentioned their desire to be trained on organic compost making. The project will link those farmers with a Songhai graduate that makes botanical pesticides and compost and organic manure as well as to the emerging private sector agents focusing on organic manure preparation.

153. The NEA conducts a quarterly joint monitoring of *Nema* sites across the country and it has conducted a pre-construction monitoring and also monitored the sites during construction. NEA has planned to conduct a post-construction monitoring exercise to ensure compliance with environmental regulations following development of operational plan based on the validated ESMP. However, with the approval of *Chosso*, the NEA monitoring needs to be fully complied with IFADs new guidelines on Social, Environmental and Climate Assessment Procedures in order to ensure that the *Nema-Chosso* interventions are either reduced from Category B and Moderate Climate Risk classification to lower levels or remained in the same categorisation and classification as foreseen at design.

154. **Exit strategy.** A planned exit strategy includes the establishment of local institutions sustainability funds. It is anticipated that at the end of the project the VFAs with their financial mobilisation strategy will be able to continuously address key constraints that they encounter when the project is finally handed over to them. The CISF will attract other private suppliers/institutions which will ensure sustainability. What is desirable and being pursued is for the participating financial institutions to buy into CISF and then graduate the farmers and rural entrepreneurs from medium to long-term financing. The ongoing activities to strengthen farmers' organizations will likely ensure their sustainability at end of project. Also, POs are being registered in order to enhance their full integration to existing regional and national farmers' organizations so that they can provide extended services to the local POs.

Agreed action	Responsibility	Agreed date
Continue to sensitize and support beneficiaries in developing and operating their sustainability plans	PSU/Beneficiaries	continuous
Conduct timely monitoring of project sites to ensure compliance with ESMP and subsequent SECAP measures	PSU/NEA	Bi-annually

## G. Impact

155. **Physical and financial assets:** From the progress of works, *Nema's* interventions in four Tidal Irrigation Schemes (about 160 ha), two market structures, 6.8 km of inter-village and access roads, nine Village vegetable schemes (45 ha), 4.1 km of dikes, 2.8 km of causeways, 0.3 km of spillways, 3.7 km contour bunds, 93 gully plugs are expected to build farmers physical asset base once completed. In addition, the CISF has enabled nine agribusinesses to either start or expand their enterprises with asset acquisitions related to tractors, milling machines, drip irrigation system and agro-processing equipment.

156. **Food security.** The ongoing civil works related to TIS, lowland and upland development, Village Vegetable schemes and access roads are expected to put a cumulative 1 500 hectares land under rice and vegetable production for the next cropping season. Data from the PSU indicated that part of 1500 ha of land was put under paddy rice cultivation in 17 sites in 2015 and farmers had an average yield of 2.6 t/ha, translating into a paddy rice production of 1950 tons assuming 50% of 1500 ha was under cultivation. For instance, 115 ha out of total targeted area of 135 ha in Jurunku was cultivated during the last farming season, average yield of paddy rice reported was 1.6tons/ha translating into a total paddy rice production 184 tons. Also, the rehabilitation of significant areas of lowland rice through protective dike construction is having a significant positive impact. Villagers frequently described yields as doubling or increasing threefold with the construction of dikes (Boiram, Jurunku, Sibanor and Jiboro). Indeed positive impacts were described in nearly every village visited, however it is hoped the impact is maintained after the project.

157. **Empowerment.** Women are the implementers as well as beneficiaries of many of project interventions. In the case of bridge, causeway and dike construction under PIWAMP this involved a heavy level of manual work contribution. For example, large stones need to be collected and carried to the causeways and bridge foundation sites. This was done by women, carrying the stones on their heads. Construction of one to three kilometer long dikes also involved a large labour input. When these structures only last a few years before requiring significant maintenance, it is discouraging for the women who have already invested a huge amount of work to establish the structures. However, under *Nema*, this labour intensive work is now be substituted. Since better structures have been built now, maintenance needs to be discussed and agreed from the start and the dialogue should be ongoing.

158. The improved access to further rice cultivation areas, while of potential great benefit for household food security, also involves greater work load for women, as they are the lowland rice cultivators. Not only is there the extra work involved with further cultivation of rice fields, but the effort of getting to these areas which are often 3-5 kilometers from the village, involving a walk of 6 to 10 kilometers a day, as the women are not able to stay overnight at the fields. More could be done on looking into transport options for helping women access their work areas. Similarly, the construction and rehabilitation of vegetable gardens also involves more work for women, as they are the major vegetable producers and the rice growers.

159. **Increased in income.** Ongoing civil works has partly created temporary employment opportunities in the targeted communities through both skilled and un-skilled labour. Through both the Farmers Field Schools and Adult Functional Literacy, a number of facilitators and supervisors are being employed and given regular allowances. For example, NaWFA has contracted 7 supervisors (with only 14% being female) on permanent basis with an average annual allowance of GMD 20 700/supervisor (equivalent to US\$483) and 78 facilitators (47% are females and 41% are young people, below 35 years) contracted on temporary basis with a three-year average annual allowance of GMD 14 300/facilitator (equivalent to US\$334). Data from BDU indicates that from nine

agribusinesses enabled, a total of 91 people are employed of which 53% are on full time; 49.5% are female and 67% are young people. During the field visit, many of the farmers the mission interacted with indicated that adoption of practices from the FFS and knowledge from AFL classes are enabling them to increase productivity and better bargain prices for their marketable produces.

160. **Quality of Natural asset improvement and climate resilience.** The contour bunds used to reduce runoff on the long slopes in the upland areas help increase yields on the land, by helping water retention and reducing erosion of soil. In some villages they also protected against flooding within the village from run off from these areas, e.g. Boiram. They provide protection and the establishment of grasses on the bunds will help retain the remaining soil.

161. Where bridges have been effectively sited they have been of great benefit to villagers, particularly women who need to access their lowland rice areas, often with some of their young children. Women also expressed feeling safer with the bridges and experiencing less injury. The presence of bridges can lead to increased production due to increase the amount of manure and fertilizer used, increase in area cultivated due to use of tractors and increased labour spent in cultivation, particularly weeding, leading to enhanced yield (Jiboro Kuta). Furthermore, all the planned vegetable gardens will be equipped with solar systems improve irrigation water supply in gardens. *Chosso* will be enhancing the *Nema* interventions through community woodlot establishments, agro-forestry and mangrove restoration to likely sustain both the environmental and ecological benefits of these investments in extreme climate conditions.

162. **Policy and institutions:** There is no doubt that when fully implemented, *Nema* will have significant impact on food self-sufficiency, food security, employment creation, especially for women and youth, as well as make significant contributions to foreign exchange earnings through reduction in the import bill devoted to ever increasing rice imports. To achieve these objectives, important policy considerations need to be reflected upon by the working group dealing with the Ag and NR sector together with the PSCs of *Nema*, GCAV, MDG1c and FASDEP:

- The whole institution of efficiently providing finance to the agricultural sector and at reasonable rates need to be resolved and properly structured to harness fully the potential benefits from the entire agriculture value chain drawing lessons from CISF of *Nema* and matching grant initiatives from GCAV and FASDEP.
- Refine measures and mechanism to entice private capital into the agriculture sector through an inter-ministerial (MOA, MoTRIE and MOFEA) body to lead in this endeavor by involving a broader stakeholders including farmers organizations and their representatives to ensure an inclusive process.
- Effective regulatory measures for regulating internal trade in agriculture commodities need to be put in place and enforcement mechanisms that are unambiguous, fair and fast clearly delineated.
- Quality and standards of product, purity and grading systems have to be in place to assure fair market pricing, dealing and financing of agricultural trade.

163. **Land and Water Strategy.** With increasing development interventions in the country focusing on agricultural land and water infrastructure, the absence of a coherent and consistent strategy or framework for land and water related interventions in the face of increasing climate threats is undermining the overall economic development of the country. This is compounded by the many sectoral policies or strategies that lack coordinated implementation leading to some compartmentalized institutional responsibilities especially with regards to regulatory, management and governance of water resources from central to decentral levels. While both the Agriculture and Natural Resource Sector Policy (2009-2015) and Gambia National Agriculture Investment Plan-GNAIP (2011-2015) and other sectoral policies acknowledges the importance of land and water resources for economic development, a comprehensive national strategy is still missing except the March 2015 developed *National Water Resources Assessment and Management Strategy* by the Department of Water Resources to serve as a technical guidance for implementation of the National Water Policy.

The policy aims to promote an integrated water resources management approach in the country but focus so far have been in domestic water management, river control and monitoring and groundwater resources as it relates to industrial domestic water supply by national water supply agency.

164. In light of this and as part of the policy outcomes foreseen in GNAIP, *Nema* was to contribute and support the government in drafting land and water strategy focusing on agriculture. Therefore, MoA is tasked to lead in the development of this strategy and as a result, *Nema* supported the capacity building of MoA champion with advanced degree training completed in 2015. However, the drafting of the framework for this strategy has been delayed partly due to the redeployment of this trained MoA champion into the regional directorates. The mission stressed the importance for MoA to define a road map that will ensure the timely completion of this important strategy as the government plans for GNAIP follow up. With *Chosso* approval, the mission also informed government that climate adaptation issues should be taken into account whilst developing these strategies and frameworks to ensure that smallholders' resilient investment options are fully reflected.

## H. Others

165. **CORY<sup>16</sup> Implementation progress.** The CORY Project has conducted a national orientation workshop for 69 participants including 42 females and is now far advanced in conducting the Rural Entrepreneurship Venture Creation and Experimental Learning Training (REVCEL). As a result, the already trained eleven REVCEL facilitators (55% females) further trained 172 rural young women (80) and men (92) aspiring to set themselves up in agribusiness and non-agribusiness activities based on REVCEL ten-module training manual. This training exceeds the planned target of 150 rural youth to be trained in REVCEL model partly as a result of *Nema* funding the additional training of 50 rural youth from both North Bank and West Coast regions. CORY National Coordinator indicated out of these trainees, 15 have already established a complete rural business after the REVCEL training already and 60% of these businesses are female-owners. However, the mission suggests that *Nema* provides facilitation and support (CISF) to more rural youth with viable agribusiness proposals provided they are able meet the required ten percent beneficiary contribution.



166. Furthermore, the mission noted that CORY has supported the creation of a network of entrepreneurs called "Young Entrepreneurs Without Border" (YEWB) as part of the CORY outcomes and report indicate that 30 young people are currently part of this network. The mission noted that CORY is in the process of selecting sixteen REVCEL trainees to be further trained on the CORY second model-Songhai-Entrepreneurship Leadership Fellowship (SELF) and the team has already identified a number of in-country incubators (as opposed to project design where this training will have been done solely at Songhai Centre in Benin) for this training pending further disbursement of funds from CEED. The mission reiterates a recommendation from the last mission that *Nema* should ensure the incorporation in this CORY facilitated network of already trained and future agropreneurship trainees from Songhai Centre in order to sustained these rural youth.

167. The mission noted that CORY is however faced with serious challenges:

- Funds flow from the CORY Consortium based on the approved budget is slow and informal and needs urgent improvement. Ideally funds can be channelled through *Nema* to ensure they are available as needed;
- Issuance of certificates to graduates from the various training programs need to be speeded up and

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<sup>16</sup> The project is focused on the countries; Benin, Cameroon, the Gambia and Nigeria. The project is funded through a combination of grants comprising (i) IFAD grant of USD \$1.95 million (ii) Co-financing by CEED, SUSTERRA and GYIN of USD \$4.666 million for a total program cost of USD \$6.616 million over a three year period (February 26, 2014 to 2017).



- The rate at which support is provided to graduates wishing to commence business needs to be improved.

168. In spite of these challenges, the local chapter of CORY has performed impressively with dispatch and effectiveness. Three graduates of the REVCEL training met during the mission; Mr. Borra Kanteh (Brikamaba, CRR-S), Mr. Almamo Dibba (Jarra Jabissa, LRR) and Mrs. Bintou Faye (Sibanor, WCR) have either set up their own business venture or diversifying their business even though they are yet to receive any form of financial support from the project. Kanteh and Dibba are both fully engaged in farming activities (rice and maize production respectively) while Faye is engaged in trading a significant part of which deals in the marketing of vegetables and other agricultural produce. All three appear to the mission to be highly motivated and desirous of attaining their goals in the agribusiness sector. The enthusiasm manifested by the three should not be allowed to wane by prolonged withholding of or delay in the provision of support.

- In Soma, the mission met Almamo Dibba and in Jahally Bora Kanteh both of whom are involved in farming, Kanteh has been farming since he was 16 years. The life stories of these two young men serve as great examples to young Gambians, especially the young men and should be showcased. The two of them are graduates from the CORY REVCEL training and picked up skills from the training on how to grow their business and have a successful business plan.
- Kanteh was never interested in going the backway and started farming early on in life. Almamo however started the trip to Europe but opted to come back home, a move he has not regretted since he now owns a 100 hectare farm that he inherited from his father that he is growing corn and vegetables on. He also owns a shop and is married with two children and banks with Trust Bank. They both keep records of their expenditure, investments and profit and both of them support large extended families. Kanteh, unlike Dibba, farms rice on 0.5 ha that he owns and rents extra plots for his production. He is also married and has a child. What makes these young men unique is their sense of purpose and determination to succeed.
- Bintou Faye a young lady in Sibanon is also a CORY graduate and did the training to improve her business of selling shampoo, palm oil and various spices and oils. She is 26 and married with four children. She is successful because she has learnt to balance her marriage with her business and of course the husband is supportive.

#### 169. **Recommendations**

- The CORY graduates should be helped through different components of the project to grow their business.
- Through the *Nema* CISF, they should be assisted with business plans so that they can access funding to engage in mechanized farming as well as have access to loans. CORY to follow up on the initial discussion the mission had with representatives of Ecobank as an initial partner that expressed interest to support CORY microcredit to SELF and REVCEL graduates and
- The certified seeds developed by NARI should be distributed to the farmers for better yield, especially the young ones.

## **I. Conclusion**

170. In general, the mission noted that the project is on track with various level of implementation particularly the ongoing civil works for upland development, lowland development, tidal irrigation schemes, village vegetable gardens, market infrastructure, field and inter-village roads as observed during the field visits. Both the Adult Functional Literacy programme and farmers field schools are in operation in almost all the sites with promising outcomes in some villages and recent assessment of literacy classes have highlighted some of the impact on especially women and young people.

171. The mission noted while a number of agribusinesses are being enabled through the CISF facility, PFIs have expressed serious concern on regulatory measures that is creating a disincentive to engage increasing number of PFIs beside some usual problems with quality of Business Plans.

172. Procurement delays at MoA and at level of PSU remains a concern since most of the civil works need to be done during the dry season and effective and proactive planning from the PSU need to improve further.

173. *Nema* has contracted Rice Seed Growers to secure a total of almost 485 mt of high quality rice varieties and timely distribution of these high yielding seeds to rice farmers in the country should give priority to *Nema* and CORY beneficiaries.

174. Finalise the ToR for 2015 Audit report and devise a realistic budget utilisation strategy following the approval of additional funds from all co-financiers.

175. Finalise the recruitment process for two key staff under *Chosso* and

176. Draft a road map for the development of the land and water strategy specifying the role of the trained MoA champion and ensuring that smallholders' resilient investment options are taken into account to feed into ongoing GNAIP follow up.

## Appendix 1: Summary of project status and ratings

### Basic Facts

Country	Gambia (The)		Project ID	1643 [1100001643]	Loan/DSF/Grant/ASAP FI No.	1000004442
Project	National Agricultural Land and Water Management Development Project			Top-up Loan/DSF/Grant/ASAP FI No.	2000001123, 2000001124, 2000001395	
Date of Update	25-April-2016					
Supervising Inst.	IFAD					
No. of Supervisions	6	No. of Implementation Support/Follow-up missions	2			
Last Supervision	25-April-2016	Last Implementation Support/Follow-up mission	09-Dec-2015			

				USD million Disb. rate %		
Approval	10-Dec-2012			Total financing	76.59	
Agreement	20-Dec-2012	Effectiveness lag	0.3	IFAD Total	39.41	
Entry into force	20-Dec-2012	PAR value	-----	IFAD loan	7.07	0
First disbursement	25-Feb-2013			DSF grant	27.35	25
MTR		Last amendment		IFAD grant		
Original completion	31-Dec-2019	Last audit	30-Jun-2015	ASAP grant	5.00	16
Current completion	31-Dec-2019			Domestic Total	4.48	
Current closing	30-Jun-2020			Beneficiaries	0.21	24
No. of extensions	0			National Govern	2.61	17
				Dom. Fin. Inst.	0.95	21
				External Cofinancing Total	32.70	
				African Develop	17.70	2
				IsDB	15.00	3

### Project Performance Ratings

B.1 Fiduciary Aspects	Last	Current	B.2 Project implementation progress	Last	Current
1. Quality of financial management	4	4	1. Quality of project management	4	4
2. Acceptable disbursement rate	3	2	2. Performance of M&E	4	4
3. Counterpart funds	3	3	3. Coherence between AWPB & implementation	3	3
4. Compliance with financing covenants	5	5	4. Gender focus	5	5
5. Compliance with procurement	3	4	5. Poverty focus	4	4
6. Quality and timeliness of audits	5	5	6. Effectiveness of targeting approach	4	4
			7. Innovation and learning	5	5
			8. Climate and environment focus	5	5
B.3 Outputs and outcomes	Last	Current	B.4 Sustainability	Last	Current
1. Watershed development fund	4	4	1. Institution building (organizations, etc.)	4	4
2. Capacity building	4	4	2. Empowerment	4	4
			3. Quality of beneficiary participation	5	5
			4. Responsiveness of service providers	5	4

5. Exit strategy (readiness and quality)	5	5
6. Potential for scaling up and replication	5	5

#### B.5 Justification of ratings

Overall physical implementation has progressed well with the PSU stepping up engagements with various engineering companies and explaining to them the nature and scope of civil works as a means of addressing the initial challenge of limited firms tendering for civil works. As a result, the Contracts Committee of MoA has pre-selected 10 competent firms out of 20 with some already being awarded contracts for land development. Functional Literacy and Farmers Field Schools are operational in all selected sites; works are far advanced in four Tidal Irrigation Schemes, two markets, 6.8 km inter-village and access roads, nine vegetable schemes for both women and youth, 4.1 km of dikes, 2.8 km of causeways, 0.3 km of spillways, 3.7 km of contour bunds, and installation of 93 gully plugs in various communities across all the six regional agricultural directorates. In addition, various trainings have been conducted for both beneficiaries and service providers. Disbursements under CISF has cumulatively enabled nine agribusinesses to either start or expand their enterprises by leveraging co-financing from both clients and participating financial institutions. The quality of the financial management was assessed to be medium-risk based on the FMAQ and newly recruited FM staff trained on IFAD financial management procedures. The RIMS baseline has been completed and PSU has selected its RIMS indicators with support from WARF. The M&E unit is adequately staffed and logframe updated to integrate *Chosso* indicators while ToR for *Chosso* baseline needs to be finalised. While the mission noted a strong commitment and confidence of the communities visited and a rapid adoption of improved agricultural practices in the FFS and impact of the functional literacy programme, the PSU needs to prioritize communities' sustainability plans including supporting the registration of producers organizations and their linkages with private sector actors for both input and output markets. All financing sources for *Nema* are fully approved and available for full implementation but this also requires that the PSU need to be pro-active in planning and effective in coordinating and efficiently managing the various service providers and implementing partners to ensure quality implementation. *Chosso* was launched and start-up workshop organized in early March 2016, initial advance has been disbursed and recruitment of both Climate Change Adaptation Specialist and Assistant are being finalized.

### Overall Assessment and Risk Profile

	Last	Current
C.1 Physical/financial assets	4	4
C.2 Food security	4	4
C.3 Quality of natural asset improvement and climate resilience	4	4
C.4 Overall <b>implementation progress</b> (Sections B1 and B2)	4	4

#### Rationale for implementation progress rating

Overall disbursement rate remains low at 19.0% as of 30 April 2016 inclusive of all IFAD additional financing, the 2015 RIMS report was duly submitted, the M&E system is progressively improving and *Nema-Chosso* logframe has been updated to include progress to track results. PSU has improved on the quality of documentations although knowledge management is yet to be systematized, organizes periodic review meetings to evaluate progress of implementation with all Service Providers and Implementing Partners in order to address any emerging issue and also initiated a process of identifying and linking producers organizations/beneficiaries with some private sectors. Although there has been commendable efforts to widen the scope of engineering firms to bid for land development and PSU has full-time procurement staff, procurement processes at both Contracts Committee and Major Tender Board continue hamper efficiency. The challenge facing the PSU is to ensure planned annual activities are in tandem with budget realisation to comply with the targeted achievements of the expected results in AWPB and PSU needs to pay more attention in pro-active sequencing of activities.

C.5 Likelihood of achieving the development objectives (section B3 and B4)	4	4
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#### Rationale for development objectives rating

Initial interactions with beneficiaries and community members indicate that both the functional literacy and farmers field schools are having immediate outcomes on the livelihoods of the target beneficiaries with some spillover effects particularly as attested by the recent assessment of functional literacy programme by Ministry of Basic Education. Those adopting practices from FFS in their farmers have reported improved yields in both their rice and vegetable gardens. PSU has adopted an approach of using trainees from FLP to serve as secretaries or to keep records for FFS and other groups in the communities. Ongoing construction works on tidal irrigation schemes, lowland development (causeways, bridges, dikes, spillways), upland development (dikes, spillways, contour bunds and gully plugs), village vegetable schemes and access roads are expected to put about 1 500 ha of land under paddy rice and vegetable productions in next rainy season. The PSU has, through the rice seed outgrower schemes, secured 485 mt of high quality paddy rice seed (WAB 105; IET 3137 and SAHEL 134 varieties) for timely distribution to target beneficiaries including CORY youth rice growers throughout the country. Data from the PSU indicate that during the last rainy season, some farmers from 17 sites cultivated paddy rice on part of the target 1 500 ha and had average paddy rice yield of 2.6 mt/ha (which is less than half the yield to be expected from three new rice varieties (average 5.3 t/ha) that *Nema* will be distributing). More, employment opportunities have been enabled through *Nema* interventions with civil works, temporary hiring of 78 facilitators and seven supervisors for the FLC besides FFS and the CISF enabled nine agribusinesses to create jobs for a total of 91 people of which 53 are on full-time, 49% are females and 67% are young people and thus providing additional income to many rural people. However, delay in procurement process, limited number of participating financial institutions in the CISF coupled with both internal management decisions and regulatory restrictions and timely submission of reports from all service providers as well as continue sensitization of communities to own and drive their sustainability plans should be timely addressed in order to realise the full objectives of *Nema-Chosso*.

#### C.6 **Risks** Short description of major risks for each section and their impact on achievement of development objectives and sustainability

Fiduciary aspects	Charts of accounts and ledgers require expansion to accommodate requisite accounting for the new streams of financing. Quality of supporting documentation needs to be improved (contracts). GoTG contribution (tax exemption) and beneficiary contribution (in-kind and cash) though captured in the financial records, this information is not captured in quarterly, semi-annual and yearly end notes of the
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	financial statements. AWPB should be consolidated with detailed and requisite summary tables by financiers and by both components and cost categories..
Project implementation progress	Whilst PSU has made proactive efforts to address procurement challenges, the introduction of the major tender board is compounding this challenge but with coming on board of a Procurement Officer requires the PSU to pay more attention in procurement planning to ensure timely start of all works in the dry season to optimize physical implementation.
Outputs and outcomes	Regular supervision by PSU, Supervision Engineer and Village groups is critical to ensure the contractors deliver the works according to design standards and timely completion prior to the planting season. Adoption rate from FFS need to be monitored by RAD and CFAs and farmers advised appropriately to improve their farming activities.
Sustainability	The WUG-WUG learning and exchange visit was well appreciated by the <i>Nema</i> farmers and this should be replicated for all kafo groups. The emerging rice and vegetable business being established through the CISF should be coordinated to ensure that <i>Nema</i> beneficiaries can access these services to improve their productivity. The promotion of sustainability funds should remain central in the batanba planning process.

### Proposed Follow-up

Issue / Problem	Recommended Action	Timing	Status
Civil works	Ensure timely completion of ongoing civil works and strengthening beneficiary communities and producers groups on their sustainability plans Finalise technical designs for <i>Chosso</i> water harvesting and modification of Tidal Irrigation Schemes, dikes, causeways, spillways	start of dry season and continuous	ongoing
AWPB and PP	Draft and share consolidated AWPB and PP by October of each year to ensure timely approval.	by each October	in progress
Budget M&E	Complete installation of network issue in regional directorate to ensure operation of the GANAD and develop a plan to sustain the operation of AgSector PM&E system. Finalise ToR for <i>Chosso</i> baseline study incorporating Theory of Change	30 Sept 2016	in progress
Targeting	Use the latest population census data to reprioritize districts and communities with high incidence of poverty and explicitly ensure that most vulnerable people can also access project support.	Continuous	in progress
Audit report	Finalize the 2015 audit report for timely submission	30 June 2016	In progress

### Additional observations

## Appendix 2: Updated logical framework: Progress against objectives, outcomes and outputs– updated 26 April 2016

RESULTS HIERARCHY	INDICATORS	TARGET	BASELINE	PROGRESS	MEANS OF VERIFICATION	ASSUMPTIONS
<b>Goal:</b> Reduced poverty of rural women and youth(23,560 household)	<ul style="list-style-type: none"> <li>% change in HH asset index disaggregated by, gender, age, and region of HH head.</li> <li>% of children that are malnourished disaggregated by gender, age and region.</li> <li>Reduction in the duration of HH rice “hungry season” in months disaggregated by gender, age and region of household head.</li> </ul>	<ul style="list-style-type: none"> <li>25%</li> <li>30%</li> <li>2 months</li> </ul>	<ul style="list-style-type: none"> <li>TBD</li> <li>11.5%<sup>17</sup>(boys 13.3 &amp; girls 9,6)</li> <li>5 months</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li>RIMS baseline and impact surveys.</li> <li>GAIMS.</li> <li>National Living Standards Survey.</li> <li>Project Completion Report.</li> </ul>	<ul style="list-style-type: none"> <li>Continued political stability.</li> <li>Commitment to poverty reduction.</li> </ul>
<b>Objective:</b> Increased incomes from improved productivity based on sustainable land and water management practices.	<ul style="list-style-type: none"> <li>% of beneficiaries with change in HH income due to agricultural activities disaggregated by gender, age, and region, type of production (upland, lowland, tidal and vegetable) (CPA indicators)</li> <li>Number of youth employed in fulltime jobs created in agricultural service businesses disaggregated by gender.</li> <li><b>Chosso</b> 52,450 poor smallholders (5,869 HH) whose climate resilience<sup>3</sup> has been increased by at least 15% due to ASAP (by gender)</li> </ul>	<ul style="list-style-type: none"> <li>3309 HH achieving 15% increase in income upland,</li> <li>12,400 women with USD163 income from Rainfed lowland rice</li> <li>2,000 women with increase in income from irrigated tidal rice USD826</li> <li>4,800 women with income increase of USD744 from vegetable production</li> <li>360 youth with sustainable income from market-oriented vegetable production of USD7,629</li> <li>239 youth</li> </ul>	<ul style="list-style-type: none"> <li>TBD</li> <li>USD 62</li> <li>USD119</li> <li>USD34</li> <li>USD1,362.3<sup>2</sup><sup>18</sup></li> <li>1,130<sup>19</sup></li> </ul>	<ul style="list-style-type: none"> <li>691 ha Upland equivalent to 691 households</li> <li>61 youth employed under CISF(30 males)</li> </ul>	<ul style="list-style-type: none"> <li>RIMS baseline and impact surveys.</li> <li>National &amp; Divisional Surveys.</li> <li>GNAIP reports.</li> <li>National Agricultural database.</li> <li>Project Completion Report.</li> <li>Chosso baseline and impact surveys</li> </ul>	<ul style="list-style-type: none"> <li>Policies favouring smallholder market-oriented agriculture.</li> <li>Sustained emphasis on income-generating opportunities for youth.</li> </ul>

<sup>17</sup> Source: Nema RIMS Baseline Survey

<sup>18</sup> Source: LHDP

<sup>19</sup> Source: LHDP

RESULTS HIERARCHY	INDICATORS	TARGET	BASELINE	PROGRESS	MEANS OF VERIFICATION	ASSUMPTIONS
<p>Outcome 1: Improved productivity of scarce agricultural lands</p> <p>1.1 Enhanced climate resilience of the targeted beneficiaries</p>	<ul style="list-style-type: none"> <li>% of farmers disaggregated by gender, age and region realizing a change in yield (T/Ha) disaggregated by crop type or species (horticulture) and crop production technique lowland and tidal) (CPA indicator)</li> <li>% of Change/increase of land (ha) under permanent cultivation disaggregated by crop type or species (horticulture) and crop production techniques by region (CPA indicators).</li> <li>% of established production units/facilities (production, processing, marketing, services), that are operational in a sustained way by region (CPA indicators).</li> </ul> <p><b>Chosso</b> target 720 ha (of 12,400 ha rice production (TIS)</p> <p><b>Chosso</b> target 600 ha (of 4,000 ha of upland areas with improved cropping potential.</p>	<ul style="list-style-type: none"> <li>1.8 t/ha lowland.</li> <li>6.5t/ha tidal</li> <li>Tomatoes 9 t/ha</li> <li>Onions 8.0t/ha</li> </ul> <p>• 240ha</p> <ul style="list-style-type: none"> <li>10 markets</li> <li>48 veg/gardens</li> <li>48 simple storage houses</li> </ul>	<p>0.7 t/ha 1.5t/ha 0.8 t/ha 0.7t/ha</p> <p>• 86.5Ha</p> <ul style="list-style-type: none"> <li>TBD</li> <li>TBD</li> <li>TBD</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul> <p>50 VFAs</p> <p>4 VFAs</p>	<ul style="list-style-type: none"> <li>National &amp; Divisional statistics.</li> <li>GNAIP and GAIMS reports.</li> <li>RIMS reports.</li> <li>Project progress reports.</li> <li>Supervision and MTR report</li> </ul> <p>• As above</p> <p>• Chosso Baseline and Impact Surveys</p>	<ul style="list-style-type: none"> <li>government committed to lowland rice development based on validation and implementation of the Gambia National Rice Development Strategy.</li> <li>Robust arrangements made for regular maintenance of infrastructure.</li> <li>Positive supply-side response to improved potential profitability of crops.</li> <li>Appropriate rice and vegetable import tariff regimens to incentivise local producers.</li> </ul>
<p><b>Outputs</b></p> <p>1.1 Effective Management of Watershed infrastructure in place</p>	<ul style="list-style-type: none"> <li>Number of associations formed disaggregated by category (village, Watershed, and District farmer) region, and registration office</li> <li>Number of association trained in infrastructure management disaggregated by region, age, and gender</li> </ul>	<ul style="list-style-type: none"> <li>100</li> <li>146</li> </ul>	<ul style="list-style-type: none"> <li>0</li> <li>0</li> </ul>	<p>50 VFAs</p> <p>4 VFAs</p>	<ul style="list-style-type: none"> <li>Monthly reports from service providers</li> <li>Quarterly reports</li> <li>M&amp;E performance Monitoring reports</li> </ul>	

RESULTS HIERARCHY	INDICATORS	TARGET	BASELINE	PROGRESS	MEANS OF VERIFICATION	ASSUMPTIONS
1.2.Land under tidal irrigation developed	<ul style="list-style-type: none"> <li>Area (ha) under tidal irrigation infrastructure disaggregated by category (new, old) and region.</li> <li><b>Chosso</b> at least 30% increase in hectares of land managed under climate resilient practices (target of 1,530 ha)</li> <li>No of people with improved access to water for productive purposes.</li> </ul>	<ul style="list-style-type: none"> <li>500 new</li> <li>1,500 ha Old</li> </ul>	<ul style="list-style-type: none"> <li>0</li> <li>0</li> </ul>	Nil  Nil	<ul style="list-style-type: none"> <li>Monthly reports from service providers</li> <li>Quarterly reports</li> <li>M&amp;E performance Monitoring reports</li> </ul>	
1.3.Vegetable gardens infrastructure constructed	<ul style="list-style-type: none"> <li>Number of 5 ha village Vegetable schemes developed disaggregated by category (new and upgraded) and region</li> </ul>	<ul style="list-style-type: none"> <li>30 upgraded</li> <li>18 new</li> </ul>	<ul style="list-style-type: none"> <li>3<sup>20</sup></li> <li>16<sup>21</sup></li> </ul>	NIL  Nil	<ul style="list-style-type: none"> <li>Monthly reports from service providers</li> <li>Quarterly reports</li> <li>M&amp;E performance Monitoring reports</li> </ul>	
Outcome 2: Improved farm-to-market access roads.	<ul style="list-style-type: none"> <li>Area (ha) of farmland accessed through roads disaggregated by type of intervention and region</li> <li>No of HH in project area with year-round access to farmlands and markets disaggregated by region.</li> </ul>	<ul style="list-style-type: none"> <li>21,608ha</li> <li>85%</li> </ul>	<ul style="list-style-type: none"> <li>0</li> <li>0</li> </ul>	792 ha  Nil	<ul style="list-style-type: none"> <li>National &amp; Divisional statistics.</li> <li>GNAIP reports.</li> <li>RIMS reports.</li> <li>Project progress reports.</li> <li>Supervision and MTR reports.</li> </ul>	<ul style="list-style-type: none"> <li>Robust arrangements made for regular maintenance of infrastructure.</li> </ul>
OUTPUT 2.1 Access to farmland/vegetables gardens by roads improved	<ul style="list-style-type: none"> <li>Km of road constructed disaggregated by region</li> <li>Markets constructed</li> </ul>	<ul style="list-style-type: none"> <li>Roads TBD</li> <li>10 Markets</li> </ul>	<ul style="list-style-type: none"> <li>TBD</li> <li>0</li> </ul>	3.7km  Nil	<ul style="list-style-type: none"> <li>M&amp;E monitoring reports</li> <li>Supervising Engineer reports</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>

<sup>20</sup> Source: LHDP

<sup>21</sup> Source: LHDP



RESULTS HIERARCHY	INDICATORS	TARGET	BASELINE	PROGRESS	MEANS OF VERIFICATION	ASSUMPTIONS
<b>OUTCOME 3: VC actors participate in local and national markets in a profitable way</b>	<ul style="list-style-type: none"> <li>• % of volume of local food products available for/on the local market, disaggregated by food type (rice, vegetables etc.) and by region (CPA indicator)</li> <li>• % of change/increase in the volume of value added products placed in the market, disaggregated by Agro-VC actor, gender and age; product type and region(CPA indicator)</li> <li>• % of Agro-VC actors disaggregated by gender, age and region with reduced post-harvest (PH) losses disaggregated by VC segment and product type(CPA indicator)</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• Nil</li> </ul>	<ul style="list-style-type: none"> <li>• National &amp; Divisional statistics.</li> <li>• GNAIP reports.</li> <li>• RIMS reports.</li> <li>• Project progress reports.</li> <li>• Supervision and MTR reports.</li> </ul>	<ul style="list-style-type: none"> <li>• Conducive legal and regulatory environment supporting POs at all levels.</li> </ul>
<b>OUTPUT 3.1 Value Chain Actors supported in market oriented production</b>	<ul style="list-style-type: none"> <li>• Number of Processing infrastructure developed disaggregated by type and by region</li> <li>• Number of people (Agro-VC actors) that are practicing some form of value addition (either as individuals or members of newly established value addition group initiatives) disaggregated by gender, age, region and VC category/type (rice and vegetables).</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• Nil</li> <li>• Nil</li> </ul>	<ul style="list-style-type: none"> <li>• GNAIP database</li> </ul>	<ul style="list-style-type: none"> <li>• Adequate support provided</li> </ul>
<b>Outcome 4: POs accessing financial and non-financial services in a sustainable way</b>	<ul style="list-style-type: none"> <li>• % of Agro-VC actors disaggregated by gender, age and region accessing financial services in a sustained way (repeatedly), disaggregated by financial service type (banks, VISACAs etc.) (CPA indicator)</li> <li>• % of loan repayment rate disaggregated by Agro-VC actor, gender and age, VC type, region and type of institution (CPA indicator)</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• TBD</li> </ul>	<ul style="list-style-type: none"> <li>• 9 Enterprises (CISF)</li> </ul>	<ul style="list-style-type: none"> <li>• National &amp; Divisional statistics.</li> <li>• GNAIP reports.</li> <li>• RIMS reports.</li> <li>• Project progress reports.</li> <li>• Supervision and MTR reports</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Institution willing to participate in the CISF</li> </ul>

RESULTS HIERARCHY	INDICATORS	TARGET	BASELINE	PROGRESS	MEANS OF VERIFICATION	ASSUMPTIONS
<b>Output</b> 4.1POs and farmers trained in production and agribusiness	<ul style="list-style-type: none"> <li>Number of Producer organizations enabled with business skills disaggregated by type and region</li> <li>Number of producer organisations that received capacity development support disaggregated by capacity type(Training, inputs, loans etc.),type of producers, age, gender, and by region</li> <li><b>Chosso:</b> No of community groups including women's group involved in ENRM and/or Disaster Risk Reduction formed or strengthened</li> </ul>	<ul style="list-style-type: none"> <li>53</li> <li>100</li> </ul>	<ul style="list-style-type: none"> <li>0</li> <li>0</li> </ul>	<ul style="list-style-type: none"> <li>19 VFA</li> <li>50 VFA</li> </ul>	<ul style="list-style-type: none"> <li>National &amp; Divisional statistics.</li> <li>GNAIP reports.</li> <li>RIMS reports.</li> <li>Project progress reports.</li> <li>Supervision and MTR reports</li> </ul>	<ul style="list-style-type: none"> <li>Adequate support provided</li> </ul>
<b>Outcome 5:</b> Enhanced knowledge and policy processes to support smallholder resilience capacities	<b>Chosso:</b> <ul style="list-style-type: none"> <li>No of international and national dialogues where Chosso makes active contribution.</li> <li>Support to drafting and operationalization of a Climate Services Framework.</li> <li>Revitalized and effective secretariat to coordinate climate change issues.</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>



### Appendix 3: Summary of key actions to be taken within agreed timeframes

Action Area	Action Agreed	Date	Whom	Progress
Project Implementation	Formalize beneficiary groups' status legally.	March 2015	PSU	ongoing
	Prepare detailed descriptions of representative beneficiary groups for assessment	March 2015	PSU	
	Use flatter side slopes for upland conservation bunds.	Continuous	PSU	
	Cover side slopes quickly with a vegetation cover (grass	Continuous	PSU	
	Split large contracts into smaller ones to encourage more qualified bids	Continuous	PSU	Being promoted at watershed planning stage Already done in land development and supply of solar equipment
	Hold pre-bid meetings and enhance restricted tenders to bid	Continuous	PSU	Implemented to encourage Engineering companies to participate in land development tenders. Technically qualified companies will be encouraged to bid.
	Engage international consultant who together with a task force on acid sulfate soils, should assess and recommend on the reclamation of these soils.	February 2016	PSU	pending
	Prepare for the visit of the consultant by preparing an inventory of acid sulfate soils with maps	January 2016	PSU	pending
	Emphasize the crucial importance of maintenance of the TIS for its sustainability	Continuous	PSU	Promoted during watershed planning and capacity building for WUGs
	Size the Village Vegetable Schemes according to water			Implemented in the recent mapping of selected

	availability and distance of target group	Continuous	PSU	vegetable garden sites
	Eliminate the construction of elevated reservoirs and enlarge the capacity of the in-field concrete reservoirs	Continuous	PSU	Design will be revised accordingly for the next batch of vegetable gardens
	The fencing foundation and part of the above ground fencing should be from sand-cement concrete blocks	Continuous	PSU	Will be done in on-going vegetable garden construction
	Split large contracts into smaller ones to encourage more qualified bids			
	PSU to follow up on the remaining activities to be implemented by NARI	Continuous	PSU	
	Introduce annual PSU field supervision visits	ASAP	PSU	Conducted
Outputs	Conduct assessment of procurement process to identify blockages and propose solutions	Dec. 31, 2015	PSU	Will be implemented in second quarter of 2016
		Feb, 2016	PSU	No formal assessment conducted but reviews of the process are conducted continuously and improvements achieved
	Coordinate training activities and manuals by SPs			
	Conduct impact assessment of NEMA training activities	Mar. 2016	PSU/Service Providers	Being planned by PSU
	Explore and collaborate with NFED of MoE for functional literacy training programme	Mar. 2016	PSU	pending
	Revise Training Modules to include Behavioural Change aspects	Dec, 2015	Nema PSU	NFED has conducted evaluation of the functional literacy classes
	Develop and Use training and capacity building monitoring and assessment mechanism/system ;	Dec. 2015	Nema/DoCD/NAWFA	Training modules being revised and updated
		Dec, 2015 Continuous	Nema/ IPs &SPs	pending
	Prepare Gender and Youth Strategy and Action Plan	March, 2016	Nema PSU	pending
	Include gender-specific targets in new ToRs of IP and SPs	Dec, 2015	NemaPSU	Being implemented

Explore possibilities for GANAD forms be made available on the NAS tablets	Mid October 2015	PSU/MoA	On-going discussion with Planning Services and CPCU
Perform pre-testing data collection exercises	ASAP		Conducted
Build capacity of data collectors and farmers on forms and the system, using 'Learning By Doing' hands-on methods	ASAP	PSU/MoA	pending
Integrate GIS location features (photos, maps, coordinates)	ASAP	PSU/MoA	Done
Plan launch/roll-out of KM & COM Strategy	ASAP	PSU/MoA	pending
Plan for use of social media platforms	ASAP	PSU	Being implemented
Explore options for farmer to farmer exchanges across projects, regions and neighbouring countries	ASAP	PSU	pending
Explore options for providing real-time information to farmers via SMS	ASAP	PSU	pending
Review/ consider lessons and missed opportunities from LHDP for improvements in the Nema project	ASAP	PSU	ongoing

Sustainability

Fiduciary Aspects

Other

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## Appendix 4: Physical progress measured against AWP&B, including RIMS indicators

Component/ Sub-component or Output	Indicator	Unit	Period: 1 January 2015 to 31 December 2015			Cumulative Actual	Appraisal Target	%
			AWP&B	Actual	%			
<b>Component 1</b>								
<b>Sub-component</b>	Planning proposed intervention	Number	25	25	100	75	150	50
<i>Communal watershed Planning</i>	Step down training WS committees and POs	Sessions	1	1	100	2	4	50
<b>Sub-component</b>	Tidal irrigation infrastructure –New	Hectares	153	0	50	0	1500	0
<i>Water Management for rice cultivation</i>	supervising Engineer	Number	1	1	100	2	7	29
	Construction of tidal irrigation infrastructure (Conversion)	Hectares	51	0	25	0	500	0
	Supervising Engineer	Number	1	1	100	2	7	29
	Construction of dikes, spillways & bridge construction	Hectares	1,254	0	39	0	12400	0
	supervising Engineer	Number	1	1	100	2	7	29
	Upland water control Infra- structure	Hectares	408	0	68	0	4000	0
	supervising Engineer	Number	1	1	100	2	7	29
<b>Sub-component</b>	Drilling an 6 inches Borehole (new scheme)	18	1	0	0	0	18	0
<i>Village Vegetable Schemes (5ha Scheme)</i>	Construction of elevated water storage reservoir	18	1	0	0	0	18	0
	water supply development.-Pipe network	18	1	0	0	0	18	0
	supervising Engineer	5	1	1	100	2	5	40
	Construction of Chain linked-wired	18	1	0	0	0	18	0
	Building a simple solid house	18	1	0	0	0	18	0
	Supervising Engineer	5	1	1	100	2	5	40
	Equipment	1	1	0	0	0	1	0
	Drilling an 6 inches Borehole(up-grading)	30	2	0	0	0	30	0
	Construction of elevated water storage reservoir	30	2	0	0	0	30	0
	Pipe network	30	2	0	0	0	30	0
	Supervising Engineer	5	1	1	100	2	5	40
	Construction of chain linked fence	30	2	0	0	0	30	0
	Building a simple solid house	30	2	0	0	0	30	0
	Supervising Engineer	5	1	1	100	2	5	40
	Equipment	30	2	0	0	0	30	0



<b>Sub-component</b>									
<i>Access roads and market Infrastructure</i>	Roads to access rice fields and vegetables garden	Hectares	225 ha	0	25	0	2750	0	
	Supervising Engineer	Number	1	1	100	2	7	29	
	Construction of market building/b	Markets	2	0	10	0	10	0	
	Supervising Engineer	Number	1	1	100	2	5	40	
<b>Sub-component</b>									
<i>Producer Organizations</i>	Awareness Creation	Session	1	1	100	3	6	50	
	Functional literacy training for women	Sessions	1	1	100	3	5	60	
	Sharing of Experience/b	Sessions	1	1	100	1	3	33	
	Training at Songhai in Benin	Trainees	6	6	100	8	36	22	
	Forum for dialogue	Sessions	1	1	100	1	4	25	
	Training MSc Agric. Business	Trainees	1	0	0	0	2	0	
	Conduct training (FFS)	Sessions	1	1	100	2	6	33	
	Training of farmers/soil fertility	Sessions	1	1	100	1	4	25	
<b>Sub-component</b>									
<i>Value addition - Rice and Horticulture</i>	Support the establishment of inter-professional body (rice)	Lump sum	1	1	100	1	1	100	
	Investment in Value addition (rice)	Lump sum	Ls	Ls	25	0	LS	0	
	Support the establishment of inter-professional body (Vegetables)	1	1	1	100	1	1	100	
	Investment in Value addition (vegetable)	Lump sum	Ls	Ls	100	0	LS	0	
<b>Sub-component</b>									
<i>Technical Support Service Development</i>	BSc	Trainees	2	0	10	0	8	0	
	MSc	Trainees	2	0	10	0	4	0	
	Rice adaptive research	Lump sum	1	1	100	3	3	100	
	Training farmer groups rice (FFS)	Sessions	2	2	100	4	12	33	
	Training farmer groups Vegetables (FFS)	Sessions	2	2	100	2	12	17	
	Extension materials	Lump sum	1	1	100	1	1	100	
	Soil testing equipment	Units	1	1	100	1	1	100	
	Testing kits for soil nutrients	Units	1	1	100	2	2	100	
	Chemicals	Lump sum	6	1	100	1	1	100	
		Sum	4						
	Step-down training (20 WS) committees and POs)	Sessions	1	1	100	2	4	50	

<b>Sub-component</b> <i>Project management and Implementation Support</i>	Support to Advocacy	Sessions	1	1	33	2	3	67
	Sensitization of leaders at grassroots levels	Lump sum	1	1	100	3	6	50
	Office Equipment	Number	1	1	100	3	7	43
	Specialist Advice	Number		0	0	0	6	0
	International Travel	Number	1	1	100	3	7	43
<b>Sub-component</b> <i>Knowledge Management, Monitoring and Evaluation</i>	Consultancy KM and Communication	Number	1	1	100	1	1	100
	Data base Development	Number	1	1	100	1	1	100
	Communication equipment	Number	1	1	100	1	1	100
	National Rice Strategy Development	Number	1	0	100	1	1	100
	Annual Audit	Number	1	1	100	2	6	33
	Annual Environmental Monitoring	Number	1	1	50	1	7	14
	Baseline survey (RIMS)	Number	1	1	100	1	1	100
	M&E Technical Assistance	P/month	1	12	100	34	34	100
	Field Trek M&E-MOFEA	Number	2	2	100	6	14	43
	Annual Consultative meeting	Number	1	0	100	1	7	14
	PSC and CPA meetings	Number	2	2	50	4	14	29
	Staff Meetings/General staff meeting	Number	1	0	100	1	7	14
	Staff Training/Capacity building	Lump sum	2	2	100	2	14	14
	Regional Bi-Annual Review meeting	Number	2	0	0	0	14	0
	Data Entry Clerk	Number	1	1	100	2	6	33
	Communication Support	Number	1	1	100	2	7	29
	Publications	Number	1	1	100	2	7	29

## Appendix 5: Financial: Actual financial performance by financier; by component and disbursements by category

**Table 5A: Financial performance by financier as at 30 April 2016**

Financier	Appraisal (USD '000)	Disbursements (USD '000)	Per cent disbursed
IFAD financing	34410	6 720.99	19.5%
IFAD-ASAP	5 000	800.00	16.0%
IsDB	15000	500	3.3%
AfDB	17700	317	1.8%
GoTG	2613.3	349.50	13.4%
Lenders	954.3	212.3	22.2%
Beneficiaries	212.1	53.4	25.2%
<b>Total</b>	<b>75889.7</b>	<b>8953.185</b>	<b>11.8%</b>

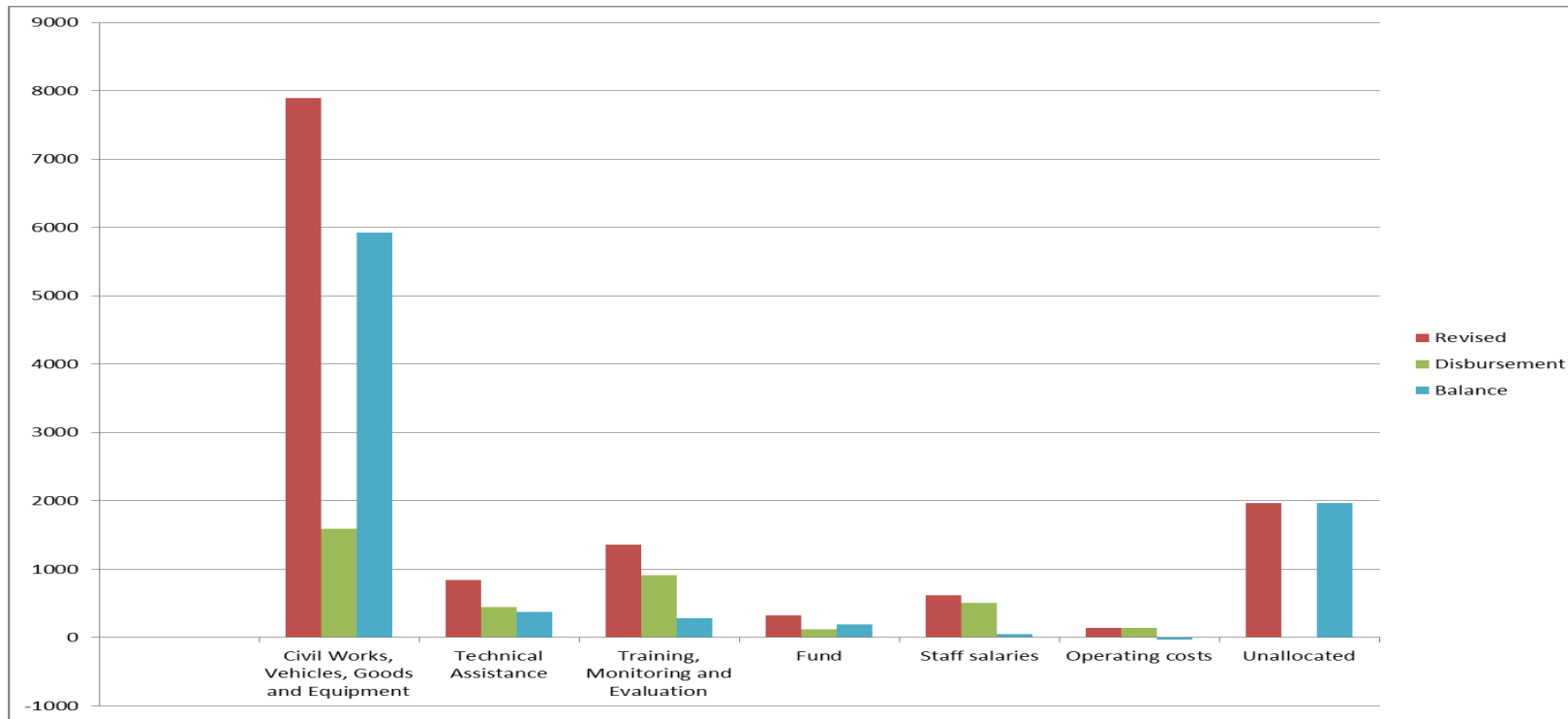
**Table 5B: Financial performance by financier by component (USD '000)**

Table 5B: Financial Performance by financiers by component (USD '000) as at 30 April 2016																												
Component	Original Grant		Additional Grant		IFAD financing			ASAP-Chosso			IsDB			AfDB			Government			Lenders			Beneficiaries			Total		
	Appraisal	Actual	Appraisal	Actual	Appraisal	Actual	%total	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%
Watershed Development	12 446.22	1656.24	5 513.30	0.00	5 513.30	0.00	7.1%	3780.5	34.92	0.9%	13 528	7.73	0.1%	10656.8	33.57	0.3%	1 396	0	0.0%	0.00	0.00	0.0%	472	0.00	0.0%	53 306	1732.45	3.3%
Agriculture Commercialisation	4 823.45	2805.78	823.40	0.00	823.40	0.00	43.4%	404.8	0	0.0%	834	135.37	16.2%	8485.4	61.77	0.7%	270.9	0	0.0%	954.29	212.33	22.3%	212.1	53.38	25.2%	17 632	3268.63	18.5%
Project Facilitation	3 010.35	2 211.57	729.06	0.00	729.06	0.00	49.5%	814.7	43.26	5.3%	638	26.55	4.2%	1740.2	174.44	10.0%	946	350.9	37.1%	0.00	0.00	0.0%	0	0.00	0.0%	8 607	2806.73	32.6%
<b>Total Project costs</b>	<b>20 280.02</b>	<b>6 673.59</b>	<b>7 065.77</b>	<b>0.00</b>	<b>7 065.77</b>	<b>0.00</b>	<b>19.4%</b>	<b>5 000.00</b>	<b>78.18</b>	<b>1.6%</b>	<b>15 000.00</b>	<b>169.65</b>	<b>1.1%</b>	<b>20 882.40</b>	<b>269.78</b>	<b>1.3%</b>	<b>2 612.90</b>	<b>350.91</b>	<b>13.4%</b>	<b>954.29</b>	<b>212.33</b>	<b>22.3%</b>	<b>684.10</b>	<b>53.38</b>	<b>7.8%</b>	<b>79 545</b>	<b>7807.82</b>	<b>9.8%</b>

**Table 5C: IFAD loan disbursements (SDR, as at 31 March 2016)**

EXPENDITURE CATEGORY	FINANCING	ORIGINAL ALLOCATION SDR'000	Disbursement up to WA 12		Expenditure for WA 13 pending settlement by IFAD		Projected Grant Utilisation as at 31 March 2016	Projecte d utilisati on	Projected Grant Balance as at 31 March 2016.	Projected Grant Balance as at 31 March 2016.
			SDR'000	% age	USD'000	SDR'000	SDR'000	% age	SDR'000	USD'000
I Civil Works, Vehicles, Goods and Equipment	100	7900	1591	20%	575.8	383	1974	25%	5926	8889
II Technical Assistance	100	840	449	53%	29.0	19	468	56%	372	558
III Training, Monitoring and Evaluation	100	1360	913	67%	243.5	162	1075	79%	285	427
IV Fund	100	320	118	37%	23.2	15	133	42%	187	280
V Staff Salaries	100	620	509	82%	98.4	65	574	93%	46	69
VI Operating Costs	100	140	138	99%	51.4	34	173	123%	(33)	(49)
Unallocated		1970	-	0%	-	-	-	0%	1970	2955
SUB-TOTAL		13150	3717	28%	1021	680	4397	33%	8753	13129
SPA			856							
<b>TOTAL</b>		<b>13150</b>	<b>4574</b>	<b>35%</b>						

**Figure 1: IFAD loan/grant disbursement, comparisons between original and revised allocations and actual disbursement**



## Appendix 6: Compliance with legal covenants: Status of implementation-Revised 18.04.2016

Section	Covenant	Target/Action Due Date	Compliance Status/Date	Remarks
<b>Section B paragraph 3.</b>	The recipient to establish a Designated account in USD at the Central Bank of Gambia.	Continuous	Complied	
<b>Section B paragraph 4.</b>	Recipient to provide counterpart financing USD 2.6 million (USD 0.62 in-kind/cash and USD 1.98 million in tax exemption)	Continuous	In progress	
<b>Section B paragraph 5</b>	Recipient to deposit in advance annual cash contribution in the counterpart fund account before the beginning of the relevant fiscal year.	Continuous	In progress	
<b>Section E paragraph 2 b.</b>	Recipient has opened an account for counterpart funding in Gambian Dalasi.	Continuous	Complied	
<b>Section E paragraph 2 c i.</b>	The Project director and key project staff (M&E officer, Business Development Officer, KM officer and planning and monitoring and evaluation officer has) have been duly hired.	Continuous	Complied	
<b>Section E paragraph 2 c ii.</b>	The PIM has been approved by the PSC and IFAD	Continuous	Complied	PIM (financial procedures manual) to be updated annually
<b>Schedule 3, paragraph 2</b>	The recipient shall exempt the proceeds from taxes	Continuous	Complied	
<b>Schedule 3, paragraph 2</b>	The recipient shall accept IFAD framework on preventing fraud and corruption	Continuous	Complied	Newly hired FM staff trained in IFAD anticorruption procedures.
<b>GC Section 7.01.</b>	Recipient to prepare an AWPB and submit it to IFAD 2 months before the beginning of the fiscal year		Complied with	AWPB submitted to IFAD in December but should be consolidated for next year
<b>GC Section 7.08. Insurance</b>	Insurance of vehicles, equipment and civil works financed from the loan proceeds to be consistent with sound commercial practice.	Continuous	Complied with	
<b>GC Section 8.03</b>	Progress Reports to be submitted to IFAD on a six-monthly basis	No later than six weeks after the end of each six-month period	Complied with	
<b>GC Section 8.03.</b>	A Mid-Term Review (MTR) to be carried out jointly by the Borrower and IFAD.	N/A		
<b>GC Section 8.04.</b>	Formulation of a completion report by the closing date	N/A		
<b>GC Section 9.02</b>	Submission of Financial Statements	Within 4 months after the end of each fiscal year	Not Complied with	

Section	Covenant	Target/Action Due Date	Compliance Status/Date	Remarks
<b>GC Section 9.03</b>	Audit Reports on project accounts of each year to be submitted to Fund	Within 6 months after the end of each fiscal year	By 30 June 2016	Financial statements submitted pending audited financial report for 2015

## Appendix 7: Knowledge management: Learning and Innovation

### Learning

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*Nema's* Adult Functional Literacy classes have impacted on the lives of many women in the project intervention communities. Drama episodes demonstrated by AFL participants in Julangel confirm the power of literacy and numeracy in transforming farmers' lives and their understanding of issues closely affecting them. The courses focus on literacy and numeracy within the context of the women's work and daily life; in their language. Recurrent testimonies from beneficiaries describe feelings of empowerment as they are able to count, read scales, tell the time (important for planning), read their children's names on hospital cards, refill mobile credit among other benefits. The AFL is one of the project's successes in learning for improved livelihoods.

Another noteworthy practise adopted by the project is the use of traditional drama groups to sensitise communities to the projects through simple and accessible storytelling. The method connected with women who were able to tap into the project and acquire land.

In Julangel, the community has learned that animals do not feed on crops that have their droppings and thus sprinkle animal dung (in powder form) on their crops.

The participation of representatives from NACOFAG, GYIN, TANGO and Gambia Horticulture Farmers Network together with staff of MoA and Project provided a great opportunity for cross-fertilization of ideas with the aim to improve the performance of the project. While some provided written reports that they are going to share with their constituents (NACOFAG, TANGO and GHFN), these partners all confirmed the need to for *Nema* to document and share widely some of its field innovations and best practices with wider audience.

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**Innovation: Describe any interesting innovation noted during supervision**



Technically, spillways are, as the name implies, waterways that are constructed with a specific height that allows water to spillover beyond a certain level. These spillways are constructed between dykes. Since dikes are used as roads, the community of Boiram requested for an innovation to be done at the dikes being constructed there. The community demand-driven innovation was for a bridge to link the two sides of the dikes. This would enable them to cross over with their donkey/horse carts without having to descend and walk over to the other side while evacuating their harvests. Both the Contractors and PSU have mutually agreed that this innovation should be replicated in all dyke sites although this was not part of the initial design and therefore the contractor is doing so as post contract additional cost.

