

**Document of
The World Bank Group**

FOR OFFICIAL USE ONLY

Report No. 154485-GM

**INTERNATIONAL DEVELOPMENT ASSOCIATION
AND INTERNATIONAL FINANCE CORPORATION
AND MULTILATERAL INVESTMENT GUARANTEE AGENCY**

COUNTRY PARTNERSHIP FRAMEWORK

FOR

REPUBLIC OF THE GAMBIA

FOR THE PERIOD FY22-FY26

March 2, 2022

**Country Management Unit AWCF1
Africa Western and Central Region**

**The International Finance Corporation
Western and Central Africa**

The Multilateral Investment Guarantee Agency

The date of the last Country Engagement Note was May 16, 2018

CURRENCY EQUIVALENTS

(Exchange rate as of January 31, 2022)

Currency Unit: Gambian Dalasi (GMD)

US\$1 = GMD 52.56

US\$1 = SDR 0.718503

FISCAL YEAR

January 1 - December 31

ABBREVIATIONS AND ACRONYMS

ACE	Africa Centers for Excellence	DSA	Debt Sustainability Analysis
AF	Additional Financing	DSSI	Debt Service Suspension Initiative
AfDB	African Development Bank	DTF	Distance to Frontier
ASA	Advisory Services and Analytics	ECD	Early Childhood Development
AVAT	African Union African Vaccine Acquisition Trust	ECF	Extended Credit Facility
CAS	Country Assistance Strategy	ECOMIG	Economic Community of West African States Military Intervention in The Gambia
CBG	Central Bank of The Gambia	ECOWAS	Economic Community of West African States
CCRT	Catastrophe Containment and Relief Trust	EGRA	Early Grade Reading Assessment
CDG	Country Development Goal	EHSP:	Essential health Services Project
CEN	Country Engagement Note	E&S	Environmental and Social
CLR	Completion and Learning Review	ESSP	Education Sector Support Project
CMU	Country Management Unit	EU	European Union
CPF	Country Partnership Framework	FCI	Finance, Competitiveness and Innovation
CPIA	Country Policy and Institutional Assessment	FCDO	Foreign, Commonwealth & Development Office
CPS	Country Partnership Strategy	FCV	Fragility, Conflict and Violence
CRC	The Constitutional Review Commission	FD	Fragility Driver
CRM	Citizen Relationship Management System	FGC	Female-Genital Cutting
CRVS	Civil Registration and Vital Statistics	FGM	Female-Genital Mutilation
CSO	Civil Society Organization	FM	Financial Management
CSRP	Civil Service Reform Program	FMDP	Fiscal Management Development Project
DE	Digital Economy	FRAA	First Review and Augmentation of Access
DE4A	Digital Economy for Africa	FSAP	Financial Sector Assessment Program
DHS	Demographic Health Survey	FSI	Fragile State Index
DPF	Development Policy Financing	GAfsp	Global Agriculture and Food Security Program
DPG	Development Partners' Group	GAMCEL	The Gambia Telecommunications Cellular Company
DPO	Development Policy Operation		
DPs	Development Partners		
DRM	Disaster Risk Management		

GAMTEL	The Gambia Telecommunications Company	IEG	Impact Evaluation Group
GBA	Greater Banjul Area	IFC	International Finance Corporation
GBS	Gambia Bureau of Statistics	IFMIS	Integrated Financial Management and Information System
GBV	Gender-Based Violence	IMF	International Monetary Fund
		INDC	Intended Nationally Determined Contribution
GCAA	The Gambia Civil Aviation Authority	IOM	International Organization for Migration
GCAV	Gambia Commercial Agriculture and Value Chain	IPF	Investment Project Financing
GCSCC	The Global Cyber Security Capacity Centre	IPPs	Independent Power Producers
GDI	Global Delivery Initiative	ITC	International Trade Centre
GDP	Gross Domestic Product	ITU	International Telecommunication Union
GEMS	Geo-Enabling Initiative for Monitoring and Supervision	LGA	Local Government Area
GERMP	Gambia Electricity Restoration and Modernization Project	M&E	Monitoring and Evaluation
GESP	Gambia Electricity Support Project	MCHNRP	Maternal and Child Nutrition and Health Results Project
GGC	The Gambia Groundnut Corporation	MDAs	Ministries, Departments and Agencies
GIA	The Gambia International Airlines	MDG	Millennium Development Goal
GIRAV	Gambia Inclusive and Resilient Agricultural Value Chain	MICS	Multiple Indicator Cluster Survey
GMD	Gambian Dalasi	MIGA	Multilateral Investment Guarantee Agency
GNI	Gross National Income	MoBSE	Ministry of Basic and Secondary Education
GPE	Global Partnership for Education	MoFEA	Ministry of Finance and Economic Affairs
GPPA	The Gambia Public Procurement Agency	MoH	Ministry of Health
GPs	Global Practices	MoHERST	Ministries, Departments and Agencies
GoTG	The Government of The Gambia	MoICI	Ministry of Information and Communication Infrastructures
GRA	Gambia Revenue Authority	MSL	Mean Sea Level
GRID	Green, Resilient, and Inclusive Development	MSMES	Micro, Small, and Medium Enterprises
GRTS	The Gambia Radio and Television Services	MTDS	Medium-Term Debt Strategy
GSRB	Gambia Strategic Review Board	MTE	Mid-Term Evaluation
GTTI	Gambia Technical Training Institute	MTEFF	Medium-Term Economic and Fiscal Framework
G2G	Back-Office Systems	MTFF	Medium-Term Fiscal Framework
G2B	Front-End Service Delivery	NaNA	National Nutrition Agency
G2C	Citizen Engagement	NAO	National Audit Office
HCI	Human Capital Index	NAWEC	National Water and Electricity Company
HFO	Heavy Fuel Oils	NDP	National Development Plan
HIPC	Heavily Indebted Poor Countries	NEA	National Environmental Agency
HNP	Health, Nutrition and Population	NEET	Neither Employed, Education nor Training
IDA	International Development Association	NEMA	National Environment Management Act
IBRD	International Bank for Reconstruction and Development	NFIS	National Financial Inclusion Strategy
ICT	Information and Communication Technology	NNA	National Nutrition Agency
IDP	Internally Displaced Persons	NSP	National Security Policy
		NSS	National Security Strategy

OMVG	<i>Organisation pour la Mise en Valeur du Fleuve Gambie</i> (English: Gambia River Basin Development Organization)	SRB	Strategic Review Board
PBA	Performance Based Allocation	SSA	Sub-Saharan Africa
PDO	Project Development Objective	SSN	Social Safety Net
PEC	The Public Enterprise Committee	SORT	Systematic Operations Risk-rating Tool
PEF	Pandemic Emergency Financing Facility	TA	Technical Assistance
PER	Public Expenditure Review	TAA	Turn Around Allocation
PFM	Public Financial Management	TADAT	Tax Administration Assessment
PHC	Primary Health Care	TAR	Turn Around Regime
PIU	Project Implementation Unit	TF	Trust Fund
PLR	Performance and Learning Review	TPU	Tax Policy Unit
PPA	Performance and Policy Actions	TRRC	Truth, Reconciliation and Reparations Commission
PPP	Public Private Partnerships	TSA	Treasury Single Account
PSW	Private Sector Window	TVET	Technical and Vocational Education and Training
PURA	Public Utilities Regulatory Authority	T&D	Transmission and Distribution
RCF	Rapid Credit Facility	UN	United Nations
RED	Regional Education Directorates	UNESCO	United Nations Educational, Scientific, and Cultural Organization
RF	Results Framework	US	United States
RRA	Risk and Resilience Assessment	WACA	West Africa Coastal Areas
SB	Structural Benchmarks	WANEP	West Africa Network for Peacebuilding
SBCC	Social and Behavioral Change Communication	WAPP	West Africa Power Pool
SCD	Systematic Country Diagnostic	WASH	Water, Sanitation and Hygiene
SDGs	Sustainable Development Goals	WBG	World Bank Group
SDR	Special Drawing Rights	WEF	Women's Empowerment Fund
SDFP	Sustainable Development Finance Policy	WFP	The World Food Program
SEA	Sexual Exploitation and Abuse		
SH	Sexual Harassment		
SMEs	Small and Medium Enterprises		
SMP	Staff Monitored Program		
SOEs	State-Owned Enterprises		
SP	Social Protection		
SPJ	Social Protection and Jobs		

	IDA	IFC	MIGA
Vice President:	Ousmane Diagana	Sergio Pimenta	Ethiopsis Tafara
Director:	Nathan Belete	Aliou Maiga	Merli Baroudi
Task Team Leader:	Feyi Boroffice	Josiane Kwenda	Olanrewaju Kassim

**FY22 – FY26 COUNTRY PARTNERSHIP FRAMEWORK FOR
REPUBLIC OF THE GAMBIA
TABLE OF CONTENTS**

I. INTRODUCTION	1
II. COUNTRY CONTEXT AND DEVELOPMENT AGENDA	5
A. Regional, Social and Political Context	5
B. Recent Economic Developments	5
C. Government Measures to Contain COVID-19.....	9
D. Poverty Profile.....	10
E. Main Development Challenges	12
III. WORLD BANK GROUP PARTNERSHIP FRAMEWORK	13
A. Government Program and Medium-term Strategy	13
B. Stakeholder Consultations	14
C. Partnerships and Donor Coordination	15
D. Performance and Lessons of the FY18-21 Country Engagement Note.....	15
E. Principles and selectivity criteria	16
F. Objectives Supported by the World Bank Group Program.....	18
G. Turn-Around Milestones and Portfolio Calibration	35
H. Implementing the CPF.....	37
IV. MANAGING RISKS TO THE CPF PROGRAM	39
Annex 1. CPF Results Matrix	41
Annex 2. IDA19 Turn-Around Allocation - Proposed Eligibility and Monitoring Framework.....	50
Annex 3. IDA18 Turn-Around Regime Monitoring Framework	73
Annex 4. Completion Review of FY18-21 Country Engagement Note.....	76
Annex 5. Selected Indicators of Bank Portfolio Performance and Management	103
Annex 6. Operations Portfolio (IBRD/IDA and Grants)	104
Annex 7. Empowerment of Women and Girls and Gender Equality.....	105
Annex 8. Statement of IFC’s Held and Disbursed Portfolio	109
Annex 9. Stakeholder Consultations	110
Annex 10. FCV Engagement of Development Partners.....	112
Annex 11. Active portfolio and indicative lending pipeline by Focus Area	118
Annex 12. Map of The Gambia	119

List of Tables

Table 1. The Gambia: Key Macroeconomic Indicators (2017-2026)..... 8
Table 2. The Gambia: Contribution to GDP Growth (2017-2026)..... 9
Table 3. CPF Focus Areas and Objectives..... 19

List of Boxes

Box 1. WB Support to the COVID-19 Response in The Gambia 10

List of Figures

Figure 1: Census Small Area Estimation of Poverty in Local Government Areas..... 11
Figure 2: WBG Program Selectivity Process..... 18

**FY22 - FY26 COUNTRY PARTNERSHIP FRAMEWORK FOR
REPUBLIC OF THE GAMBIA**

Galvanizing The Gambia towards accelerated growth, productivity, and resilience

I. INTRODUCTION

1. **The Gambia, a small, semi-enclaved country on the West Africa coast, is at a critical juncture in its development trajectory, having made headway on key reforms and service delivery since its recent democratic transition, but still facing challenges in its emergence from fragility.** In 2017, The Gambia had its first transfer of power in 22 years, replacing President Yahya Jammeh with President Adama Barrow, who won the elections as a result of a successful coalition of seven Gambian political parties and civil society groups. The Barrow administration has made progress in addressing the country's legacy of weak governance, human rights abuses, macroeconomic instability, and inadequate service delivery; and from 2017 to 2019, poverty is estimated to have fallen modestly amid a pickup in economic growth. However, gains in public services have not come rapidly enough for an expectant population amid the fraying of Barrow's coalition, exacerbated by an abrupt economic contraction due to the COVID-19 pandemic. The Gambia contends with an unfinished transition, weaknesses in public institutions, high debt, and gaps in public services and human capital, calling for sustained government commitment to a new development path with support from development partners.

2. **Since 2017, the Government has made great strides in turning The Gambia around and laying the foundations for a new development path.** The new administration built on the promise of a "New Gambia" and embarked on a radical shift in policies and priorities. Reflecting a commitment to democracy, authorities held parliamentary elections in 2017 and local elections in April 2018—both deemed as largely peaceful and transparent. The Government established mechanisms to restore public confidence and freedoms, and supported the development of a free press, rejoined the Commonwealth, rebuilt relationships with Senegal and the international community, and implemented critical measures to restore the independence of the judiciary and operational independence of the Central Bank, including establishing a Treasury Single Account (TSA). Furthermore, the Government developed a National Security Policy to reform the security sector to make it more effective and accountable to civilian authority.

3. **However, several events have impacted the turnaround process of The Gambia.** The coalition government collapsed and opposition groups led protests in late 2019 which set the stage for increasing public discontent with the administration. Another major setback occurred in September 2020 when the National Assembly rejected the draft Constitution Promulgation Bill 2020 submitted by the CRC, which would have introduced measures to strengthen democracy, including setting a presidential term limit and enhancing the inclusion of marginalized groups. This further fueled public discontent. Furthermore, the economic impact of the COVID-19 pandemic, together with the slow pace of some reforms (including those on State-Owned Enterprises (SOEs) and procurement) have interrupted The Gambia's transition out of fragility.

4. **The COVID-19 pandemic halted economic growth in 2020 with severe impacts on the poor and vulnerable populations, including women and the elderly.** As of January 27, 2022, The Gambia had recorded 11,863 cases and a crude case-fatality ratio of 3.1%. While economic growth had risen from 2.2 percent in 2016 to above 6 percent in 2018-2019, the impact of COVID-19 led to a contraction of GDP by 0.2 percent in 2020. External factors contributing to this contraction include a reduction in tourist arrivals,

particularly from Europe (the country's key market), and trade disruptions. Domestically, private consumption fell amid government containment measures and lockdowns. Estimates suggest the poverty rate (based on US\$1.9/day in Purchasing Power Parity terms) increased from 8.4 percent in 2019 to 9.2 percent in 2020. The Government has responded proactively to the pandemic, developing a National Response Strategy Road Map at an early stage, providing supplementary budgetary allocations for health, social protection, and economic stimulus, and moving forward with vaccinations. As of January 25, 2022, 20.2 percent of the target population (18 years +) and 12.9 percent of the total population are fully vaccinated. The World Bank Group (WBG) was one of the first to respond and one of the largest financiers of the COVID-19 response with a US\$10 million COVID-19 Health Preparedness and Response Project (P173798), and the portfolio was recalibrated to respond to the pandemic (see Box 1 for details).

5. **The FY18-21 Country Engagement Note (CEN)¹ utilized resources from the International Development Association 18 (IDA18) Turnaround Regime (TAR) to assist the Government in addressing immediate-term needs critical to The Gambia's transition and investing in human capital.** The CEN was aligned to key priorities of the Government's National Development Plan (NDP; 2018-2021), adopted in January 2018, reflecting its commitment to reconciliation, good and accountable governance, restoration of macroeconomic stability, inclusive growth, and poverty reduction. The CEN, matching the NDP period, applied an expanded TAR envelope to scale-up support around two Focus Areas: (i) *Restoring Macroeconomic Stability and Stimulating Inclusive Growth*; and (ii) *Investing in Human Capital and Building Assets and Resilience for the Poor*. This exceptional assistance permitted additional budget support to restore macroeconomic stability and investments in additional programs to eliminate growth bottlenecks, improve public service delivery, and strengthen community resource management and resiliency. Access to IDA18 TAR resources was predicated on Barrow's election constituting a fundamental shift or "turnaround" in country priorities and direction. Access to TAR funding was reaffirmed in the final year of the TAR allocation (FY20) based on progress on key political, macroeconomic, security, and public service milestones in an agreed TAR monitoring matrix (see Annex 3 for details).

6. **The 2020 Systematic Country Diagnostic (SCD) for The Gambia identified five pathways for inclusive and sustainable growth, which aim to strengthen governance and institutions as a foundation for macro-fiscal stability, economic growth, and social cohesion.** The SCD, titled *Overcoming a No-Growth Legacy* highlighted that the country has a history of high poverty, low per capita growth, and weak productivity, largely due to weak governance, poor macro-fiscal management, insufficient investment, and a narrow, insufficiently diversified economy exacerbated by labor market barriers faced by women. The SCD outlined the following pathways for inclusive and sustainable growth: i) restore macro-fiscal stability; ii) strengthen public service delivery; iii) increase agriculture production; iv) diversify the economy; and v) build human capital. The pathways and priorities identified in the SCD address many of the critical fragility drivers facing The Gambia as noted in the Risk and Resilience Assessment (RRA)².

7. **As confirmed by the RRA confirms, The Gambia remains caught in a "fragility trap", which is a major development challenge.** Fragility in The Gambia is a result of several factors, including fractured identities, a lack of state legitimacy and capacity, insecurity, a dearth of formal enterprises, and vulnerability to shocks, all of which reinforce each other, creating a trap. The country is still in the middle of a transition and subject to significant uncertainty, with an uneven pace of political, legal, and economic reforms, compounded by the COVID-19 pandemic. While the country remains largely peaceful, despite

¹ The CEN was presented to the Board of Executive Directors on June 12, 2018.

² The RRA is an analytical report prepared by the World Bank Fragility, Conflict & Violence (FCV) department to inform the WBG's strategic, operational and policy approaches through strengthening the understanding of FCV drivers, risks, and resilience factors in the country. The Gambia RRA was completed in June 2021.

isolated incidents of violence, the underlying structural factors exacerbate existing vulnerabilities and grievances, with further progress needed on a new development path.

8. **The RRA identified five key fragility drivers (FDs) that need to be addressed to realize the promise of a “New Gambia”.** **FD1** describes the high degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved. **FD2** describes how tensions over land, already a key factor of intercommunal conflict, are further compounded by weak or inconsistent land governance, rapid urbanization and environmental degradation, and public skepticism with the slow progress on reform considering that land is not centered in any of the transitional processes. **FD3** highlights the fact that many young people feel their aspirations for the future have been thwarted by the current lack of economic opportunities, continuing to fuel dangerous irregular migration and youth-specific grievances. **FD4** describes a worrying trend of increased of ethno-religious identity claims in Gambian politics and ethno-religious polarization, opening up a potentially new avenue for the expression of grievances. **FD5** outlines The Gambia’s extreme vulnerability to climate change and environmental impacts intersects with and amplifies other drivers, provoking dangerous irregular migration, unsustainable urbanization, reducing the viability of coping strategies, and heightening scrutiny on the ability of the government to respond

9. **The RRA also identified five factors of resilience (RF).** **RF1** highlights that Gambians are acutely aware of the progress that has been made and strongly cherish their democratic gains. **RF2** mentions the widespread social tolerance, influential religious organizations, and the extended kinship system which may serve to attenuate and prevent potential conflicts. **RF3** describes the increasing independence and capacity of the judiciary. **RF4** highlights the engaged diaspora committed to supporting The Gambia’s transition and reinforcing the country financially. **RF5** mentions the improved relations with key regional and bilateral partners

10. **Finally, the RRA identified the following risks:** (i) the possibility of a slower than expected economic recovery from the impacts of the COVID-19 pandemic; (ii) potential for strong and destabilizing reactions to outcomes of the TRRC final report and the presidential election; and (iii) the location of The Gambia in a region that has shown vulnerability to radicalization and violent extremism.

11. **At this critical juncture in The Gambia’s development trajectory, the FY22-26 Country Partnership Framework (CPF) aims to scale up WBG assistance to accelerate the country’s transition out of fragility, build resilience, and support the Government’s vision of sustainable, resilient, and inclusive growth.** Building on past and ongoing assistance of the CEN, the CPF proposes to channel WBG financing, Advisory Services and Analytics (ASA), and increased engagement from the International Finance Corporation (IFC) and the Multilateral Investment Guarantee Agency (MIGA) in support of three CPF Focus Areas.

12. **The three proposed CPF Focus Areas tackle the FDs identified in the RRA.** Addressing FD1 (*public dissatisfaction with the lack of progress towards the New Gambia*), the first Focus Area to **Strengthen Transparency, Accountability, and Effectiveness in Governance** will support a whole-of-government approach to improve state-citizen relationship, transparency and accountability. Focus Area 2 to **Enable Inclusive and Resilient Private Sector Driven Job Creation** will address FD1, FD2 (*tensions over land*), FD3 (*lack of economic opportunities*), and FD5 (*vulnerability to climate change*) to promote inclusive and sustainable economic growth by implementing the WBG’s ongoing comprehensive program in energy; executing “next generation” agriculture support focused on the commercialization of agriculture;

strengthening the foundations for a digital economy; and leveraging ongoing ASA on urban and coastal resilience and tourism to provide broader technical and investment support to build the sustainability and resilience of The Gambia's Blue Economy. The third Focus Area to ***Enhance Human Capital Investments to Develop a Productive Workforce*** will address FD1 and FD3 by expanding ongoing engagements in basic health, COVID-19 response, social protection, and education, including exploring avenues to improve skills and employability of women and youth to reduce inequalities that have the potential to exacerbate grievances. The CPF incorporates two cross-cutting principles that will underpin the entire portfolio: *accelerate cross-sectoral digital transformation* and *empower women and girls*.

13. **The CPF proposes to access follow-on assistance from the IDA19 and IDA20 Turnaround Allocation (TAA), recognizing that the turnaround in The Gambia is not yet complete and will require sustained assistance to consolidate and accelerate gains, and capitalizing on the Government's commitment to addressing challenges and transitioning out of fragility, outlined in its 2021 Turnaround Strategy, with a view to realizing its vision of national reconciliation, good governance, and a revitalized economy.** Building on the results achieved under the IDA18 TAR, access to additional resources from the IDA19 and IDA20 TAA will deepen support for The Gambia in its effort to overcome fragility by improving service delivery, increasing transparency and accountability to citizens, and strengthening support to women, youth, and vulnerable citizens. The importance of follow-on TAA funding to consolidate The Gambia's transition cannot be overestimated. The Gambia's IDA Performance-Based Allocation (PBA) for FY22 is US\$80 million with similar annual levels expected in FY23-24³. The TAA allocation for FY22-24 is assumed to expand this envelope by 125 percent, subject to annual reviews of milestones in an updated TAA matrix, which includes "second generation" reforms. To ensure full synergy between the TAA and The Gambia's medium-term objectives, the TAA Eligibility Note is embedded in this CPF. In line with the TAA's eligibility criteria, the CPF is structured around key FDs and resilience factors identified in the Risk and Resilience Assessment (RRA) that underpin both the TAA application and the CPF. The Gambia meets the TAA eligibility criteria: (i) a Country Policy and Institutional Assessment (CPIA) of 3; (ii) the existence of a Government TAA Strategy that describes how the country is turning around and the concrete steps that the country will take to implement a reform agenda to accelerate its transition out of fragility and build resilience; (iii) a CPF that makes a compelling case for World Bank Group (WBG) support to the Government's reform agenda.

14. **The Government of The Gambia has recently finalized its first Turnaround Strategy which builds on existing national strategies and action plans.** The Strategy outlines the key reforms the Government commits to in order to transition out of fragility and build resilience and provides an anchor for the CPF in terms of clear government recognition of, and commitment to, addressing drivers of fragility, as identified in the RRA. The Strategy identifies five key strategic goals: i) *security and political stability*; ii) *governance and transitional justice*; iii) *land management, environment and climate change*; iv) *human capital development*; and v) *inclusive growth and economic stability*.

³ Referenced IDA19 and IDA20 volumes are indicative. Actual PBA will be determined annually and will depend on: (i) total IDA resources available; (ii) the number of IDA-eligible countries; (iii) the country's performance rating, per-capita gross national income, and population; (iv) implementation of IDA's Sustainable Development Finance Policy (SDFP); and (v) the performance and other allocation parameters for IDA borrowers

II. COUNTRY CONTEXT AND DEVELOPMENT AGENDA

A. Regional, Social and Political Context

15. **The Gambia's location and geography pose unique challenges to social, economic, and regional integration (see map in Annex 12).** One of the smallest countries in Africa, The Gambia is encapsulated almost entirely by Senegal and winds along narrow strips of land on both sides of the Gambia River. The country has long had an interdependent but contentious relationship with Senegal, and continues to face spillover effects, including criminal activity and border tensions, from the persistent low-level conflict in the Casamance region of Senegal. The Gambia is situated in a region that has seen an upsurge in transnational crime and a convergence of different forms of illicit activities, including trafficking in humans, narcotics, and other goods, as well as illegal resource exploitation, over the last several decades. The instability in post-civil war Guinea-Bissau has also exacerbated these risks. Tensions and blockades have emerged at times over fees incurred by Senegalese truckers to traverse The Gambia's shorter overland route. Notwithstanding the challenges, The Gambia's position within Senegal has provided a geographic buffer from regional tensions. The Barrow administration has embarked on stronger cooperation with Senegal, as manifested by several high-profile state visits between Banjul and Dakar and joint opening of the Trans-Gambia bridge. Despite its modest size, The Gambia is culturally diverse and features a patchwork of ethnic groups that transcend political borders. Such transnational cultures strengthen the country's ties to regional neighbors, but can, in a context of exacerbated tensions, transmit instability and conflict.

16. **The Gambia's 2016 presidential election led to a major regime change, as the country entered a period of peaceful transition.** The democratically elected new President, Adama Barrow, was officially inaugurated as president in Banjul in February 2017, after diplomatic pressure and the deployment of Economic Community of West African States (ECOWAS) troops to the Gambian border, therefore putting an end to the autocratic rule of former President Yahya Jammeh, in power from 1994 to 2017. The Gambia entered a period of profound change, on a political and legal level. However, overcoming a legacy of political repression and economic mismanagement has not been an easy process. Weak public institutions, the erosion of the fiscal space for the delivery of public goods and services and the use of the security apparatus to control and repress the opposition characterized the previous government. As a result, The Gambia's development path has been constrained by poor governance, low growth and high poverty, intensified by the legacy of human rights violations from the previous regime.

17. **The Gambia Presidential Elections were successfully held on December 4, 2021 with President Adama Barrow winning the election.** The incumbent Adama Barrow (of the National People's Party – NPP) was declared the winner by the Independent Electoral Commission (IEC) with 457,519 votes (53.2%). There was high voter turnout with 89.34% of registered voters casting a vote. Women made up 56.68% of the 962,157 registered voters. National and international observers declared the elections largely free and fair including election observation missions from ECOWAS, African Union, the Electoral Institute for Sustainable Democracy in Africa, the Commonwealth and the EU (European Union).

B. Recent Economic Developments

18. **The Gambia has made important progress on restoring macroeconomic stability, evidence of a gradual transition out of fragility.** Following strong performance under the 2019 International Monetary Fund (IMF) Staff-Monitored Program (SMP), which included a sharp reduction in the fiscal deficit and debt

service relief from key plurilateral and bilateral creditors,⁴ The Gambia was able to exit from debt distress paving the way for an Enhanced Credit Facility (ECF)⁵, which was approved by the IMF Board on March 23, 2020. International reserves were brought closer to prudential levels, interest rates eased, and inflation remained stable.

19. **Unfortunately, the COVID-19 crisis halted the transition process and resulted in a sharp economic downturn in 2020, reversing the good economic growth witnessed over the previous two years.** Tourism came to a standstill, which seriously impeded growth in services, and GDP growth dropped to -0.2 percent in 2020 (-3.1 percent in per capita terms) compared to a pre-COVID projection of 6.3 percent. For 2021, private consumption was less constrained by lockdowns and large public infrastructure projects were implemented⁶ which included projects for the 2022 Organization of Islamic Cooperation (OIC) summit⁷. Remittances continued breaking records⁸, part of which was directed to foreign direct investment (FDI), notably in the construction sector, which has seen sustained private credit growth⁹. Agricultural productivity and growth look positive thanks to good rains, although early season proved dry. As a result, growth is projected to rise above 4 percent in 2021 and 6 percent in 2022 (1.1 percent and 3.1 percent in per capita terms respectively)¹⁰ and to average 6.1 percent between 2023-2026.

20. **The pace of fiscal consolidation has slowed in 2021 but continue over the medium-term guided by the overarching objective of maintaining debt sustainability.** The fiscal deficit is estimated to have reached above 4.5 percent of GDP in 2021, from 2.2 percent of GDP in 2020. To stimulate economic recovery in a post-pandemic context, the Government embarked on a large infrastructure investment program while tax collection was modest, non-tax revenues declined and grant inflows normalized. The deficit is, however, projected to steadily decline, reaching 0.8 percent of GDP by 2024, anchored in the Medium-Term Fiscal Framework (MTFF) 2021-25. For 2021, the deficit will be financed by domestic borrowing, on-lent budget support under the IMF ECF, and project disbursements. Starting in 2022, deficit financing will be through external concessional borrowing and on-lent SDR allocation¹¹ with net domestic borrowing eliminated by 2023.

21. **According to the latest Debt Sustainability Analysis (DSA) from December 2021, public debt remains sustainable despite a high risk of overall and external debt distress, similar to the previous DSA.** Public debt increased from 83 percent in 2019 to 85 percent in 2020 as external debt figures were revised upward for end-2019 and end-2020 compared to the previous DSA resulting from data reconciliation with creditors. The present value (PV) of overall public debt-to-GDP ratio remains on a downward sloping path and drops below its benchmark by 2025¹², indicating that the public debt outlook remains sustainable. The external debt service-to-exports ratio temporarily breaches the indicative thresholds in 2021 and between 2025–29. Moreover, the external debt service-to-revenue ratio breaches the threshold in 2021

⁴ The debt service from these creditors already deferred amounts to US\$129 million (or 7 percent of 2019 GDP) between 2020 and 2024.

⁵ The 3-year IMF ECF program of SDR 35 million (US\$47.1 million) was approved on March 23, 2020.

⁶ During January-November 2021, the Government has spent 102 percent of the revised budget (including Supplementary Appropriation Bill) on roads and bridges (Source: November 2021 Expenditure Brief, Ministry of Finance and Economic Affairs).

⁷ These are externally financed projects; 2021 disbursements are projected at 2.6 percent of GDP as per the Budget document.

⁸ Remittance inflows grew by 31 percent during 2021 compared to previous year.

⁹ As of end-2021, credit to the construction sector grew by 50.6 percent y/y, compared to 26.5 percent for total private credit.

¹⁰ The macroeconomic framework is being updated as full-year data on fiscal, external and national accounts is not available yet.

¹¹ In August 2021, The Gambia received US\$84.4 million (4.2 percent of GDP) as part of the SDR allocation injected by the IMF to boost global liquidity and support pandemic needs/post-pandemic recovery.

¹² One year later than estimated in the previous DSA

and between 2025–28, with the end of the country’s debt deferral period, before falling below the threshold for the remainder of the forecast horizon.

22. **The Government is taking steps to lower domestic debt vulnerabilities.** As of end-2020, almost 56 percent of domestic debt was in the form of Treasury bills,¹³ creating substantial refinancing and repricing risks. The Government extended the maturity profile of domestic debt in 2020, as per the Medium-term Debt Management Strategy (MTDS) guidelines, by issuing three-year bonds at a fixed coupon rate. The Government continued with that issuance in 2021¹⁴ and has introduced a 5-year bond in September 2021. The Government published an Annual Borrowing Plan (ABP) in February 2021. The ABP will facilitate communication with domestic creditors and support domestic market development by providing more transparency and confidence in government borrowing. Its implementation is facilitated by monthly issuance calendars published on both the Ministry of Finance and Economic Affairs (MoFEA) and Central Bank of The Gambia (CBG) websites. The implementation is supervised by a technical committee of relevant Directorates within MoFEA, the Accountant General Department (AGD) and CBG.

23. **Under the Sustainable Development Finance Policy (SDFP), The Gambia has two proposed Performance and Policy Actions (PPAs) for FY22 focusing on fiscal sustainability and debt management.** The PPAs for FY22, which were approved in October 2021, build on the successful implementation of FY21 PPAs and address key vulnerabilities: i) *Approve a three-year public investment program (PIP) for select priority sectors to institutionalize the new project selection framework, thereby rationalizing public investment and anchoring debt sustainability and* ii) *Maintain the zero non-concessional borrowing limit.* The PPAs will be supported and supervised as part of ongoing WB Technical Assistance on fiscal management and macro-fiscal monitoring and by the IMF ECF.

¹³ Compared to 55 percent as of end-2019.

¹⁴ The Government raised GMD3.19 billion in 2020 through seven issuances and GMD4.3 billion in 2021 through five issuances.

Table 1. The Gambia: Key Macroeconomic Indicators (2017-2026)

	2017	2018	2019	2020	2021	2020	2021	2022	2023	2024	2025	2026
	Actual			Pre-COVID-19					Projections			
(Annual percentage change; unless otherwise indicated)												
National Accounts and Prices												
Real GDP growth	4.8	7.2	6.2	6.3	5.8	-0.2	4.0	6.0	6.5	6.5	5.8	5.6
Real GDP per capita (US\$)	653.9	680.9	702.4	724.4	744.7	680.9	688.2	709.2	734.4	760.8	782.7	803.7
Real GDP per capita growth	1.8	4.1	3.2	3.3	2.8	-3.1	1.1	3.1	3.5	3.6	2.9	2.7
GDP deflator	3.9	7.0	6.3	6.3	5.5	6.0	6.4	4.4	4.3	4.5	5.0	4.8
Consumer prices (average)	8.0	6.5	7.1	6.7	6.0	5.9	7.4	6.3	5.8	5.5	5.0	5.0
Monetary Sector												
Broad money (M2)	20.9	20.0	27.1	15.5	11.5	22.0	10.4	...	...	...	...	...
Credit to private sector (net)	-0.2	5.0	6.0	3.4	2.3	0.1	2.3	...	...	...	...	...
Credit to government (net)	0.3	7.1	4.0	1.2	0.0	3.6	6.7	...	...	...	...	...
Net foreign assets	22.2	14.0	18.9	9.2	9.2	17.6	1.6	...	...	...	...	...
(Percent of GDP; unless otherwise indicated)												
Fiscal Sector												
Expenditures	24.2	21.1	23.7	24.6	24.2	25.1	25.8	24.5	23.1	21.5	20.5	20.5
Revenue (excl. grants)	11.6	11.8	14.0	13.7	14.0	14.5	13.6	13.5	13.7	14.5	14.8	16.5
Grants	8.0	3.3	7.1	9.3	8.5	8.4	7.7	7.9	7.8	6.7	6.4	5.5
Overall primary balance	0.1	-3.0	0.6	1.0	0.8	1.0	-1.8	-0.3	0.8	1.4	2.0	1.1
Overall government balance	-4.8	-6.1	-2.6	-1.7	-1.8	-2.2	-4.5	-3.0	-1.5	-1.0	0.2	-0.4
Total public debt	87.0	84.6	83.0	75.8	70.8	85.0	81.6	77.7	73.0	65.1	59.5	54.6
Balance of Payments												
Current account balance (incl. budget support)	-7.4	-9.5	-6.1	-8.7	-9.9	-3.6	-12.7	-13.3	-11.2	-9.0	-7.0	-6.7
Exports of goods & services	17.7	20.7	20.4	21.0	20.9	8.2	9.1	13.7	14.7	22.3	18.7	18.7
Imports of goods & services	36.6	38.1	39.1	41.7	41.2	36.6	41.6	42.9	42.1	49.7	53.6	51.3
Foreign direct investment, net	5.6	5.5	5.2	5.1	5.0	3.8	5.9	5.9	5.8	5.7	5.6	5.5
Gross official reserves 1/	2.8	2.7	3.9	3.7	4.1	4.7	5.6	5.4	5.5	5.4	5.4	5.5
External public debt	46.5	46.3	47.2	43.9	42.3	49.0	48.6	47.7	46.2	42.8	39.3	36.6
Dalasi per US dollar (period average)	46.8	48.4	50.3	...	...	51.4	...	...	...	...	...	...
<u>Memo:</u>												
GDP at market prices (GMD billions)	70.1	80.4	90.8	100.2	111.9	96.2 (0)	106.5	117.9	130.9	146.7	163.0	180.4
GDP at market prices (US\$ billions)	1.5	1.7	1.8	...	...	1.9	...	...	...	...	...	...

Sources: Gambian authorities and World Bank staff estimates as of August 31, 2021. 1/ In months of next year's imports of goods and services.

Table 2. The Gambia: Contribution to GDP Growth (2017-2026)

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	Actual				Projections					
	(Annual percentage change)									
Real GDP growth (at factor cost)	4.8	7.2	6.2	-0.2	4.0	6.0	6.5	6.5	5.8	5.6
	<i>Demand side</i>									
Consumption	7.4	8.7	4.7	-1.2	4.1	6.8	5.5	5.4	5.6	4.8
Private	7.9	8.4	3.6	-2.1	3.4	7.1	5.0	4.9	4.9	4.3
Government	-0.5	0.3	1.1	0.9	0.7	-0.3	0.5	0.5	0.7	0.5
Investment	-0.3	0.5	6.5	11.3	10.7	-0.6	2.8	-1.8	12.6	2.3
Private	-0.5	0.4	4.2	12.9	6.1	-2.5	3.1	-6.3	12.2	0.3
Government	0.2	0.1	2.3	-1.5	4.6	1.9	-0.2	4.5	0.4	2.0
Net exports	-4.8	1.0	-1.8	-16.5	-10.9	-0.2	-1.9	0.9	-12.2	-2.1
Exports of goods and services	1.6	7.8	-2.5	-10.2	1.7	6.6	2.3	2.5	-2.0	1.0
Imports of goods and services	6.4	6.8	-0.7	6.3	12.6	6.8	4.2	1.7	10.2	3.1
Statistical Discrepancy	2.5	-3.0	-3.2	6.2	0.0	0.0	0.0	1.7	1.6	1.6
	<i>Supply side</i>									
Agriculture	-1.0	0.8	0.0	2.2	0.6	0.7	0.8	0.7	0.6	0.6
Industry	-0.6	0.3	2.4	1.7	0.9	1.0	1.4	0.2	1.4	1.4
Services	6.1	5.6	3.5	-4.1	2.2	3.9	3.9	5.2	3.4	3.2

Sources: Gambian authorities & World Bank estimates as of August 31, 2021.

C. Government Measures to Contain COVID-19

24. **The Government moved quickly to contain and address COVID-19 and the vaccination process is ongoing.** In March 2020, the Government developed a National Response Strategy Road Map supporting preparedness and response actions in multiple sectors, and declared a state of emergency, which closed borders and non-essential services; temporarily closed schools, restaurants, bars, and mosques; and began rotating civil service staff. In July 2020, the Government secured parliamentary approval for a supplementary appropriation bill, which included provisions for health and social protection and an economic stimulus package. The state of emergency, including curfews and compulsory use of masks in public spaces, was repeatedly extended until it was lifted in September 2020, which allowed most businesses to reopen under strict hygiene and social distancing measures. In October 2020, The Gambia reopened its land and sea borders and schools reopened. The Gambia has received 656,000 vaccines including AstraZeneca, Johnson & Johnson/Janssen and Sinopharm. The vaccines received so far are mostly donations, however 52,800 Johnson and Johnson vaccines were ordered from the African Union African Vaccine Acquisition Trust (AVAT) facility financed under the World Bank COVID project (The Gambia COVID-19 Preparedness and Response Project - P173798). As of January 25, 2022, 20.2 percent of the national target population (18 years +) and 12.9 percent of the total population are fully vaccinated.

25. **The WBG, IMF, and other development partners (DPs) have deployed substantial technical and financial assistance to help the Government to mitigate the impact of the pandemic.** In addition to the WB support (see Box 2 for details), the IMF approved a disbursement under the Rapid Credit Facility (RCF, SDR 15.55 million) and debt service relief under the Catastrophe Containment and Relief Trust (CCRT, SDR 7.93 million) in April 2020.¹⁵ The EU and African Development Bank (AfDB) disbursed US\$19.4 million and

¹⁵ of which The Gambia has received SDR6.1 million through January 10, 2022. Subject to availability of sufficient resources in the CCRT, debt service relief could be provided for a total period of two years, through April 13, 2022.

US\$7 million, respectively, as budget support grants to The Gambia in 2020. WBG is working closely with WHO, UNICEF and UNOPS and other DPs on the health sector response to COVID-19.

Box 1. WB Support to the COVID-19 Response in The Gambia

The World Bank Group (WBG) was one of the first to respond and one of the largest financiers of the COVID-19 response in the country and supported the following sectors:

Health: In April 2020, the WBG approved a US\$10 million COVID-19 Health Preparedness and Response Project (P173798) to strengthen the capacity of the national health system to prevent, detect, and treat COVID-19. AF of US\$1 million from the Pandemic Emergency Financing Facility (PEF) was approved in January 2021. AF of US\$8 million to support the procurement and distribution of COVID-19 vaccines was approved by the Board on April 16, 2021.

Social Protection: The US\$30 million Social Safety Net Project (P167260) was restructured in June 2020 and US\$10 million was re-allocated to support a broader program of short-term cash transfers (*Nafa Quick*) during the COVID-19 containment period, which benefited 78,000 households.

Education: In July 2020, the the WBG approved a US\$3.46 million Emergency Education COVID-19 Response Project (P174035) funded by the Global Partnership for Education (GPE), which supported food provision to school children, and is currently supporting distance learning, remedial education, and sanitation measures in schools.

Water: In June 2020 the WBG approved AF for the Gambia Electricity Restoration and Modernization Project (GERMP, P163568) which included a US\$2.5 million component on COVID-19 response with a focus on water, sanitation and hygiene (WASH) including the provision of WASH materials to National Water and Electricity Company (NAWEC) and the Ministry of Basic and Secondary Education for distribution to schools and emergency water supplies to the public in areas where NAWEC could not deliver 24/7 water services.

D. Poverty Profile

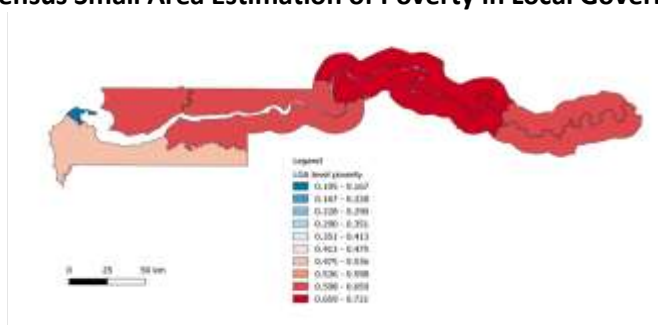
26. **Estimates suggest that poverty based on the international poverty line (US\$1.9 per day at 2011 Purchasing Power Parity) fell modestly from 2015 to 2019, but will increase due to COVID-19 impacts.** Rising economic activity contributed to higher household incomes and an estimated reduction in this poverty rate from 10.3 percent in 2015 to 8.4 percent in 2019.¹⁶ In this period, strong remittances increased household incomes and construction activity. Substantial inflows of tourists and higher value-added through upscaled tourism contributed to employment generation. However, poverty reduction was spatially imbalanced amid a drop in agriculture output in rural areas. In 2020, COVID-19 prompted a national health emergency and social distancing measures that reduced economic activities, triggering job losses and decreasing labor incomes. Despite emergency government support, households experienced a rapid decline in incomes, which simulations indicate increased the poverty rate to 9.2 percent in 2020. The poverty rate is expected to decline marginally to 9.0 percent in 2021 despite a resurgence in economic growth.

27. **The latest available data on the national poverty line from 2015 suggests higher poverty but less inequality in rural areas, with a higher concentration of poor in urban areas amid rapid**

¹⁶ Projection using neutral distribution (2015) with pass-through = 0.87 based on GDP per capita in constant LCU.

urbanization.¹⁷ In 2015, the Gini coefficient for The Gambia was 0.36, which is lower than the Sub-Saharan Africa (SSA) average of 0.43. However, the Gini coefficient in urban areas of 0.34 was significantly higher than that of 0.28 in rural areas, which are poorer but more equal. In 2015, 48.6 percent of Gambians lived below the national poverty line, which is estimated at GMD1,503 per person per month. Poverty reached 70 percent in rural areas, where the poor typically work in the low-productivity agricultural sector. In the Greater Banjul Area (GBA), which includes the Local Government Areas (LGAs) of Banjul and Kanifing, poverty was only 17 percent, compared with 41 percent in other urban areas. In urban areas, the poor tend to work in the low-productivity, informal service sectors. Though the poverty rate in the interior is higher than in coastal urban areas, the highest concentration of the poor is in the urban LGA of Brikama. Rapid urbanization from high rural-to-urban migration has amassed poor people, including many youth, in and around congested urban areas, where inequality is higher, traditional support systems are weak, and women face barriers in labor markets. Deprivations often overlap contributing to the depth, complexity, and persistence of poverty (see Poverty Map in Figure 1). The Human Capital Index (HCI) for The Gambia in 2018 and 2020 remained at 0.42,¹⁸ against an SSA average of 0.40 in 2018. The HCI in 2020 was 0.44 for girls and 0.41 for boys, suggesting relatively equal potential early in life, though girls and women face distinct barriers in later years, including lower access to assets and lower rates of participation in the labor force.

Figure 1: Census Small Area Estimation of Poverty in Local Government Areas



Source: WBG Staff and Gambia Bureau of Statistics.

28. **The country features deep-rooted fragility and vulnerabilities, despite the Government’s track record of reforms.** The Gambia’s ranking on the Fragile State Index (FSI) improved only slightly from 48th of 178 countries in 2016 to 51st in 2020, reflecting modest gains in FSI political, cohesion, economic indicators, but a deterioration in indicators on demographic pressures and refugees/internally displaced persons (IDPs). The Gambia’s score on the CPIA remained at 3.0 from 2017 to 2020 below the SSA IDA average of 3.1. The Gambia scored particularly poorly in the CPIA *economic management* category (2.3) and the CPIA indicator on *transparency, accountability and corruption in the public sector* (2.5). The extended presence of troops from the ECOWAS Mission in The Gambia (ECOMIG) is also a sign that the country remains at risk of instability.

¹⁷ World Bank (2019): Poverty and Inequality on the Map in The Gambia-An Application of Small Area Estimation. Washington D.C. Mimeo.

¹⁸ This means that a child born in The Gambia today will be 42 percent as productive in adulthood as she could be if she enjoyed complete education and full health in her early years.

E. Main Development Challenges

29. **The Systematic Country Diagnostic (SCD) for The Gambia¹⁹ highlighted that the country Gambia has a history of high poverty, low per capita growth, and weak productivity, largely due to weak governance, poor macro-fiscal management, insufficient investment, and a narrow, insufficiently diversified economy.** The Gambia's legacy of weak fiscal and macroeconomic management, typified by high debt, persistent fiscal deficits covered by domestic financing, poorly performing SOEs, and a bloated public administration, has crowded out space for public investment and private sector credit. From 2000 to 2018, growth in per capita income averaged less than 0.5 percent per annum, significantly trailing the SSA average of two percent. Growth in GDP has been primarily driven by private consumption stimulated mostly by remittances, with insufficient investment in market-supporting infrastructure and human capital. The economy is highly dependent on rain-fed agriculture and seasonal tourism, which are susceptible to external shocks, and suffers from inadequate product and export diversification and deficient infrastructure assets and services and the Gambia's small market is poorly integrated into regional and international markets. The business climate is unfriendly to investment and creation of businesses and jobs, with limited access to finance and deficiencies in tax administration; land rights legislation and documentation; cross-border trade; and infrastructure, particularly energy, transport, and Information and Communication Technology (ICT). High rural-to-urban migration has resulted in poor people, often youth, amassing in and around congested urban areas where inequality is high, traditional support systems are weak, and women face barriers in labor market participation. High vulnerability to climate change and climate-related shocks, including droughts, floods, and coastal erosion, has dampened potential for sustainable and inclusive growth.

30. **The SCD identified five pathways for inclusive and sustainable growth, which aim to strengthen governance and institutions as a foundation for macro-fiscal stability, economic growth, and social cohesion.**²⁰ The SCD outlined the following pathways and policy actions: i) *restore macro-fiscal stability (FD1)*, which includes policy actions to restructure debt, enhance revenue mobilization, improve the efficiency of public spending, and strengthen public procurement, with a view to creating fiscal space for investments in physical and human capital; ii) *strengthen public service delivery (FD1 and FD3)*, which includes policy actions focused on strengthening the accountability and effectiveness of the public administration, with the view to rebuilding the social contract and public trust; iii) *increase agriculture production (FD2 and FD5)*, which recognizes The Gambia's abundant fertile land and promise of agriculture for poverty reduction, and features policy actions to expand land under irrigation, reform land policy, enhance farmers' access to inputs and modern technologies, and support innovation and technology use; iv) *diversify the economy (FD1 and FD3)*, which focuses on driving sustainable, inclusive, and diversified private-sector led growth through policy actions to increase access to finance, bridge key infrastructure gaps (energy, transport, and the digital economy), support the tourism sector, and develop regional and global value chains; and v) *build human capital (FD1 and FD3)*, which includes policy actions on strengthening access to basic and vocational education, improving reproductive health and other health services, expanding coverage of the Social Protection (SP) system, and reducing obstacles that constrain women's participation in the labor force.

¹⁹ World Bank Group. 2020. *Republic of The Gambia: Overcoming a No-Growth Legacy. Systematic Country Diagnostic*; World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/33810>

²⁰ The SCD's policy actions were selected based on four filters: 1) measurable impact on growth and poverty reduction; 2) sequencing, to ensure policy actions provide quick wins or set the foundation for other reforms; 3) complementarity with other policy actions; and 4) feasibility accounting for limited fiscal space and client capacity.

III. WORLD BANK GROUP PARTNERSHIP FRAMEWORK

31. **The CPF for FY22-26 aims to support The Gambia to consolidate its turnaround and democratic transition by providing calibrated support to address the country's drivers of fragility, build on resilience factors, accounting for client priorities and WBG comparative advantages.** The Gambia is at a critical point in its turnaround and is focused on improving and strengthening governance, accountability and transparency; promoting private-sector-led job creation for poverty reducing; and building human capital with an emphasis on youth and women to reduce inequalities. The CPF, which recognizes the Government's strong commitment and plan to support reforms and investments, as outlined in the Government Turnaround strategy, proposes leveraging additional resources under the IDA19 and IDA20 TAA, that will build resilience and accelerate the country's emergence from fragility.

A. Government Program and Medium-term Strategy

32. **The vision of the NDP (which has been extended to December 2022) is to 'deliver good governance and accountability, social cohesion and national reconciliation and a revitalized and transformed economy'.** The NDP has eight strategic priorities: i) Governance, Human Rights and Decentralization; ii) Macroeconomic stabilization and Economic Management; iii) Modernized Agriculture, Agribusiness and Fisheries; iv) Human Capital Development – Health, Education and Social Protection; v) Infrastructure and Energy; vi) Tourism and Culture; vii) Youth Empowerment; and viii) Private Sector Development and Trade. The NDP also features seven cross-cutting critical enablers: (a) Strengthening Public Institutions; (b) Women's Empowerment; (c) Diaspora in Development; (d) Environment, Natural Resources, Climate Change and Land Use Planning; (e) Strengthening Civil Society & Non-State Actors; (f) Information Communication Technology; and (g) Data for Development. The Completion Review (CR) of the FY18-21 CEN and WBG-client dialogue confirm that the NDP has been a strong framework for WBG engagement in the country and charting a new development trajectory. The NDP has been extended to December 2022 in recognition of the fact that COVID-19 slowed its implementation.

33. **The Gambia conducted a Mid-Term Evaluation (MTE) of the NDP in February 2021 in order to recalibrate and improve the effectiveness of implementation.** The Government conducted an MTE of the NDP and a validation exercise was undertaken with development partners in February 2021. The MTE covered all the eight strategic priorities and seven critical enablers of the NDP and incorporated the views of; government, development partners, private sector, Civil Society Organisations (CSOs) and academia. Notable accomplishments of the NDP noted in the MTE include the establishment of the TRRC, the National Human Rights Commission (NHRC) and the drafting of the revised constitution, the reduction of domestic borrowing and total debt stock, improved access to electricity, increased access to early childhood education, and improved nutrition for mothers and children. The MTE concluded that while the NDP remains largely relevant there are several shortcomings in its development implementation that need to be addressed including the inclusion of too many outcomes and weak coordination mechanisms which led to fragmentation and lack of focus; and the fact that the plan is over-ambitious and under-funded. The government also noted the need to hone in on the drivers of fragility which spurred the development of the Turnaround strategy.

34. **The Government of The Gambia finalized its first Turnaround Strategy in September 2021 which builds on existing national strategies and action plans.** The Strategy outlines the key reforms the Government commits to in order to transition out of fragility and build resilience and provides an anchor for the CPF in terms of clear government recognition of, and commitment to, addressing drivers of

fragility, as identified in the RRA. As part of the Strategy, the Government of The Gambia has also committed to five key strategic goals that directly link to the drivers of fragility and milestones, and are deemed critical to chart a pathway towards sustainable development. Each of these goals is underpinned by clear objectives that address the FDs and leverage the resilience factors and specific activities to be implemented as part of the Turnaround Strategy:

- **Security and political stability** - with recent tensions over the elections and the adoption of a new Constitution, there is a strategic priority to focus on political stability and the security sector, as a way to restore trust between citizens and the state, and continue the positive transition trajectory. This strategic goal directly addresses FD1 (*public dissatisfaction with the lack of progress toward the New Gambia*) and FD4 (*ethno-religious identity claims*);
- **Governance and transitional justice** to enhance and improve human rights, access to justice and good governance. This strategic goal directly addresses FD1;
- **Land management, environment and climate change** to enhance sustainable management and conservation of the environment and natural resources for increased resilience. This strategic goal directly addresses FD2 (*tensions over land*) and FD5 (*extreme vulnerability to climate change*) and will support the overall resilience of the population and their coping capacities to respond to climate change-related risks;
- **Human capital development** to deliver and improve access to basic services. This strategic goal directly addresses FD1; and
- **Inclusive growth and economic stability** to reduce poverty and promote economic and social equality. This strategic goal directly addresses driver FD1 (*public dissatisfaction with the lack of progress toward the New Gambia*) and FD3 (*lack of economic opportunities*).

B. Stakeholder Consultations

35. **Extensive consultations informed the design of this CPF (see Annex 9).** During the course of the preparation of the CPF, the WBG held consultations with diverse stakeholders, including government, DPs, CSOs, women's groups, youth groups, diaspora, and private sector representatives, and set up a webpage to receive inputs online. Consultations with the private sector revealed challenges with the business environment, governance, access to finance, electricity, and digital connectivity. After facing restrictions under the previous regime, CSOs have become more active in such areas as health, education, human rights, youth empowerment, and women's and children's issues. Priority challenges highlighted by CSOs included low productivity in agriculture, including the low quality of inputs and the need for irrigation systems; the high cost of and erratic electricity supply; lack of access to finance; youth unemployment; and the lack of digital infrastructure and services, including for government use. Women's groups noted that women are marginalized in several aspects of society including land ownership and education beyond basic levels. The women also noted that COVID had an outside impact on women due to their shouldering the bulk of family responsibilities. Youth groups noted the lack of employment opportunities for youth in the country and pointed to the need to provide youth with marketable skills and encourage entrepreneurship.

36. **All consulted stakeholders agreed on the need to strengthen governance, enable the private sector, and invest in human capital.** Promoting greater digital connectivity in development, and ensuring

women's access to economic opportunities and services were noted as critical cross-cutting areas. In addition, stakeholders welcomed the WBG's efforts to engage more systematically with them throughout the CPF period. The CSOs recommended that the WB facilitate dialogue between the Government and civil society to improve the accountability and effectiveness of WB projects. The design of the CPF reflects these consultations.

C. Partnerships and Donor Coordination

37. **The WBG has enhanced its coordination with DPs to support The Gambia's turnaround and NDP priorities.** In 2018, the Development Partners' Group (DPG) revitalized its coordination efforts, particularly to support the Government in meeting NDP objectives. The DPG has six Thematic Working Groups²¹ focused on The Gambia's evolving development needs and the Sustainable Development Goals (SDGs). Since the beginning of the pandemic, a primary focus of the DPG has been to coordinate support for the Government's response to COVID-19. In the health sector, the WBG consults closely with United Nations (UN) agencies. The WBG is working to develop a coordination function for social assistance at the national and regional levels. On the economic front, the WBG and IMF have coordinated closely with the G20 and the Government on the country's response to the macroeconomic shocks of the pandemic, including on fiscal relief provided by the Debt Service Suspension Initiative (DSSI). The WBG plans to leverage the support provided by the UNDP and FAO on land in addition to the planned WBG land assessment. The WBG is also leveraging the activities of the UN, EU, United States of America (US) and United Kingdom (UK) addressing the FDs in areas where it is not active such as the justice and security sectors and efforts to stem illegal migration and human trafficking and these partners will support the monitoring of the relevant TAA milestones. See Annex 10 for additional details on DP engagement on supporting the country's transition out of fragility.

D. Performance and Lessons of the FY18-21 Country Engagement Note

38. **The Completion Review (CR) of the FY18-21 CEN testifies to the Government's progress on reform and initial investments to strengthen governance, macro-fiscal stability, private sector-led-growth, and human capital while making it clear there is still a lot of ground to cover in these areas to enable an emergence from fragility.**²² Designed amid the 2017 government transition and fiscal crisis, the CEN supported two Focus Areas: 1) *Restore Macroeconomic Stability and Stimulate Inclusive Growth*; and 2) *Invest in Human Capital and Build Assets and Resilience for the Poor*²³. The CR in Annex 4 rates the performance of the CEN as Moderately Satisfactory. As noted in the CR and Box 1, the CEN made significant progress under Focus Area 1 on promoting macroeconomic stability, enhancing access to energy, and improving agriculture productivity, though the Government missed the 2018 deficit target, SOE audits were slow, and CEN results in fisheries and natural resource management were not achieved as associated regional projects were dropped. The Gambia achieved CEN objectives in education and health, and made good progress on improving social protection, having laid the groundwork for Nafa, and

²¹ The Thematic Working Groups are Governance, Zero Hunger, Human Capital, Infrastructure and Energy, Youth and Gender, and Economic Management.

²² Though a CEN does not require an official Completion and Learning Review (CLR), the WBG completed the abridged "Completion Review" in Annex 4 to capture the results of the WBG portfolio and lessons to inform this CPF.

²³ Focus Area 1 *Restore Macroeconomic Stability and Stimulate Inclusive Growth* had 3 objectives: a) Promote macroeconomic stability and economic governance; b) Strengthen access to lower-cost sustainable energy; and c) Develop markets to support private-sector led growth; and Focus Area 2 *Invest in Human Capital and Build Assets and Resilience for the Poor* had 3 objectives: a) Enhance the access to and quality of education; b) Improve nutrition and primary healthcare; c) Strengthen service delivery in social protection.

redirected resources to fund the Nafa Quick Cash Transfer (CT) program to allay the shock of COVID-19 on households.

39. **The CR rates the WBG performance as Good.** The WBG was flexible in responding to the government transition and COVID-19, noting the WBG provided additional lending in FY20 for pandemic response in health, education, and social protection. The WBG effectively employed results-based financing (RBF) and programmatic approaches to support incremental reform. The CEN featured a generally high-quality portfolio. Seven of nine active national and regional lending projects are rated Satisfactory (S) on Development Outcome (DO). The CEN had a strong focus on gender and climate change. Hurdles on the WBG side included overly ambitious project targets and inadequate project implementation unit (PIU) staff skilled in procurement, financial management, and environmental and social impact assessment and risk management. Challenges on the client side included limited client ownership and commitment to reform, and weak client institutional capacity. Government measures to control the pandemic delayed CEN activities, such as suspension of missions and delays in undertaking and executing environmental and social risk management requirements.

40. **Amid the country's turnaround, lessons from the CEN focus on how the WBG can work more effectively accounting for The Gambia's enduring fragility and weak institutional environment to ensure project delivery while leveraging the WBG's convening power to bring together and facilitate cooperation among different sector agencies.** An overarching lesson is adopting approaches that strengthen government project implementation capacity and stakeholder participation in reform and WBG-supported activities, such as by: 1) broadening portfolio and project consultations beyond project team and line ministries to include civil society, the private sector, and academia; 2) interactive support and regular capacity building trainings with regular follow up for cross-cutting areas such as financial management (FM), procurement, and social and environmental standards into projects; 3) supporting counterparts in communicating the results of development work to build public support and 4) learning and experience sharing among projects. Internally, the WBG should: a) design simple lending projects with realistic indicators; b) ensure synergy across the program by combining and carefully sequencing ASA and lending to incrementally build client capacity and catalyze difficult reforms; c) ensure projects supporting multi-sector reforms have representation of staff from the relevant Global Practices (GPs) and IFC (when applicable); and d) improve coordination and identify synergies with DPs, building on the already existing experience from the DP energy and social protection working group which leverage the World Bank's convening power.

E. Principles and selectivity criteria

41. **A key takeaway from the CEN was that the turnaround process to accelerate The Gambia's path out of fragility will require perseverance, extensive engagement and a focus on FDs, which accordingly is the primary principle underlying the selectivity of the CPF.** The Gambia CPF will be anchored on supporting the government's transition out of fragility and has been designed to ensure that active and pipeline projects are designed, implemented, and monitored to address the FDs and build on resilience factors, identified in the 2021 RRA. Key questions guiding WBG engagement in The Gambia will include: (i) "the what" - responding to drivers of fragility and supporting the turnaround; (ii) "the where" - by geographic locations, urban/rural, while avoiding the marginalization of some areas; (iii) "the who" - targeting of beneficiaries, with a focus on youth, women, and other vulnerable groups such as the disabled and returnees; and (iv) "the how" - thinking through implementation constraints. Continuity is a strong component of this CPF, acknowledging that all CEN objectives remain relevant to reducing fragility and critical to country development. Using the CEN activities as a starting point and

filtering through findings of the SCD and the FDs identified in the RRA, the CPF hones in on priority areas that will support the country's transition out of fragility. The CPF continues the macro-fiscal support, energy and Human Development (HD) investments initiated under the CEN while deepening the engagement on governance and climate change and broadening our support of private-sector driven job growth in the key sectors of agriculture and tourism underpinned by improvements in digital technology.

42. **To increase the selectivity of interventions identified through the SCD and experience from the CEN, the CPF Focus Areas were prioritized through: i) consultations with the Government on the fragility drivers and its Turnaround Strategy to prioritize engagement areas and confirm government ownership; and iii) alignment with IDA19 and IDA20 priorities.** The CPF is designed to help The Gambia address the IDA19 theme of *Growth, People, Resilience* and the IDA20 theme of *Building back better*. A core focus of the CPF is on enhancing the transparency and accountability of *governance*, as a means to reduce vulnerability to corruption, improve service delivery, and increase citizen engagement. Through the combined efforts of IDA, IFC and MIGA, the CPF will focus on structural changes to support *jobs and economic transformation*, including through investments in human capital, infrastructure, agriculture, and tourism. With respect to *climate change*, the CPF will help The Gambia support the implementation of its Nationally Determined Contribution (NDC) on both mitigation and adaptation, through WBG support to renewable energy and to urban and coastal resilience as well as to the adoption of climate-friendly practices in agriculture and tourism (all core vulnerability areas in the NDC). *Debt* management remains a core focus area in the CPF as it was in the CEN. The inclusion of a CPF cross-cutting principle related to *gender inclusion* will ensure a multi-sector approach to improving gender equality. In line with IDA20's renewed focus on *crisis preparedness*, the CPF includes a cross-cutting principle of mitigating COVID impacts. Furthermore, in line with the introduction of *technology* as a cross-cutting theme in IDA20, the CPF includes digital development as both a sub-pillar under Focus Area 3 and a cross cutting principle. The CPF is fully aligned with, and will support the transition to the Green, Resilient, and Inclusive Development (GRID) approach. The CPF considers actions across the three dimensions of the GRID approach in a comprehensive manner. It will support interventions for sustainable growth in Energy (Objective 2.1) and Agriculture (Objective 2.2) (Green); for risk management and climate adaptation in Coastal settlements and the Tourism sector (Objective 2.4) (Resilient); and for increasing the resilience of poor and vulnerable households (Objective 3.2) (Inclusive).

43. **The CPF prioritization process was further filtered through the lens of mitigating COVID-19 impacts and supporting climate resilience.** The CPF program prioritizes activities supporting the COVID-19 response and recovery with a focus on addressing both short to medium-term relief and longer-term recovery with the objective of building back better. Given that The Gambia's extreme vulnerability to climate change and environmental impacts intersects with and amplifies the other fragility drivers, addressing resilience to climate change was also a prioritization filter with a focus on activities that will support the achievement of the corporate climate co-benefits mandate.

44. **The CPF is also aligned with the Africa West and Central Africa Region Priorities for 2021-2025 on Supporting a Resilient Recovery.** In line with the *People First* motto of the strategy, the CPF addresses the four transformational goals highlighted in the strategy: i) rebuilding trust between citizens and the state; ii) removing the bottlenecks that prevent firms from creating more and better jobs; iii) strengthening human capital and empowering women; and iv) boosting climate resilience.

45. **Selectivity is further informed by the division of labor between DPs.** While the WBG will not engage in the security and justice reforms which are critical for the country to escape the fragility trap, other development partners are actively supporting these efforts. The UN, EU, US and UK have been

extensively supporting the reconciliation activities including the development of the revised constitution and the establishment and activities of the TRRC. While noting the importance of political stability to transitioning out of fragility, WBG will leverage the activities of the UN, EU and US which are actively supporting the electoral process. The EU is providing support to the ECOMIG and Japan is providing support to upgrade security facilities (see Annex 10 for details on DP activities).

F. Objectives Supported by the World Bank Group Program

46. **Building on the FY18-21 CEN, the CPF will deepen support for select areas by designing catalytic interventions to pull The Gambia out of its fragility trap.** The three CPF Focus Areas recognize that The Gambia will be unable to transition out of fragility without addressing its underlying public service delivery challenges; addressing constraints that impede the development of its key economic sectors; and investing in its human capital.

Figure 2: WBG Program Selectivity Process



47. **The three focus areas of the CPF have been calibrated²⁴ to directly address the FDs and leverage the sources of resilience in line with the SCD and RRA.** The first Focus Area, which aims to *Strengthen Transparency, Accountability, and Effectiveness in Governance*, will directly address driver 1 and will continue ongoing budget support and investment lending in fiscal management and SOE reform while broadening WBG engagement to improve and modernize the public administration and service delivery, including through expanded e-services; capacity building in fiduciary, environmental and social risk management, statistics; and activities to strengthen debt and public investment management and domestic revenue mobilization. Working closely with the IFC and MIGA, the CPF under Focus Area 2 aims

²⁴ A portfolio recalibration exercise was organized in June 2021 with the country team.

to *Enable Inclusive and Resilient Private Sector Driven Job Creation*, which will directly address drivers 1, 2, 3, 4 and 5 by implementing the WBG’s comprehensive program in energy; supporting the commercialization of agriculture; supporting land reform, continuing telecom reforms and investments in broadband to promote a digital economy (leveraging findings of the Digital Economy for Africa (DE4A) diagnostic); and expanding an ongoing ASA on urban and coastal resilience and tourism to broaden support for building the sustainability and resilience of the Blue Economy. The third Focus Area on *Enhancing Human Capital Investments to Develop a Productive Workforce* will directly address drivers 1 and 3 and 4 by supporting ongoing engagements to enhance human capital through improvements in social services, while exploring new avenues to improve the employability of women and youth through skills development. The three Focus Areas will leverage national and regional operations as appropriate to achieve the CPF objectives.

Table 3. CPF Focus Areas and Objectives

Focus Area 1: Strengthen Transparency, Accountability and Effectiveness in Governance	Focus Area 2: Enable Inclusive and Resilient Private Sector Driven Job Creation	Focus Area 3: Enhance Human Capital Investments to Develop a Productive Workforce
1.1 Strengthen core public institutions to improve service delivery and citizen engagement 1.2 Enhance macro-fiscal stability and domestic revenue mobilization	2.1 Increase access to sustainable energy and clean water 2.2 Transition from subsistence to commercial-oriented agriculture 2.3 Expand access to affordable broadband connectivity and digital finance 2.4 Build urban and coastal resilience and sustainability	3.1 Improve the quality and utilization of essential health services 3.2 Increase the support to poor and vulnerable households 3.3 Upgrade the quality of education and technical and vocational skills

48. **The CPF will apply two cross-cutting principles in all WBG operations to reflect key client and WBG corporate priorities.** These principles recognize the Government’s commitment to respond to the pandemic and the NPD’s cross-cutting enablers to foster a *Digital Nation* and reduce gender barriers in society:

- **Cross-cutting Principle 1: Accelerate Cross-sectoral Digital Transformation.** Reflecting the NDP’s vision of a Digital Nation, the SCD’s findings that digital technologies can play a catalytic role in The Gambia’s development, and the recommendations of the DE4A Country Diagnostic, the CPF will stimulate digital transformation across socioeconomic sectors to help address the country’s FDs and spur a recovery in growth in the post-pandemic period. The WBG will ensure that relevant digital technologies and solutions are embedded in WBG lending and ASA, with a view to strengthening foundations for a vibrant, inclusive, and safe digital economy. To address supply constraints, Focus Area 1 will improve the availability of affordable high-quality broadband internet and digital public platforms. To address demand-side constraints across the whole portfolio, the CPF will bolster cross-sectoral applications of digital technologies to ensure that improved connectivity is leveraged for productive use and poverty and fragility reduction. Cross-cutting support to mainstream digital technologies will include: (i) under Focus Area 1, appropriate digital solutions (GovTech) to improve debt and Public Financial Management (PFM) and user-centric public e-services to enhance the accountability and effectiveness of public administration; (ii) Under Focus Area 2, Agtech to accelerate a transition to commercially-oriented agriculture and agribusiness, digital financial services to drive financial inclusion, development of e-commerce and digital entrepreneurship, and digital technologies for disaster risk management (DRM) and land administration; and (iii) under Focus Area

3, strengthening digital skills and e-health solutions as well as enhancing coverage of the foundational digital identity (ID) and digital social protection transfers. Mainstreaming digital technology during the COVID-19 recovery phase will help build resilience to future shocks. As recommended in the World Development Report (WDR) 2016,²⁵ a focus on access and participation of girls and women in the digital economy will underpin all CPF activities to bridge the digital divide and fully reap digital dividends.

- **Cross-cutting Principle 2: Empower Women and Girls** (see Annex 7 for more details). The SCD notes that The Gambia continues to face significant gaps across all four pillars of the WBG Gender Strategy:²⁶ (i) improving human endowments; (ii) removing constraints for more and better jobs; (iii) removing barriers to women’s ownership of and control over assets; and (iv) enhancing women’s voice and agency. Activities of the CPF will target constraints faced by women and girls by increasing girls’ representation in Science, Technology, Engineering, and Math (STEM) subjects; supporting higher enrollment for girls (and boys); investing in reproductive and maternal health; identifying and addressing gender gaps in entrepreneurship; and supporting the productivity of women farmers. The CPF will target lagging regions where gender gaps tend to be wider through an enhanced focus on the interconnected issues of adolescent fertility, early marriage, and the school-to-work transition of young women. The CPF will leverage social and behavioral change interventions that engage a wide array of community stakeholders, to ensure that change can be promoted from the bottom up. The CPF will increase the WBG’s focus on women’s economic empowerment, informed by key analytics such as the ASA on Barriers to Female Economic Empowerment (P175059),²⁷ which includes a mapping of existing interventions and a qualitative analysis of perceived barriers to women’s economic empowerment. Such ASA will be leveraged to ensure a strategic approach to women’s economic empowerment in the WBG portfolio. Gender tagging of operations will be proactively tracked with the goal of surpassing the corporate target of 65 percent.

49. **The CPF will leverage synergies of the “One WBG” with increasing involvement of the IFC and MIGA, thereby exploiting WBG comparative advantages.** The Bank is the largest donor in The Gambia and has established itself as a trusted partner, with a comparative advantage anchored in its longstanding presence; policy dialogue; high-quality analytical work and technical support; breadth of financial instruments; convening power; and capacity to forge partnerships. IFC has supported extensive advisory services, including analysis of opportunities in the agribusiness and tourism sectors, and business environment reforms. Under the CPF, the WBG will leverage the synergies of the World Bank, IFC and MIGA to help the Government open space for private sector financing through upstream regulatory and policy reforms, using the Maximizing Finance for Development (MFD) principle, thereby reserving scarce public financing for areas where private sector engagement is either suboptimal or unavailable. IFC has identified the Infrastructure (Telecommunications/ Energy), Finance, and Agribusiness sectors as most in need of upstream reform in order to open the sectors to increased private investment. In addition, IFC is working with the WB on advisory work to improve the business environment focused on key economic sectors supported under the CPF, including tourism and agriculture; it will explore agribusiness and financial institution joint ventures to extend a trade finance line to eligible domestic/regional banks, dedicated to supporting imports of essential foods and agricultural products. MIGA’s Business and

²⁵ World Bank. 2016. World Development Report 2016: Digital Dividends. Washington, DC: World Bank.

²⁶ <http://documents.worldbank.org/curated/en/820851467992505410/World-Bank-Group-gender-strategy-FY16-23-gender-equality-poverty-reduction-and-inclusive-growth>

²⁷ This ASA will fill the overall gender knowledge gap given the lack of a recent Country Gender Assessment, which is required by OP/BP 4.20. The team will seek to integrate gender into planned analytical work and to bolster knowledge on gender early in the CPF period.

Strategy Outlook (FY21-FY23) aims to mobilize foreign direct investment in support of high development impact projects in IDA countries, including the Gambia. In particular, MIGA will focus on projects that support green, resilient and inclusive development, leveraging its business development activities and the MIGA Guarantee Facility (MGF) under the IDA Private Sector Window (IDA-PSW) along with the World Bank and IFC. In addition, MIGA will aim to promote cross-border climate finance projects by providing political risk insurance solutions to foreign investors in the country. To this end, MIGA, in close collaboration with IDA and IFC, is exploring opportunities to de-risk foreign investment in strategic sectors of the economy such as renewable energy, agribusiness, and tourism.

Focus Area 1: Strengthen Transparency, Accountability and Effectiveness in Governance

50. This Focus Area addresses FD1 (*public dissatisfaction with the lack of progress toward the New Gambia*) by working to improve key aspects of The Gambia’s governance and fiscal and economic management with a view to rebuilding the social contract. This Focus Area features two objectives: i) Strengthen core public institutions for improved service delivery and citizen engagement; and ii) Strengthen macro-fiscal stability and domestic revenue mobilization.

Objective 1.1. Strengthen core public institutions for improved service delivery and citizen engagement

CPF Filters	Proposed results
<p>RRA: FD1 (public dissatisfaction with the lack of progress towards the New Gambia)</p> <p>SCD: Foster Transparency and Accountability Improve Cross-institutional Coordination Enhance Effectiveness of Public Administration Strengthen Public Financial Management and Public Procurement</p> <p>Government Priorities: TAA Strategy: Governance and transitional justice NDP: Economic Transformation COVID19 Strategy: Socio-Economic response</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Jobs and Economic Transformation, Governance, FCV, Technology</p>	<p>Implementation of Institutional Framework for Performance Management Increase in share of people using online government services</p>

51. As noted in the SCD and the RRA, ineffective public institutions and public service delivery have led to significant citizen mistrust of the state. Social challenges ranging from exclusion of vulnerable groups and individuals (such as persons with disabilities, women, children, youth, rural communities, and returnees) in access to services, outdated land acquisition and compensation laws, and weak citizen engagement practices, contribute to The Gambia’s vulnerability to internal shocks, weakening social cohesion and investor confidence and leading to unsustainable and inequitable development outcomes. Limited competition and transparency in procurement and the non-compliance with regulations of the Gambia Public Procurement Authority (GPPA) have led to inefficient use of public resources and undermined trust in procurement processes. Gaps in the production and analysis of statistics constrain evidence-based policymaking. The lack of skilled E&S professionals has led to poor implementation of E&S risk management measures. Lack of online and offline platforms for citizen engagement has limited transparency and accountability in service delivery.

52. **The GoTG is determined to transform its public administration, with a particular focus on building the capacity of public institutions responsible for service delivery and increasing citizen engagement, as a way to restore trust towards the State, especially as Gambians strongly cherish their democratic gains.** The CPF will support a whole of government approach to e-governance and e-services to increase transparency and accountability. Implementation of GovTech under the Public Administration Modernization for Citizen-Centric Service Delivery Project will improve the efficiency and interoperability of core government operations. The CPF will also support the strengthening of the Government’s systems and capacity in environmental and social risk management and statistical analysis across key sectors. The CPF will support ongoing reforms in procurement, as a way to foster transparency.

Objective 1.2. Strengthen macro-fiscal stability and domestic revenue mobilization

CPF Filters	Proposed results
<p>RRA: FD1 (Public dissatisfaction with the lack of progress towards the New Gambia)</p> <p>SCD: Restructure External Debt Enhance Revenue Mobilization Improve Public Spending Efficiency</p> <p>Government Priorities: TAA strategy: Inclusive growth and economic stability NDP: Economic Transformation COVID19 Strategy: Socio-Economic response</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Jobs and Economic Transformation, Governance and Institutions, FCV, Debt</p>	<p>Reduction in fiscal transfers to SOEs Increase in Value Added Tax (VAT) Gross compliance ratio</p>

53. **The Government has prioritized improving fiscal and debt management and public investment practices to create fiscal space for investment and ensure effective use of scarce public resources to restore citizens’ trust and improve accountability.** The Gambia has lacked a comprehensive, medium-term debt and fiscal framework that sufficiently covers and reports on debt and liabilities, including among SOEs and municipalities, which has contributed to weak payment discipline and structural fiscal deficits and high debt. The Government lacks both systematic procedures for conceiving, appraising, approving, and monitoring and evaluating projects, and a medium-term investment program aligned with available resources, which undermines the efficiency and effectiveness of public investment. Moreover, the pipeline of already contracted external loans, which stood at 17 percent of GDP at end-2019, is designed to support the implementation of the NDP despite uncertainty on the quality and preparedness of those proposals. This pipeline poses solvency risks compounded by high contingent liabilities stemming from several loss-making SOEs.

54. **Building on previous WBG assistance, the CPF will strengthen support to improve debt management and public investment practices.** Under this Objective, the CPF proposes to deepen engagement on debt management through support to: develop a debt management program that prioritizes concessional borrowing; implement an MTDS; enhance public debt coverage by including debts of SOEs and municipalities in debt reporting; and monitor and manage fiscal risks from contingent liabilities. In addition, the CPF will support the Government’s efforts to improve its public investment

management processes and rationalize the public investment pipeline (existing and new)²⁸, including through the development of project selection criteria and a review of the process for implementing, monitoring, and maintaining major infrastructure projects.

55. **In addition, low revenue mobilization, constrained by limited tax policy and administrative capacity, has severely restricted The Gambia’s ability to finance development programs and improve access to public services.** Building on previous WBG assistance, the CPF will strengthen support to improve tax policy and administrative capacity including through digital solutions to foster accountability and transparency. Over the CPF period, the WBG aims to support digitization of tax administration functions to permit electronic tax registration, electronic filing (e-filing), and electronic payments (e-payments).

Focus Area 2: Enable Inclusive and Resilient Private Sector Driven Job Creation

56. **This Focus Area addresses several FDs by supporting efforts to accelerate inclusive growth and stimulate jobs by investing in growth- enabling infrastructure, strengthening the role of key economic sectors in job creation, and increasing urban and coastal resilience and sustainability.** The Focus Area aims to empower the private sector to be the primary source of job creation in The Gambia, and will advance climate action including adaptation and mitigation in key economic sectors. The Focus Area includes the following objectives: i) increase access to lower cost sustainable energy and clean water (*which will address FD1 on public dissatisfaction with the lack of progress towards the New Gambia*); ii) transition from subsistence to commercial-oriented agriculture (*which will address FD2 on tensions over land, FD3 on lack of economic opportunities, and 5 on vulnerability to climate change*); iii) catalyze the development of a vibrant, inclusive, and safe digital economy (*which will address FD1 and FD3*); and iv) build urban and coastal resilience and sustainability (*which will address FD2, FD3 and FD5*). The IFC will play a critical role in attaining the objectives of this focus area with a US\$20M program which will focus on creating markets through IFC increased upstream efforts and project development and close collaboration with the Bank. MIGA will also aim to support job creation by its political risk insurance products to mobilize foreign investments into the Gambia.

Objective 2.1. Increase access to sustainable energy and clean water

CPF Filters	Proposed results
<p>RRA: FD1 (Public dissatisfaction with the lack of progress towards the New Gambia) FD3 (Lack of economic opportunities) FD5 (Vulnerability to climate change)</p> <p>SCD: Improve Reliability and Affordability of Electricity</p> <p>Government Priorities: TAA strategy: Human capital development; Land management, environment, and climate change NDP: Economic Transformation, Infrastructure, COVID19 Strategy: Socio-Economic response</p>	<p>Increase in households having access to electricity through on-grid and off-grid solutions Increase in number of people provided with access to improved water sources</p>

²⁸ The Government plans to reprioritize the existing pipeline of projects once it fully implements the new projects framework, also to avoid overwhelming current capacity or stirring up political sensitivities concerning the legacy portfolio.

<p>NDC: Energy (reduce transmission losses, renewable energy, energy efficiency)</p> <p>WBG Corporate Priorities:</p> <p>IDA19 & IDA20: Jobs and Economic Transformation, Governance and Institutions, Climate Change, FCV</p> <p>Potential IFC/MIGA support</p>	
---	--

57. **Lack of access to reliable, low-cost, and sustainable energy has been an enduring challenge in The Gambia, which entrenches inequalities, exacerbates grievances of citizens that are increasingly frustrated due to the lack of tangible progress to their daily lives.** Only 60 percent of Gambians had an electricity connection in 2018. The Gambia’s distribution system (below 66 kV) is plagued with inefficiencies, and its transmission system (66 kV and above) is nonexistent, which impedes regional energy trade and contributes to high technical losses. NAWEC is not financially viable and has been unable to adequately maintain and expand energy infrastructure, making it challenging to expand access. Lack of access to energy has constrained growth and country competitiveness, leading businesses to invest in expensive and polluting back-up generators.

58. **Recognizing such challenges, the Government approved in 2017 an Energy Sector Roadmap identifying US\$600 million in investments required over nine years to modernize the energy system.** The Energy Sector Roadmap lays out a vision to modernize the energy sector and move towards 24/7 electricity access for all Gambians. The Government plans to shift the energy mix from 100 percent Heavy Fuel Oil (HFO) to renewable energy through imports from the West Africa Power Pool (WAPP) and private sector investments in the form of domestic Independent Power Producers (IPPs) in renewable energy, including solar. The Government with WBG support, including through the FY15 Gambia Electricity Support Project (GESP, P152659, closed March 2020), made progress on the first phase of this roadmap, including rehabilitating power plants in Kotu and Brikam, and investing in initial distribution infrastructure, which has helped curb energy losses and reduce blackouts in the GBA. The Government is working on the second and third phases to further close the generation gap, including through IPPs and renewable energy; invest in broader Transmission and Distribution (T&D) infrastructure critical to the regional energy trade; improve the financial performance and operations of NAWEC; and invest in rural electrification.

59. **Insufficient water supply, dilapidated sewerage infrastructure, and poor sanitation are contributing to a looming health and environmental crisis and undermines citizens’ resilience.** In urban areas, about 69 percent of the population has access to safely managed water, but the quality of services is weak due to frequent service outages, with some neighborhoods not receiving water for days, weeks, or even months at a time. In addition, water quality is undermined by high levels of nitrates, iron, and salinity in drinking water. The GBA has only one wastewater treatment plant in Kotu, but this plant serves mostly tourists and does not adequately treat wastewater in the region, resulting in discharge of raw sewage into natural receiving bodies. Poor fecal sludge management further undermines water quality, and by extension water availability, mainly through nitrate contamination. Flooding events are expected to exacerbate the volume of untreated sewage and fecal sludge leeching into groundwater. Drinking water salinity is expected to further increase due to climate change and the consequent rise in sea level. Empirical evidence shows a clear link between water and sanitation and human capital development, especially for women. For instance, clean water supply and proper sanitation facilities increase school attendance for female students; reduce the amount of time that women spend collecting water; lower the rates of maternal mortality; and lead to lower incidents of water-borne diseases such as diarrhea and cholera. Water brings significant economic benefits, such as being an important factor of production for enterprises and contributing to agriculture and thus GDP.

60. **The CPF will focus on implementing the active national and regional lending projects, which total US\$218 million in IDA commitments, to improve all facets of the energy supply chain and improve urban water supply.** The CPF portfolio is geared towards working with the IFC and MIGA to crowd in private sector investment into the sector aligned with the energy sector roadmap, by transforming NAWEC into a creditworthy utility able to attract reasonably priced IPPs. Following up on the GESP, the Gambia Electricity Restoration and Modernization Project (GERMP, P163568) will continue activities to improve NAWEC’s operational performance and its capacity to dispatch variable renewable electricity, including through the first utility-scale solar plant and upgrades to the T&D network. The GERMP will support increased access to clean water for thousands of residents of the GBA, including through new connections and improvements in the quality of water treatment; rehabilitate storage tanks, which will increase the back-up supply of water for the GBA during service disruptions; and improve the efficiency of water management, thereby reducing energy costs and greenhouse gas (GHG) emissions, which will contribute directly to climate change mitigation. The *Organisation pour la Mise en Valeur du Fleuve Gambie* (Gambia River Basin Development Organization; (OMVG) Regional Interconnection Project (P146830) will invest in transmission lines connecting The Gambia to the WAPP, which will enable high voltage imports, and invest in the Western Transmission Backbone from Soma to Brikama. The ECOWAS - Regional Access Project (P164044) will complement the OMVG project through investments in distribution infrastructure and grid densification. The Solar Development in Sub-Saharan Africa Project - Phase 1 (P162580) is supporting the development of regional solar parks in The Gambia as well as in Mali, Niger, and Burkina Faso.

Objective 2.2. Transition from subsistence to commercial-oriented agriculture

CPF Filters	Proposed results
<p>RRA: FD2 (Tensions over land) FD3 (Lack of economic opportunities) FD4 (Ethno-religious identity claims) FD5 (Vulnerability to climate change)</p> <p>SCD: Invest in irrigation infrastructure Improve Access to and Quality of Inputs Reform Land Policy</p> <p>Government Priorities: TAA strategy: Inclusive growth and economic stability; land management, environment, and climate change NDP: Economic Transformation, Agriculture, Infrastructure, COVID19 Strategy: Socio-Economic response</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Jobs and Economic Transformation, Gender, Climate Change, FCV Potential IFC/MIGA support</p>	<p>Increase in the volume of marketed output at the beneficiary level Increase in productivity of targeted agricultural commodities (rice, maize, horticulture) by project direct beneficiaries</p>

61. **The agriculture sector’s dependence on subsistence, rain-fed agriculture has limited growth and poverty reduction.** Though the share of agriculture in GDP fell over the last decade, the sector still contributes 17 percent of GDP and 30–40 percent of all foreign exchange earnings from export sales. Agriculture employs 46 percent of the labor force and is the source of livelihood for 80 percent²⁹ of the rural population. Nearly three quarters of the poor and 91 percent of the extreme poor are farmers. The dominance of subsistence-oriented, rainfed crop and livestock production systems has curtailed the

²⁹ 2015/16 Integrated Household Survey

sector’s potential and increased its susceptibility to climate change impacts. Smallholders and agribusinesses face limited access to finance, insufficient access to inputs and technologies, a poor business environment, and the absence of sanitary and quality controls. This is especially true for women, who are more likely to engage in food crops, and face an unequal distribution of domestic tasks, which reduces their time available for farm labor. An overly complex land tenure system prevents secure access to land. Uncertainties regarding land acquisition and leasing for commercial purposes reduce the incentives for private investment in land-related businesses. These uncertainties also affect farmers’ behavior, especially if they have borrowed or leased farmland. Customary land right systems are also highly inequitable from a gender perspective, and women’s rights to land, although mandated by the Land Act, are not sufficiently implemented in rural areas. A top priority identified in The Gambia Land Governance Assessment Framework is to develop a clearly articulated and integrated national land policy, with proposals and implementing legislation to strengthen women’s land rights. Poor-quality feeder roads in rural areas impede agricultural productivity and increase logistics costs for rural producers. Facing such challenges, the Government has prioritized increasing support for commercial and market-oriented agriculture driven by the private sector, including scaling support for extension services and integrating small holders into value chains, with a view to increasing agricultural productivity and competitiveness, and increasing incomes of the poor.

62. Complementing previous WBG support, the CPF will channel new investment lending to further develop commercial agriculture and agribusiness, including integrating smallholders into value chains and enhancing their resilience. The CPF program will build on the Commercial Agriculture and Value Chain Management Project (P125024, GCAV), which closed in FY20 and made good gains in improving the productivity and marketing of agricultural commodities, including through investments in improved irrigation systems and processing and marketing facilities. The Gambia Inclusive and Resilient Agricultural Value Chain Development Project (GIRAV, P173070) will build on GCAV achievements to promote the development of inclusive and competitive agriculture value chains, focusing on smallholder farmers and agri-entrepreneurs. The GIRAV will aim to improve the business environment for agriculture development; build a productive and climate-resilient agri-food system; mobilize productive private investment along key value chains; explore ag-tech solutions; and increase access to finance for the agriculture sector. Through this engagement, the CPF with the support of IFC will strive to help The Gambia emerge from a stubborn pattern of agriculture and agribusiness sectors locked down in low productivity with small farms having limited access to markets. IFC expects to work closely with the World Bank and MIGA on agriculture, exploring options to engage in *agri-business*, including assessing options for storage infrastructure; *agri-finance*, including examining risk sharing for financial institutions and assistance to MSMEs attractive to early stage venture capital; and *agri-production*, such as supporting private sector participation in input distribution and value chain development and making targeted investments in local agribusiness champions.

Objective 2.4. Expand access to affordable broadband connectivity and digital finance

CPF Filters	Proposed results
<p>RRA: FD3 (Lack of economic opportunities)</p> <p>SCD: Enhance National and International Connectivity Enable Growth of Digital Economy</p> <p>Government Priorities: TAA strategy: Inclusive growth and economic stability NDP: Economic Transformation, Infrastructure COVID19 Strategy: Socio-Economic response</p>	<p>Reduction in the price of internet Increase in number of active mobile money accounts</p>

WBG Corporate Priorities:

IDA19 & IDA20: Jobs and Economic Transformation,
Technology
Potential IFC/MIGA support

63. Despite recent gains in connectivity, The Gambia continues to have low Information and Communication Technology (ICT) and broadband internet indicators, which entrenches marginalization.

With the support of the West Africa Regional Communications Infrastructure Program (WARCIP APL-1B, P122402), The Gambia laid the groundwork for a digital economy by connecting to its first international submarine cable via the Africa Coast to Europe (ACE) cable in 2012. Though this brought broadband internet, adoption of digital technologies has been incremental mainly due to a slow liberalization of the wholesale segment of the market. Fixed broadband subscriptions per 100 inhabitants stand at a mere 0.19 (International Telecommunications Union (ITU), Dec 2020)). The number of active sim cards per 100 inhabitants has reached 136 (ITU, Dec 2020), but only 66 percent of active sim cards use data (Public Utilities Regulatory Authority (PURA), Q1 2021). The usage of 3G and 4G services remains low at 55.5 percent and 4.5 percent, respectively (measured by the share of 3G and 4G subscribers among all mobile data subscriptions, as per PURA, Q1 2021). As noted in the DE4A, affordability remains a critical issue, as data-only mobile broadband accounts for 9.2 percent of GNI per capita versus 3.1 percent in Senegal, placing The Gambia as 159th of 179 countries in the 2019 ITU's mobile data and voice affordability ranking.³⁰ On top of this access, usage and affordability constraints, major market structure issues remain, including delays in liberalizing the wholesale fiber optic backbone and in resolving the deteriorating situation of the two telecom SOEs—the Gambia Telecommunications Company (GAMTEL) and the Gambia Telecommunications Cellular Company (GAMCEL).

64. Digital payments are yet to become a large part of the Gambian economy that remains predominantly cash-based and mobile money usage remains very low compared to peer countries.

Some corporates use electronic direct credit to make their payments, but most use cheques despite higher costs. Digital payments of utility bills, schools and some merchant payments are available through internet banking, mobile phones, ATMs, and other devices, but usage remains low, though it is growing in urban areas. Mobile money is provided by two operators, QMoney and AfriMoney that launched in 2016, a much later start than in many peer countries. Mobile money penetration is very low, with only 2 percent of adults using these services in The Gambia, much lower than among peer countries. As of 2019, the value of mobile money transactions as a share of GDP was 0.06 percent, significantly lagging behind key comparators as well as medians for SSA and low-income countries. However, these transactions are growing fast, likely due to the COVID-19 containment measures, which still mandate social distancing. Total transactions, as measured by deposits and withdrawals from mobile money wallets, increased by 66 percent year-on-year in September 2020, according to IMF data.

65. Ongoing operations will support further liberalization of the telecom sector to improve digital services, increase broadband adoption, and drive the development of a digital economy.

The DPF series is supporting the restructuring of GAMTEL and GAMCEL to improve their financial and operational performance and promote private sector participation in the sector with the support of IFC, with a view to improving service delivery for businesses and consumers. The series is expected to lead to an increase in the number of operators using the ECOWAN fiber optic network to at least nine in 2022, and the share of population covered by 4G networks to 45 percent in 2022. The Fiscal Management Development

³⁰ ITU, 2019. Measuring Digital Development: ICT Price Trends 2019. Available at: https://www.itu.int/en/ITU-D/Statistics/Documents/publications/prices2019/ITU_ICTpriceTrends_2019.pdf

Project is supporting the Transaction Advisor team that will conduct the due diligence and assess investors' interest to develop options for bringing private participation into state telecom assets, namely the wholesale network (ECOWAN), GAMTEL, and GAMCEL.

66. **The CPF will help further expand access to high-quality affordable broadband connectivity.** Building on the success of WARCIP and policy reforms under the ongoing DPF series, a regional operation will strengthen equitable access to affordable and high-quality broadband connectivity, with the aim of driving growth, productivity, and digital inclusion. Specifically, measures will be undertaken to: (i) provide critical international redundancy in a cost-effective manner (first mile); (ii) ensure non-discriminatory and affordable open access to the national backbone as well as cross-sectoral infrastructure sharing (middle mile); (iii) facilitate competition in laying fiber-to-home connectivity and boosting mobile broadband coverage (last mile); and (iv) strengthen the enabling legal and regulatory environment, including by bolstering cybersecurity capacity (invisible mile). Cybersecurity is important to the deployment of digital technologies and solutions to ensure resilience to threats and vulnerabilities, such as cyber fraud and attacks.

67. **In line with the recently completed DE4A diagnostic, the CPF will support cross-cutting areas across the portfolio, such as continued legal and regulatory reforms, digitally-enabled financial inclusion, and enhanced efforts to cultivate digital literacy, with a focus on supporting women's increased access to and usage of ICT services.** IFC will explore opportunities to develop digital financial services (e.g., for mobile money networks, bank agent networks, utility payments), and invest in financial infrastructures, such as remittance securitization, diversified payment rights, and private credit bureaus. MIGA will also aim to mobilize foreign investment to expand mobile money services and financial inclusion.

Objective 2.5. Build urban and coastal resilience and sustainability

CPF Filters	Proposed results
<p>RRA: FD2 (Tensions over land) FD3 (Lack of economic opportunities) FD4 (Ethno-religious identity claims) FD5 (Vulnerability to climate change)</p> <p>SCD: Improve Disaster Risk Management and Climate Change Adaptation</p> <p>Government Priorities: TAA strategy: land management, environment, and climate change NDP: Economic Transformation, Agriculture and Fisheries, Tourism, Human Development, Infrastructure COVID19 Strategy: Socio-Economic response</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Jobs and Economic Transformation, Climate Change, FCV, Governance and Institutions, Crisis Preparedness</p>	<p>Increase in people protected by resilient infrastructures/solutions against urban or coastal flooding Increased revenue of tourism related MSMEs</p>

68. **The Gambia is highly exposed and vulnerable to climate-related impacts, particularly in urban areas, which remains a key driver of fragility and undermines existing coping capacities to adapt to these risks.** Due to its location on the Western African Coast and its narrow shape bifurcated by The Gambia River, the country is highly susceptible to storms, floods, drought, and coastal erosion, and climate change is expected to worsen such hazards. The Average Annual Loss due to flood risk alone was estimated at 0.25 percent of GDP in 2017. Fluctuations in rainfall can affect GDP, especially amid droughts that decrease agriculture production and floods that devastate infrastructure and livelihoods. The Gambia

is subject to sea-level rise: a rise of only one metre would submerge over 90 kilometres of land in its coastal zone, inundate Banjul and its port, and threaten groundwater resources and ecosystems. In some areas, beaches are retreating at 1-2 metres annually. Climate change projections from the Intergovernmental Panel on Climate Change (IPCC) suggest rainfall will become highly erratic and cause frequent and extreme droughts and floods, which risk decreasing economic growth and exacting a heavy toll on lives and livelihoods. The Government's policy and legislative framework for building resilience to climate and disaster risks needs updating to fully incorporate and guide responses to current and future climate risks and change. Several initiatives, such as the National Climate Change and the National Disaster Risk Management Policies, represent a step forward, but relevant sectoral legislation does not reflect the realities of climate change risks and needed policy coherence, suggesting a need to clarify overlapping mandates, and formulate specific plans in DRM and environmental and coastal resilience.

69. **The population and assets of the GBA are increasingly exposed to climate-related impacts.** The GBA, which includes Banjul City, Kanifing Municipal Area, and parts of the West Coast Region, represents less than one percent of The Gambia's land area, but 25 percent of its population. From 1975 to 2014, built-up area in the GBA's flood risk zone increased at an annual average rate of 7.8 percent. The GBA's low-lying geography and proximity to the Gambia River combined with unplanned urban expansion have increased vulnerability to fluvial and pluvial flooding, sea-level rise, and coastal erosion. Averaging only 80 cm above Mean Sea Level (MSL), Banjul City is particularly susceptible to sea-level rise, and has significant challenges with drainage, which relies mostly on gravity. Damaging flash floods affected the GBA in 2010, 2012, and 2016. Flooding has severely damaged property in the capital, a situation exacerbated by limited urban planning, weak drainage, poor solid waste management, substandard construction, and insufficient coastal protection. Negative impacts are disproportionately higher on the poor, and poor women in particular.

70. **Though a major driver of GDP and employment, the tourism sector suffers from limited diversification, which affects its competitiveness in distribution channels, source markets, and products, and is extremely vulnerable to external shocks.** The sector relies heavily on international tour operators (ITOs), who control 70 percent of all air access and international marketing and contribute 85 percent of all hotel revenues. Most tourists (over 70 percent in 2018) come from a handful of (aging) European markets including the United Kingdom, the Netherlands, and Sweden. The Gambia is marketed almost exclusively as a "sun and sea" or beach destination—a highly seasonal tourist product which results in vulnerabilities for workers, who are mostly laid off during the off-season. The main tourist beaches face mounting climate risks, while other natural and cultural assets remain underdeveloped, including United Nations Educational, Scientific, and Cultural Organization (UNESCO) World Heritage sites. The impacts of COVID-19 have been felt across the entire tourism value chain. The accommodation sector has been the most affected with about 94 percent of establishments reducing staff level while tour operators, food and beverage services and food producers supplying the tourism industry are also adversely affected. Furthermore, the informal sector, which includes taxi drivers, artisans, independent tour guides, and airport porters, have experienced considerable losses.

71. **The Gambia is endowed with abundant and diverse fish species. The fisheries sector contributes about 4.6 percent of GDP and is the main source of income for coastal communities, creating about 32,000 direct jobs and supporting the livelihoods of 200,000 people.** The fisheries sector employs a large share of women: about 80 percent of fish processors and 50 percent of small-scale fish traders are women. If managed sustainably, fish can be a renewable resource that provides an indefinite source of protein and income. In the 2018-21 NDP, the Government aims to boost fish production, increase exports, and raise budget allocations for aquaculture. However, the fisheries sector faces constraints to its development and

contribution to growth. Illegal fishing is prevalent and poor surveillance makes it difficult to ensure an adequate supply for domestic fish processing. The lack of adequate infrastructure and processing facilities, such as cold storage facilities at landing sites and insulated transport services, result in high postharvest losses in the artisanal fisheries subsector. Inability to meet sanitary and phytosanitary requirements of the European market limits the sector's ability to tap a large potential foreign market. Limited access to credit facilities for operators hinders efforts to carry out capital investments to modernize the industrial and artisanal subsectors. Furthermore, increasing coastal erosion and salinity in the Gambia River will affect the abundance and composition of fish species, and cause the loss of nesting grounds for green turtles and the submergence of diverse habitats.

72. **With WB and donor support, the Government has initiated a comprehensive assessment of flood and coastal risks in the GBA, to prioritize measures and investments to mitigate hazards, and provide a broader framework for disaster and climate resilience.** The Gambia Integrated Urban Flood and Coastal Resilience Program (P172822) is funded by the EU and PROBLUE, a WB Multi-Donor Trust Fund supporting sustainable development of marine and coastal resources. This TA will be complemented by investment support under the CPF, with the upcoming participation of The Gambia in the West Africa Coastal Areas (WACA) Resilience Investment Project II (P175525), which supports countries' efforts to improve the management of their shared coastal resources and reduce natural and man-made risks affecting coastal communities.

73. **The WBG has recently concluded an ASA to support COVID-19 tourism recovery and tourism sustainability, and is preparing an operation to bolster the sector's value proposition and resilience to shocks, by promoting growth through private sector participation and job creation.** Under the ASA which includes a PROBLUE Trust Fund (TF), the WBG supported policy dialogue with public and private sector stakeholders to define critical action points to help the sector recover post-COVID-19, and advising them on avenues to increase tourism competitiveness through more sustainable and resilient practices. The Tourism Recovery, Diversification, and Resilience in The Gambia (P177179) project under preparation will accelerate the transition towards a more competitive, inclusive, and resilient tourism sector by enhancing the quality and diversity of tourism products and services in targeted destinations by improving the sector's development framework, increasing the participation and value addition of tourism-related MSMEs, and developing sector resilience with the restoration, upgrading, and preservation of critical tourism assets as well as product diversification.

74. **The WBG has initiated an ASA to provide technical support to advance the land sector dialogue in The Gambia and identified pilot activities in the pipeline that can inform the development of the National Land Policy and set the stage for more robust investments to strengthen land governance at scale in the future.** The Gambia Land Sector Dialogue ASA (P177418) aims to support the Government to identify priority land issues affecting the major economic sectors (climate-resilient agriculture, tourism and coastal development, and urban development) and build support for the key reforms and investments needed to address these issues through a combination of analysis and broad stakeholder dialogue. This ASA will support Strategy 3.1.1 (Improve land administration and land governance) of Objective 3.1 under Thematic Area 3 of the Turnaround Strategy and related milestones, including the development of an inclusive and gender-sensitive land policy document and implementation road map through inclusive citizens consultations. It will also document relevant country and regional experiences and inform the design and implementation of pipeline operations. In particular, The Gambia Agricultural Value Chain (GIRAV) Project (P173070) will support women farmers' groups to access farmland for high-value

vegetable crop production and public-private sector policy dialogue on land issues to inform the National Land Policy.

Focus Area 3: Enhance Human Capital investments to develop a productive workforce

75. **Under this Focus Area, the CPF will support and strengthen programs providing quality health, education, and social protection services to enhance human capital and enable productivity and private sector growth.** To ensure poverty reduction and longer-term competitiveness, The Gambia must continue to address the health impacts of COVID-19 and expand primary healthcare services; expand and improve the coordination and targeting of social protection services; and expand education services, especially Technical and Vocational Education and Training (TVET) including digital skills. This Focus Area aims to contribute to a rise in The Gambia’s HCI, which in 2020 was 0.42 through three Objectives: i) improve the quality and utilization of essential health services; ii) increase the resilience of poor and vulnerable households; and iii) upgrade the quality of basic and secondary education and TVET.

Objective 3.1. Improve the quality and utilization of essential health services

CPF Filters	Proposed results
<p>RRA: FD1 (Public dissatisfaction with the lack of progress towards the New Gambia)</p> <p>SCD: Improve reproductive health and reduce child/maternal mortality</p> <p>Government Priorities: TAA strategy: Human capital development; inclusive growth and economic stability NDP: Human Development, Tourism, Youth COVID19 Strategy: Health and Social Protection</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Gender, Human Capital, FCV, Crisis Preparedness</p>	<p>Increase in Essential Health Services Coverage Index Increase in share of population vaccinated against COVID-19</p>

76. **The health sector is insufficiently funded amid persistently low health indicators and COVID-19 challenges, which has led to growing frustration among the population.** Health expenditure at 1.1 percent of GDP is low relative to The Gambia’s regional and aspirational peers. The health sector is under pressure due to high population growth, deterioration of critical infrastructure, shortfalls in supplies, and limited skilled personnel. Despite gains in government capacity in COVID-19 detection and treatment, the pandemic continues to pose risks to Gambians’ health and impede the delivery of other health services amid stringent social distancing measures. The Gambia’s high fertility rate (approximately 5.2 births per woman) is an added challenge. Lack of knowledge, awareness, and acceptance of modern contraceptive methods has led to low contraceptive usage by women who are married or in union (16.3 percent). Though health insurance coverage is low, pregnant women have access to free health care provided by subsidized health services, and the percentage of births delivered by a skilled attendant rose from 64 percent in 2013 to 83 percent in 2018. Maternal mortality dropped from 1,030 maternal deaths per 100,000 live births in 1990 to 706 in 2015, but remains high. Nearly 40 percent of the population lives in a household that has experienced child mortality recently, and 20 percent reside in households that have malnourished individuals. Stunting is 22 percent for rural and 17 percent for urban dwellers. High child mortality and malnutrition are linked to insufficient WASH services and limited nutrition programs, particularly among poor and vulnerable households. Most health care facilities are dilapidated and ill-equipped to deliver a high and consistent quality of care. The civil registration and vital statistics (CRVS)

system remains paper based, and the related law—the 1990 Births, Deaths, and Marriages Registration Act—has not yet been updated. Government policies and strategies in the health sector are geared toward universal healthcare (UHC) by ensuring that everyone has access to quality essential health care services without creating financial hardship. A bill has been finalized to establish a National Health Insurance Scheme (NHIS) and is under review by the National Assembly.

77. **Building on projects supporting COVID-19 response and maternal and child health, the CPF will focus on implementing the Gambia Essential Health Services Project (EHSP, P173287).** The COVID-19 Preparedness and Response Project will continue to assist health authorities to prevent, detect, and respond to COVID-19 and strengthen public health preparedness, by training healthcare staff, equipping hospitals with Personal Protective Equipment (PPE) and supplies, and ensuring adequate isolation and treatment centers. The WB will provide additional financing to support the procurement and distribution of COVID-19 vaccines. The EHSP followed the recently closed Maternal and Child Nutrition and Health Results Project (MCNHRP, P143650), which applied an RBF approach to achieve strong gains such as increasing the number of people receiving essential health, nutrition, and population services by more than 1.5 million from 2017 to 2020. The EHSP will further improve the quality and utilization of essential health services, by applying performance-based financing (PBF) grants to health facilities to deliver essential health care services in five rural regions encompassing 40 percent of the population, and will support the development of a digital civil registration and vital statistics system (CRVS). The EHSP will gradually expand the package of essential services offered under the MCNHRP to include integrated management of neonatal and childhood illnesses, infectious diseases, and non-communicable diseases.

Objective 3.2. Increase the support to poor and vulnerable households

CPF Filters	Proposed results
<p>RRA: FD1 (Public dissatisfaction with the lack of progress towards the New Gambia) FD4 (Ethno-religious identity claims)</p> <p>SCD: Expand coverage of National Social Assistance program</p> <p>Government Priorities: TAA strategy: human capital development NDP: Human Development, Youth COVID19 Strategy: Health and Social Protection</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Gender, FCV, Human Capital</p>	<p>Increase in beneficiaries of the Social Safety Net Program Increase in coverage of the Social Registry</p>

78. **The Gambia’s social protection system is undermined by weak coordination, limited funding, and poor coverage, which leaves the most vulnerable at risk in a context of growing disappointment with the transition.** Programs are not adequately coordinated among myriad Ministries, Departments and Agencies (MDAs) engaged in the sector, such as the MoH; NaNA; Ministry of Women, Children and Social Welfare; Ministry of Basic and Secondary Education; and the Ministry of Youth and Sports. The Government lacks a central database of SP programs and a national-level monitoring and evaluation (M&E) framework. Social assistance programs are largely donor-financed and project-based with limited coordination. Financing of SP programs is not tracked in the national budget. Coverage of SP programs is inadequate in a country where nearly half of the population is poor, highlighting the need for a coherent safety net system.

79. **The Government aims to address immediate-term SP needs in the pandemic period while working toward an inclusive, integrated, and comprehensive social protection system to foster**

resilience. The Gambia developed a National Social Protection Implementation Plan (NSPIP) for 2015-2020 that aims to strengthen SP coordination; increase SP coverage; strengthen the planning, delivery, and monitoring of SP programs; and develop a strategy for sustainable SP financing. With WB support, the Government has already strengthened sector coordination and laid the groundwork for the *Nafa* Program—a CT and Social and Behavioral Change Communication (SBCC) program targeting extremely poor households. The *Nafa* Program aims to build human capital through the provision of small, regular, cash transfers to allow households to make behavioral changes and SBCC modules on nutrition, parenting, adolescence, and GBV, and support a path towards a more sustainable future through linkages to economic activities.

80. **The CPF will support the implementation of the Social Safety Net Project (SSNP, P167260), which seeks to improve the coordination of social assistance, provide temporary relief to households in the wake of COVID-19, and increase inclusion through the *Nafa* program.** To improve coordination, this project has supported the establishment of a Social Protection Secretariat and the development of a unified social registry. In June 2020, the project was restructured to fund *Nafa Quick*, a short-term program providing CTs to households vulnerable to pandemic impacts which has benefitted 78,000 households. The Government has resumed work on the *Nafa* program with the support of this project, which will also support data collection for the social registry and establishment of a national M&E framework. In addition, the CPF will support an ongoing ASA to increase client understanding of constraints facing beneficiaries of the *Nafa* program, and map possible livelihoods programs to which extremely poor beneficiaries could be referred after the CTs.

Objective 3.3. Upgrade the quality of education and technical and vocational skills

CPF Filters	Proposed results
<p>RRA: FD1 (Public dissatisfaction with the lack of progress towards the New Gambia) FD3 (Lack of economic opportunities)</p> <p>SCD: Enhance quality of primary and secondary education Improve quality of technical and vocational education and training</p> <p>Government Priorities: TAA strategy: Human capital development NDP: Human Development, Youth COVID19 Strategy: Health and Social Protection</p> <p>WBG Corporate Priorities: IDA19 & IDA20: Human Capital, Gender, FCV, Jobs and Economic Transformation</p>	<p>Increase in average score of the Reading Comprehension section of Early Grade Reading Assessment (EGRA) Increase in youth and women who are employed or self-employed one year after completing relevant TVET/training programs</p>

81. **The Gambia faces challenges in education access and quality, including spatial and income disparities, which entrenches inequalities.** Despite progress on increasing enrollment, which includes achieving full gender parity in enrollment in basic and secondary education, overall education access remains lower than the SSA average across all education levels. Getting more children into school while maintaining relative gender equality in education access could play a role in lowering rates of early marriage and adolescent fertility. Total spending on education at 3.2 percent of GDP is lower than the SSA average of 4.5 percent. Enrollment and completion rates across education levels are lower in rural areas, especially for girls and learners with disabilities and are higher for richer households. Key barriers include social norms and lack of safe or available transportation, roads, and schools that address the needs of learners with disabilities and girls. According to the 2020 HCI, a child in The Gambia who starts school at

age four can be expected to complete 9.5 years of school before turning 18, but only 5.4 learning adjusted years of schooling. Despite gains in teacher recruitment and training, The Gambia still faces a lack of qualified teachers in some areas, particularly Science, Technology, Engineering, and Mathematics (STEM), and challenges in education quality. In the 2016 Early Grade Reading Assessment (EGRA), students in grades one through three on average answered only one of five reading comprehension questions correctly.

82. The Government aims to increase the quality of and access to education, including higher education and TVET, to boost the skills and job prospects of a surging youth population. With WB and donor support, the Government seeks to continue to invest in primary and secondary education. The Gambia faces high rates of unemployment and Not in Employment, Education or Training (NEET) among youth who have already attended school, which undermine economic growth and pose risks of social instability, particularly in urban areas. A much higher proportion of young women (42 percent) than young men (25 percent) are NEET, and youth unemployment is higher among women (32 percent) than men (21 percent). Accordingly, the Government seeks to strengthen and reform TVET programs to build market-relevant skills, which are urgently needed to increase income opportunities and diversify the economy. TVET programs can support social stability by integrating youth—and an increasing number of return migrants—into the labor market. These interventions may build on existing training programs from private and public entities and DPs, such as the International Organization for Migration (IOM) and International Trade Centre (ITC), and support expansion and upgrading of skills for all sectors of the economy.

83. The CPF will support the implementation of ongoing national projects to increase access to quality education services, including in the aftermath of COVID-19. The Education Sector Support Project (ESSP, P162890) is increasing access to early childhood development (ECD) and basic education, and strengthening the quality of teaching and learning. This project's first component focuses on remedying geographic, economic, and other disparities by expanding the network of basic and ECD classrooms and increasing education access for out-of-school children. The second component aims to improve learning quality through curriculum revision and teacher recruitment and training. The third component supports capacity building for evidence-based decision-making, such as enhanced monitoring of student outcomes. The CPF will continue to support the GPE-funded Emergency Education Sector COVID-19 Response Project (P174035) through its closure in November 2021, which is providing food distribution, materials for distance learning, and assistance for a healthy reopening of schools.

84. The CPF aims to strengthen post-secondary education and TVET, with a focus on developing digital skills, to enhance opportunities for youth and drive inclusive growth. Following up on the Africa Higher Centers of Education (ACE) Project (P126974), the second regional ACE project (ACE2, P169064) is focused on revitalizing the Gambia Technical Training Institute (GTTI) to improve the quality of its technical training in line with skills required in key sectors, while supporting cross-cutting enablers, such as improved ICT skills. Given the larger gender gaps at the tertiary level of education, there is a specific focus on women, with centers required to have policies and specific interventions (training, and mentoring) to increase the number of women students, faculty, and leaders. Building on the well-established relationship with the MoBSE and the DE4A diagnostic, this positions the WBG for impactful engagements. CPF interventions will focus on: i) skills development for enhanced productivity in growth areas, including ICT; and ii) skills development for improved inclusivity of out of school youth, including in entrepreneurship and the informal sector. The interventions will take into account the specific barriers young women face.

G. Turn-Around Milestones and Portfolio Calibration

85. **Eligibility for the TAA is embedded in this CPF.** Based on the defined eligibility criteria (see Table 3), The Gambia meets all eligibility requirements to access the TAA, which provides enhanced support to countries emerging from conflict, social/political crisis, or disengagement, and where there is a window of opportunity for WBG to either re-engage or intensify engagement to support these countries to pursue major reforms to accelerate the transition out of fragility and build resilience. As such, addressing drivers of fragility and building on resilience is integral within the CPF and the WBG’s engagements in The Gambia over the coming years.

Table 3: TAA Eligibility Criteria

Eligibility criteria under IDA19	Eligibility Background
A CPIA of 3.0 or below, or a period of disengagement	In 2020 the CPIA score for The Gambia is 3.0, thus meeting the eligibility criteria.
The Government has in place a strategy or plan acceptable to IDA that describes how the country is turning around, including the concrete steps that the country will take to implement a reform agenda to accelerate its transition out of fragility and build resilience, and the corresponding milestones the Government commits to implement with support from the TAA	<p>The Government has prepared and completed its own Turnaround Strategy, which identifies key fragility constraints that impede the country’s ability to mitigate risks. The formulation of the strategy is underpinned by strong country ownership characterized by a highly consultative process and anchored on the NDP 2018 – 2021 and other sector policies and strategies. In coordinating the formulation of the TAA Strategy, a Steering Committee and a Technical Working Group were instituted.</p> <p>The Government’s strategy addresses the main drivers of fragility and is anchored around five strategic goals that are directly linked to the drivers of fragility and resilience factors, identified in the RRA, with a series of objectives, short-to long-term activities, as well as realistically ambitious milestones backed by measurable indicators for an initial three-year period.</p> <p>The Strategy was presented to Development Partners, CSOs and the private sector, and comments received were fully integrated into the Strategy.</p>
A CPF that makes a compelling case for WB support to the Government’s reform agenda	The CPF is structured around the drivers of fragility and factors of resilience outlined in the 2021 RRA and is aligned with the core objectives and principles of the Government Turnaround strategy. A portfolio recalibration exercise was undertaken with the country team to ensure the active and pipeline portfolio are aligned with the drivers of FCV and resilience factors. This is reflected in the CPF.

86. **The government has articulated a framework to monitor progress in the implementation of its Turnaround strategy.** This framework is part of the commitment that was shared with WBG; it is a key part of the government’s plan. It includes a set of critical measures that the government is committed to take, and a corresponding timeline (see Table 4 and Annex 2).

87. **The government’s framework focuses on actions that are critical for the overall success of the program, and it aims to be comprehensive.** As such, it includes actions that fall within WBG’s mandate and expertise, and that can be supported by IDA resources, including under the TAA; activities that fall outside the WBG mandate, which may be supported by other partners; and measures that the government intends to take without external support. This is based on a recognition that progress in transition agenda in The Gambia—and hence the effectiveness of IDA resources available under the TAA—will require the effective implementation of a comprehensive effort that spans across economic, social, political, and security dimensions.

88. **This government framework is an important assessment modality to determine whether the overall environment in The Gambia remains conducive to achieving the government’s own development goals as well as WBG’s objectives, and to allowing an efficient and sustainable use of additional IDA resources in The Gambia.** The commitments and measures in the framework are not conditionalities for further WBG support under the TAA, nor are they binding legal conditions. Rather, they provide monitoring indicators to credibly assess whether the country environment remains adequate for IDA-financed activities and resources to support The Gambia in achieving its Sustainable Development Goals and its prevention and resilience agenda.

89. **The plan’s implementation will be reviewed annually to confirm continued TAA eligibility.**³¹ The country’s continued access to TAA resources will be based on a comprehensive and qualitative review of the overall implementation of the government’s plan to transition out of fragility. Based on the IDA 19 TAA framework, progress in implementing the plan (for the reasons stated above) is a critical requirement for continuing to access TAA support. The TAA annual review will cover, among other things: (i) an update on the implementation of the Government’s reform agenda; (ii) an assessment of the Government’s performance against the agreed milestones; (iii) how TAA resources have been used and progress made in recalibrating the country program; and (iv) updates to the WB program and/or the milestones.

90. **WBG will coordinate with the government, partners, and other in-country stakeholders to monitor progress under the government’s plan.** WBG will monitor the situation closely through its dialogue with the government. It will also leverage existing monitoring and coordination platforms and partnerships, including with bilateral agencies and the UN system, to support the implementation and monitoring of the Action Plan. Cooperation with partners will play a key role in the monitoring of measures, particularly those that fall outside the World Bank’s mandate. The economic and institutional parts of the plan are comprehensively framed in the ongoing dialogue that WBG maintains with the authorities. Other measures that are part of the government’s monitoring framework, including with regards to reconciliation and security, are under continual review by a range of actors, including the UN, development partners, civil society organizations (CSOs), think tanks, academics, and religious leaders. WBG may rely on information they can provide in this context. CSOs may also provide feedback on specific indicators depending on their area of expertise.

91. **The process to formulate the milestones and develop The Gambia’s TAA strategy was broad based and inclusive.** The process was led by the Government of The Gambia, which established an inter-ministerial committee that consisted of a Steering Committee headed by the Minister of Finance and Economic Affairs and a Technical Working encompassing 16 line ministries and agencies to oversee the process of formulating the Strategy and corresponding milestones. It involved establishing working groups

³¹ As per IDA19 FCV envelope implementation guidelines dated May 19, 2020: When continuation of eligibility is not confirmed, access to the FCV Envelope is discontinued, and the country returns to regular PBA in the following FY.

by strategic goal, drew in technical and sectoral experts from the Government of The Gambia and WBG, followed by discussions at the technical level, with development partners, to refine and strengthen the monitoring framework and strategy. The structure set up for the preparation of the TAA strategy will remain throughout implementation including a technical committee in charge of monitoring progress, co-chaired by the PS of the Ministry of Finance and Economic Affairs and the World Bank, with a broad participation of other stakeholders such as donors, private sector and CSOs. The steering committee co-chaired by the Minister of Finance and the World Bank will provide oversight to ensure the implementation of the strategy and attainment of the agreed milestones. See Annex 2 for details on the TAA development process and monitoring framework.

H. Implementing the CPF

92. **The FY22-26 CPF will adopt a flexible approach to programming given uncertainties associated with the COVID-19 pandemic.** Supported by the WBG's high level engagement with the Government, the CPF seeks to maximize IDA19's leverage through a top-up from the TAA to help accelerate the country's path out of fragility. The WBG acknowledges that the IDA19 cycle and the TAA will end before the CPF period. Accordingly, the WBG will be agile and flexible in its approach, initially focusing on delivering pipeline programs, then undertaking an early Performance and Learning Review (PLR) in FY24 to document changes to the country context, provide an update on TAA milestones, propose needed changes to the CPF program, and more fully detail the pipeline of operations in the CPF's later years. A second PLR may also be conducted to further refine the CPF program in response to changes in the country context.

93. **Reflecting lessons from the CEN, the CPF will adopt approaches to strengthen government and stakeholder ownership of reforms.** To maximize development impacts, the WBG plans to support larger, more transformational programs carefully combining and sequencing ASA and lending operations. The CPF will leverage resources of the entire WBG in operations, and, as outlined in this CPF, the WB, IFC and MIGA will adopt an integrated approach to engaging in The Gambia. The WBG will develop and implement a program to build client and PIU capacity in FM, Procurement, and Social and Environmental standards. The WB will support the Government in strengthening citizens engagement aspects of projects.

94. **The CPF inherits a substantial active lending portfolio, and is seeking a significant increase in the IDA19 allocation through the TAA.** The active portfolio includes IDA commitments of US\$227 million for six national projects, and US\$125 million for three regional projects in education and energy (see Annex 6 for details). Looking ahead, the Gambia's IDA PBA for FY22 is US\$80 million³², with similar annual levels expected in FY23-24. The TAA allocation is assumed to expand this envelope by 125 percent, subject to annual reviews of milestones in an updated TAA matrix, which includes "second generation" reforms. In FY21, the WBG approved US\$30 million in IDA for The Gambia Essential Health Services Strengthening Project (P173287). In FY22, the GIRAV project for US\$30 million was approved in Q2 and The Gambia Second Fiscal Management, Energy and Telecom Reform DPF (P173150) for US\$20 million is slated to be approved in Q3/early Q4. The CPF will make strategic use of TFs as in the FY18-21 CEN. For example, the ESSP and the Gambia Essential Health Services Strengthening Project were each co-financed, respectively, by the Global Partnership for Education and the Global Fund to Fight AIDS, Tuberculosis and Malaria.

³² Referenced IDA19 and IDA20 volumes are indicative. Actual PBA will be determined annually and will depend on: (i) total IDA resources available; (ii) the number of IDA-eligible countries; (iii) the country's performance rating, per-capita gross national income, and population; (iv) implementation of IDA's Sustainable Development Finance Policy (SDFP); and (v) the performance and other allocation parameters for IDA borrowers

95. **The CPF will continue to leverage regional projects to magnify development results.** Inclusive growth and poverty reduction have been stymied partly due to The Gambia's weak regional integration in such sectors as energy, telecommunications, agriculture, and education. Regional projects can have disproportionately high impacts in The Gambia given its small size and geography. The CPF will focus on implementing the second ACE project in education and complementary regional projects in energy to enhance regional T&D infrastructure, regional energy trade, and solar power. Looking forward, the CPF will seek to leverage regional engagements in the digital economy and coastal resilience.

96. **Without the TAA, the CPF resource envelope will be severely limited and support a much narrower engagement.** Given the WBG's focus on larger, transformative projects, the CPF without access to the exceptional TAA resources will support few new lending projects outside of active projects, such as in energy and human development, and current pipeline activities, such as GIRAV. Without the TAA, the WBG will give priority to new operations supporting the consolidation of gains in governance, as this is critical to restoring public trust, support for the digital economy as digitalization is catalytic, the blue economy given the climate impacts and expanding our investments in human capital.

97. **Though the Government is making progress on improving FM and procurement, PIUs will continue to use WBG procurement and FM systems until country reforms are more advanced.** As noted above, the WBG is supporting the authorities to improve the transparency and accountability of public spending through reforms to PFM and procurement. The FY21 DPF and FY20 Fiscal Management Development Project are supporting e-procurement and more competitive procurement methods. In addition, the WB has assisted with preparing standard procurement documents and professionalization of procurement functions. The WBG is assisting The Gambia to extend coverage of the IFMIS, support a single Treasury account, and improve auditing, budget execution, accounting, and financial reporting. Projects financed by the WBG are implemented through PIUs in sector ministries. The WBG has assessed that the country's FM and procurement systems are not sufficiently evolved to fully adopt them in WBG projects. Accordingly, PIUs will continue to follow standard WBG Procurement Regulations.

98. **The CPF will deepen support for citizen engagement to improve the accountability and effectiveness of governance.** In line with the NDP objective of strengthening citizen engagement, the CPF will support the development of the Citizen Engagement Country Platform (CECP) in collaboration with DPs to facilitate structured and continuous engagement of key development stakeholders and the Government. The CECP will help inform the country's development priorities and increase stakeholder awareness of government activities, thus promoting public transparency and accountability. It will also promote inclusive multi-stakeholder engagement and CSO contributions to learning, monitoring, and evaluating environmental and social risk management, particularly in the context of mainstreaming the Environmental and Social Framework. The WBG will develop a Citizen Engagement Country Roadmap that articulates country-level citizen engagement objectives; outlines areas of focus; defines responsibilities, feedback systems, and grievance mechanisms; and sets out concrete steps to be undertaken during the CPF period.

99. **The WBG will carefully monitor The Gambia's progress on the TAA milestones and CPF results, and continue to help build capacity in statistics and evidence-based policymaking.** The NDP identifies M&E as a key pillar of its Accountability Framework. The WBG will work closely with the Government and partners to monitor and report on progress on TAA milestones. The CPF results framework in Annex 1 features diverse indicators and milestones to measure progress on the CPF programs, and will be updated at the PLR stage. The WBG will train staff in PIUs to improve their capacity to track and report on project results. The CPF will continue providing TA to build capacity of the Gambia Bureau of Statistics (GBoS) and

other stakeholders in data collection, preparation, and analysis. In recent years, the WB supported a 2019 migration survey, a 2020 national household survey, and a 2020 high-frequency survey to monitor COVID-19 impacts on households. The WBG is working to strengthen analytical skills on poverty measurement and mapping, and set up a partnership with GBoS and the Public Utilities Regulatory Authorities (PURA) for Big Data for Development.

100. **During the CPF period, the WBG will strengthen its engagement with DPs.** The WBG coordinates closely with other DPs in The Gambia. The WBG has a close partnership with the IMF on the macro-fiscal stability and revenue mobilization agenda in the context of the DPF series and the Fiscal Management Development Project, and has leveraged synergies with UN agencies in such areas as security sector reform and COVID-19 health response. The WBG intends to explore additional synergies with DPs, and expects that new operations, such as in agriculture and the digital economy, will catalyze greater coordination with partners, including upstream agreement to determine specific expertise that each partner can contribute to activities.

IV. MANAGING RISKS TO THE CPF PROGRAM

101. **The overall risk to the CPF’s achieving its objectives is assessed as Substantial.** Despite significant progress on key governance and economic reforms and basic services, The Gambia remains a fragile state with weak institutions; political tensions and uncertainty in the aftermath of the December 2021 elections; and persistent macro-fiscal challenges, especially in the wake of COVID-19, which contributed to stagnant growth and an uptick in poverty. The WBG’s programmatic support undertaken in collaboration with the Government and DPs in areas benefitting from good client ownership and ongoing WBG assistance, including in governance, economic resilience, and basic service delivery, will help alleviate the overall risk to the WBG program. The most salient risks are described below.

Table 4. Systematic Operational Risk-Rating Tool (SORT)

Risk Categories	Ratings (H, S, M or L)
Political and governance	Substantial
Macroeconomic	High
Sector strategies and policies	Moderate
Technical design of project or program	Moderate
Capacity for implementation and sustainability	Substantial
Fiduciary	Substantial
Environmental and social	Substantial
Stakeholders	Moderate
Overall	Substantial

102. **The Political and Governance Risk is rated as Substantial.** Despite achieving a track record of governance reforms, The Gambia continues to suffer from a complex political economy, weak governance, and political tensions. The Government has undergone reshuffles, and political opposition has increased as noted during the recently completed Presidential elections. There is widespread dissatisfaction with the ongoing transition and lingering impacts of the pandemic could exacerbate political tensions and hinder reform. The WBG is mitigating these risks by providing programmatic assistance in areas where the Government has already made substantial headway with WBG support, including in macro-fiscal and energy reforms. The WBG will carefully sequence instruments to help ensure client ownership and commitment, by starting with diagnostics to help authorities understand challenges, and combining IDA

financing with hands-on TA to implement reforms, such as in e-governance and urban and coastal resilience. The WBG is carefully planning interventions with the IMF and other DPs to accelerate and incentivize reform. The WBG will also assist authorities to develop and implement a communications strategy to communicate reforms and results to the public to enhance public trust and strengthen the social contract.

103. **Macroeconomic risks are High.** The Gambia has made headway on fiscal and economic reforms, particularly in debt management and PFM, however, COVID-19 halted growth and dampened the short-term economic outlook. The focus of budget support and investment lending on gradual reform building on previous successes and the WBG's joint work with the IMF partially mitigate this risk. In particular, the IMF's three-year ECF program reflects the authorities' commitment to fiscal and debt sustainability, and is expected to crowd in additional support from DPs to further strengthen debt sustainability and economic growth. The Gambia has a fragile track record on macro performance and relies heavily on external donor support.

104. **Risks related to Institutional Capacity for Implementation and Sustainability is Substantial.** The Gambia remains a fragile state with weak institutions and poor coordination among ministries, which could impede the delivery of WBG projects. The portfolio risks being undermined by limited client ownership over reforms, and weak capacity in PIUs. To help mitigate this risk, the WBG will ensure project designs are simple with realistic results, and ensure all lending projects integrate capacity building components. Furthermore, COVID-19 has hindered in-person supervision of projects which increases the implementation risks of projects. The Gambia in coordination with other countries in the Country Management Unit will be exploring Geo-Enabling Initiative for Monitoring and Supervision (GEMS) to strengthen project supervision. The WBG will also support improved communications among ministries, DPs, and stakeholders.

105. **Fiduciary risk is rated as Substantial.** Despite active WBG support for improving the transparency and accountability of PFM, The Gambia's procurement system still contends with weak capacity and limited competition, and PIUs have faced difficulties in recruiting skilled procurement specialists amid a limited pool of qualified applicants. The CPF's support for procurement reform, including e-procurement and greater public disclosure of bids and awards, and the WBG-supported program to build financial management and procurement expertise, will partially mitigate this risk. The WBG will enhance trainings of PIU staff in procurement and financial management.

106. **Environmental and social risks are rated as Substantial.** As noted above, The Gambia is vulnerable to a range of shocks brought about by climate change, natural disasters, and incremental environmental challenges such as pollution, deforestation, and land degradation. Likewise, a range of social challenges ranging from social exclusion of vulnerable groups and individuals such as persons with disabilities, women, children, youth, and rural communities in access to services, outdated land acquisition and compensation laws, and weak citizen engagement practices, among others, also contribute to the Gambia's vulnerability. However, the legal and institutional framework for environmental and social risk management are often inadequate or inappropriate for effectively managing risks, leading to fragmentation, weak institutional and client capacity, weak enforcement and project implementation delays. The CPF will support the systematic strengthening of the Government's systems and capacity in environmental and social risk management across key sectors.

Annex 1. CPF Results Matrix

FOCUS AREA 1: Strengthen Transparency, Accountability and Effectiveness in Governance		
<p>This Focus Area seeks to improve key aspects of The Gambia’s governance and fiscal and economic management, with a view to improving the transparency, accountability, and effectiveness of the public administration and creating fiscal space for productive investments in infrastructure and human capital. Under this Focus Area, the WBG will adopt a whole-of-government approach to public sector modernization and e-governance (GovTech).</p>		
Objective 1.1. Strengthen core public institutions for improved service delivery and citizen engagement		
<p>Intervention Logic. Insufficient capacity in public administration and limited opportunities for citizen engagement have detracted from the accountability and transparency of public service delivery. Key deficiencies include an unsustainably large civil service lacking adequate accountability measures and incentives; weak domestic capacity in environmental and social risk management; limited capacity in statistics detracting from evidence-based policymaking; and deficiencies in PFM, particularly procurement. In addition, the Government lacks sufficient channels for citizen engagement and input on government priorities and projects, impeding transparency and accountability. In line with client demand and the Government’s Civil Service Reform Program (CSRP), the CPF will support the development of an institutional performance management framework and strengthen client capacity and systems for statistics and environmental and social risk management. Building on DPF1 supported reforms, the DPF2 and investment lending will support PFM reforms, updating of procurement regulations, and implementation of an Electronic Government Procurement (e-GP) system, which are expected to increase the competitiveness and accountability of procurement. CPF assistance will build capacity of procuring organizations, such as by increasing the number of certified procurement specialists, with a focus on women. The WBG will support the development of a GovTech program—a whole-of-government approach to public sector modernization that places the citizen at the center of reforms. The GovTech program will improve efficiency and interoperability of core government operations and will be based on: (i) citizen-centric public services that are universally accessible; (ii) a whole-of-government approach to digital government transformation; and (iii) simple, efficient and transparent government systems. This will include the development of a Citizen Engagement Country Platform (CECP) to ensure continuous input from Gambians on government priorities and projects, and a Citizen Relationship Management system (CRM) for case management and complaints.</p>		
CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Institutional framework for performance management designed and implemented Baseline: Not implemented in 2020 Target: Implemented by 2026</p> <p>Indicator 2: Increase in share of people using online government services as a percentage of the total number of Internet users (gender disaggregated) Baseline: 0 percent in 2020 Target: 60 percent by 2026 (of whom 50 percent women)</p>	<p>Indicator 1: Value of single source contracting regulated by GPPA (percent of total) Baseline: 75 percent in 2019 Target: 30 percent in 2026</p> <p>Indicator 2: Number of services for which citizen engagement mechanisms developed Baseline: 0 services in 2020 Target: 10 services in 2026</p>	<p>Ongoing Activities</p> <ul style="list-style-type: none"> - Fiscal Management Development Project (P166695) - The Gambia Programmatic TA on Fiscal Management (P174753) - The Gambia Poverty Assessment (P177139) <p>Proposed Lending</p> <ul style="list-style-type: none"> - Gambia Second Fiscal Management, Energy and Telecom Reform Development Policy Financing (P173150) - Public Administration Modernization for Citizen Centric Service Delivery Project (P176924) <p>IFC advisory collaboration on 2nd DPF</p>

Objective 1.2. Strengthen macro-fiscal stability and domestic revenue mobilization

Intervention Logic. Limited capacity in debt and public investment management and weak performance of SOEs have contributed to structural deficits and high debt, exacerbated by limited government capacity to raise revenue linked to weaknesses in tax policy and tax administration, including weak core tax administrative systems and lack of data-driven approaches. The Gambia’s tax-to-GDP-ratio was 10.3 percent in 2018—well below the sub-region average of 17 percent. Gambian authorities seek to improve debt and public investment management and the financial performance and oversight of SOEs to increase fiscal space for pro-poor investments, while strengthening revenue collection by modernizing basic tax functions, including through investments in IT systems. Building on DPF1-supported reforms, the DPF2 and Fiscal Management Development Project (P166695) will support activities to strengthen debt management and SOE performance, such as debt management program prioritizing concessional borrowing and a reduction in pipeline external loans; implementation of a medium-term debt strategy; expansion in debt coverage and reporting; and SOE audits and SOE performance contracts. The CPF will strengthen public investment processes by supporting the development of project selection criteria and a review of the process for implementing, monitoring, and maintaining infrastructure projects. Informed by an evaluation under the Tax Administration Diagnostic Assessment Tool (TADAT), the Fiscal Management Development Project (P166695) will strengthen the MoFEA’s capacity for tax policy formulation and implementation and assist the Gambia Revenue Authority (GRA) to improve revenue collection and taxpayer services. In line with client priorities, activities of this project will support the creation of Tax Policy Unit (TPU) within MoFEA; development of a medium-term revenue strategy; and digitization of tax administration functions to permit electronic tax registration, electronic filing (e-filing), electronic payments (e-payments). WBG support is expected to contribute to improved tax compliance and greater tax revenue over the longer term.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Reduction in fiscal transfers to SOEs (% of GDP) Baseline: 1.0 percent in 2020 (prel.) Target: 0.3 percent by 2026 (a reduction of 70%)</p> <p>Indicator 2: Value Added Tax (VAT) Gross compliance ratio (Percent) Baseline: 26 percent in 2020 Target: 40 percent by 2026</p>	<p>Indicator 1: Annual borrowing plan is developed and executed Baseline: Not executed in 2020 Target: Executed annually by 2023</p> <p>Indicator 2: Existence of a three-year public investment program (PIP) of prioritized projects Baseline: No in 2020 Target: Yes by 2023</p>	<p>Ongoing Activities - Included under P166695 referenced in Focus Area 1.1 - The Gambia Programmatic TA on Fiscal Management (P174753)</p> <p>Proposed Lending - Included under P173150 referenced in Focus Area 1.1</p> <p>IFC advisory collaboration on FMD project</p>

FOCUS AREA 2: ENABLE INCLUSIVE AND RESILIENT PRIVATE SECTOR DRIVEN JOB CREATION

This Focus Area aims to accelerate inclusive growth and stimulate jobs by investing in growth-enabling infrastructure; strengthening the role of key economic sectors in job creation; building the foundation of a digital economy, and increasing urban and coastal resilience and sustainability. Under this Focus Area, the WBG aims to empower the private sector as an engine of employment and poverty reduction, while supporting activities to build resilience and tackle climate change, including through climate change adaptation and mitigation.

Objective 2.1. Increase access to sustainable energy and clean water

Intervention Logic. Limited access to reliable, low-cost, and sustainable energy has been an enduring challenge in The Gambia. Only 60 percent of Gambians have an electricity connection. The Gambia’s T&D system is inadequate and impedes the regional energy trade. NAWEC is not financially viable and has not adequately maintained and expanded energy infrastructure. Similarly, NAWEC has struggled to provide reliable piped water services to its customers, who represent 25 percent of the population. Key challenges include dilapidated infrastructure, outdated assets, and weak technical capacity within its water and sewerage arm. On the energy side, the Government has developed an energy sector roadmap identifying investments to modernize the energy system. With WBG support, the Government has made progress on the first phase of this roadmap, including rehabilitating power plants in Kotu and Brikam and investing in initial distribution infrastructure, which have helped reduce blackouts in the GBA. The CPF will focus on implementing a comprehensive package of four national and regional lending projects totaling US\$218m in IDA commitments to improve all facets of the energy supply chain. The Gambia Electricity Restoration and Modernization Project (P163568) will continue activities to improve NAWEC’s operational performance and its capacity to dispatch variable renewable electricity, including through the first utility-scale solar plant. Through an Additional Financing (P173161) approved in June 2020, the GERMP will fund investments in water infrastructure, such as improvements in water quality at selected water treatment stations; rehabilitation of water storage tanks; civil works to connect 5,000 households to the network; energy efficiency measures; and a pilot to reduce physical and commercial losses. Part of the funds will also be used for pandemic-related water, sanitation and hygiene responses. The OMVG Regional Interconnection Project (P146830) will invest in transmission lines connecting The Gambia to the West Africa Power Pool (WAPP). The ECOWAS - Regional Access Project (P164044) will invest in distribution infrastructure and grid densification. The Solar Development in Sub-Saharan Africa Project - Phase 1 (P162580) is supporting the development of a regional solar park in The Gambia. The Second Fiscal Management, Energy, and Telecom Reform DPF will support further reforms to strengthen NAWEC’s corporate governance and financial and operational performance. The CPF portfolio is geared towards crowding in private sector investment aligned with the energy sector roadmap, by transforming NAWEC into a creditworthy utility able to attract reasonably priced IPPs.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Households having access to electricity through on-grid and off-grid solutions (percentage) Baseline: 60 percent in 2018 Target: 90 percent in 2026</p> <p>Indicator 2: Number of people provided with access to water Baseline: 0 in 2020 MTR target: 39,000 in 2024 End target: 64,000 in 2026</p>	<p>Indicator 1: Aggregate Technical, Commercial and Collection Losses in Electricity Baseline: 22 percent in 2020 Target: 19 percent by 2026 Source: NAWEC</p> <p>Indicator 2. Number of water storage tanks repaired Baseline: 0 in 2020 Target: 3 in 2026</p>	<p>Ongoing Activities</p> <ul style="list-style-type: none"> - OMVG Interconnection Project (P146830) - Gambia Electricity Restoration and Modernization Project (P163568) - ECOWAS-Regional Electricity Access Project (P164044) - Solar Development in Sub-Saharan Africa Project - Phase 1 (P162580) - Infrastructure Sector Assessment Program (InfraSAP) <p>Proposed lending</p> <ul style="list-style-type: none"> - Included under P173150 referenced in Focus Area 1.1 <p>IFC Activities</p> <p>Proposed development of on-demand containerized 15MW solar PV rental solutions (estimated total investment US\$11m, including US\$3m of IFC Own Account)</p>

Objective 2.2. Transition from subsistence to commercial-oriented agriculture

Intervention Logic. The Gambia’s dependence on subsistence, rain-fed agriculture has limited opportunities for inclusive growth and increased the economy’s susceptibility to climate change. Agriculture contributes 17 percent of GDP and is the source of livelihood for 80 percent of the rural population. Nearly three quarters of the poor and 91 percent of the extreme poor are farmers. However, subsistence agriculture has limited economic growth and rainfed crop and livestock production systems have enhanced susceptibility to droughts and other climate impacts. The Government aims to tap the agriculture sector’s potential for poverty reduction by increasing support for commercial and market-oriented agriculture. However, smallholders and agribusinesses face limited access to finance, insufficient access to inputs and technologies, a poor business environment, and the absence of sanitary and quality controls. Poor-quality feeder roads in rural areas impede agricultural productivity and increase logistics costs. Building on the CEN’s support, the GIRAV (P173070) will promote the development of inclusive and competitive agriculture value chains, focusing on smallholder farmers and agribusinesses. The GIRAV will seek to improve the business environment for agriculture development; build a productive and climate-resilient agri-food system; and mobilize productive private investment along key value chains. IFC plans to provide Advisory Service (AS) programs to support agribusiness SMEs and FIs to prepare business plans.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Increase in volume of marketed output at the beneficiary level (percentage) Baseline: 0 percent in 2021 Targets: 100 percent by 2026</p> <p>Indicator 2: Increase in productivity of targeted agricultural commodities (rice, maize, horticulture) by project direct beneficiaries (Percentage) Baseline: 0 percent in 2021 Targets: 100 percent by 2026</p> <p>Indicator 3: Private agri-business investments mobilized to match the project grant (US\$) Baseline: US\$0 in 2020 Target: US\$3.90 million 2026</p>	<p>Indicator 1: Number of farmers reached with agricultural assets or services (disaggregated by gender and youth) Baseline: 0 in 2021 Target: 20,000 by 2026 (of whom 10,000 women)</p> <p>Indicator 2: Agribusiness firms-led by women and youth fully equipped with modern irrigation equipment (hectares) Baseline: 105 in 2021 (done under GCAV) Target: 145 by 2026</p> <p>Indicator 3: Productive Investment Sub-Projects (PIS) financed through the matching grant mechanism: (Number) Baseline: 2 PIS-led by SMEs (under GCAV) Targets: 372 PIS of which 12 led by SMEs, 300 by individuals (at least 40 percent by women and 30 percent by youth), and 60 by groups, by 2026</p>	<p>Proposed Lending - Gambia Inclusive and Resilient Agricultural Value Chain Development Project (P173070)</p> <p>IFC Activities Proposed advisory for combined Agribusiness and FIG AS Capacity Building Programs Proposed support to local insurance companies on design of agri-insurance products.</p>

Objective 2.3. Expand access to high-quality affordable broadband connectivity and digital finance

Intervention Logic. The Government aims to develop a digital economy, including through affordable access to broadband and e-government services, but faces challenges in telecom regulations and persistently low ICT indicators. Delays in liberalizing the wholesale fiber optic backbone and poor performance of GAMTEL and GAMCEL have contributed to weak delivery of digital services. Fixed broadband subscriptions per 100 inhabitants stand at a mere 0.19. The number of active sim cards per 100 inhabitants has reached 136, but only 66 percent of active sim cards use data. The usage of 3G and 4G services remains low at 55.5 percent and 4.5 percent, respectively. Affordability remains a critical issue, as data-only mobile broadband accounts for 9.2 percent of GNI per capita versus 3.1 percent in Senegal, placing The Gambia 159th of 179 countries in the 2019 ITU mobile data and voice affordability ranking. The Government has developed a Digital Roadmap for 2020-2024 focused on improving regulatory policies, upgrading broadband and last mile connections, and strengthening cybersecurity and e-government services. The ongoing DPF series is supporting liberalization of the telecom sector to improve digital services and increase broadband adoption. In addition, the DPF series is supporting restructuring of GAMTEL and GAMCEL to improve their financial and operational performance and promote private sector participation. New operations of the CPF will support expanding affordable access to digital infrastructure and digital finance—with a focus on rural areas and female users—and critical digital enablers, such as cybersecurity, as well as further digitizing back-office systems (G2G) and front-end service delivery (G2B and G2C).

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Reduction in the price of Internet, as measured by average price of 1GB mobile data price per month as percent of monthly GNI Baseline: 6.7 percent in 2020 (based on Q4 2020 data from Research ICT Solutions / A4AI) Target: 2 percent by 2026 (based on the Broadband Commission target)</p> <p>Indicator 2: Number of active mobile money accounts Baseline: 20,783 in 2020 (based on IMF Financial Access Survey) Target: 35,000 by 2026</p>	<p>Indicator 1: Share of population covered by 4G network Baseline: 36 percent in 2019 Target: 45 percent in 2026</p> <p>Indicator 2: Number of operators using the ECOWAN fiber optic network Baseline: 6 in 2019 Target: 9 in 2026</p>	<p>Proposed Lending - Included under P166695 referenced in Focus Area 1.1 - West Africa Regional Digital Integration Project (P176932)</p> <p>IFC Activities - Advisory on development of a consortium for management and investment of national backbone (NBN and ECOWAN) (estimated advisory fund: US\$5m) - DigiLab project</p>

Objective 2.4 Build urban and coastal resilience and sustainability

Intervention Logic. The Gambia faces threats to its blue economy, including high vulnerability of its coastal and urban areas and the tourism sector to climate-related hazards, such as storms, floods, drought, and coastal erosion. Urbanization has increasingly exposed the GBA to hazards, which are expected to worsen under climate change. The tourism sector, a key contributor to GDP, suffers from insufficient diversification, underinvestment, low sustainability, and declining market share, particularly since the loss of Thomas Cook services. The country experienced a substantial drop in tourist arrivals due to COVID-19, contributing to revenue losses for hotels of US\$125 million. The Government seeks to improve the resilience of urban and coastal areas and support a recovery in tourism to promote poverty reduction. With assistance of The Gambia Integrated Urban Flood and Coastal Resilience Program (P172822), authorities have mapped urban and coastal areas, modeled risks, and developed of a multi-sectoral investment plan, and will focus on the Program’s second phase on supporting nature-based solutions, green infrastructure, solid waste management, and recycling. On a regional level, the West Africa Coastal Areas (WACA) Resilience Investment Project II (P175525) will strengthen the resilience of communities and ecosystems in The Gambia (and Ghana and Guinea-Bissau), including by improving the management of coastal and marine ecosystems; enhancing the sustainable financing of protected areas; and decreasing the number of households with exposure to flooding, pollution, and erosion. In tourism, the WB is supporting a Public Private Dialogue to support a post-COVID-19 recovery and is providing technical assistance to ensure the development of more sustainable and resilient tourism practices. The WB expects to finance a regional operation to transform the tourism sector’s value proposition towards sustainable blue/green offerings. The regional project will support a regional recovery and build resilience through regional approaches to policy, capacity building, knowledge sharing, and financial support. TA from IFC will support a recovery, including by developing new tourism offerings, strengthening the enabling environment, and supporting destination development, marketing strategies, and ease of investor entry.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Number of people protected by resilient infrastructures/solutions against urban or coastal flooding Baseline: 0 in 2020 Target: 250,000 by 2026</p> <p>Indicator 2: Increased revenue of tourism related MSMEs (gender disaggregated) Baseline: 0 in 2020 Target: 15% by 2026</p>	<p>Indicator 1: Number of government agencies having adjusted or adopted policies or instruments promoting urban/coastal resilience Baseline: 0 in 2020 Target: 2 by 2026</p> <p>Indicator 2: Number of tourism sites upgraded Baseline: 0 in 2020 Target: 2 by 2026</p>	<p>Ongoing Activities - TF on The Gambia Integrated Urban and Coastal Resilience Program (P172822) - ASA on The Gambia Land Sector Dialogue (P177418)</p> <p>Proposed Lending - West Africa Coastal Areas Resilience Investment Project II (P175525) - Tourism Recovery, Diversification, and Resilience in The Gambia (P177179)</p> <p>IFC Activities Advisory on accommodation & Tourism Services (estimated funding: US\$0.3M)</p>

FOCUS AREA 3: ENHANCE HUMAN CAPITAL INVESTMENTS TO DEVELOP A PRODUCTIVE WORKFORCE

This Focus Area seeks to strengthen health, education, and social protection services, particularly for women and youth, with a view to enhancing human capital and enabling productivity and private sector growth. Assistance from the WBG under this Focus Area will continue to address the health impacts of COVID-19; expand primary healthcare services; scale and improve the coordination and targeting of social protection; and expand education services, with a focus on TVET. This Focus Area aims to contribute to a rise in The Gambia’s HCI, which in 2020 was 0.42.

Objective 3.1. Improve the quality and utilization of essential health services

Intervention Logic. The Gambia’s health sector is inadequately funded in the context of lingering COVID-19 challenges and continued low indicators. Health expenditure at 1.1 percent of GDP is low relative to regional peers. The health sector is under pressure due to high population growth, deterioration of infrastructure, shortfalls in supplies, and limited skilled personnel. The pandemic continues to pose risks to Gambians’ health despite advances in COVID-19 detection and treatment. High child mortality and malnutrition are linked to insufficient water, sanitation, and health services and limited nutrition programs, particularly among poor and vulnerable households. Most health care facilities are dilapidated and ill-equipped to deliver a high and consistent quality of care. Through the COVID-19 Preparedness and Response Project, the CPF will continue to assist health authorities in preventing, detecting, and responding to COVID-19, and in strengthening public health preparedness, such as by training healthcare staff, equipping hospitals, and ensuring adequate treatment centers. The CPF will focus on implementing the Gambia Essential Health Services Project (EHSP, P173287), which followed the recently closed Maternal and Child Nutrition and Health Results Project (MCNHRP, P143650). The EHSP will apply performance-based financing grants to health facilities to deliver essential health care services in five rural regions encompassing 40 percent of the population. The EHSP will expand the package of essential services offered under the MCNHRP to include integrated management of neonatal and childhood illnesses, infectious diseases, and non-communicable diseases. The CPF will support additional financing to expand the support to strengthening essential health services across the country.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Essential Health Services Coverage Index (percentage)³³ Baseline: 45.90 percent in 2019 Target: 56 percent by 2026</p> <p>Indicator 2: Population vaccinated against COVID-19, as a percentage of the priority population targets defined in the national plan (percentage) Baseline: 0 percent in March 2021 Target: 40 percent in March 2026</p>	<p>Indicator 1: Health facilities that can perform diagnostic services at the time of the health facility quality of care assessment (percentage) Baseline: 10.5 percent in 2019 Target: 30.0 percent by 2026</p>	<p>Ongoing Activities</p> <ul style="list-style-type: none"> - The Gambia COVID-19 Preparedness and Response Project (P173798), (P175740 – AF), (P176125 - AF) - The Gambia Essential Health Services Strengthening Project (P173287) - Human Capital Review <p>Proposed Lending</p> <p>Additional Financing to The Gambia Essential Health Services Strengthening Project (P177263)</p>

³³ The Essential Health Services Coverage Index represents on a scale of 0 to 100 the geometric mean of six tracer indicators. These indicators include contraceptive prevalence rate; antenatal care, four or more visits; delivery in a health facility; fully immunized children; children ages 6–23 months who received minimum acceptable diet; and children under age 5 for whom advice or treatment was sought for symptoms of acute respiratory infection.

Objective 3.2. Increase the support to poor and vulnerable households

Intervention Logic. The social protection system is undermined by weak coordination, limited funding, and poor coverage. Programs are not adequately coordinated among MDAs and stakeholders. The Government lacks a central database of information on SP programs and a national-level M&E framework. The pandemic posed acute short-term shocks on Gambian lives and livelihoods. The SCD emphasized a need to create a National Social Assistance Program. The Government and development partners have sought to address immediate-term pandemic needs through a plethora of interventions, while working toward an inclusive and comprehensive social protection system. With WB support, the Government has strengthened sector coordination and laid the foundation for the Nafa Program—a cash transfer and Social and Behavioral Change Communication (SBCC) program targeting extremely poor households that includes a focus on challenging gender roles, norms around GBV, and emphasizing the important role women play in household decision-making. In line with client and SCD priorities, the CPF will support implementation of the Social Safety Net project (SSNP, P167260). This project has supported establishment of a Social Protection Secretariat and development of a unified social registry. In June 2020, the project was restructured to support Nafa Quick, a short-term program providing CTs to households vulnerable to pandemic impacts, which benefitted 78,000 households. In addition to the Nafa Program, the SSNP will support the creation of a social registry and establishment of a national M&E framework. The CPF will support additional financing to support the expansion of the social safety net program, an ongoing ASA to increase understanding of barriers to women’s economic empowerment, and map possible livelihoods programs to which extremely poor beneficiaries could be referred after the cash transfers.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Percentage of beneficiary households selecting a female household member as cash transfer recipient Baseline: 0 in 2019 Target: 70% by 2026</p> <p>Indicator 2: Social Registry in place and covering 30 districts Baseline: 0 districts covered in 2020 Target: 30 districts covered by 2026</p>	<p>Indicator 1: Cash Transfer Program for the extreme poor established Baseline: Not established in 2020 Target: Established by 2026</p>	<p>Ongoing Activities</p> <ul style="list-style-type: none"> - The Gambia Social Safety Net Project (P167260) - ASA on Barriers to Female Economic Empowerment (P175059) <p>Proposed Lending</p> <p>Additional Financing to The Gambia Social Safety Net Project (P176659)</p>

Objective 3.3. Upgrade the quality of education and technical and vocational skills

Intervention Logic. Despite recent gains in enrollment, The Gambia still faces challenges in education access and quality. Education access remains lower than the SSA average across all levels. Enrollment and completion rates are lower in rural areas. According to the 2020 HCI, a child in The Gambia will complete only 5.4 years of learning adjusted years of schooling. The sector still faces a lack of qualified teachers. Lack of opportunities in TVET stymies opportunities for a surging youth population. The Government seeks to continue to improve basic and secondary education and strengthen TVET programs to boost market-relevant skills. Under the CPF, the Education Sector Support Project (ESSP, P162890) will continue to increase access to ECD and basic education and strengthen the quality of teaching and learning, including through curriculum revision and teacher recruitment and training. The CPF will support the ongoing Emergency Education Sector COVID-19 Response Project (P174035), which supports distance learning and the healthy reopening of schools with an emphasis on addressing the specific risks (such as early childbearing) that girls face due to interruptions to school-based learning. Through the second regional ACE project (P169064), the CPF will focus on revitalizing the Gambia Technical Training Institute (GTTI) to improve the quality of its technical training in line with skills required in key sectors. Notably, the CPF will support the full operation of an Emerging Center for Science, Technology and Engineering for Entrepreneurship at the GTTI, which will entail supporting teaching and learning infrastructure for three core engineering programs, implementing accredited curricula, and actively enrolling students. New CPF interventions may focus on two priority areas: skills development for enhanced productivity in growth areas, including ICT; and skills development for improved inclusivity of out of school youth. Measures that the CPF might support include: 1) reforming the TVET system in collaboration with TVET service providers and the private sector; 2) strengthening capacity of youth services agencies; 3) developing competency-based certified skills programs by qualified providers; and 4) developing a labor market information system.

CPF Objectives Indicators	Supplementary Progress Indicators	WBG Program
<p>Indicator 1: Average score of the Reading Comprehension section of Early Grade Reading Assessment (EGRA), Grade 3 in public schools (number, gender disaggregated) Baseline: 1.23 in 2020 Target: 2.00 by 2026</p> <p>Indicator 2: Percentage of youth who are employed or self-employed one year after completing relevant training programs (gender disaggregated) Baseline: 0 percent in 2020 Target: 60 percent by 2026 (of whom 30 percent female)</p>	<p>Indicator 1: Public Lower Basic Schools completing special needs assessment (percentage) Baseline: 0 percent in 2020 Target: 75 percent by 2026</p> <p>Indicator 2: Emerging Center for Science, Technology and Engineering for Entrepreneurship fully operational at the GTTI Baseline: No in 2020 Target: Yes by 2026</p>	<p>Ongoing Activities - The Gambia - Education Sector Support Program (P162890), (P173332 - AF), (P175099 - TF) - Second Africa Higher Education Centers of Excellence for Development Impact (P169064) - Emergency Education Sector COVID-19 Response Project (P174035)</p> <p>Proposed Lending Additional Financing to the Education Project / New Education Project</p>

Annex 2. IDA19 Turn-Around Allocation - Proposed Eligibility and Monitoring Framework

1. **Under the leadership of the new President and a coalition-led government, a window of opportunity to escape the fragility trap opened for the “New Gambia.”** Significant progress toward restoring democratic governance and respect for the rule of law has been achieved, setting the country on a new development path. Parliamentary and local elections were organized in 2017 and April 2018, respectively. In February 2018, the government adopted its National Development Plan (NDP) 2018-2021, with the objective to foster more inclusive and private sector-led growth. A Commission of Inquiry was established by the government to investigate financial dealings conducted under the previous government, in an effort to promote transparency. Since 2017, The Gambia’s transitional experience has led to several key reform processes, with noticeable progress achieved in the security and justice sectors. The government launched the Truth, Reconciliation and Reparations Commission (TRRC) to lay the ground for reconciliation in the country, restore trust and overcome the trauma of human rights violations. These efforts demonstrate the willingness of the government to commit to the transition and address sensitive issues of public interest, including human rights abuses committed in the past or violence involving public security actors. In order to end The Gambia’s international isolation, the new administration rejoined the Commonwealth, reversed the country’s withdrawal from the International Criminal Court (ICC) and rebuilt its relations with Senegal and international financial institutions.

2. **Unfortunately, for The Gambia, the coalition government that brought President Adama Barrow collapsed and political tensions have increased.** Another major setback occurred when in September 2020 the National Assembly rejected the draft Constitution Promulgation Bill 2020 submitted by the CRC, which would have introduced measures to strengthen democracy, including setting a presidential term limit and enhancing the inclusion of marginalized groups. Finally, the COVID-19 pandemic led to a drastic reduction in tourists and trade disruptions halting the GDP growth trajectory of the country. These events have paused The Gambia’s transition out of fragility and will need to be corrected over the next few years to put the country back on the path out of fragility.

3. **FCV drivers are cross-cutting, and multidimensional, and can be understood as marking the interplay of the historical and geographical dimensions of fragility, the nature of the political arrangements in place, and the tensions and grievances that derive from this interaction and that accumulate in the arenas.** The risk salience of drivers is heightened where multiple grievances and factors of fragility overlap and intersect. Key drivers are as follows:

Driver 1: High degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved

4. **One of the current government’s greatest assets was that it was not the previous government, but this initial burst of goodwill has now dissipated somewhat, leaving uncertainty for what comes afterwards.** Following the relief of the transfer of power, and the exciting potential inherent in exiting a traumatic era in The Gambia’s history, hopes were high. Since then, at least some Gambians have experienced a sense of disappointment in the transition—although it is important to note that some of this disappointment is perhaps borne out of too high expectations for a transition that is still ongoing. Although The Gambia’s economy overall has fared well since the 2017 transition, limited employment opportunities, poor and unequal service delivery, and low investment in human capital have led to growing frustrations and disappointments among the population. Half of the population continues to live in poverty, and the country has been unable to make significant progress on poverty reduction due to the

lack of growth in per capita income. Rural-urban differences in the incidence of extreme poverty are striking, with the poor being spatially concentrated in rural areas, while access to basic services remains uneven.

Driver 2: Tensions over land, already a key factor of intercommunal conflict, are further compounded by weak or inconsistent land governance, rapid urbanization and environmental degradation, and public skepticism with the slow progress on reform considering that land is not centered in any of the transitional processes

5. **The multilayered land tenure system and institutional shortcomings have created a situation with considerable and growing potential for land disputes.** The weaknesses of the land tenure system and its enforcement are exacerbated by increasing land pressure due to urbanization, especially in the coastal area. As land becomes more valuable, “latent” and contradictory rights to the land can be activated and lead to conflict

Driver 3: Many young people feel their aspirations for the future have already been thwarted by the current lack of economic opportunities, continuing to fuel dangerous irregular migration and youth-specific grievances

6. **Although youth themselves are, of course, not a driver of fragility, the pervasive sense of disappointment, resignation, and letdown they feel about their limited options not only contributes to migration but also to uncertainty regarding the momentum for a “New Gambia.”** Gambian youth have played an important role in the protests around dissatisfaction with government effectiveness and the lack of economic opportunity. One recurring theme was that the education available to youth is ill-suited for Gambian needs and realities and is expensive.ⁱ The lack of economic opportunity continues to drive both internal migration as well as external migration³⁴.

Driver 4: A worrying trend of increased of ethno-religious identity claims in Gambian politics and ethno-religious polarization, opening up a potentially new avenue for the expression of grievances

7. **Increased discussions about ethnicity may be setting the stage for an era in which ethnicity is more frequently seen as a legitimate vehicle to address collective grievances and claims.** Ethnicity appears to be more frequently and more overtly mobilized for political ends in the post-Jammeh Gambia, continuing the trend started in the later Jammeh years.

Driver 5: The Gambia’s extreme vulnerability to climate change and environmental impacts intersects with and amplifies other drivers, provoking dangerous irregular migration, unsustainable urbanization, reducing the viability of coping strategies, and heightening scrutiny on the ability of the government to respond

8. **The Gambia’s overwhelming reliance on agriculture and fishing makes it extremely vulnerable to climate-related shocks that exacerbate poverty, precarity, and fragility and accelerate phenomena such as land pressure.** The Gambia already faces considerable pressure from coastal erosion and resource extraction, with some models predicting that Banjul will be completely flooded by 2100. Tourism, an

³⁴ Indeed, a recent large-scale study of Gambian men’s disposition toward migration conducted during the COVID-19 pandemic found that 65 percent of respondents were very likely or likely to try to migrate to Europe, with the only drop-off in likelihood due to the pandemic being on the margins (those unsure of whether they would migrate or too poor to contemplate it; Bah et al. 2021, 19).

industry on which the economy depends, exacerbates some of these environmental pressures. This calls into question the viability of both livelihood and economic strategies that appear to be unsustainable under current and projected environmental conditions.

9. **The RRA also identified the following factors of resilience:**

Resilience Factor 1: Gambians are acutely aware of the progress that has been made and strongly cherish their democratic gains

10. **There is widespread support for democracy in The Gambia, even if public criticism of the Barrow government is increasing, which could close the current window of opportunity.** Despite the sometimes contentious nature of Gambian politics, there are no significant challenges to the legitimacy of the democratic process in The Gambia. A majority of Gambians are involved in community or civic organizations and report feeling close to a political party. Gambians are also enjoying a more diverse, robust, and critical media environment and civil society than ever before.

Resilience Factor 2: Widespread social tolerance, influential religious organizations, and the extended kinship system may serve to attenuate and prevent potential conflicts, especially critical if intergroup tensions are rising

11. **Despite growing concern about the recent escalation in ethnic discussions, The Gambia is comparatively harmonious, has beneficial social practices, and Gambians exhibit a high degree of tolerance for members of other ethnic or religious groups.** Gambian religious leaders and traditional authorities typically preach interfaith and intercommunal tolerance.

Resilience Factor 3: Increasing independence and capacity of the judiciary

12. **Under President Jammeh, the Gambian judiciary was routinely interfered with and Jammeh employed foreign judges, allegedly because they were more likely to rule in his favor.** Under President Barrow, the judiciary has been “Gambianized,” largely for the explicit purpose of minimizing the reliance on judges from other jurisdictions, and Barrow has shown a willingness to abide by the recommendations of the Judicial Services Commission.

Resilience Factor 4: An engaged diaspora committed to supporting The Gambia’s transition and reinforcing the country financially

13. **The Gambian diaspora is a major factor in the Gambian economy, and remittances are a necessary lifeline for many Gambians.** Remittances largely offset the economic disruption to The Gambia’s tourism industry by the COVID-19 pandemic. Members of the Gambian diaspora are actively engaged in political parties and generally push the Barrow government to follow through on the transition.

Resilience Factor 5: Improved relations with key regional and bilateral partners

14. **President Barrow has successfully reversed the international isolation of The Gambia under President Jammeh.** The relationship with Senegal remains a critical relationship with The Gambia, and it has improved under the current administration.

15. **The RRA also identified the following risks:** (i) The possibility of a slower than expected economic recovery from the impacts of the COVID-19 pandemic; (ii) Potential for strong and destabilizing reactions to outcomes of the TRRC final report and the presidential election; and (iii) The Gambia is in a region that has shown vulnerability to radicalization and violent extremism.

16. **Support from the IDA18 TAR was provided to help The Gambia restore economic stability following a period of fragility and uncertainty.** In December 2016, a democratically elected President, Adama Barrow, replaced former President Yahya Jammeh, under whose autocratic leadership per capita GDP was stagnant, poverty incidence high, fiscal deficits recurred perennially, the public debt ballooned, public institutions were weakened, international reserves depleted, and State-Owned Enterprises (SOEs) became insolvent. As the new administration embarked on implementing a radical shift in policies and priorities, the TAR was requested in June 2018 for a period of three years to supplement the country's IDA18 allocation.

17. **The financing of the TAR program, amounting to US\$ 198 million, was committed from the IDA18 allocation and resulted in a 55 percent increase in the Bank's IDA financing envelope for The Gambia.** As a way to improve services, by leveraging TAR resources, the WBG almost tripled commitments in energy from US\$67million to US\$171million. In large part as a result of TAR support, The Gambia is expected to be one of the first countries in Africa to obtain universal access to electricity by 2025. The country initiated its first social protection program, which proved critical during the pandemic. The Nafa Quick, a short-term cash transfer program to allay the shock of COVID-19 on vulnerable households, benefited 78,000 households. In addition, the WB applied additional TAR resources to support a national lending project that served as the primary source of funding and Technical Assistance (TA) to build The Gambia's capacity to detect and treat COVID-19, including through construction of treatment centers and provision of ambulances and laboratory and testing equipment. Furthermore, the TAR was leveraged to support the DPF series and an Investment Project Financing (IPF) project, which enabled the Government to make significant progress on fiscal consolidation, debt management, Public Financial Management (PFM), and SOE reforms, and accelerate reforms in the telecom and energy sectors. With this support, The Gambia was able to exit debt distress and obtain IMF support with an Extended Credit Facility (ECF) arrangement (US\$47.1million disbursement approved by the IMF Board on March 23, 2020).

18. **The Gambia made good progress on the nine agreed milestones in the TAR matrix, which were classified under four strategic issues: safeguard political stability, maintain macroeconomic stability, ensure public safety and peace, and improve public accountability for service provision.** The Government conducted parliamentary elections in 2017 and local elections in 2018, which were widely considered peaceful and transparent. The country achieved major macro reforms, such as developing a Medium-Term Fiscal Framework and Treasury Single Account and strengthening the governance and operational independence of the Central Bank of The Gambia (CBG), granting it the resources needed to implement and absorb the cost of liquidity operations. The new Government allowed for a freer press, rejoined the Commonwealth, and rebuilt relations with Bretton Woods institutions and other traditional donors. The Gambia held an international donor conference in 2018, which led to commitments from Development Partners (DPs) for debt restructuring and relief. As a result, The Gambia's ranking on the Global Peace Index improved from 111th of 163 countries in 2017 to 60th in 2020.

19. **Four years after the inauguration of President Adama Barrow, The Gambia is entering a critical inflection point in its transition from President Jammeh's autocratic rule to a fully-fledged democracy.** The Gambia's inflection point is the result of key reforms undertaken on the development and security front, aimed at addressing the inequities and abuses of the Jammeh era, reforming Gambian politics, and laying the groundwork for good governance and the rule of law. The Access to Information Act was passed by the National Assembly in late June, 2021. The upcoming Presidential election in December 2021, and the adoption of the constitution, a core component of the vision for a New Gambia to put the country firmly on the road to democracy, will therefore constitute major tests for The Gambia.

20. **Regime changes are necessary, but remain complex and fragile processes, and continued support from partners, including the WBG, is critical to solidify gains achieved so far.** Although the country has embarked on an important democratic transition, with an ambitious reforms agenda, The Gambia still faces multiple internal challenges, including political tensions and both inter-and intra-party conflicts, delays in releasing the findings of the TRRC, and progress on legal development³⁵ stalled. Key structural reforms (SOE, procurement) have been lagging. Therefore, risks are high if the transition remains incomplete. Indeed, if the Constitution is not adopted, this could eventually lead to exacerbating existing grievances, especially as the transition period had raised many expectations from the population about the promise of a New Gambia. This would mean that the window of opportunity for the transition is closing. Indeed, continued disappointment with the lack of concrete results on the Gambians' daily lives could lead to tensions and grievances that, if left unaddressed, could turn violent, destabilize the country, and prevent The Gambia from escaping the fragility trap. The lack of opportunities for youth drives dangerous irregular migration, which remains a strong sign that the transition has not yielded enough progress to the population. Continued support from the WBG is even more critical to prevent the country from relapsing into political instability, human rights abuses and violation of the rule of law. This is central to helping The Gambia escape the fragility trap. This trap is exacerbated by international assistance which usually cuts back when there is insecurity, instability and corruption, instances when in fact resources are most needed to break the cycle.

21. **Recognizing that the country is at a crossroads, the Government of The Gambia has recently prepared its first Turnaround Strategy that outlines the key reforms that the government is committed to implementing.** Anchored in the 2018 NDP, the Strategy presents the government's approach to supporting efforts to transition out of fragility and build resilience. The strategy is structured around five key strategic goals that directly link to the drivers of fragility, that are deemed critical to chart a pathway towards sustainable development: (i) security and political stability; (ii) governance and transitional justice; (iii) land management, environment and climate change; (iv) human capital development; and (v) inclusive growth and economic stability. Each of these strategic goals is underpinned by clear objectives and activities to be implemented as part of the Turnaround strategy. These goals provide the scaffolding for the milestones to which the Government has committed.

22. **The availability of additional IDA resources to The Gambia under the TAA is predicated on a significant development rationale**—that the implementation of the Government Strategy to transition out of fragility is critical to the achievement of the country's own development agenda, WBG's overall objectives, and the twin development goals. The government's efforts to accelerate its transition out of fragility and build resilience are prerequisites for sustainable poverty reduction and socio-economic development. Conversely, the effectiveness and impact of activities financed from IDA resources in The Gambia (whether from the TAA or the Performance-Based Allocation) are likely to hinge on government progress in implementing its plan.

23. **Given the close linkage between the government's transition and resilience efforts and the achievement of its Sustainable Development Goals, it is important for WBG and the government to be able to develop and monitor the implementation of the plan, in consultation with relevant stakeholders in country, including relevant UN agencies.** Such monitoring is also necessary to assess whether the overall FCV environment in The Gambia remains conducive to achieving WBG's development objectives

³⁵ An anti-corruption bill has been presented to the National Assembly, but progress has stalled. The Access to Information Act was passed by the National Assembly in late June 2021, but the eventual outcome of the other initiatives, such as the repeal of the Official Secrets Act, is unclear.

and hence whether it remains adequate for the effective deployment of additional IDA resources under the TAA.

24. **The government has articulated a framework to monitor progress in the implementation of its Turnaround strategy.** This framework is part of the commitment that was shared with WBG; it is a key part of the government’s plan. It includes a set of critical measures that the government is committed to taking, and a corresponding timeline (see Table 2.1).

25. **The government’s framework focuses on actions that are critical for the overall success of the program, and it aims to be comprehensive.** As such, it includes actions that fall within WBG’s mandate and expertise, and that can be supported by IDA resources, including under the TAA; activities that fall outside the WBG mandate, which may be supported by other partners; and measures that the government intends to take without external support. This is based on a recognition that progress in transition agenda in The Gambia—and hence the effectiveness of IDA resources available under the TAA—will require the effective implementation of a comprehensive effort that spans across economic, social, political, and security dimensions.

26. **This government framework is an important assessment modality to determine whether the overall environment in The Gambia remains conducive to achieving the government’s own development goals as well as IDA’s objectives, and to allowing an efficient and sustainable use of additional IDA resources in The Gambia.** The commitments and measures in the framework are not conditionalities for further WBG support under the TAA, nor are they binding legal conditions. Rather, they provide monitoring indicators to credibly assess whether the country environment remains adequate for IDA-financed activities and resources to support The Gambia in achieving its Sustainable Development Goals and its prevention and resilience agenda.

27. **The plan’s implementation will be reviewed annually to confirm continued TAA eligibility.**³⁶ The country’s continuing access to TAA resources will be based on a comprehensive and qualitative review of the overall implementation of the government’s plan to transition out of fragility. Based on the IDA19 TAA framework, progress in implementing the plan (for the reasons stated above) is a critical requirement for continuing to access TAA support. Undertaken in a non-partisan and objective manner, the TAA annual review will cover, among other things: (i) an update on the implementation of the Government’s reform agenda; (ii) an assessment of the Government’s performance against the agreed milestones; (iii) how TAA resources have been used and progress made in recalibrating the country program; and (iv) updates to the WB program and/or the milestones.

28. **IDA will coordinate with the government, partners, and other in-country stakeholders to monitor progress under the government’s plan.** WBG will monitor the situation closely through its dialogue with the government. It will also leverage existing monitoring and coordination platforms and partnerships, including with bilateral agencies and the UN system, to support the implementation and monitoring of the Action Plan. Cooperation with partners will play a key role in the monitoring of measures, particularly those that fall outside the World Bank’s mandate. The economic and institutional parts of the plan are comprehensively framed in the ongoing dialogue that WBG maintains with the authorities. Other measures that are part of the government’s monitoring framework, including with regards to reconciliation and security, are under continual review by a range of actors, including the UN, development partners, civil society organizations (CSOs), think tanks, academics, and religious leaders.

³⁶ As per IDA19 FCV envelope implementation guidelines dated May 19, 2020: When continuation of eligibility is not confirmed, access to the FCV Envelope is discontinued, and the country returns to regular PBA in the following FY.

IDA may rely on information they can provide in this context. CSOs may also provide feedback on specific indicators depending on their area of expertise.

29. **The process to formulate the milestones and develop The Gambia’s TAA strategy was broad based and inclusive.** The process was led by the Government of The Gambia, which established an inter-ministerial committee that consisted of a Steering Committee headed by the Minister of Finance and Economic Affairs and a Technical Working encompassing 16 line ministries and agencies to oversee the process of formulating the Strategy and corresponding milestones. It involved establishing working groups by strategic goal, drew in technical and sectoral experts from the Government of The Gambia and WBG, followed by discussions at the technical level, with development partners, to refine and strengthen the monitoring framework and strategy.

30. **The Gambia Presidential Elections were successfully held on December 4, 2021 with President Adama Barrow winning the election.** The incumbent Adama Barrow (of the National People’s Party – NPP) was declared the winner by the Independent Electoral Commission (IEC) with 457,519 votes (53.2%). There was high voter turnout with 89.34% of registered voters casting a vote. Women made up 56.68% of the 962,157 registered voters. National and international observers declared the elections largely free and fair including election observation missions from ECOWAS, African Union, the Electoral Institute for Sustainable Democracy in Africa, the Commonwealth and the EU.

31. **The milestones that the Government has set for itself and which make it possible to monitor that the environment in which TAA resources are deployed remains adequate for the turnaround are the following:**

Table 2.1: Monitoring Framework Articulated by the Government of The Gambia for transitioning out of fragility

Fragility Drivers	Government Milestones	Responsibility and Verification Sources	Baseline (prior FY22)	Indicators/Targets (FY22-FY24)	Comments
Strategic Goal 1: Security and Political Stability					
<p>High degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved (<i>Driver 1</i>). The public are dissatisfied with the services offered by government which can potentially lead to protests. These services include inefficient delivery of health services, education, perceived increase in violent crimes, and inadequacy of other basic services</p>	<p>1. Increased citizen engagement through participation in civic governance at the local level</p>	<p>Government of The Gambia, Independent Electoral Commission (IEC) and National Council for Civic Education (NCCE)</p>	<p>Gazette voter sensitization (completed) Voter registration (completed)</p>	<p>Gazette notification to give effect to Section 9 of the Local Government Act 2002 regarding regular local government elections (FY23)</p> <p>Citizen education activities to raise awareness about participation in civic governance at the local level (FY23 – activities organized in each of the 8 LGAs)</p>	<p>Showing to the wider population a commitment to civic governance, which is critical for restoring trust and confidence in democratic processes. After two decades of an autocratic regime, The Gambia transitioned to democracy in 2017 with the promise of a “New Gambia”. It is therefore critical for the success of the transition to consolidate gains achieved so far, restore trust, demonstrate local governments’ capacities to deliver services with strengthened presence at the local level, enhance accountability and give citizens a voice. Promoting</p>

<p>Gambians are acutely aware of the progress that has been made and strongly cherish their democratic gains <i>(Resilience factor 1)</i></p>					<p>citizen engagement and participation is key to ensure The Gambia is on the right path towards democracy, that the environment enables citizens to fully participate in the governance process of the country, through the promotion of political and civic consciousness.</p>
	<p>2. Enhance collaboration between national security institutions and local communities in order to better understand popular grievances related to the delivery of government services, through the deployment of state services, and training of security officers and local communities on community policing, social cohesion, and peace building</p>	<p>Presidency (Office of National Security)</p>	<p>No regional offices</p> <p>No reports</p> <p>Training held on social cohesion and peace building for 60 middle level security officers, 26 religious leaders and 56 National Assembly members</p>	<p>An inclusive and community-based forum for citizens and community police has been set up (FY24)</p> <p>2 regional offices established (FY 23)</p> <p>Publication of 4 biannual reports (in January and July each year) on government websites (FY23 (July 2022 and January) 2023 – 2); FY24 (July 2023 and January 2024) - 2)</p>	<p>An inclusive and community-based forum for citizens and community policing set up to bring together community members and community police to share views on security and development issues to restore trust and enhance national ownership.</p>

			Training on trauma management for 35 members of staff, 8 TRRC commissioners and one (1) counsel	Training of at least 50 more officers and community members on social cohesion, peace building and community policing (FY23)	
Strategic Goal 2: Governance and Transitional Justice					
<p>High degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved (<i>Driver 1</i>)</p> <p>A worrying trend of increased ethno-religious identity claims in Gambian politics and ethno-religious polarization, opening up a potentially new</p>	<p>3. Completion of the Truth, Reconciliation and Reparations Commission (TRRC) process, with a TRRC report submitted to the government and publicly disclosed</p>	<p>Ministry of Justice (MoJ) and Presidency</p>	<p>TRRC hearings have been concluded, with 400 hearings, 393 witnesses testified before the TRRC, 7 reconciliations, 149 victims received medical support, 955 victims identified for reparations (D13 million already spent)</p>	<p>Final TRRC report has been submitted to the Government (FY22)</p>	<p>The Gambia’s transitional justice program remains ongoing. The TRRC is a critical component of the transition period and national reconciliation process. The hearings of the TRRC, which are publicly televised, have revealed the extent of the Jammeh government’s human rights abuses.</p>
			<p>One interim TRRC report submitted to the Government in March 2021</p>	<p>Publication of the TRRC report by the Presidency (FY22)</p>	<p>The public disclosure of the TRRC report by the Presidency is a constitutional</p>

<p>avenue for the expression of grievances (Driver 4)</p> <p>Widespread social tolerance, influential religious organizations, and the extended kinship system may serve to attenuate and prevent potential conflicts, especially critical if intergroup tensions are rising (<i>Resilience factor 2</i>)</p> <p>Increasing independence and capacity of the judiciary (<i>Resilience factor 3</i>)</p>					<p>requirement. The President is mandated to publish the report within 6 months of receipt with his/her comments on the report, together with a statement of any action taken or reasons for not taking any action. This strengthens transparency of the TRRC report and is a strong sign for the national reconciliation process and transitional justice in The Gambia.</p>
	<p>4. Improved court case management system, through an automated system and electronic records database and capacity-building</p>	<p>Judiciary, Ministry of Justice & National Record Service</p>	<p>System of recording court proceedings is manual with court proceedings recorded manually</p>	<p>Court records management and disposal policy approved (FY 23)</p> <p>Automated records management system and database installed in one High Court annually (FY 24)</p> <p>Training of least 250 judicial staff including judges, magistrates, registrars, judicial</p>	<p>Delay in the efficient management of cases resulting in accumulation of backlog of cases impeding timely delivery and access to justice. Indeed, the judiciary has for decades struggled with the effective delivery and disposal of cases primarily due to the</p>

				clerks, and support staff on the automated court system (FY 24)	manual recording of court records by the judges. This effectively has resulted in the poor management of court cases which has hindered access and delivery of justice
Strategic Goal 3: Land Management, Environment, and Climate Change					
<p>Tensions over land, already a key factor of intercommunal conflict, are further compounded by weak or inconsistent land governance, rapid urbanization and environmental degradation, and public skepticism with the slow progress on reform considering land is not centered in any of the transitional processes (<i>Driver 2</i>)</p> <p>The Gambia's extreme vulnerability to climate change and environmental impacts intersects with and amplifies other drivers,</p>	<p>5. Implementation of an inclusive and gender-sensitive land policy that will pave the way for strengthened land dispute resolution mechanisms and improved land management</p>	<p>Ministry of Local Government and Lands; Lands Commission</p>	<p>0</p>	<p>Establishment of a multi-stakeholder land working group under the aegis of the Lands Commission to lead the work on the development of a national inclusive and gender-sensitive land policy (FY22)</p>	<p>The multi-stakeholder land working group will include CSOs, Traditional leaders and the Private sector, and will be established in close collaboration with the existing Lands Commission.</p>
				<p>Consultations on land policy completed (FY22)</p> <p>Draft land policy and action plan completed (FY23) and validated (FY23)</p>	<p>Preparation of a national land policy action plan and Real Estate Bill, prepared in consultation with key actors, accounting for trends of urbanization and land investments, and in alignment with international treaties, to which The Gambia is a signatory, protecting against gendered and</p>

<p>provoking dangerous irregular migration, unsustainable urbanization, reducing the viability of coping strategies, and heightening scrutiny on the ability of the government to respond (Driver 5)</p>				<p>other forms of discrimination. Extensive consultation process with citizens across the country with the participation of CSOs and Traditional Leaders conducted, and land policy action plan revised accordingly.</p>
			<p>Establishment of a pilot design for testing systematic and fit-for-purpose cadastral mapping (FY24)</p> <p>Establishment of a functional Land Information System (LIS) (FY24)</p>	<p>As part of the land policy action plan, a pilot program will be designed to test the systematic registration of statutory and customary land – the design will adhere to international standards as outlined in the Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forests in the Context of National Food Security (VGGT) and fit-for-purpose principles and identify pilot areas; awareness raising, identification, adjudication,</p>

					demarcation, dispute resolution, and recording processes; surveying standards and ICT technologies to be used.
Strategic Goal 4: Human Capital Development					
High degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved (<i>Driver 1</i>)	6. Improved access and provision of basic services, with a particular focus on vulnerable groups	Ministry of Basic and Secondary Education	51% (2020)	Education and skills training improved, through lower basic teacher recruitment linked to competency test results: - 70% (FY23) - 85% (FY24)	The implementation of the policy will be tracked based on the number of new teachers hired that have a pass rate in the teacher competency test. The implementation of this policy will help enhance the quality of education.

Many young people feel their aspirations for the future have already been thwarted by the current lack of economic opportunities, continuing to fuel dangerous irregular migration and youth-specific grievances (*Driver 3*)

Ministry of Health	CRVS software partially developed	<p>Development of an electronic Civil Registration and Vital Statistics (CRVS) software (FY22) and system (FY23)</p> <p>Conduct mass birth registration with Phase I in the West Coast region and Phase II in the 5 rural regions (FY23)</p> <p>40 % (FY23) and 70% (FY24) of all births in electronic CRVS database</p>	A robust electronic CRVS system that can capture up-to-date, reliable data on the occurrence of births, deaths, marriages, and divorces in the country.
National Assembly Ministry of Finance and Economic Affairs; Ministry of Health	0	<p>Operationalization of the National Health Insurance program:</p> <ul style="list-style-type: none"> - Enactment of the national health insurance bill (FY22) - Establishment of the national health insurance authority (NHIA) - National health insurance membership enrollment (20 % of population in fy23 and 40% in FY24) 	Adoption by the National Assembly of the National Health Insurance Scheme (NHIS) Bill submitted by the cabinet. The NHIA will implement, operate, and manage the National Health Insurance Scheme with a view to enhance equity in health care coverage; access by the poor to healthcare services; and

			protection of the poor and vulnerable against financial risk.
Office of the Vice President, National Nutrition Agency (NaNA)	The National Nutrition Policy 2021-2025 has been developed	<p>Finalization and approval of the National Nutrition Policy 2021 – 2025 (FY22)</p> <p>Finalization of the Multi-sectoral Nutrition Action Plan (MSNAP) and Common Results Framework (CRF) (FY22)</p> <p>Childhood stunting reduced from 17.5% (FY20) to 14% (FY24 – June 2025)</p> <p>Exclusive breastfeeding rate increased from 53.6% (FY20) to 60% (FY24 – June 2025)</p>	<p>The National Nutrition Policy 2021- 2025 is the guiding document for nutrition programming. It is developed to support the attainment of the Goals of the NDP and Global Nutrition Targets (WHO and SDG).</p> <p>The Multi-sectoral Nutrition Action Plan (MSNAP) and Common Results Framework (CRF) will form the bases for the implementation and monitoring of the National Nutrition Policy 2021 – 2025.</p> <p>Stunting and breastfeeding are key outcome indicators to address malnutrition</p>

Strategic Goal 5: Inclusive Growth and Economic Stability

<p>High degree of uncertainty regarding the trajectory of the transition, dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved (<i>Driver 1</i>) An engaged diaspora committed to supporting The Gambia’s transition and reinforcing the country financially (<i>Resilience factor 4</i>)</p>	<p>7. Stability of the macroeconomic framework strengthened</p>	<p>Ministry of Finance and Economic Affairs</p>	<p>Completion of the 1st Review based on performance criteria for June 2020 (met); BoD completion of the 1st and 2nd reviews on the observance of performance criteria for June 2020 and December 2020 (met)</p>	<p>Approval of the ECF Arrangement by IMF BoD: BoD successful completion of the 4th review on the observance of performance criteria for December 2021 (FY22) BoD successful completion of the 5th review on the observance of performance criteria for June 2022 (FY22) BoD successful completion of the 6th review on the observance of performance criteria for December 2022 (FY23)</p>	<p>The IMF Supported ECF program is designed to help The Gambia move to a more stable and sustainable macroeconomic framework consistent with The Gambia national development plan. Macroeconomic performance is subject to biannual reviews and approved by the IMF Board of Directors. The completion of the performance reviews is communicated to the Government and a press release published on IMF website.</p>
---	---	---	---	--	--

Portfolio Calibration

32. The three focus areas of the CPF have been calibrated to directly address the FDs and leverage the sources of resilience in line with the SCD and RRA (see Table 2.2).

- a. Focus Area 1 (Strengthen Transparency, Accountability and Effectiveness in Governance) will include a flagship governance operation which will strengthen core public institutions to improve service delivery and citizen engagement; analytical work to better understand and address the gaps and exclusion risks in the country's land laws and administration; and a macro-fiscal operation to ensure the stability of the economy. Key factors of resilience which this focus area will leverage include: engaging with the robust civil society to develop an effective citizens engagement platform, and working with traditional institutions and the judiciary to improve the regulatory and administrative environment for land.
- b. Focus Area 2 (Enable Inclusive and Resilient Private Sector Driven Job Creation) is designed to increase economic opportunities through support to the energy, digital, and agriculture sectors and improving the sustainability of the Blue Economy which is a key provider of informal and formal employment for Gambians. Focus Area 2 will include several active and pipeline operations including the existing regional and national energy projects, the pipeline agriculture project, the pipeline regional digital project and the WACA project under preparation. In addition, there is analytical work to support the transformation of the tourism sector.
- c. Focus Area 3 (Enhance Human Capital Investments to Develop a Productive Workforce) will in tandem with Focus Area 1 support the improvement of public service delivery in social sectors. With active projects in the Health, Education and Social Protection sectors, the objective will be to address the areas of disappointment that the populace faces in these areas while setting the stage for a government-led results-based approach to public service delivery of social services.

The WBG team will leverage the ongoing work of development partners such as UNDP, the EU, the US and the UK to support the transition process including the presidential election and the TRRC process.

Table 2.2: Turn-Around Allocation Portfolio Calibration – Key activities

Drivers of fragility	Strategic goals	Key activities	Indicative lending/ASAs
<p>High degree of uncertainty regarding the status of the transition and increased worrying trend of ethno-religious identity claims in Gambian politics</p>	<p>Security and Political Stability</p> <p>Governance and Transitional Justice</p>	<p>To restore the social contract between government and its citizens, a robust governance engagement which includes a whole-of-government approach to e-governance and e-services, citizen-centric public services that are universally accessible simple, efficient, and transparent government systems. This will include development of a Citizen Engagement Country Platform (CECP) to ensure continuous engagement between key stakeholders and the Government, with a view to better informing the country’s development priorities, as well as a Citizen Relationship Management system (CRM) for case management and complaints.</p> <p>To improve public trust in the government, support the Government’s efforts to improve its public investment management processes, including through development of project selection criteria and a review of the process for implementing, monitoring, and maintaining major infrastructure projects.</p> <p>To increase the fiscal space available to the government, improve effectiveness in public fiscal management and ensure value-for-money in public spending, technical assistance will support the implementation of ongoing and new reforms on fiscal and debt management including expenditure reporting, PIM, SOE and debt management</p> <p>Assessment of poverty incidence and gender constraints to development in order to ensure pro-poor pattern of economic growth</p>	<p>Focus Area 1:</p> <ul style="list-style-type: none"> • Public Administration Modernization for Citizen Centric Service Delivery Project • The Gambia First and Second Fiscal Management, Energy and Telecom Reform Development Policy Financing (P164545) and (P173150) • Programmatic TA on Fiscal Management • Gambia Poverty and Gender Assessment
<p>Tensions over land, already a key factor of intercommunal conflict, are further compounded by weak or inconsistent land governance, rapid urbanization and</p>	<p>Land Management, Environment, and Climate Change</p>	<p>Assessment of the gaps and exclusion risks in the country’s land laws and administration which create uncertainties regarding land acquisition, compensation, and leasing for commercial purposes.</p> <p>The GIRAV will continue the strong focus on gender in the GCAV, which supported women vegetable producers with land certification and titling for their plots, contract farming linkages to exporters, and investments in time-saving solar/drip system irrigation systems.</p> <p>Comprehensive assessment of flood and coastal risks in the GBA, with a view to prioritizing measures and investments to mitigate hazards, and providing a broader framework for disaster and climate resilience.</p>	<p>Focus Area 2:</p> <ul style="list-style-type: none"> • Land ASA • Gambia Inclusive and Resilient Agricultural Value Chain Development Project (P173070) • This Gambia Integrated Urban Flood and Coastal Resilience Program ASA (P172822)

<p>environmental degradation</p>		<p>Mobilize public and private finance to tackle coastal erosion, flooding, pollution, and climate change adaptation. Improve the management of regional shared coastal resources and reduce the natural and man-made risks affecting coastal communities. Support fisheries management including helping the government: i) better plan and prevent destructive impact from coastal fisheries infrastructure, ii) assist with pollution management from fishery-associated sites, like fish markets and landing sites, and iii) support recovery and jobs to coastal communities, including those traditionally engaged in fisheries.</p> <p>Identify a mix of policy reforms, advisory and investment that would maximize commercial and private finance for infrastructure</p>	<ul style="list-style-type: none"> • West Africa Coastal Areas Resilience Investment Project II (P175525) • InfraSAP
<p>Dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved</p> <p>And</p> <p>Many young people feel their aspirations for the future have already been thwarted by the current lack of economic opportunities, continuing to fuel dangerous irregular migration and youth-specific grievances</p>	<p>Inclusive Growth and Economic Stability</p>	<p>To ensure macro-economic stability support improved debt management practices including preparation of annual borrowing plans, SOE reforms including performance contracts financial reporting and accounting policy and establishment of a Commission to oversee SOEs; development of a debt management program that prioritizes concessional borrowing; implement a medium-term debt strategy; enhance public debt coverage by including debts of SOEs and municipalities in debt reporting; and monitor and manage fiscal risks from contingent liabilities</p> <p>Support improves tax policy and administrative capacity including through digitization of tax administration functions to permit electronic tax registration, electronic filing (e-filing), electronic payments (e-payments). Institutional and capacity development of GRA focused on: (a) creation of Tax Policy Unit responsible for revenue forecasting and preparation of tax policy initiatives; (b) development and implementation of a roadmap to improve IT systems and the modernization of business processes; and (c) development of a medium-term revenue strategy.</p> <p>Support for Telecom SOE restructuring including the financing of a legal and technical transaction advisor team for potential transactions to bring in private sector participation in the state-owned assets and companies; and supporting the sector on the path to liberalization path and transition to a broadband market.</p> <p>Support activities to improve NAWEC’s operational performance and its capacity to dispatch variable renewable electricity, including through the first utility-scale solar plant and upgrades to the T&D network.</p>	<p>Focus Area 1</p> <ul style="list-style-type: none"> • The Gambia First and Second Fiscal Management, Energy and Telecom Reform Development Policy Financing (P164545) and (P173150) • Pipeline Macro-fiscal stability operation • Gambia Fiscal Management Development Project (P166695) <p>Focus Area 2:</p> <ul style="list-style-type: none"> • Gambia Electricity Restoration and Modernization Project (P163568)

		<p>Support increased access to clean water for thousands of residents of the GBA, including through new connections and improvements in the quality of water treatment; rehabilitate storage tanks, which will increase the back-up supply of water for the GBA during service disruptions; and improve efficiency of water management, thereby reducing energy costs and GHG emissions, which will contribute directly to climate change mitigation.</p> <p>Invest in transmission lines connecting The Gambia to the WAPP, which will enable high voltage imports, and invest in the Western Transmission Backbone from Soma to Brikama.</p> <p>Invest in distribution infrastructure and grid densification.</p> <p>Support development of regional solar parks in The Gambia</p> <p>Develop inclusive and competitive agriculture value chains, focusing on smallholder farmers and agri-entrepreneurs. Improve the business environment for agriculture development; build a productive and resilient agri-food system; mobilize productive private investment along key value chains; explore ag-tech solutions; and increase access to finance for the agriculture sector. Support women producers with land certification and titling for their plots, contract farming linkages to exporters, and investments in time-saving solar/drip system irrigation systems.</p> <p>Expand access to high-quality affordable broadband connectivity. Strengthen equitable access to affordable and high-quality broadband connectivity by: (i) providing critical international redundancy in a cost-effective manner (first mile); (ii) ensuring non-discriminatory and affordable open access to the national backbone as well as cross-sectoral infrastructure sharing (middle mile); (iii) facilitating competition in laying fiber-to-home connectivity and boosting mobile broadband coverage (last mile); and (iv) strengthening the enabling legal and regulatory environment, including by bolstering cybersecurity capacity.</p> <p>Investing in specific tourism product upgrades to promote greater inclusion, developing a regional crisis response, regional centers of excellence on tourism, and regional digital platforms; supporting capacity building for MSMEs on sustainable and circular economy</p>	<ul style="list-style-type: none"> • OMVG Interconnection Project (P146830) • ECOWAS Regional Electricity Access Project (P164044) • Solar Development in Sub-Saharan Africa - Phase 1 (P162580) • Gambia Inclusive and Resilient Agricultural Value Chain Development Project (P173070) • Regional Digital Transformation Project • Regional Tourism Project
--	--	--	---

		<p>business models; and improving destination policies, marketing, and communications.</p> <p>Support government efforts to formulate a National Financial Inclusion Strategy (NFIS), which will underpin a comprehensive program to increase financial inclusion including through digital financial services.</p>	<ul style="list-style-type: none"> • Access to finance for MSMEs ASA
<p>Dissatisfaction with the government’s lack of progress toward a “New Gambia” and mounting public frustration that Gambians’ daily lives have not demonstrably improved</p>	<p>Human Capital Development</p>	<p>Support health authorities to prevent, detect, and respond to COVID-19 and strengthen public health preparedness, such as by training healthcare staff, equipping hospitals with Personal Protective Equipment (PPE) and supplies, and ensuring adequate isolation and treatment centers. Support the procurement and distribution of COVID-19 vaccines.</p> <p>Performance-based financing (PBF) grants to health facilities to deliver essential health care services in five rural regions encompassing 40 percent of the population including integrated management of neonatal and childhood illnesses, infectious diseases, and non-communicable diseases.</p> <p>Support development of a digital civil registration and vital statistics system.</p> <p>Improve the coordination of social assistance and support the development of a unified social registry. Support data collection for the social registry and establishment of a national M&E framework. Assess constraints facing beneficiaries of the Nafa cash transfer program, and map possible livelihoods programs to which extremely poor beneficiaries could be referred after the cash transfers.</p> <p>Support the education sector COVID-19 response by providing immediate food distribution, materials to support distance learning, and assistance for healthy reopening of schools.</p> <p>Increase access to early childhood development (ECD) and basic education and strengthening the quality of teaching and learning. Expand the network of basic and ECD classrooms and increasing education access for out-of-school children. Improve learning quality through curriculum revision and teacher recruitment and training. Capacity building for evidence-based decision making, such as enhancing the system for monitoring student outcomes.</p>	<p>Focus Area 3:</p> <ul style="list-style-type: none"> • The Gambia COVID-19 Preparedness and Response Project (P173798) • The Gambia Essential Health Services Strengthening Project (P173287) • The Gambia Social Safety Net Project (P167260) • COVID-19 Emergency Education Response Project (P174035) • The Gambia - Education Sector Support Program (P162890) • Second Africa Higher Education Centers of Excellence for Development Impact Project (P169064) • Human Capital review and TVET ASA





		<p>strengthen post-secondary education and TVET, with a focus on the development of digital skills, to enhance opportunities for youth and drive inclusive growth. improve the quality of its technical training of the Gambia Technical Training institute (GTTI) in line with skills required in key sectors, while supporting cross-cutting enablers, such as improved ICT skills with a focus on gender specific policies and interventions (training, and mentoring) to increase the number of women students, faculty, and leaders.</p> <p>Skills development for enhanced productivity in growth areas, including ICT and skills development for improved inclusivity of out of school youth and women, including in entrepreneurship and the informal sector.</p>	
--	--	---	--

Annex 3. IDA18 Turn-Around Regime Monitoring Framework

- 1. The expanded IDA envelope under the IDA18 TAR enabled a scale-up of investments and results under the FY18-21 CEN with the objective to support the nascent transition in The Gambia and tackle key drivers of fragility, while supporting resilience.** This was predicated on good country performance on agreed milestones in the TAR monitoring matrix. The CEN utilized the IDA18 TAR envelope, which nearly doubled the Performance-Based Allocation (PBA) envelope for FY18-21 from US\$109million to US\$198million, to deepen WBG support in areas critical for the turnaround.
- 2. Using TAR resources, the WBG almost tripled commitments in energy from US\$67million to US\$171million.** In large part as a result of TAR support, The Gambia is expected to be one of the first countries in Africa to obtain universal access to electricity by 2025. The Gambia developed and started implementation of an energy sector roadmap, financially restructured the National Water and Electric Company (NAWEC), and more than tripled electricity generation capacity in the Greater Banjul Area (GBA) from 25MW in October 2017 to 80MW in 2019, helping to bridge the demand gap. The TAR allowed for additional investments to diversify the country's energy mix away from Heavy Fuel Oil (HFO) through regional investments in solar and hydroelectricity.
- 3. The WBG leveraged the TAR to support the Development Policy Financing (DPF) series and an Investment Project Financing (IPF) project, which enabled the Government to make significant progress on fiscal consolidation, debt management, Public Financial Management (PFM), and SOE reforms, and accelerate reforms in the telecom and energy sectors.** With this support, The Gambia was able to exit debt distress and obtain International Monetary Fund (IMF) support with an Extended Credit Facility (ECF) arrangement (US\$47.1million disbursement approved by the IMF Board on March 23, 2020).
- 4. The WBG also supported the Government's reform agenda to address fragility drivers and build resilience, with special emphasis on the most vulnerable.** With the support of the TAR, The Gambia initiated its first social protection program, which proved critical during the pandemic. The Nafa Quick, a short-term cash transfer program to allay the shock of COVID-19 on vulnerable households, benefited 78,000 households. In addition, the WB applied additional TAR resources to support a national lending project that served as the primary source of funding and Technical Assistance (TA) to build The Gambia's capacity to detect and treat COVID-19, including through construction of treatment centers and provision of ambulances and laboratory and testing equipment.
- 5. The Gambia made good progress on the nine agreed milestones in the IDA18 TAR monitoring matrix, which were categorized under four TAR strategic goals: *safeguard political stability, maintain macroeconomic stability, ensure public safety and peace, and improve accountability for public service provision.*** Six of the milestones were met, one was mostly met, and two were partly met. A snapshot of progress on the TAR matrix is below, followed by a table providing more details on headway on each milestone.

Snapshot of Progress on the TAR Monitoring Matrix

(Green=Met; Yellow=Mostly Met or Partly Met)

Political Stability & Macroeconomic Stability	
Fair and free local elections conducted	
DPO series remain on track	
The Gambia International Conference held	
IMF program extended; a new program (ECF) negotiated and stays on track	

Public Safety and Peace & Accountability for Public Service Provision	
Security Sector Reform Strategy adopted	
Increase in The Gambia's ranking on the Global Peace Index	
CPIA indicator on quality of the legal and judicial system improved	
Implementation of Energy Sector Roadmap on track	
Establishment of an inclusive integrated and comprehensive social protection system launched	

Detailed Progress on TAR Milestones

TAR Strategic Goal	TAR Indicators & Milestones	Timeline (FY)	Status	Partners
Safeguard political stability	Fair and free local elections conducted	2019	Met. The Gambia conducted Parliamentary elections in 2017 and local elections in April 2018. According to Freedom House, the 2017 parliamentary elections were peaceful and transparent and commended by ECOWAS and partners. ³⁷ The head of the Independent Electoral Commission (IEC) characterized the local elections as fair and transparent. ³⁸	UN
Maintain macroeconomic stability	DPO series remain on track	2019	Mostly Met. The first installment of the expected three-operation DPF series was approved in May 2020. However, the first operation was delayed from FY19 to FY20 because The Gambia's debt and macroeconomic conditions were not conducive to an earlier operation. The second part of the series is expected to go to Board by June 2021.	IMF, WB, EU
	IMF program extended; a new program (ECF) negotiated and stays on track		Met. In March 2018, the IMF deemed The Gambia's performance on the 2017 Staff Monitored Program (SMP) Satisfactory, leading to an extension of the SMP to enable authorities to establish a track record for an ECF arrangement. Amid strong performance under the 2019 SMP, the IMF in March 2020 approved a thirty-nine-month ECF arrangement amounting to SDR35 million (about US\$47.1 million). The IMF's first review of the ECF confirmed that authorities have maintained prudence in economic management and advanced structural reforms supporting transparent use of funds and effective delivery of public services. On January 15, 2021, the IMF Board approved this First Review and Augmentation of Access under the three-year ECF program.	
			Met. The Government held a conference in Brussels in	

³⁷ See: <https://freedomhouse.org/country/gambia/freedom-world/2020>

³⁸ See: <https://www.aa.com.tr/en/africa/gambian-president-s-ex-party-wins-local-elections/1116922>

	The Gambia International Conference held		May 2018 with the EU, WBG, IMF, and other international partners, as well as delegations from 43 countries. The conference led to US\$1.8 billion in pledges to bridge a financing gap in implementing the FY18-21 NDP.	
Ensure public safety and peace	Security Sector Reform Strategy adopted Increase in The Gambia's ranking on the Global Peace Index CPIA indicator on quality of the legal and judicial system improved	2020	Met. The Gambia has developed and launched a comprehensive security sector reform strategy for 2020-2024. ³⁹ Met. The Gambia increased its ranking on the Global Peace Index from 111 th of 163 countries in 2017 to 60 th in 2020. Partly Met. Relevant CPIA indicators include <i>Property Rights and Rules-based Governance</i> , which remained at 3.0 from 2017 to 2019; <i>Building Human Resources</i> , which increased from 4 to 4.5 from 2017 to 2019; and <i>Transparency, Accountability and Corruption in the Public Sector</i> , which rose from 2 to 2.5 from 2017 to 2019.	UN, EU, USDOS, ECOWAS, WB
Improve accountability for public service provision	Implementation of Energy Sector Roadmap on track Establishment of an inclusive integrated and comprehensive social protection system launched	2020	Met. The Gambia developed an emergency energy sector roadmap in 2017 focused on diversifying the energy mix and promoting more affordable electricity imports and renewable energy. With WBG and donor support, The Gambia has made progress in improving the operations of NAWEC, and promoting the regional energy trade, and investing in renewables. The Government is working with the WBG and partners to develop an updated roadmap for 2020 and beyond. Partly Met. The Government with WBG support has established a Social Protection Secretariat, started preparation of a Social Registry, and initiated design of Nafa, a comprehensive SBCC and Cash Transfer program targeting extremely poor households. However, authorities redirected resources in the pandemic period to fund "Nafa-quick", a short-term CT program providing CTs to vulnerable households amid the pandemic.	WB, EU, EIB, AfDB, BADEA, UNDP, IsDB, Kuwait Fund, EBID

³⁹ See: <https://info.undp.org/docs/pdc/Documents/GMB/SSR%20STRATEGY%20FINAL-%20Monday%2027%20April.pdf>

Annex 4.
Completion Review
FY18-21 Country Engagement Note for The Gambia

CEN Board Discussion: May 16, 2018
Period Covered by the CEN: July 2018 through June 2021

Note: A formal Completion and Learning Review is not required for the CEN. However, the team prepared this Completion Review of the CEN to inform the FY22-FY26 CPF.⁴⁰

I. SUMMARY OF FINDINGS

1. This document assesses the Country Engagement Note (CEN) for The Gambia covering FY18-21.¹ The CEN supported the Government of President Abama Barrow, elected in 2017 to replace Yahya Jammeh, whose 22-year autocratic rule was typified by weak governance, macroeconomic mismanagement, and human rights abuses, to restore macroeconomic stability and basic services, stimulate economic growth, and build human capital. The CEN channeled budget support, investment lending, and assistance from the International Finance Corporation (IFC) in support of six CEN Objectives under two Focus Areas⁴¹: 1) *Restore Macroeconomic Stability and Stimulate Inclusive Growth*; and 2) *Invest in Human Capital and Build Assets and Resilience for the Poor*.² To assist The Gambia in transitioning out of fragility, the CEN included expanded IDA commitments under the IDA18 Turnaround Regime (TAR). Since 2017, the Barrow Government with WBG and donor support has made significant progress on consolidating democracy and freedoms and improving governance and service delivery, such as by reforming the security sector, pursuing fiscal consolidation and debt relief, reforming State-owned Enterprises (SOEs), increasing energy generation, and investing in health, education, and social protection services. However, gains have not come fast enough for an impatient, youthful population, and COVID-19 impacts, including lower growth and economic opportunities, precipitated a reorientation of government and donor support toward short-term recovery. The Gambia remains a fragile state and sustained reforms will be needed to rebuild the state and institutions and realize the promise of the 2017 democratic transition.

2. The CLR rates the performance of the CEN as Moderately Satisfactory. Under Focus Area 1, the CEN partially achieved the first Objective to *promote macroeconomic stability and economic governance*, applying DPF and investment lending to support fiscal consolidation, public financial management (PFM), SOE reforms, and tax collection, despite missing initial DPF fiscal targets and slow progress on SOE audits. The CEN Government mostly achieved the second Objective to *strengthen access to lower-cost sustainable energy, including renewables*, through national and regional projects investing in generation capacity and distribution infrastructure, and improving the operations of the Gambia National Water & Electric Company (NAWEC). The CEN partially achieved the third Objective to *develop markets to support private sector-led growth*, with gains in

⁴⁰ World Bank policy does not require a Completion and Learning Review (CLR) to be prepared for a CEN, which is appropriate for countries, such as The Gambia, undergoing a transition from a political crisis where there is uncertainty regarding medium-term objectives. However, the WB conducted this informal CEN evaluation, largely based on the CLR outline, to take stock of the substantial WBG program over FY18-21, and capture lessons to inform the FY22-26 CPF.

⁴¹The CEN actually included six specific "Focus Areas" under two broader CPF "Objectives", reversing the standard WBG nomenclature of CPF Objectives under broader Focus Areas. This Completion Review (CR) adopts the latter framework to adhere to WBG practice.

agriculture productivity and sales, but delays in regional activities in fisheries and natural resource management. IFC worked with local financial institutions to promote access to finance for SMEs and initiated advisory engagements in agribusiness, tourism, and telecom, but IFC's work on Public Private Partnerships (PPPs) and SOE privatization proceeded slowly due to lack of client demand, a weak regulatory framework, and poor financial conditions of SOEs. Under Focus Area 2, the CEN achieved the fourth Objective to *enhance the access to and quality of education* with support of sequential lending projects that increased school enrollment; improved learning quality; and supported distance learning amid the pandemic. The fifth CEN Objective to *improve nutrition and primary healthcare* was achieved. About one million Gambians received essential health, nutrition, and population services under a WB investment project using a Results-Based Financing (RBF) approach. The Government increased capacity to detect and treat COVID-19 with support of WB emergency lending. The sixth CEN objective to *strengthen service delivery in social protection* was mostly achieved. The WBG supported work on *Nafa*—a cash transfer program targeting extremely poor households.⁴² However, the Government put *Nafa* on hold to redirect resources into a short-term CT program to allay the shock of COVID19, which has benefitted 78,000 households.

- 3. The CLR rates the performance of the WBG as Good.** The CEN proved relevant to client demand and priorities of the 2018-21 National Development Plan (NDP), though the scale of changes to respond to the pandemic was unforeseen. Lending deliveries largely followed CEN plans, though the first operation of the programmatic DPF series was delayed one year until FY20, and regional projects were dropped in fisheries, agriculture, and environment management, with resources redirected toward energy, social protection, and pandemic response. Positive characteristics of the CEN included strengthened WBG-client dialogue and greater trust amid an expanding portfolio; the WBG's agile response to the government transition and COVID-19; and strategic use of RBF and programmatic approaches to support incremental reform. Hurdles on the WBG side included overly ambitious project targets, mainly for the FY17 Emergency DPF; and lack of PIU staff skilled in procurement, financial management, and safeguards. Client-side challenges included authorities' limited client ownership and commitment to reform, weak client institutional capacity, and turnover of high-level leadership. Government measures to control the pandemic led to suspension of missions, delays in safeguards work, and slow pace of certain projects. Nonetheless, seven of nine active national and regional lending projects are rated Satisfactory (S) on Development Outcome (DO) and Implementation Progress (IP), and two Moderately Satisfactory (MS). The WBG delivered an effective non-lending program to strengthen fiscal management and diagnose country challenges, and initiated ASA to strengthen client understanding of pandemic impacts on tourism and households. The CEN focused on gender through investments in maternal and child health, girls' access to education, social protection for women, and female producers in agriculture. The WBG supported The Gambia's efforts to respond to climate change, such as development of a comprehensive investment plan for climate resilience and an energy efficiency program, and investments in solar energy and climate-friendly practices in agriculture.
- 4. Lessons for the forthcoming CPF center on how the WBG can work more effectively in The Gambia to account for limited client capacity and fragility.** A key lesson is to adopt approaches that strengthen government and stakeholder ownership over and commitment to reform and WBG-supported activities, such as by: 1) broadening portfolio and project consultations beyond line ministries to include representatives of civil society, the private sector, and academia; 2) incorporating capacity building for cross-cutting areas, such as financial management (FM), procurement, and social and environmental standards, into projects; 3) engaging senior ministerial leadership in project supervision to enhance high-level commitment and inform sector decision making; 4)

⁴² Nafa translates as "something that benefits you".

supporting counterparts to communicate the results of development work; and 5) ensuring all projects have strong citizen engagement measures. Internally, the WBG should: a) design simple lending projects with realistic indicators; b) increase the number of programmatic activities, which combine and carefully sequence ASA and lending to incrementally build client capacity and catalyze difficult reforms; c) ensure projects supporting multi-sector reforms have representation of staff from relevant Global Practices (GPs) and IFC; and d) improve coordination and identify synergies with DPs.

Changes in Country Context

- 5. The Government made significant progress on consolidating democracy and improving governance, though trust in government remains low.** The Barrow Government launched security and justice reforms; established and held hearings under a new nationwide Truth, Reconciliation and Reparations Commission; and initiated reforms of PFM, the civil service, and SOEs. A 2019 Progress Report indicated “satisfactory progress” on the 2018-2021 NDP. However, the Government experienced several reshuffles, and “wins” in basic services have not come fast enough for many Gambians. Peaceful Parliamentary and local elections were held in 2017 and 2018, respectively. A commission was appointed to draft a new Constitution, which proposed limiting the President to two terms. However, the National Assembly rejected the Constitution in September 2020, opposing a clause considering Barrow’s first term under this limit. Public concerns have arisen about continued weak fiscal transparency, persistent centralized power, and Barrow’s decision to serve beyond his originally declared three-year term, despite a more favorable environment for the press, civil society, and human rights. Freedom House rated The Gambia as “Not Free” in 2017 but “Partly Free” in 2019, with higher scores in political rights and civil liberties.
- 6. With WBG support, the Government has taken steps to address COVID-19 and protect livelihoods and vulnerable households.** The Gambia’s ability to respond to the pandemic was limited, particularly due to insufficient laboratory capacity and lack of safe treatment facilities. Following the first confirmed case of COVID-19 on March 17, 2020, the Government declared a state of emergency; closed borders and non-essential services; temporarily closed schools, restaurants, bars, and mosques; and began rotating civil service staff. The Government developed a National COVID-19 Preparedness and Response Plan focused on coordination, disease surveillance, case management, social mobilization, and logistics. In July 2020, Parliament approved a supplementary appropriation bill supporting health and social protection measures and a stimulus package. As of March 16, 2021, The Gambia had recorded 5,019 cases and 153 deaths from COVID-19. The WB approved a COVID-19 Preparedness and Response Project (P173798) in April 2020 to assist the Government to detect and respond to COVID-19; restructured the Social Safety Net Project (P167260) in June 2020 to broaden cash transfers to households impacted by the pandemic; and approved an Emergency Education COVID-19 Response Project (P174035) in July 2020 to ensure access to safe learning, including through distance learning. In April 2020, the IMF approved a disbursement under the Rapid Credit Facility (RCF, US\$21.3 million), Extended Credit Facility (ECF, US\$47.1 million), and debt service relief under the Catastrophe Containment and Relief Trust. The European Union (EU) and African Development Bank (AfDB) provided budget support grants in 2020.
- 7. Improved economic and fiscal management helped boost economic growth, but debt remains high and the pandemic dampened the short-term outlook.** Growth in GDP rose from 4.8 percent in 2017 to 6.1 percent in 2019 due to a recovery in tourism, trade, and construction, abetted by improvements in electricity supply. The number of tourists reached record highs in 2018 and in early 2020. Credit to the private sector grew 32 percent in 2018, and private investment rebounded amid greater business confidence. The Central Bank continued cautious monetary easing and lowered the policy rate from 15 percent by the end of 2017 to 12.5 percent by

August 2019. The fiscal deficit initially widened from 5.0 percent of GDP in 2017 to 6.1 percent in 2018 due to lower grant revenues, spending overruns, and unbudgeted transfers to SOEs; then narrowed to 2.5 percent in 2019 amid an increase in tax collection, which factored into strong performance on the 2019 IMF SMP and eligibility for the FY20 IMF ECF. However, public debt remained high at 84.6 percent of GDP in 2018 and 80.1 percent in 2019. Under COVID-19, GDP growth is expected to stagnate at 0 percent in 2020 amid drops in domestic consumption, tourism, and re-exports. The downturn will be partially offset by remittances, which grew 48 percent in the first half of 2020, but are expected to drop in the second half. The medium-term outlook assumes a V-shaped recovery and remains broadly favorable. COVID-19 impacts are expected to lead to a deterioration of external debt service indicators in 2020, noting The Gambia is presently at high risk of external debt distress. A sharp recovery in growth in 2021 combined with fiscal consolidation, improved debt management, and debt relief are expected to lower public debt to 71.3 percent of GDP by 2022.

8. The impacts of COVID-19 are expected to increase poverty amid enduring country fragility. Recent poverty data is lacking, but from 2010 to 2015 the proportion of the population living below the national poverty line remained at about 48 percent. The number of poor people simultaneously grew from 0.79 million to 0.93 million due to population growth. Poverty was 70 percent in rural areas, where most of the poor work in low productivity agriculture. Inequality has been low and stable since 2010 with a Gini coefficient of 35.9 percent, though inequality in urban areas is higher. The Gambia faces a high fertility rate of 4.4 that reaches 5.8 in rural areas, and a youth bulge, with rural to urban migration straining public services and infrastructure in key cities. The Gambia's score on the Human Capital Index (HCI) rose from 0.40 in 2017 to 0.42 in 2020, slightly above the SSA average of 0.40. The Gambia's ranking on the Fragile State Index (FSI) improved from 42nd in 2018 to 51st of 178 countries in 2020. However, The Gambia continues to face fragility challenges exacerbated by COVID-19, including limited public sector capacity, macro-fiscal challenges, a narrow economy vulnerable to shocks, and climate change and environmental degradation. The COVID-19 downturn and containment measures are expected to increase poverty by lowering economic activity, decreasing household incomes, increasing food prices, and lowering remittances. The tourism sector alone is expected to lose 50-100,000 direct jobs in the next six months. Households with informal workers are expected to fare the worst.

II. Development Outcomes

9. The program performance of the CEN was Moderately Satisfactory. The two CEN Focus Areas supported the six CEN Objectives noted in Table 1. An MS rating is appropriate as a majority of the CEN Objectives were Achieved or Mostly Achieved. The assessment of program performance was based partly on indicators in the CEN results matrix, which featured mostly outputs with no baselines or targets. As the CEN indicated this matrix was abridged and not fully representative of the WBG program, the ratings of CEN Objectives consider significant additional evidence of results from WBG engagements in FY18-21. Nonetheless, a majority (56 percent) of the 25 CEN output indicators were either Met or Mostly Met. Though not required for a CEN, the CEN results matrix proved useful to the assessment, if less so compared with a full, comprehensive matrix developed for a Country Partnership Framework (CPF). Annex 1 provides a detailed update of progress on the CEN indicators. Discussions of progress on each CEN Objective are provided below.

Table 1: Ratings of CEN Focus Areas and Objectives

CEN Focus Areas and Objectives	Objective Ratings
<i>Focus Area 1: Restore Macroeconomic Stability and Stimulate Inclusive Growth</i>	
Objective 1: Promote macroeconomic stability and economic governance	Partially Achieved
Objective 2: Strengthen access to lower-cost sustainable energy, including renewables	Mostly Achieved

Objective 3: Develop markets to support private sector led growth	Partially Achieved
Focus Area 2: Invest in Human Capital and Build Assets and Resilience for The Poor	
Objective 4: Enhance the access to and quality of education	Achieved
Objective 5: Improve nutrition and primary healthcare	Achieved
Objective 6: Strengthen service delivery in social protection	Mostly Achieved

FOCUS AREA 1: RESTORE MACROECONOMIC STABILITY AND STIMULATE INCLUSIVE GROWTH

10. The WBG’s support under this Focus Area was designed to assist the Government to address urgent macroeconomic and governance challenges in the post-Jammeh period and address key bottlenecks to public service provision and broad-based economic growth, particularly relieving constraints to energy and promoting private sector markets in agriculture, fisheries, tourism, and environmental management.

Objective 1: Promote macroeconomic stability and economic governance (Partially Achieved)

11. With WBG support, the Government made progress on improving macroeconomic stability and economic governance, despite slow initial progress and COVID-19 challenges. The Emergency DPF (P163285), approved in June 2017, supported fiscal stabilization measures to address high deficits, debt, and weak fiscal transparency from the Jammeh period, including revising the 2017 budget and improving SOE reporting. However, this DPF received a Moderately Unsatisfactory (MU) rating on Outcome, as the Government missed the 2018 fiscal deficit target; experienced delays conducting SOE audits and incurred contingent liabilities for GAMTEL. This DPF was nonetheless critical in supporting macroeconomic stabilization, reducing domestic borrowing, and crowding in other donor assistance. The Gambia Integrated Financial Management Information System (IFMIS) Project (P117275)—and its AFs in FY14 and FY17—improved public resource management and fulfilled key CEN indicators, including extending coverage of the IFMIS to 100 percent of central government budget entities and supporting completion of special purpose audits of seven SOEs. This project contributed to improvements in budget execution and supported the removal of 3,146 ghost workers from the government payroll. The First Fiscal Management, Energy, and Telecom Reform DPF program (P164545), approved in May 2020, is strengthening debt and public investment management; improving the financial performance and public services in the energy and telecom sectors; and enhancing SOE transparency. In complement, the Fiscal Management Development Project (P166695), approved in June 2020, seeks to increase fiscal space and improve resource management by strengthening tax collection and public procurement, including e-procurement; supporting SOE reforms including restructuring of GAMTEL and GAMCEL using an RBI approach; and supporting business continuity amid COVID-19. Assistance from the WBG and IMF SMPs contributed to other CEN indicators, including developing a Medium-Term Debt Management Strategy (MTDS) and a Medium-Term Economic and Fiscal Framework (MTEFF). However, The Gambia did not fully meet some CEN indicators, such as achieving in the WB and IFM's view "adequate" capacity in managing, monitoring and recording debt, and a decline in SOE sector arrears, partly due to lack of data on cross-arrears among SOEs.

Objective 2: Strengthen access to lower-cost sustainable energy, including renewables (Mostly Achieved)

12. Budget support and investments from the WBG have helped to strengthen NAWEC and improve access to reliable energy, which has been a critical impediment to economic growth. The Emergency DPF (P163285)

lowered generation costs by supporting competitive bidding for Heavy Fuel Oil (HFO). The First Fiscal Management, Energy and Telecom Reform DPF (P164545) has supported reforms to strengthen NAWEC's financial and operational performance, including settling government arrears to NAWEC, restructuring NAWEC's debt, and establishing a performance contract for NAWEC for 2020 to 2023. The Gambia Electricity Support Project (GESP, P152659), which was approved in May 2016 and closed in March 2020, increased the availability and reliability of electricity, especially in the Greater Banjul Area (GBA). The GESP rehabilitated power plants in Kotu and Brikam, financed distribution infrastructure, and improved NAWEC's technical, financial and managerial capacity. Generated electricity under the GESP rose from 0 GWh in 2016 to 314 GWh in 2020, and annual electricity losses fell from 25 percent in 2016 to 19 percent in 2019. The Gambia Electricity Restoration and Modernization Project (GERMP, P163568), which was approved in May 2018 and received an AF in June 2020, has provided follow-on assistance to improve NAWEC's performance and capacity in renewable energy, including by supporting a utility-scale solar photovoltaic (PV) plant and upgrading infrastructure to absorb variable energy and imports. In addition, this project supported the development of a comprehensive energy sector roadmap. As regional trade is critical to reducing the cost of electricity and meeting longer-term energy demand, The Gambia is participating in the OMVG Interconnection Project (P146830), which was approved in April 2015, and is financing transmission lines and substations to connect to the West African Power Pool (WAPP). Civil works under the OMVG project were delayed due to issues with safeguards requirements but are now underway. The Gambia is expected to be connected to Senegal through the high-voltage OMVG interconnector by mid-2021, and to Guinea and the wider WAPP in late 2022 or early 2023. In complement, the ECOWAS Regional Electricity Project, approved in December 2018, is supporting distribution infrastructure and grid densification. Activities of this project were delayed in The Gambia due to issues with resettlement consultations amid the pandemic, but the broader project remains on track. While the country is not a signatory to the agreement, The Gambia is also a beneficiary of the Solar Development in Sub-Saharan Africa Project - Phase 1 (P162580), which was approved in July 2018, and is supporting development of regional solar parks across West Africa. This project launched a feasibility study and ESIA for the construction of a 150-MW solar plant in The Gambia, which is expected to be commissioned in 2024/25. WBG investments have helped stabilize NAWEC and the energy sector and meet 24/7 electricity demand in the GBA, which had previously been subject to blackouts. Finally, the proposed FY22 Second Fiscal Management, Energy, and Telecom Reform DPF program includes prior actions to strengthen NAWEC's corporate governance and solidify recent gains in NAWEC's financial and operational performance achieved through the GESP and GERMP operations.

Objective 3: Develop markets to support private sector-led growth (Partially Achieved)

13. With WB and IFC support, The Gambia made moderate headway in developing markets for private sector-led growth, focused on SME access to finance and telecom, agriculture, and tourism markets. IFC completed a diagnostic and scoping study with Vista Bank Group, which is being used to customize an SME finance module under an Advisory Services project committed with First International Bank (FiBank). IFC is supporting FiBank's stress-testing capacity and a survey on the impacts of the pandemic on FiBank's lending capacity. IFC worked with Zenith Bank and Access Bank to explore mechanisms for working capital solutions as well as SME lending. In telecom, IFC undertook a mapping study of the sector. The First Fiscal Management, Energy and Telecom Reform DPF supported the liberalization the sector, increase use of the wholesale fiber backbone assets, and restructure Gambia GAMTEL and GAMCEL. In agriculture, the Commercial Agriculture and Value Chain Management Project (GCAV), which was approved in March 2014 and closed in November 2019 with an MS Outcome rating, made substantial gains in improving the productivity and marketing of agricultural commodities. From 2014 to 2019, authorities increased areas under improved irrigation, including modernized drip systems powered by solar energy; invested in processing and marketing facilities through a matching grant mechanism; increased the production of rice by 34,629 tons, and increased producer organizations' sales of targeted commodities by 10,800 tons. However, the proposed FY19 West Africa Agriculture Transformation

Project (WATTP, P164810) was dropped as the AFR region deemphasized regional projects, and the CMU opted to first deliver an Agriculture Engagement Note to understand sector challenges. IFC conducted a deep dive into agribusiness in 2018, which identified areas for possible intervention and recommendations on developing a local/sub-regional SMEs incubator program and irrigation rice development. In tourism, IFC completed a sector review as part of the 2019 SCD and initiated a tourism mapping, which resulted in a project pipeline and consideration of a small investment in a retail mall, but this project was put on hold due to an inability to agree on terms with the sponsor. IFC has not otherwise invested in construction and commercial property. The CEN did not deliver two regional projects expected to contribute to this objective. To reduce portfolio fragmentation and ensure fewer and more transformative regional projects, the WB opted to drop the proposed West African Regional Fisheries Program⁴³ and the proposed The Gambia Integrated Landscape Project (GamLAP).

14. IFC remained ready to work with the Government on Public Private Partnerships (PPPs), but The Gambia’s limited capacity and weak SOEs impeded such engagement. IFC consulted with the Government on potential PPP projects in the power, ports, and hospitality sectors, and was prepared to deliver advisory expertise if SOE audits had led to PPP transaction activities. However, SOE audits did not lead to PPP recommendations. IFC conducted a PPP options study on rehabilitation of the Port of Banjul, but the Government signed an agreement with the Chinese government to undertake related construction. IFC supported authorities in preparing selection of a private operator to manage a newly built conference center. IFC was unable to invest in the infrastructure sector, largely due to the country’s weak regulatory framework; weak client capacity in structuring, initiating, and managing PPPs; and poor financial conditions of SOEs, which have deterred private sector participation.

15. Doing Business (DB) suggests some gains in The Gambia’s business environment in the CEN period.

The Gambia’s Distance to Frontier (DTF) score on the Ease of Doing Business rose from 47.8 in 2017 to 50.3 in 2020, when it ranked 155th of 190 countries. Scores improved in *starting a business, getting electricity, paying taxes, and dealing with construction permits*, but remained generally static in *registering property, enforcing contracts, resolving insolvency, and trading across borders*.⁴⁴ IFC delivered an investment climate reform action plan featuring short-term recommendations to be implemented by FY19, but the Government made progress in only one area: starting a business (and nothing has happened since). IFC’s ability to engage in the investment and business climate hinges on government commitment and a strong mechanism for reform supervision.

FOCUS AREA TWO: INVEST IN HUMAN CAPITAL AND BUILD ASSETS AND RESILIENCE FOR THE POOR

16. WBG support under this Focus Area was expected to support the Government’s efforts to ensure an educated, healthy population critical to human welfare and country competitiveness; and mitigate shocks to the poor and vulnerable, including through an improved SP system.

⁴³ The PRAO program was expected to work with communities to improve management of high value, near-shore species, such as sole, oyster, and catfish, and improve the sanitary and health conditions of landing and processing sites.

⁴⁴ DB uses a Distance to Frontier score, which measures the distance of each economy to the “frontier,” which represents the best performance observed across all economies in the Doing Business sample.

Objective 4: Enhance the access to and quality of education (Achieved)

17. The Government made strong headway in improving the access to and quality of education. The Results for Education Achievement and Development Project (READ, P133079), which was approved in March 2014 and closed at end-August 2018 with a Satisfactory Outcome rating, exceeded its key project targets. READ helped to increase students in Early Childhood Development (ECD), Lower Basic Schools (LBS), and Upper Basic Schools (UBS) to 79,541 in 2018, exceeding the project target of 48,000, and the mean score in the grade 3 English National Assessment Test (NAT) to 47.8 in 2018, surpassing the project target of 43.0. Co-financed by the Global Partnership for Education (GPE), READ made good gains in recruiting teachers and building and rehabilitating classrooms, and supported curriculum reform and school grants. The Gambia Education Sector Support Program (ESSP, P162890), which was approved in March 2018, is scaling efforts to improve access to ECD and a quality basic education, with a focus on ensuring access among vulnerable children through cash transfers particularly to mother's clubs in Region 5 and supporting students with disabilities. Surpassing CEN targets, the ESSP increased the Gross Enrollment Rate (GER) in ECD from 46.5 in 2017 to 55.5 in May 2020, and the GER in LBS in targeted districts in Region 5 from 70.4 to 81.14 in the same period. The GPE-funded Emergency Education COVID-19 Response Project (P174035) is supporting distance learning (TV, online, radio), online teacher resources, hygiene and sanitation measures in schools, and provision of food for vulnerable children in Regions 2, 4 and 5. The Africa Higher Education Centers of Excellence Project (P126974), which was approved in April 2014 and closed in September 2020, supported 125 Gambian Ph.D. and Masters students to enroll in STEM, health, and agriculture science programs at Africa Centers of Excellence (ACEs) in Senegal, Nigeria, Cameroon, Ghana, and Togo. The Second Africa Higher Education Centers of Excellence for Development Impact Project (P169064), which was approved in November 2019, is supporting The Gambia's Emerging Center in Science, Technology and Engineering for Entrepreneurship (STEE) to form partnerships with ACEs in other countries, with a view to strengthening STEE's capacity to deliver Bachelors, Masters, and Phd level engineering programs. To-date, the Second ACE has employed a DLI approach to build the STEE's institutional capacity and support STEE in recruiting its first cohort of Bachelor students.

Objective 5: Improve nutrition and primary healthcare (Achieved)

18. The CEN made good progress on this outcome. The Maternal and Child Nutrition and Health Results Project (MCNHRP, P143650), which was approved in March 2014 and received AFs in 2015 and 2017 to address the 2014-2015 food security crisis and the West Africa Ebola Virus Disease (EVD) outbreak of 2014-2016, made substantial improvements in the access to and quality of care in five project regions using an RBF approach. The MCNHRP met or surpassed all PDO and CEN indicators. The percentage of children 0-6 months exclusively breastfed rose from 49 percent at end-2015 to 69.3 percent in 2018, and the percent of children aged 6-23 months consuming a key share of food groups rose from 7.6 percent in 2014 to 22.2 percent in 2018.⁴⁵ More recent data from a 2020 Demographic Health Survey (DHS) will be available in the coming months. The number of people receiving essential health, nutrition, and population services under the project rose from 294,315 in June 2017 to 1.89 million in June 2020. The Government is committed to expanding the project's successful RBF approach, having developed an RBF sustainability roadmap in 2018 and allocated to the RBF program GMD 12m (US\$250,000) in 2019 and GMD 40m (US\$800,000) in 2020. The MCNHRP's Conditional Cash Transfers (CCTs) and Social and Behavior Change Communication (SBCC) activities proved critical in increasing demand for health services. The MCNHRP was rated Satisfactory on DO and IP throughout most of its lifespan, but faced hurdles linked to client capacity gaps and external and domestic factors, such as the food security crisis and

⁴⁵ On government request, the MCNHRP indicator on consumption of food groups, which originally targeted at least four of six food groups, was redefined in 2018 as four of seven food groups, and again in 2019/20 as five of eight groups. Clear improvements were observed despite this change in indicator definition.

macroeconomic and governance crisis in 2016/17.⁴⁶ The COVID-19 Preparedness and Response Project (P173798) made headway on building the institutional capacity of the Ministry of Health to prepare and respond to the pandemic. The Gambia has augmented a COVID-19 emergency operation center; conducted COVID-19 sensitization campaigns; procured ambulances, medical equipment, personal protective equipment, and a state-of-the-art healthcare waste-treatment machine; and begun renovating and equipping Ndemban clinic as a COVID-19 treatment center. More than 800 health staff have been trained in infection prevention per MOH approved protocols. Suspected COVID-19 cases are being reported and investigated per protocol. In October 2020, the WB approved The Gambia Essential Health Services Strengthening Project (P173287) as a follow-on to the MCHNRP. This project will support delivery of the newly defined essential health care package, which includes other MCH services, such as integrated management of neonatal and childhood illnesses, infectious diseases, and non-communicable diseases; emergency obstetric care using PBF grants to health facilities, and expanded SBCC activities in PHC, nutrition, and gender.

Objective 6: Strengthen service delivery in social protection (Mostly Achieved)

19. The Gambia made substantial progress on strengthening SP services for short-term COVID-19 response and longer-term poverty alleviation. Under the Social Safety Net Project (SSNP, P167260), which was approved in May 2019, the Government established a Social Protection Secretariat to strengthen coordination of The Gambia's fragmented SP programs, and initiated work on a unified Social Registry. The Secretariat played an important role in coordinating the SP response to COVID-19, which further highlighted the need for the Social Registry, which is expected to be fully established in 2021. The WB is exploring options for poverty targeting in

urban areas and sustainability options for the Social Registry. With assistance from the SSNP, authorities laid the groundwork for the *Nafa* Program: an unconditional cash transfer and SBCC program targeting 15,606 extremely poor households in 20 rural districts. The Government prepared key elements of the Nafa program, including the design of a Management Information System, Payment Service Provider, Grievance Redress Mechanism, and Social & Behavioral Change modules. However, authorities put preparations of this program on hold to fund *Nafa Quick*, a short-term unconditional CT Program to cushion the shock of the pandemic on households in 30 districts. In June 2020, the SSNP was restructured to support Nafa Quick, which has since provided CTs to 78,000 households. The Government and SSNP have resumed the design and incremental implementation the Nafa Program, which is expected to start in 2021. The WB secured a grant from the Early Learning Partnership to enhance the Nafa Program's Social & Behavioral Change modules on parenting and early childhood development. The WB launched an ASA to increase client understanding of constraints facing beneficiaries of the Nafa program, and map possible livelihoods programs to which extremely poor beneficiaries could be referred after the cash transfers.

IFC and MIGA Support

20. IFC's engagement largely aligned with CEN expectations, though IFC did not significantly deepen its footprint in The Gambia amid continued country constraints. As discussed above, IFC worked to enhance the capacity of local financial institutions to improve SME access to finance; support capacity building programs for SMEs; and engage in discussions with committed and experienced sponsors in priority sectors. In addition, IFC conducted advisory and analytical work in telecom, agriculture, and the investment climate. However, IFC has been unable to deepen work in PPPs and privatization of SOEs due to weak client capacity, a weak regulatory framework, and continued financial difficulties of SOEs. Consequently, IFC did not engage in new investment projects from FY18

⁴⁶ In addition, the MCHNRP initially made slow progress on healthcare waste management, particularly installation of incinerators, and on food and nutrition security inputs. Progress on waste management accelerated in 2019 when a National Taskforce was established to monitor the situation on a quarterly basis, contributing to installation of 35 of 37 targeted incinerators before project closure.

to FY21. IFC has dedicated time and resources to build its business and engagement in The Gambia since the Barrow Government took office. IFC hired an advisory firm to perform an overall country due diligence, which aims to better inform with whom IFC could best partner in the country. IFC may have more opportunities to engage in PPPs during the next CPF period after passage of the PPP law.

- 21. MIGA did not issue any guarantees in The Gambia during the CEN period.** Though MIGA products are demand-driven, high risk of debt distress and heavy state involvement in key sectors constituted substantial constraints. Nevertheless, MIGA remains open for business across all lines of its political risk insurance products, including transfer restrictions, expropriation, breach of contract, and war and civil disturbance. In collaboration with the WB and IFC, MIGA will aim in the forthcoming CPF period to support de-risking of cross-border private investment across key sectors such as energy, agriculture, and infrastructure.

III. World Bank Group Performance

22. The CLR rates the WBG performance as Good, reflecting factors such as strong alignment of WBG assistance to client priorities; the WBG's agile response to the government transition and pandemic; substantial lending deliveries largely aligned with CEN expectations; and a generally high-quality portfolio. Nonetheless, the portfolio faced hurdles, particularly associated with The Gambia's weak institutional capacity, overly ambitious project designs, insufficient PIU capacity, and the global pandemic.

V. DESIGN

- 23. The CEN design was well aligned to client priorities enshrined in the 2018-21 NDP.** The WBG's sustained work in economic governance and macroeconomic stabilization directly aligned to the second strategic priority of the NDP. Activities of the WBG in energy, agriculture, and private sector development aligned to other strategic NDP priorities. WBG programs in education, health, and social protection contributed to the NDP priority of strengthening human capital. In addition, CEN activities supported NDP cross-cutting "critical enablers", such as strengthening public institutions and empowering women. Operations of the WBG in response to COVID-19, including in health, education, and social protection, aligned to client priorities and plans, including the National COVID-19 Preparedness and Response Plan.

- 24. The CEN's adherence to lessons of the Second FY13-16 Joint Partnership Strategy (JPS-2) with the AfDB was generally strong, though some lessons were inapplicable.** As expected, and accounting for weak client capacity, the WBG strategically combined policy dialogue through budget support with ASA and investment lending to drive structural reforms, notably in fiscal management. In addition, the WBG promoted policies supporting private sector development, such as in agriculture, though key projects supporting private sector activities were dropped, and IFC has been unable to substantially deepen its support for the private sector. As foreseen, the WB helped build capacity of the Gambia Bureau of Statistics and other agencies in survey preparation and implementation; poverty measurement and mapping; and monitoring of COVID-19 impacts. The WBG supported a 2019 survey on migration impacts, a 2020 national household survey, and a high frequency survey to monitor COVID-19 impacts on household welfare and reviewed the methodology of an agriculture survey. As expected, the WBG provided supplementary trainings in procurement and FM for PIUs. The WBG offered a training on procurement for the PIU and stakeholders of the Gambia Fiscal Management Development Project in October 2020. The WB provided training on the FM environment system and Interim Financial Reports (IFRs), and a disbursement clinic to identify the main implementation barriers and propose an action plan to tackle challenges. The WB will offer a portfolio-wide fiduciary training in 2021. Other lessons did not apply to this CEN,

such as the importance of avoiding joint strategies given M&E difficulties (this was a WBG only strategy), and always undertaking a Performance and Learning Review (not required for a CEN).

25. The CEN largely identified appropriate risks to the WBG program and related mitigation measures. The CEN rated *macroeconomic* risks as high, acknowledging that the Government might delay fiscal consolidation amid a global economic downturn. Though the CEN did not foresee the scale of the COVID-19 crisis, WB budget support and TA on debt management and SOE reform along with IMF assistance have helped the Government to maintain macro-stability and cushion shocks of the pandemic. The CEN rated *political and governance* risks as high, suggesting that The Gambia’s newfound openness but increasing political fragmentation and lack of “quick wins” might render reform more difficult. These risks materialized, as the Barrow government undertook cabinet reshuffles and Barrow’s political coalition frayed, especially amid his decision to not relinquish power and form a party to run in the 2021 Presidential elections. Nonetheless, WBG support was helpful in providing space for investments and initial wins in services, especially in energy, education, and health. In addition, the WBG-supported 2018 donor conference led to pledges of US\$1.8 billion in assistance to bridge a financing gap in the NDP. The CEN rated *fiduciary* risks as high, noting the IFMIS and other projects have continued to make gains in PFM, though the portfolio continued to face challenges with FM and procurement. The CEN rightly gauged risks related to *environmental and social* and *capacity for implementation and sustainability* as substantial. Though no major climatic events have occurred since 2018, the WBG has integrated climate-friendly technologies in agriculture and is supporting renewable energy. In addition, WBG projects and TA have been building government capacity to deliver projects and supported development of “road maps” in key sectors.

VI. IMPLEMENTATION

26. The national IDA lending program largely followed the CEN’s plans. The CEN inherited US\$201 million in national and regional IDA commitments for six projects.⁴⁷ The CEN projected The Gambia’s Performance-Based Allocation (PBA) for FY18-20 under IDA18 as US\$120-125 million, but US\$198 million assuming access to exceptional resources from the IDA18 TAR in FY19 and FY20. This exceptional access was confirmed in the CEN period based on good progress on the IDA18 TAR milestones (Box 1). Accordingly, the CEN programmed for FY18-20 US\$153 million in national IDA commitments for six projects, and US\$45 million in regional IDA commitments for five projects (Annex 2). Actual national IDA commitments in FY18-20 reached US\$219 million for seven projects including an AF in energy, reflecting higher commitments for the GESP and the Social Safety Net Project, and the unprogrammed Gambia Fiscal Management Project and Gambia COVID-19 Preparedness and Response Project. The actual national IDA commitment surpassed the TAR allocation as the WB was able to leverage unused IDA18 funds, which were reallocated to The Gambia. Though national projects in energy and education were delivered as planned in FY18, the first operation of the DPF series was delayed by one year until FY20, as The Gambia’s debt and macroeconomic conditions were not adequate in FY19 but improved in early 2020 after restructuring of external debt. In FY18-20, the WB delivered US\$78 million in regional IDA commitments for the ECOWAS project (US\$66 million) and the Second ACE Project (US\$12 million), though the CEN did not deliver US\$41 million in regional commitments for fisheries, the WATP, WAPA, and GAMLap. In FY21 under IDA19, the CEN proposed a health project, a third DPF, and a regional agriculture project, but without specifying lending commitments. In FY21, the WB has committed US\$30 million for The Gambia Essential Health Services Strengthening Project and \$8 million of additional financing to the COVID-19 Preparedness and

⁴⁷ The CEN’s inherited lending portfolio included US\$154 million in national IDA commitments for six projects in emergency budget support, PFM, energy, agriculture, health, and education, and US\$47 million in regional IDA commitment for the FY15 OMVG project.

Response Project (P175740). The Gambia Inclusive and Resilient Agricultural Value Chain Development Project (GIRAV) will be delivered in FY22 in the next CPF period.

Box 1. Update on TAR Milestones

The Gambia made good progress on the milestones in the TAR monitoring matrix, testifying to the Government's commitment to a turnaround, early successes, and reform momentum. The WB applied TAR funding to significantly scale support to alleviate critical energy bottlenecks, improve social protection, and build capacity to respond to COVID19. Key progress in each of the **TAR Strategic Issues** and related *milestones* is mentioned below (see CPF Annex 4 for more details):

- **Safeguard political stability:** Fulfilling the only TAR milestone in this area, The Gambia *conducted Parliamentary elections in 2017 and local elections in April 2018*, which were deemed peaceful and transparent by elections officials and key international partners.
- **Maintain macroeconomic stability:** As expected, the WB's *DPF series remains (largely) on track*, though the first DPF operation was delayed one year until FY20. The IMF assessed The Gambia's *progress on the 2017 and 2019 SMPs broadly satisfactory, which paved the way for the 2020 ECF arrangement*. As foreseen, *The Gambia held an international donor conference in 2018*, which led to DP commitments for debt restructuring and relief, which are being implemented with bilateral and multilateral partners.
- **Ensure public safety and peace.** As foreseen, the Government adopted *a new security sector reform strategy for 2020-2024*. The Gambia increased its *ranking on the Global Peace Index from 111th of 163 countries in 2017 to 60th in 2020*. CPIA indicators suggest *improvements in the legal and judicial system*, including an improvement in the CPIA indicator on Transparency, Accountability and Corruption in the Public Sector from 2 in 2017 to 2.5 in 2019.

Improve accountability for public service provision. The Gambia developed an *emergency energy sector roadmap*, which focused on diversifying the energy mix and promoting more affordable electricity imports and renewable energy, and is preparing an updated roadmap for 2020. The Gambia has not yet fully established *an inclusive integrated and comprehensive social protection system*, but authorities started designing a social registry and the Nafa program, and introduced short-term cash transfers for households impacted by the pandemic.

27. The quality of the lending portfolio was generally high. Among the six rated active national projects, four in energy, social protection, health, and COVID-19 response are rated Satisfactory (S) on Development Outcome (DO) and Implementation Progress (IP). The education and fiscal management projects are rated Moderately Satisfactory (MS) on DO and IP. The regional projects in education and energy are rated S on both DO and MS on IP while the OMVG project (energy) is rated MS on DO but Moderately Unsatisfactory (MU) on IP. Among five projects that closed in the CEN period, Implementation Completion Reports (ICRs) rated two as Son Outcome (READ and GESP), one MS (CAVCM), and two MU (Emergency DPF and IFMIS). ICRs rated WBG performance as HS for the GESP, S for READ, MS for the Emergency DPF, and MU for the CACVM. The Independent Evaluation Group (IEG) rated two ICRs for the Emergency DPF and READ, concurring with the Outcome ratings, but downgrading the WBG performance rating for the DPF to MU, largely on account of unrealistic targets and weak supervision, while upgrading the WBG performance of READ to HS, partly due to the project's strong supervision engaging high-level officials. Disbursement ratios for IPF were 62.2 percent in FY18, 22.0 percent in FY19, and 26.9 percent in FY20—all above AFR's targeted minimum disbursement ratio of 20 percent. The IPF disbursement ratio for FY21 as of March 29, 2021 was 19.8 percent.

28. Strong portfolio performance was undergirded by several positive factors. Amid an increase in IDA commitments, the WBG engaged in open, constructive dialogue with the Government on key governance, macroeconomic, and sector reforms, which strengthened WBG-client trust. The Government welcomed the

WBG's flexible, scaled response to the 2017 government transition and COVID-19. The WBG effectively combined ASA, TA, and lending to accelerate development impacts. The WBG, in collaboration with the IMF, provided ASA and TA to help the Government to better manage debt. This was done initially by developing an MTDS in 2017, followed by DPF lending supporting an annual borrowing plan, improvements to fiscal risk management, and greater debt coverage and reporting, with a view to reducing the public debt to GDP ratio by 2022. In education, the WB supported a PER to diagnose sector challenges and sequential, complementary investment lending. The WBG has successfully employed RBF approaches and supported pilot programs to test approaches and achieve high-level buy-in and assist in scaling of successful programs. The MCNHRP effectively applied RBF approaches to increase utilization of health services. The Ministry of Basic and Secondary Education (MoBSE), with support of READ, started pilots supporting early literacy in the national language and a CCT program in Majilis, whose evaluations led to design improvements and guided scale-up. The portfolio benefited from strong portfolio supervision, such as by regularly inviting leaders from MoBSE to visit project sites. The WBG has sustained good cooperation with the IMF on difficult macroeconomic reforms, and supported coordination with Development Partners through Thematic Working Groups and monthly partner lunches.

29. Nonetheless, the WBG faced challenges in both client and WBG performance and pandemic-related hurdles:

- **On the client side**, authorities' ownership over and motivation to pursue reforms was limited, sometimes necessitating external pressure to move forward, posing risks of WBG-driven reforms. Weak coordination and overlapping responsibilities among government agencies and weak institutional and technical capacity have slowed projects and detracted from project sustainability. Turnover of staff in counterpart agencies has impeded project continuity, such as multiple changes to the Board of NAWEC. Reflecting fiscal crises and weak project planning, the Government has at times relied on external assistance to fund recurrent expenditures, such as in education, which prevents WBG projects from focusing on discrete, sustainable investments. The Government has not adequately communicated the results of reforms and investments to the public, forgoing opportunities to build public trust critical to The Gambia's transition out of fragility.
- **On the WBG side**, portfolio performance was undermined by overly ambitious project designs and targets, principally for the Emergency DPF, combined with insufficient consultations with stakeholders outside of line ministries. PIUs continue to lack staff sufficiently skilled in safeguards, procurement, and financial management. Absent skilled staff, some PIUs relied on the National Environmental Agency (NEA) to undertake environmental safeguards work, posing a possible conflict of interest as the NEA simultaneously oversees government compliance on safeguards. Projects supporting multi-sector reforms have lacked adequate representation from GPs and from IFC. Turnover of project Task Team Leaders (TTLs) has not caused substantial issues, but project teams have highlighted the importance of strong handovers amid staff successions. Coordination with DPs, though existent through multiple Thematic Groups, has been irregular and not kept pace with the expanding portfolio.
- **The pandemic impeded portfolio progress.** Government efforts to prevent and control the spread of COVID19 led to suspended WBG missions; delays in critical safeguards work such as in energy; and delays in project activities, notably in education due to school closures and delayed learning assessments.

30. The WBG supported a comprehensive non-lending program to improve fiscal management and foster a deeper understanding of country challenges and introduced ASA in FY20 in response to the pandemic (Annex 3). In Focus Area 1, the WB delivered TA to help the Government develop a MTDS; a PER and a distinct PER for the security sector; an engagement note on challenges and opportunities in agriculture; and a study on policies for private sector-led growth, with a focus on MSMEs and access to finance. The WB launched a diagnostic of the Digital Economy and ASA to diagnose challenges related to the pandemic, including an ASA on recovery in the tourism sector. In Focus Area 2, the WB delivered an impact evaluation of the RBF program in health, a PER in

education, a social safety net diagnostic, and a study on the design a basic social safety net. Programs unforeseen in the CEN include a study on barriers to female economic development and an ASA on crisis and post-crisis tools for social protection, which will support a high-frequency survey on impacts and consequences of COVID-19.

- 31. The CEN focused on gender empowerment.** The MCNHRP supported family planning and health and nutrition services for pregnant women. With support of the READ, the Government boosted female school enrollment, achieving a Gender Parity Index of greater than one in the Primary Completion Rate and UBS Completion Rate. The GESP continues to focus on female enrollment and academic performance in underserved areas. The Second ACE project has integrated policies on sexual harassment into student handbooks. The Social Safety Net Project targets that 75 percent of households receiving cash transfers select a female member as a recipient. The CAVCM supported female rice producers and females in cooperatives, and 60 percent of all direct project beneficiaries were women. Four of seven active lending projects were self-rated as gender-informed, and the Gender Group validated gender tags for three active projects. The Gender group has not yet assessed the Social Safety Net Project and the Gambia First Fiscal Management, Energy and Telecom Reform DPF. The READ project was approved in FY14 before the gender tag was applied to WB projects.
- 32. As expected, the CEN helped The Gambia to response to climate change threats.** Key threats include sea level rise; floods especially in the Banjul area; and droughts, which pose risks to agriculture, water resources, soil quality, food security, and public health. The Gambia has pledged to reduce overall emissions by about 44.4 percent in 2025, including through afforestation, renewable energy, and improvements to natural resource management. Accordingly, the GERMP has supported development of an energy efficiency program and a 120MW solar PV plant with associated transmission and distribution infrastructure. The CAVCM rehabilitated irrigation infrastructure to enhance resilience to climate-induced weather shocks. The Government with WB and AfDB assistance completed a Strategic Program for Climate Resilience, which led to a comprehensive investment plan in such areas as climate-resilient agriculture and landscapes; infrastructure and waste management; and coastal management. Climate co-benefits for national lending projects approved in the FY18-21 period were 16 percent, mainly attributable to the GERMP. Climate co-benefits for active regional projects engaged in The Gambia are 30 percent, largely due to 100 percent co-benefits for the regional OMVG and solar projects.
- 33. The WBG made use of Trust Funds (TFs) to co-finance projects and support key analytics, sometimes in the absence of adequate Bank Budget (BB).** For example, the ESSP and the Gambia Essential Health Services Strengthening Project were each co-financed, respectively, by grants from the GPE and the Global Fund to Fight AIDS, Tuberculosis and Malaria. BB proved extremely useful in supporting the WB's "first entry" into SP in 2018 and to designing the SSNP. However, the amount of BB resources was insufficient to building a presence in the sector, leading to enhanced use of TF resources. However, using TFs for preparation and small-scale projects can be an uphill battle in The Gambia, given the lack of bilateral TF donors in the country, and preferences of TF sources to give priority to larger programs.

IV. Lessons Learned

34. Lessons from the CEN focus on how the WBG can more effectively and inclusively engage in The Gambia accounting for country fragility and limited client commitment and capacity, how to improve WBG project delivery, and how to improve coordination with DPs amid an expanding WBG portfolio:

- i. Adopt approaches that improve government and stakeholder ownership over and commitment to reform and WBG-supported activities, such as the following:**

- Broaden portfolio and project consultations beyond line ministries to include civil society, the private sector, academia, and even the Diaspora (when relevant). ○ For complex reforms, leverage the WBG’s convening power to bring together and stimulate cooperation among representatives from different sector agencies.
 - Emphasize capacity-building programs for civil servants and PIUs on cross-cutting areas (i.e., fiduciary, safeguards, and M&E) in all projects given The Gambia’s weak governance and fragile institutions.
 - Engage senior Ministerial leadership in project supervision to enhance high-level commitment and inform sector decision-making.
 - Ensure all projects have strong citizen engagement measures, including grievance mechanisms. **ii. Ensure WBG project designs account for limited client capacity and government needs for quick wins by featuring simple designs, strong M&E frameworks, and realistic, easily achievable indicators with immediate impacts on the population.** Undertake political economy analyses to identify realistic reforms and indicators for DPF and investment projects.
- iii. Continue to programmatically combine and carefully sequence ASA, lending, and IFC assistance to incrementally build client capacity and catalyze more difficult reforms.**
- iv. Better support the Government to communicate its reform successes and development results.** Strengthen communications aspects of WBG projects, such as by supporting the writing of print and online articles on projects and engaging the media on field trips.
- v. Ensure WB project teams have adequate representation of relevant GPs and IFC.**
- vi. Improve WBG communications and coordination with Development Partners.** Enhance WBG participation in the Thematic Technical Working Groups. Organize joint field visits in areas of common WBG-DP engagement. Invite government officials to Thematic Working Groups and other DP meetings to strengthen dialogue. At the project and sector level, consider integrating indicators related to DP coordination in project results matrices.

CR ANNEX 1: CEN RESULTS MATRIX ASSESSMENT

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
CEN Focus Area 1: Restore Macroeconomic Stability and Stimulate Inclusive Growth		
CEN Objective 1: Promote macroeconomic stability and economic governance Objective Rating: Partially Achieved		
<p>a. Medium-term Debt Management Strategy (MTDS) and Medium-term Fiscal Framework (MTFF) have been introduced</p> <p>b. The Government’s capacity to manage, monitor, and record debt classified as “adequate” by the IMF/WB</p>	<p>Met. With WB and IMF assistance, the MoFEA developed an MTDS in 2017 and updated the MTDS in 2019, integrating it with a Medium-Term Economic and Fiscal Framework (MTEFF) that supports restoring and maintaining debt sustainability. In 2020, the MOFEA updated the MTDS with WB and IMF assistance consistent with a new MTFF. Production of an annual borrowing plan is a key next step in implementing the MTDS, work on which will initiate in November 2020.</p> <p>Partially Met. The Gambia has taken steps to improve PFM and update the Debt Recording and Management System with support of the WB and two successive IMF SMPs, though hurdles remain. According to the April 2020 WB Debt Reporting Heat Map, The Gambia ranked green (high) in four of nine categories related to debt reporting, debt management, and fiscal risk management, including a debt management strategy, periodicity, instrument coverage, and information on last loans contracted; and yellow (moderately high) in data accessibility and time lag. However, the Gambia scored orange (moderately low) or red (low) in sector composition, contingent liabilities, and annual borrowing plan. Moreover, data entry for external loans is not undertaken accurately, and inconsistencies emerge in validation against creditor records, suggesting weak organizational and institutional arrangements governing debt operations. Debts contracted outside the central government tier, such as those by municipalities or SOEs are not monitored currently. A new debt management software, Meridian, has</p>	<p>Recently Completed Lending FY17 Emergency DPF (P163285) FY10 IFMIS Project (P117275) FY20 First Fiscal Management, Energy, and Telecom Reform DPF program (P164545)</p> <p>Ongoing lending FY20 Fiscal Management Development Project (P166695)</p> <p>Recently Completed ASA FY18 Gambia MTDS (P164547) FY18 Security sector PER (P164522) FY19 Security sector PER Continuation (P168269) FY19 Gambia ICT sector Reform (P164664) FY20 Gambia Debt Management Support Program (P172007) FY20 Public Expenditure Review (P169825)</p> <p>Ongoing ASA The Gambia Programmatic TA on Fiscal Management (P174753) The Gambia: Promoting Financial Inclusion (FIRST) (P169602) The Gambia FSAP Development Module</p>

c. Special audits of SOEs have been completed	<p>been installed in MOFEA with technical support from the Commonwealth Secretariat.</p> <p>Met. The Government completed special audits of 13 SOEs. Action plans to implement audit recommendations of seven SOEs, which were audited in a first phase, have been prepared by</p>	(P173452)
---	---	-----------

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
<p>d. SOE audit reports, annual financial reports and latest audited financial statements available on the MoFEA website</p> <p>e. Central government expenditure covered through IFMIS</p> <p>f. Decline in SOEs sector arrears</p>	<p>each SOE Board with monitoring by the MoFEA and NAO. The MoFEA signed drafted SOE performance contracts with NAWEC in 2020 and is drafting a new contract with enhanced monitoring provisions.</p> <p>Not Met. The MoFEA published SOE financial statements from 2015 and earlier on its website. However, SOE audit reports and audited financial statements have not been systematically prepared and published.</p> <p>Met. 100 percent of 50 central government budget entities were covered through IFMIS by end-2019.</p> <p>Insufficient Information: The Gambia has put in place an SOE arrears clearance strategy. The Government has settled arrears to Paris Club creditors on behalf of NAWEC, to ITFC on behalf of GGC and NAWEC, and completed a report on cross-arrears with and among SOEs. Though the Government's arrears with NAWEC were cleared in 2019, public sector arrears to NAWEC reemerged in 2020. Payment plans were signed with and among SOEs but have not been complied with since the onset of the pandemic. A stock-taking of cross-arrears is underway that will provide data to assess this indicator in the coming months.</p>	

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
CEN Objective 2: Strengthen access to lower-cost sustainable energy, including renewables Objective Rating: Mostly Achieved		
g. Performance Contract between NAWEC and MoFEA signed and under implementation	Met. The MoFEA and NAWEC signed a performance contract in 2020 defining targets for such indicators as plant availability, technical losses, bill collection rates, and fuel efficiency of generation, with appropriate incentives.	Recently Completed Lending FY15 Gambia Electricity Support Project (GESP, P152659),
h. 50 km of distribution lines constructed or rehabilitated	Mostly Met. 31 km of distribution lines were constructed under the GESP.	FY17 Emergency DPF (P163285) FY20 First Fiscal Management, Energy, and Telecom Reform DPF program (P164545)
i. 30 km of transmission lines constructed or rehabilitated	Partly met. Civil works on transmission lines under the OMVG project are underway, with lines expected to be commissioned in mid-2021.	Ongoing Lending FY18 Electricity Restoration and Modernization Project (P163568)
j. Dispatch center with Supervisory Control and Data Acquisition (SCADA) constructed	Not Met. Civil works for the construction of the dispatch center are expected to start in 2021.	<i>FY15 OMVG Interconnection Project (P146830)</i>
k. 20 MW of solar PV plant constructed	Not Met. The RFP for construction of this solar plant was issued in October 2020. The selection process was delayed 9-12 months mostly due to lack of capacity of the firm contracted to prepare the feasibility study and bidding documents.	<i>FY19 ECOWAS Regional Electricity Project (P164044)</i>
l. 50 percent female direct beneficiaries of improved generation capacity	Met. The GESP aimed to increase the availability and reliability of electricity supply for existing customers, particularly through increased generation capacity. The project reached 744,432 beneficiaries, of whom 51% were women.	<i>FY19 Solar Development in Sub-Saharan Africa - Phase 1 (Sahel) (P162580)</i>
		Ongoing ASA Energy efficiency strategy (ESMAP & PPIAF)

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
CEN Objective 3: Develop markets to support private-sector led growth Objective Rating: Partially Achieved		
<p>m. Developed action plan for government’s fisheries reform; revised laws and regulations for the sector</p> <p>n. Increased number of farmers adopting climatesmart agricultural practices</p> <p>o. Developed action plan for protection of forest area under sustainable management practices</p> <p>p. Established phytosanitary authority for export certification.</p>	<p>Not met. The associated West African Regional Fisheries Program was not approved.</p> <p>Partially met. The key project expected to contribute to this indicator—the proposed FY19 West Africa Agriculture Transformation Project (WATTP)—was dropped as the WB opted to first deliver an Agriculture Engagement Note to better understand sector challenges and priority areas for investment. Further, the WB AFR strategy deemphasized regional projects. However, the CACVM project supported modernization of drip irrigation systems powered by a solar pumping system, which has helped build resilience to climate change.</p> <p>Not met. The associated Gambia Integrated Landscape Project (GamLAP) was not approved.</p> <p>Not met/insufficient information.</p>	<p>Recently Completed Lending FY14 The Gambia Commercial Agriculture and Value Chain Management Project (P125024)</p> <p>Recently Completed ASA FY18 Gambia-Strategic Program for Climate Resilience (P162729) FY19 The Gambia Agriculture Engagement Note: Fostering Agriculture-led Inclusive Growth (P165601) FY20 Policies for sustainable and inclusive private sector-led growth ASA (P167139) FY21 The Gambia Digital Economy for Africa (DE4A) Country Diagnostic (P174935) FY21 Support to tourism COVID-19 recovery in The Gambia (P175389)</p> <p>Ongoing ASA FY21/22 Barriers to Female Economic Empowerment (P175059) FY20 The Gambia Integrated Urban and Coastal Resilience Program (P172822)</p> <p>IFC Assistance Mapping Study of the Telecom Sector Agribusiness Deep Dive Study Vista Bank Advisory Program</p>

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
CEN Focus Area 2: Invest in Human Capital and Build Assets and Resilience for The Poor		
CEN Objective 4: Enhance the access to and quality of education Objective Rating: Achieved		
<p>q. Improved GERs for ECD from 46.5 (2018) to 49.0 (2020); Male students from 45.2 (2018) to 48.5 (2020).</p> <p>r. Primary GER in Region 5 from 70.4 (2018) to 74.0 (2020); Male baseline is 63.0 and target is 67.0 (2020).</p> <p>s. Partnership for excellence developed with the private sector; competitive scholarships awarded for top students.</p> <p>t. Successful graduation by 2021 of 120 graduate students of which half female</p>	<p>Met. The GER for Early Childhood Development reached 55.5 by May 2020 (54.1 for boys).</p> <p>Met. The primary GER for LBS in project-supported districts in Region 5 reached 81.1 by May 2020 (69.1 for boys and 93.35 for girls).</p> <p>Partly Met. The ESSP funded 225 scholarships for students for science and math Bachelor programs at the University of The Gambia, who are on track to be secondary teachers. Insufficient information to determine status of partnership for excellence.</p> <p>Mostly Met. From 2014 to 2020, the Africa Higher Education Centers of Excellence (ACE) project supported 110 MSc and 15 Ph.D. students in Science, Technology, Engineering, and Mathematics (STEM), and health and agriculture sciences, of whom 26 percent were females. At least 90 percent of these 135 students have graduated. Remaining students are expected to graduate by 2021. Under the Second ACE project, which became effective in May 2020 in The Gambia, the Emerging Center in Science, Technology and Engineering for Entrepreneurship (STEE) is working to launch new engineering programs. An initial cohort of 120 Bachelors students is expected to be recruited for the 2020/2021 academic year, which will form a pipeline of students feeding into graduate degree programs. From 2017 to end-2019, the GESSP provided 150 students, of whom 33 women, with scholarships to the University of The Gambia's Bachelors programs in science or mathematics.</p>	<p>Recently Completed Lending FY17 Results for Education Achievement and Development Project (P133079) FY14 Africa Higher Education Centers for Excellence Project (P126974)</p> <p>Ongoing lending FY18 The Gambia Education Sector Support Program (P162890) [and FY21 AF (P173332)] FY21 Emergency Education COVID-19 Response Project (P174035) FY20 Second Africa Higher Education Centers for Excellence Project (P169064)</p> <p>Recently Completed ASA -FY20 The Gambia Public Expenditure Review (P169825) FY18 The Gambia Education PER (P153483)</p> <p>Ongoing TF FY21 The Gambia Education Sector Program Development Grant (P175099)</p>

CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
CEN Objective 5: Improve nutrition and primary healthcare Objective Rating: Achieved		
u. Increased number of exclusively breastfed children	Met. The percent of children 0-6 months exclusively breastfed rose from 49 percent at end-2015 to 69.3 percent in 2018, which was based on 2018 Multiple Indicator Cluster Survey (MICS). Data from a 2020 Demographic Health Survey (DHS) is forthcoming.	Recently Completed Lending FY14 Maternal and Child Nutrition and Health Results Project (MCNHR, P143650)
v. Increased number of children consuming at least four of six food groups	Met. The percent of children aged 6-23 months consuming at a certain share of food groups rose from 7.6 percent in 2014 to 22.2 in 2018 (based on 2018 MICS). DHS changed this indicator's phraseology multiple times. In 2018, the indicator became four of seven food groups, and in 2019/20 five of eight groups. Good gains were made despite changes in the indicator's definition.	FY15 MCNHR AF1 FY17 MCNHR AF2 FY11 Emergency DPF (P163285)
w. Increased number of deliveries assisted by skilled personnel, especially target rural populations and remote regions	Met. The number of deliveries assisted by skilled personnel rose from 15,315 in September 2016 to 115,843 in September 2019. The <i>percentage</i> of deliveries assisted by skilled personnel rose from 57 percent in 2013 (DHS 2013) to 82.7 percent in 2018 (MICS 2018). Data from a 2019/20 DHS is forthcoming. The MCHNRP intervention areas were in rural and remote regions where increases were observed throughout the project's lifespan.	Ongoing Lending FY20 Gambia COVID-19 Preparedness and Response Project (P173798) and FY 21 AF (P174575) FY21 The Gambia Essential Health Services Strengthening Project (P173287)
x. Increased percentage of women using modern methods of family planning	Met. The percentage of women 15-49 years using modern contraceptives (married or in union) rose from 8.1 percent in 2013 (DHS 2013) to 14.1 percent in 2018 (MICS). Data from a 2019/20 DHS is forthcoming.	Recently Completed ASA FY15 Health RBF Impact Evaluation (P149035) FY20 The Gambia Public Expenditure Review (P169825)

CEN Objective 6: Strengthen service delivery in social protection. Objective Rating: Mostly Achieved		
y. Introduction of a poverty-targeting program for the extreme poor	Partially Met. The foreseen <i>Nafa</i> SP program targeting extremely poor households has not yet been established, as it was delayed to fund <i>Nafa Quick</i> , which is providing CTs to households affected by the pandemic. The Government has made significant progress towards the Nafa Program, which should be in place in 2021. <i>Nafa Quick</i> was undertaken within the broader framework of the original program, and simply scaled up assistance under relaxed poverty requirements to meet extraordinary needs of the	Ongoing Lending FY19 Gambia Social Safety Net Project (P167260) Recently Completed ASA FY17 Support to Designing a Basic Social Safety Net in The Gambia (P163738)
CEN Output Indicators	Status at CR (Met, Mostly Met, Partly Met, Not Met)	WBG Program
	pandemic. Given significant reforms in SP and good progress on extending SP services through <i>Nafa Quick</i> , this Objective is rated Mostly Achieved despite not yet fulfilling this sole matrix indicator.	FY18 Social Safety Net Diagnostic (P161936) - Ongoing ASA FY20 Crisis and Post-Crisis Information Tools for Social Protection (P174410) FY21 Barriers to Female Economic Empowerment (P175059)

CR Annex 2: CEN Planned Versus Actual Lending

(*italics* = regional program; **bold**=project not programmed in CEN)

Fiscal Year	Project	Planned Financing (US\$m)	Status (as of October 2020)	Actual Financing (US\$m)
Active Project at CEN Design	FY10 Gambia Integrated Financial Management Information System Project (P117275) and 2015 and 2017 AFs	n/a	Active	15.24
	FY14 Results for Education Achievement and Development Project (P133079)	n/a	Closed in FY19	27.25
	FY14 Commercial Agriculture and Value Chain Management Project	n/a	Closed in FY20	15.92
	FY14 Maternal and Child Nutrition and Health Results Project (P143650)	n/a	Closed in FY20	21.18
	FY16 Gambia Electricity Support Project (P152659)	n/a	Closed in FY20	18.86
	FY17 Emergency DPF (P163285)	n/a	Closed in FY18	56
	<i>FY15 OMVG Interconnection Project (P146830)</i>	<i>n/a</i>	<i>Active</i>	<i>47</i>
2018	Gambia Electricity Restoration and Modernization (P163568)	41	Delivered (Active)	84
	The Gambia - Education Sector Support Project (P162890)	30	Delivered (Active)	30
2019	First Fiscal Management, Energy and Telecom Reform DPF (P164545)	37	Delivered in FY20 (Active)	30
	SOE Reform	9	Dropped	0
	The Gambia Social Safety Net Project (P167260)	11	Delivered in FY20 (Active)	30
	<i>Gambia Integrated Landscape Project (GamLAP)</i>	<i>5</i>	<i>Dropped</i>	<i>0</i>
	<i>West Africa Regional Fisheries Program</i>	<i>5</i>	<i>Dropped</i>	<i>0</i>
	<i>West Africa Agricultural Transformation Project</i>	<i>5</i>	<i>Dropped</i>	<i>0</i>
	<i>Africa Centers of Excellence 2 (P169064)</i>	<i>4</i>	<i>Delivered in FY20 (Active)</i>	<i>12</i>
	<i>ECOWAS-Regional Electricity Access Project (Phase 1) (P164044)</i>	<i>0</i>	<i>Delivered (Active)</i>	<i>66</i>
2020	The Gambia Second Fiscal Management Energy and Telecom Reform DPF (P173150)	25	Expected in Q2 of FY22	[20]
	Gambia Fiscal Management Development Project (P166695)	0	Delivered (Active)	35
	The Gambia COVID-19 Preparedness and Response Project (P173798)	0	Delivered (Active)	10
	<i>West Africa Power Pool</i>	26	Dropped	0

2021	The Gambia Third Fiscal Management Energy and Telecom Reform DPF	TBD	Dropped	TBD
	The Gambia Essential Health Services Strengthening Project (P173287)	TBD	Delivered (Active)	30
	AF for The Gambia COVID-19 Preparedness and Response Project (P175740)	0	Delivered (Active)	0.94

CR ANNEX 3: CEN PLANNED VERSUS ACTUAL NON-LENDING DELIVERIES

(plain text=planned in CEN; *italics*=new ASA program)

CEN Focus Area	CEN Plan	STATUS
Objective 1: Restore Macroeconomic Stability and Stimulate Inclusive Growth	The Gambia MTDS (P164547)	Initiated FY17, Delivered in FY18
	PER for the Security Sector (P164522)	Initiated and Delivered in FY18
	The Gambia Strategic Program for Climate Resilience (P162729)	Initiated and Delivered in FY18
	Sources of Growth Study	Not Delivered
	Gambia Banking Supervision, Resolution, and Crisis Preparedness (P165465)	Initiated in FY18, Delivered in FY20
	National AML/CFT Risk Assessment (P165553)	Initiated in FY18, Delivered in FY20
	The Gambia ICT Sector Reform (P164664)	Initiated in FY18, Delivered in FY19
	Finance, Competitiveness and Innovation for Inclusive Growth	Not Delivered
	Competitive Industries and Innovation Program (CIIP)	Not Delivered
	Agriculture Engagement Note: Fostering Agriculture-led Inclusive Growth (P165601)	Initiated and Delivered in FY19
	Banjul Flood Risk Assessment and Urban Resilience Investment Plan	Not Delivered
	<i>Security sector PER Continuation (P168269)</i>	<i>Initiated and Delivered in FY19</i>
	<i>The Gambia Public Expenditure Review (P169825)</i>	<i>Initiated FY19, Delivered in FY20</i>
	<i>Policies for sustainable and inclusive private sector-led growth ASA (P167139)</i>	<i>Initiated FY19, Delivered in FY20</i>
	<i>The Gambia: Promoting Financial Inclusion (FIRST) (P169602)</i>	<i>Initiated FY19, Delivery Expected in FY22</i>
	<i>Gambia Debt Management Support Program (P172007)</i>	<i>Initiated and Delivered in FY20</i>
	<i>The Gambia Economic Update FY21 (P171695)</i>	<i>Initiated FY20, Delivered in FY21</i>
	<i>The Gambia FSAP Development Module (P173452)</i>	<i>Initiated FY20, Delivery Expected in FY22</i>
	<i>The Gambia Digital Economy for Africa (DE4A) Country Diagnostic (P174935)</i>	<i>Initiated FY20, Delivered in FY21</i>
	<i>The Gambia Integrated Urban and Coastal Resilience Program (P172822)</i>	<i>Initiated FY20, Delivery Expected by FY22</i>
<i>Support to tourism COVID-19 recovery in The Gambia (P175389)</i>	<i>Initiated in FY21, Delivered in FY21</i>	
<i>The Gambia Programmatic TA on Fiscal Management (P174753)</i>	<i>Initiated FY21, Delivery expected in FY22</i>	

CEN Focus Area 2: Invest in Human Capital and Build Assets and	Health RBF Impact Evaluation (P149035)	Initiated FY15, Delivered in FY19
	Public Expenditure Review (PER) in Education (P153483)	Initiated in FY15, Delivered in FY18
	Social Safety Net Diagnostic (P161936)	Initiated FY17, Delivered in FY18
	Support to designing a basic social safety net in the Gambia (P163738)	Initiated FY17, Delivered in FY19
	<i>Barriers to Female Economic Empowerment (P175059)</i>	<i>Initiated FY20, Delivery Expected in FY22</i>
CEN Focus Area	CEN Plan	STATUS
Resilience for The Poor	<i>Crisis and Post-Crisis Information Tools for Social Protection (P174410)</i>	<i>Initiated FY20, Delivery expected in FY22</i>
	<i>The Gambia Education Sector Program Development Grant (P175099)</i>	<i>Initiated FY20, Delivery expected by FY23</i>

CR Annex 4: IFC Portfolio

A. Investment Portfolio as of 1/31/2021

Client	Product	Description	Commitment Year	Committed Amount (US\$ millions)
Manufacturing, Agribusiness and Services (MAS)				
Coco Ocean	Debt		2008	3.7
TOTAL				3.7

B. Advisory Portfolio as of 10/31/2020

Project name	Sector	Description	Sum of total Funds managed by IFC. (US\$ millions)
Vista Bank Group AS	Financial Institutions Group		0.8
TOTAL			0.8

*******END OF COMPLETION REVIEW*******

Annex 5. Selected Indicators of Bank Portfolio Performance and Management

Indicator	FY18	FY19	FY20	FY21
Portfolio Assessment				
Number of Projects Under Implementation ^a	7.0	7.0	7.0	8.0
Average Implementation Period (years) ^b	3.4	3.6	2.3	2.4
Percent of Problem Projects by Number ^{a, c}	14.3	0.0	0.0	0.0
Percent of Problem Projects by Amount ^{a, c}	10.2	0.0	0.0	0.0
Percent of Projects at Risk by Number ^{a, d}	14.3	14.3	0.0	0.0
Percent of Projects at Risk by Amount ^{a, d}	10.2	9.5	0.0	0.0
Disbursement Ratio (%) ^e	62.7	21.4	26.9	26.6
Portfolio Management				
CPPR during the year (yes/no)				
Supervision Resources (total US\$)				
Average Supervision (US\$/project)				
<hr/>				
Memorandum Item	Since FY80		Last Five FYs	
Proj Eval by IEG by Number		35		2
Proj Eval by IEG by Amt (US\$ millions)		405.8		76.1
% of IEG Projects Rated U or HU by Number		42.9		50.0
% of IEG Projects Rated U or HU by Amt		44.5		75.2

a. As shown in the Annual Report on Portfolio Performance (except for current FY).

b. Average age of projects in the Bank's country portfolio.

c. Percent of projects rated U or HU on development objectives (DO) and/or implementation progress (IP).

d. As defined under the Portfolio Improvement Program.

e. Ratio of disbursements during the year to the undisbursed balance of the Bank's portfolio at the beginning of the year: Investment projects only.

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

Annex 6. Operations Portfolio (IBRD/IDA and Grants)

National Portfolio

Project ID	Project Name	Board Approval Date	Project Closing Date	Net Commitment Amount (USD M)	Undisbursed Amount (USD M)	Latest DO	Latest IP
P166695	Gambia Fiscal Management Development Project	06/04/2020	06/30/2025	35.00	33.07	MS	MS
P173287	The Gambia Essential Health Services Strengthening Project	10/09/2020	08/09/2025	30.00	27.10	S	S
P173798	The Gambia COVID-19 Project	04/02/2020	03/31/2023	18.00	6.3	S	S
P167260	The Gambia Social Safety Net Project	05/24/2019	03/29/2024	30.00	15.37	S	S
P163528	Gambia Electricity Restoration and Modernization Project	05/18/2018	12/31/2024	84.00	66.32	S	S
P162890	Gambia Education Sector Support Program	03/28/2018	12/31/2022	30.00	10.66	MS	MS
TOTAL (USD\$M)				227.00	158.82		

Regional Portfolio

Project ID	Project Name	Board Approval Date	Project Closing Date	Net Commitment Amount (USD M)	Undisbursed Amount (USD M)	Latest DO	Latest IP
P146830	OMVG Interconnection Project	29-Apr-2015	30-Jun-2022	47.00	27.47	MS	MU
P164044	ECOWAS-Regional Electricity Access Project	13-Dec-2018	31-Dec-2025	66.00	52.36	S	MS
P169064	Second Africa Higher Education Centers of Excellence for Development Impact	26-Nov-2019	30-Jun-2024	12.00	10.83	S	MS
Total				125	90.67		

Source: Standard Reports June 30, 2021

Annex 7. Empowerment of Women and Girls and Gender Equality

Recent evidence, including evidence presented in The Gambia SCD, highlights progress on aspects of gender equality, but significant lingering gaps across all four pillars of the WBG Gender Strategy—human endowments, jobs, assets, and voice and agency. These gaps are expected to have negative implications on inclusive growth and poverty reduction in The Gambia.

1. **The Gambia has laws supporting women’s empowerment, but social norms and weak implementation of legal protections have contributed to continuing high prevalence of Gender-based Violence (GBV).** Despite a 2016 amendment to the Children’s Act criminalizing child marriage and betrothal, 26 percent of women aged 20-24 in 2018 were married by age 18. This figure was 44 percent in rural areas and 19 percent in urban areas, suggesting that efforts to sensitize populations should focus on the rural areas. Despite outlawing Female-Genital Mutilation/Cutting (FGM/C) under the 2015 Women’s Amendment Act, MICS data from 2018 indicate that 76 percent of women have undergone genital mutilation/cutting. In addition, in spite of the enactment of the 2013 Domestic Violence Act, according to MICS data 50 percent of women believe a husband is justified in beating his wife. Sex trafficking and sexual exploitation within the tourism industry affects both women and girls as well as men and boys. Women are underrepresented in positions of power, representing only nine percent of parliamentary seats.

2. **The Gambia has achieved gender equality in enrollment in basic education, though gaps remain in secondary completion in rural areas, and in access to TVET and tertiary education.** Education is critical to economic inclusion. Rates of return to education in The Gambia are higher with each successive level of education and are higher for women (seven percent) than men (five percent). Though a larger share of adult women is illiterate, and women tend to have lower basic skills and fewer years of education (3.2 years versus 4.3 years for men), The Gambia has increased enrollment of girls and eliminated gender gaps at the primary and secondary levels. Progress was partly due to the Ministry of Basic and Secondary Education’s Gender Equity Initiative, which included measures targeting community engagement, household financial constraints, and gender sensitivity in curricula and teacher training. Girls now have a higher completion rate than boys at the lower secondary level, and the completion gap in upper secondary is relatively small. However, the completion rate in rural areas is worse, and gaps persist in learning outcomes. According to World Development Indicators, the literacy rate of youth (aged 15-24) was 64 percent among females compared to 71 percent among males. There are larger gaps in tertiary and TVET.

3. **High fertility has negatively impacted women’s health and efforts to reap the demographic dividend.** High overall fertility contributes to high adolescent fertility, which may impede the school-to-work transition of young women. The fertility rate in The Gambia fell from 5.6 births per woman in 2008 to 4.4 in 2018, though reaches 5.8 in rural areas. This overall fertility rate roughly equals the average of the SCD’s peer countries.⁴⁸ This modest progress was supported by an increase in modern contraceptive prevalence from eight percent in 2013 to more than 16 percent in 2018, which is nonetheless lower than the average of 27 percent across the region. The adolescent fertility rate dropped more rapidly from 101 births per 1,000 females aged 15-19 in 2008 to 76 in 2018. Higher adolescent fertility rates are found in rural areas (108), among the poorest (114), and among those with only primary education (125). Lower rates were in urban areas (51), among the richest (25), and among those with secondary education or higher (28). The regions of Janjanbureh (121), Kuntaur (114), and Basse (110) have particularly high rates

⁴⁸These countries and associated fertility rates are Uganda (5), Mauritania (4.6), Senegal (4.6), Guinea Bissau (4.5), Eritrea (4.1), and Rwanda (4).

of adolescent (and total) fertility. The Gambia reduced the maternal mortality rate from 1,030 maternal deaths per 100,000 live births in 1990 to 706 in 2015. However, this 30 percent drop trailed the 75 percent reduction needed to achieve MDG5. Though health insurance coverage is low, pregnant women have access to free health care provided by subsidized health services, and the percentage of births delivered by a skilled attendant rose from 64 percent in 2013 to 83 percent in 2018.

4. Gambian women have lower access to jobs and assets, implying lost productivity and lower agency compared with men. In agriculture, women are more concentrated in food crop than cash crop production. Women in rural areas suffer from weaker land tenure security due to social norms and inequalities in customary practices,⁴⁹ which may reduce their incentives to make productivity enhancing investments in parcels of land they farm.⁵⁰ Gambian men tend to control other household assets beyond land. Even when owning an asset, women are expected to consult a man in the household before selling it.⁵¹ Large scale youth migration and migration of men from rural to urban areas have left a labor shortage in farming, providing women left behind with a more prominent social and economic role, but more responsibility. It is unclear whether this will represent a net gain or loss for women. Evidence suggests that women have less control over farm labor due to less access to finance and a lower say over allocation of household labor.⁵² When male household members leave, women may have greater control over farm labor, yet there will be less labor available. Women make up a large share of workers in the fisheries sector, which could offer more opportunities if fish exports are boosted. In urban areas, the labor force participation rate of women is 37 percent but 70 percent for men. Youth unemployment is high overall (26 percent), and especially high among female youth (32 percent). Lack of opportunities for female youth wastes economic potential and risks lowering demand for girls' education, thus undermining efforts to close gender gaps and reduce early childbearing and marriage.

5. COVID-19 is likely to exacerbate gender gaps. In health, there is a risk that authorities will redirect resources away from key reproductive and sexual health programs, which happened during the Ebola outbreak in Sierra Leone, and was linked to an increase in maternal mortality.⁵³ In education, school closures may result in greater teenage childbearing, which was also observed in Sierra Leone during the Ebola outbreak. Data collected across several SSA countries as part of the Facebook Future of Business Survey indicates that women-owned businesses were more likely to have closed during COVID-19. Higher closure rates may reflect women's concentration in hard-hit consumer facing sectors, and their disproportionate burden in caring for children and the sick.⁵⁴ The impact of the pandemic on women's economic opportunities is likely to be significant in The Gambia given the importance of the tourism sector. Prior to the crisis, women earned only 46 percent of the earnings of men overall, but 243 percent in the tourism sector.⁵⁵ The pandemic is likely to exacerbate factors associated with GBV, including social

⁴⁹ African Development Bank Group (2011) The Gambia: Country Gender Profile. October 2011. Quality Assurance and Results Department. Gender and Social Development Monitoring Division

⁵⁰ E.g. see Goldstein, M., & Udry, C. (2008). The profits of power: Land rights and agricultural investment in Ghana. *Journal of political Economy*, 116(6), 981-1022.

⁵¹ Badjie, M., Barrow, A.N.K., Jallow, Y.S., Jatta-Sowe, F., Sissokho, O., (2019). Qualitative Study on Gender Dynamics in Intra-household Spending in West Coast and Upper River Regions of the Gambia.

⁵² World Bank; ONE Campaign. 2014. *Levelling the Field: Improving Opportunities for Women Farmers in Africa*. World Bank, Washington, DC

⁵³ Sochas L, Channon AA, Nam S. Counting indirect crisis-related deaths in the context of a low-resilience health system: the case of maternal and neonatal health during the Ebola epidemic in Sierra Leone. *Health Policy Plan* 2017; 32 (suppl 3): iii32–39

⁵⁴ <https://blogs.worldbank.org/developmenttalk/global-state-small-business-during-covid-19-gender-inequalities>; note that survey sampling is representative of Facebook Business Page administrator population and not of any country's business population.

⁵⁵ World Tourism Organization Global Report on Women in Tourism: <https://www.e-unwto.org/doi/pdf/10.18111/9789284420384>

isolation with abusive partners; poverty-related stress; reduced access to health services and support to address GBV; and increased exposure to exploitative relationships between women and men.⁵⁶

6. The CPF's approach to gender will build on the FY18-21 CEN in a few key respects:

- *A strengthened focus on interconnected issues of adolescent fertility, early marriage, and school dropouts.* Adolescence is a key moment in girls' and young women's lives when investments can have long-lasting impacts on their reproductive health, education, and empowerment later in life.
- *An increased focus on addressing social norms through interventions to effect behavioral change.* Social and Behavior Change Communication (SBCC) interventions will be used and scaled-up across projects, including in Health, Population, and Nutrition (HNP), Social Protection and Jobs (SPJ), and education, focusing particularly on girls' education, reproductive and sexual health, and GBV.
- *Attention will be paid to alleviating risks of exacerbated gender gaps under the COVID-19 pandemic.* For example, the COVID-19 Emergency Education Response Project (P173798) includes messaging around risks to girls' education and the importance of getting girls back into school when safe to do so. This emphasis responds to evidence from previous crises, such as the West African Ebola outbreak, that girls are more vulnerable to not returning to classrooms once schools reopen.
- *Building on progress closing gender gaps in basic education, the Education Sector Support Program (ESSP, P162890) will continue to address gender barriers to education.* The ESSP will help increase low enrollment of girls (and boys), such as by engaging the Women's Bureau, Mothers' Clubs, Regional Education Directorates (REDs), religious leaders, and the Gender Unit in the Ministry of Education, as well as supplying girls with menstrual hygiene supplies. Support from the CPF will focus on getting more girls into STEM-related subject areas, such as through tuition stipends to encourage more women to train as teachers in STEM fields, thus becoming role models for girls (ESSP); and outreach to schools and universities to encourage more girls and young women to train in STEM subjects (Gambia Electricity Restoration and Modernization Project, P163568). The CPF will support gender equality in higher education. For instance, ACE2 centers will be required to have policies and interventions (training, mentoring) that increase the number of women students, faculty, and leaders.
- *In the agriculture sector, the Gambia Inclusive and Resilient Agricultural Value Chain Development Project (P173070) will build on the success of the closed Commercial Agriculture and Value Chain Management Project (GCAV, P125024) Project, which addressed barriers women face in land rights, time/labor constraints, and lower participation in cash crops.* The GCAV supported women vegetable producers with land certification and titling, contract farming development for women through links to exporters, and irrigation systems that use solar energy pumps and drip systems, thus reducing the time women need to fetch water. The new project will bolster this work by focusing on diversifying crop choice to include higher value crops, expanding market connections to a wider range of exporters, and providing additional training to help women better manage irrigation systems.
- *Increased support to female entrepreneurship, with a specific focus on small scale entrepreneurs.* The Barriers to Female Economic Empowerment ASA (P175059), which includes a mapping of existing interventions and a qualitative analysis on perceived barriers to women's economic empowerment, will inform a more strategic approach to building client capacity. For example, the ASA team will leverage Trust Fund (TF) resources to translate the results of its analysis into Technical Assistance (TA) to support the recently established Women's Empowerment Fund (WEF), which focuses on addressing the non-financial barriers facing women entrepreneurs. This support will complement the WEF's existing focus on financial barriers and work under The Gambia: Promoting Financial Inclusion (FIRST)

⁵⁶ Peterman, A., Potts, A., O'Donnell, M., Thompson, K., Shah, N., Oertelt-Prigione, S., & van Gelder, N. (2020). Pandemics and violence against women and children. Center for Global Development Working Paper (in press).

program (P169602), which will consider the results of a diagnostic on financial inclusion issues confronting women and girls to support development of a National Financial Inclusion Strategy. Moreover, the SP team's expertise in supporting the most vulnerable women will complement the existing focus of the WB portfolio on economic empowerment of more educated women, which includes support to increase women's representation in SOE leadership and access to procurement training (Fiscal Management Development Project), and support for women's employment in the electricity sector (GERMP).

Annex 8. Statement of IFC's Held and Disbursed Portfolio

Investment Portfolio as of 1/31/2021

Client	Product	Description	Commitment Year	Committed Amount (US\$ millions)
Manufacturing, Agribusiness and Services (MAS)				
Coco Ocean	Debt		2008	3.7
TOTAL				5.3

Advisory Portfolio as of 1/31/2021

Project name	Sector	Description	Sum of total Funds managed by IFC. (US\$ millions)
Vista Bank Group AS	Financial Institutions Group		0.8
TOTAL			0.8

Annex 9. Stakeholder Consultations

1. Consultations were held across a wide range of stakeholders during the last quarter of 2020 with government officials, Civil Society Organizations (CSOs), the private sector, women groups, youth groups, and development partners. Priority challenges highlighted by CSOs included low productivity in agriculture, including the low quality of inputs and the need for irrigation systems; the high cost of and erratic electricity supply; lack of access to finance; youth unemployment; and the lack of digital infrastructure and services, including for government use. Consultations with the private sector revealed challenges with the business environment, governance, access to finance, electricity, and digital connectivity. All consulted stakeholders agreed on the need to strengthen governance, enable the private sector, and invest in human capital. Promoting greater digital connectivity in development, and ensuring women's access to economic opportunities and services were noted as critical cross-cutting areas. In addition, stakeholders welcomed the WBG's efforts to engage more systematically with them throughout the CPF period. The CSOs recommended that the WB facilitate dialogue between the Government and civil society to improve the accountability and effectiveness of WB projects. The design of the CPF reflects these consultations.

2. **Government Officials:** Consultations with ministry officials from ten ministries and nine agencies took place between August and December 2020. Officials noted the importance of supporting the government's agenda as highlighted in the National Development Plan (NDP). Given the fragility of the country, they emphasized the importance of support to **improve governance, promote economic transformation, and strengthen social services**. In governance, authorities shared the government's plans for civil service reform, which aims to build a world class civil service that can deliver quality public services. The development of **e-government** linking all the MDAs and improvements in citizen engagement was also emphasized. In economic transformation, the Government highlighted much needed support to **commercialize the agriculture sector** and develop effective support programs for farmers; and **support the country's ailing tourism sector**, which has been significantly impacted by COVID-19. The economic transformation agenda is seen as critical for job creation for the growing youth population. The provision of quality social services in education and health was seen as critical to the vitality of Gambian citizens. A safety net for the most vulnerable was seen as way overdue.

3. **CSOs:** Virtual roundtables were held with 16 CSOs in October and November 2020. **Strengthening governance** was seen as the key underpinning for all development in the country. The CSOs proposed that the WB work more closely with them and put in place mechanisms for the Government to partner with CSOs in certain projects to ensure grassroots outreach and increase accountability. It was agreed that the **digital economy** is crucial, particularly to address the digital divide between rural and urban areas. Reducing the cost of internet access was identified as an important factor in overcoming the divide. The CSOs noted the challenge of **illegal youth migration**, and the importance that the Government create an environment for youths to thrive to reduce their incentives to take perilous journeys across the sea, which many times end in tragedy. Support for youth entrepreneurship and skills development was a key recommendation. The CSOs confirmed that **land issues** in The Gambia are becoming prevalent and access to lands is challenging, especially for women. They noted the impact of poor infrastructure on livelihoods, exacerbated by increasing floods driven by **climate change**. The CSOs noted challenges in the **agricultural sector**, including low quality inputs that result in low productivity and low quality of produce. They emphasized that farmers are unable to move out of subsistence farming due to lack of access to finance, storage facilities, water, and transportation; the high cost of fertilizers; and inadequate access to markets and information from technical experts. Due to lack of access to land, women farmers in particular lack storage facilities, thus causing wastage in their harvests.

4. **Private Sector:** A virtual roundtable was held with private sector participants in October 2020. Attendees included representatives from several sectors, including agribusiness, tourism, construction, and financial services, and from the Gambia Chamber of Commerce and Industry (GCCCI). The private sector emphasized the importance of the National Business Council as the premier platform for dialogue between the Gambian government (with representation from the office of the Vice President; the Ministry of Finance and Economic Affairs; and the Ministry of Trade, Industry, Regional Integration and Employment) and the private sector led by the GCCCI. The NBC launched the **business environment reform program** in June 2020 and will work on key impediments to private sector development, including challenges in **tax administration, access to finance, access to land, and access to stable and affordable supply of electricity**. Participants from the **agribusiness sector** outlined constraints they faced, such as high costs of inputs including feed and the high cost of irrigation, while attendees from the **tourism sector** complained about the lack of communication from the public sector and the levies facing the sector. Both sectors mentioned the high cost and unavailability of financing. The **digital economy** was seen as a potential transformational sector that could provide opportunities for young Gambians.

5. **Development Partners (DPs):** A virtual consultation took place in October 2020 with several development partners, including the IMF, the British High Commission, and various UN agencies (UNDP, UNOPS, WFP, UNFPA, UNICEF, IOM). In addition, discussions were held with the US Embassy, EU, FAO, GIZ, and Feed The Children. The DPs emphasized the importance of revitalizing the Technical Working Groups of the Development Partners Group, which was re-established in July 2014 to build a **coordinated DP response** to foster and catalyze policy dialogue and coordinate and harmonize donor support in the preparation, monitoring, and evaluation of the NDP. In addition to existing collaborations, such as with the IMF on macro-fiscal management and domestic revenue mobilization; with the UNOPS, UNDP, and WHO on COVID response; and the WFP on the social safety net program—several areas of potential collaboration were identified, including with: (i) the EU on the digital economy; (ii) ITC on tourism support; (iii) UNICEF on COVID vaccine support; and (iv) GIZ on skills development. It was also noted that DPs including the UN agencies, EU, UK and US are actively involved in supporting the security and justice agenda which will be extremely useful in supporting the TAA milestones.

6. **Women's groups:** A roundtable was held with women's groups leaders including women farmer's associations, food processor associations and the Gambia Women's Chamber in March 2021. The women noted that women and girls are marginalized in several aspects of society especially as it relates to land ownership and education beyond basic levels. The lack of secure land tenure was identified as one of the primary reasons why women are unable to access finance required to start a business and their access to inferior land given to them by men leads to lower crop yields. It was noted that the lack of primary health care centers is a hazard to maternal health. The women also noted that COVID had an outside impact on women due to their shouldering the bulk of family responsibilities.

7. **Youth groups:** A virtual roundtable was held with youth leaders in March 2021. The youth leaders noted the lack of employment opportunities for youth in the country which led them to migrate from the rural areas to urban areas and also attempt illegal migration outside the country. They pointed to the need to provide youth with marketable skills and encourage entrepreneurship and support access to finance. They also noted that addressing the impacts of climate change is of critical importance to them and climate impacts are directly tied to poverty exacerbation.

Annex 10. FCV Engagement of Development Partners

Partners	Relevant FCV Engagement
	Human capital
WHO	<p>Portfolio focus: The World Health Organization (WHO) has different human capital projects all nationwide. Those projects include an EC grant support to Health Systems Strengthening for Universal Health Coverage (US\$1,149,840), support for strengthening the prevention and control of communicable diseases (US\$197,291); Technical Assistance support in the development of multi-sectoral strategic plans, implementation guidelines to reduce the burden of non-communicable diseases (US\$89,946); a Technical Assistance, and financial support to strengthen reproductive, maternal, neonatal, childhood and adolescent health services (US\$491,279); a Technical Assistance and finance to strengthen polio surveillance towards eradication (US\$21,200); and finally an Outbreak & Crisis Response Plan (US\$1,700,786) to strengthen health Incident Management System for national COVID-19 Response. WHO handed over medical supplies for the COVID19 Response including Viral Transport Mediums (VTMs), Antigen-Rapid Diagnostic Tools (Ag-RDTs), Polymerase Chain Reaction (PCR) test kits, Patient Monitors, and other essential equipment and supplies needed for critical care.</p>
WFP	<p>Portfolio focus: The World Food Programme (WFP) has several projects in 2021 in The Gambia: 2 projects of Food Security support, each of US\$300 000. Their focus is through School Meals to 31,184 Early Childhood Development (ECD) and Lower Basic School (LBS) children in the CRR region; a food security support through school meals to 46,163 ECD and LBS school children in the URR region. WFP has a project with the Government of Japan nationwide on the prevalence of underweight among children under 5 with a focus on the provision of Food Supplementation to treat Moderate Acute Malnutrition in Children under 5 and pregnant and lactating women (PLW) and people living with HIV (PLHIV) with a budget of US\$1,500,000. WFP also has a project with DSM, a global science-based company active in health, nutrition, and materials, and one of the world's largest producers of micronutrients to focus on the prevalence of underweight non-pregnant women in the CRR region by providing equipment to Maruo farms for rice fortification with a small budget of USD 23,000. It is also working on the proportion of the population who are food insecure with the UN peace-Building Fund (USD 692,000) and with the Government of The Gambia (224000000 GAD) to distribute rice to 42,750 vulnerable households for a duration of 4 months in all regions. Finally, WFP and UK FCDO, and WPD Genesis BBQ (for a budget of US\$757,981) also developed a project on food insecurity with 5,355 vulnerable households in the BJL, KM, WCR, NBR regions.</p>
IOM	<p>Portfolio focus and approach: The International Organization for Migration (IOM) has two projects: one with the EU-Gambia Joint Initiative for Migrant Protection & Reintegration with a focus on Mental health and psychosocial support (MHPSS), with mobile health teams (US\$287 254); another on capacity building, training on protection, renovation of Bakoteh shelter with a budget of US\$77 059. Both are nationwide.</p>
UNICEF	<p>Portfolio focus: Since 2012, UNICEF has supported the Government of The Gambia in establishing an inclusive social protection system through capacity development programs for various national stakeholders including the development of a Social Protection Strategy and the National Social Protection Policy 2015 – 2025.</p> <p>Approach: UNICEF has nationwide projects focused on the proportion of the population with access to safe drinking water (with a budget of US\$100 000); another on the proportion of children under 5 whose births are registered; two focused on the prevalence of underweight among children under 5 (one with a budget of US\$150 000 and a second focused on the Training of Health Workers - PHC agenda (US\$200,000); one on the proportion of trained Early Childhood Development (ECD) teachers (US\$500,000); on the proportion of social welfare officers per capita (US\$150 000); and finally a COVID-19 Response in the region of CRR, LRR, NBR (US\$269 640).</p>
EU	<p>Portfolio focus and approach: The European Union has different joint programs: two with the FAO (13,000,000 EUR) to support women in agriculture (agri-gender statistics toolkit) in the regions of LRR, CRR, NBR, and URR, and one project of 4,434,772 EUR to monitor the prevalence of underweight among children under 5 in WCR, NBR, and CRR. The same project is also conducted with the help of the NGO</p>

	<p>United Purpose with a budget of 2,118,387 EUR in WCR, LRR, CRR, NBR, and URR. The European Union also subsidizes the WFP with a budget of 4,090,000 EUR with a focus on the gross enrollment rate by gender with a program towards school meals in NBR and CRR. The EU also has 2 programs, one of 742,150 EUR with ActionAid International, and one with Action Against Hunger with a budget of 750,000 EUR, for supporting women in agriculture, one in CRR and NBR, and one in CRR and URR. Finally, the EU has one project with a focus on the volume of agro-processed products by type in NBR, with a budget of 667,684 EUR with the European Research Institute. The EU delegation has one project with the Spanish Red Cross & Gambian Red Cross Society, which is nationwide with a focus on COVID-19 Response nationwide (EUR 2,500,000).</p>
	Agriculture, Environment & Energy
UNDP + FAO	<p>Portfolio focus: UNDP and FAO share a joint project with a budget of US\$1,400,000, whose interventions intend to address root causes of conflicts related to land and natural resources, to create an enabling environment for various actors/stakeholders to co-exist and increase social cohesion within and between communities. The project targets national institutions (judiciary, legislative, traditional, and regional authorities) for equitable land disposal resolution. It also targets community members, especially youth and women, to understand and utilize appropriate land resolution mechanisms. The geographic zones for project implementation are nationwide for legal reforms and Western Region and Central River Region for dialogue and conflict resolution interventions.</p> <p>Approach: The project will enhance the capacity of Land Commission Members, collaborate with the Commission to sensitize community members on land dispute management systems. FAO will work closely with Ministries of Lands and Regional Government, Agriculture, Environment, Climate Change and Justice, the National Environment Agency, National Assembly, the NGOs ActionAid, WANEP, CRS, UP, and ADRC. UNDP will provide support for peacebuilding with support from the UN peace and development advisor at the RCO. This will include advisory support and facilitation of regional community-specific consultations and assessments on identifying land/natural resource-related conflicts and grievances as well as existing local capacities and resolution mechanisms. It will work with local NGOs such as TANGO, ActionAid, WANEP in undertaking community-level peace-building initiatives that are participatory and inclusive and aim at strengthening local capacities for preventing and addressing disputes and grievances.</p>
UNCDF	<p>Portfolio focus: UNCDF has a project, implemented by ITC, to increase the employability of women and youth with an emphasis on the green and climate-resilient economy in LRR, NBR, CRR (US\$5,649,538). The “Jobs, skills and finance (JSF) for women and youth in The Gambia 2018 - 2022” program will contribute to stabilizing the economic, social, and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and women, with a specific emphasis on promoting gender equality and addressing climate change.</p> <p>Approach: The program aims to create 3,000 direct jobs for youth and women through a holistic approach and a combination of grants, technical assistance, and convening power by supporting local authorities and communities to develop climate-resilient investments that in turn can create job opportunities for vulnerable groups through “cash for work” (C4W) and procurement to local micro, small and medium enterprises (MSMEs); by providing support to TVETs and other local training providers to improve the quality, and accessibility of vocational training schemes offered to youth and women which will be linked to the C4W opportunities and key sectors of economic opportunities at the local level and by using a market systems approach to support the development and scale-up of targeted financial services and products, particularly for women and youth, and the development of financial inclusive markets.</p>
FAO	<p>Portfolio focus and approach: FAO finances a project focused on forests under community management in order to protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss in NBR, CRRN, URRN, & LRR. This project that started in 2016 should end on 31st, May 2021 (US\$3,066,347).</p>
ECOWAS	<p>Portfolio focus: The objective is to enhance regional integration in the West Africa energy sector by improving the energy sector regional governance with a US\$66 million allocation for The Gambia.</p>

	<p>Approach: The project supports Ecowas Regional Electricity Regulatory Authority (ERERA) to implement effective regulatory mechanisms contributing to the development of a regional electricity market. It will enable access expansion for 50-100,000 households. A US\$30 million line of credit will also be financing for the Rural electrification extension project, including a 5MW HFO engine plus access connecting 36 villages.</p>
IFAD	<p>Portfolio focus: The International Fund for Agricultural Development (IFAD) just launched its Resilience of Organizations for Transformative Smallholder Agriculture (ROOTS) Programme with Agence française de développement (AFD), OPEC Fund for International Development and the Global Environment Facility (GEF). The goal of the project is to improve food security, nutrition and resilience of smallholder farmers to climate change in The Gambia. The project's development objective is to increase agricultural productivity and access to markets for enhanced food security and nutrition and for the resilience of family farms and Farming Organizations.</p> <p>Approach: ROOTS will be implemented in five regions: (i) Central River Region; (ii) North Bank Region; (iii) Lower River Region; (iv) West Coast Region; and (v) Upper River Region. Within these regions, 39 districts have been selected based on indicators related to poverty, vulnerability, remoteness, quality and scale of infrastructure, and harmonization with other donor-supported programmes. The direct beneficiaries of the project are approximately 40,000 households (over 10 per cent of the population), of which 80 per cent are women and 25 per cent youth and persons with disabilities. The project will also target microentrepreneurs, government staff in the relevant ministries, agencies and commissions, and the private sector.</p>
USAID	<p>Portfolio focus: USAID is helping The Gambia implement the ECOWAS fertilizer regulations. The project EnGRAIS (2018-2023) works particularly with African-led institutions, including The Gambia, to develop well-functioning private sector-led fertilizer markets at regional and national levels through, among other things, support to the private sector associations like Wafa. The Gambia also participates in a USAID-supported regional fertilizer stakeholder forum that aims to increase the private supply of appropriate and affordable fertilizers and help develop private-public partnerships to stimulate demand for fertilizer.</p> <p>Approach: The markets will ensure the supply of quality fertilizer at affordable prices so they can be accessed by farmers.</p>
AfDB-UNOPS	<p>Portfolio focus: The African Development Bank has extended a grant (US\$ 3,000,000) through the Ministry of Finance and Economic Affairs of the Republic of The Gambia for the development of the Greater Banjul Sustainable Urban Development Plan, implemented by UNOPS. The overarching objective is to put in place innovative mechanisms to support an increase in local revenue generation and collection, improve the delivery of basic services and roll out the decentralized approach to local self-governance, in line with the National Development Plan (2018 - 2021).</p> <p>Approach: Some key results include Technical Assistance (TA) and capacity building, including training, for 3 municipal governments and the Ministry of Land and Regional Government Institutions' (GPA, BCC, KMC, BAC, and MoLRG) staff trained in project management, A 5-year urban development investment plans for the 3 municipalities in Greater Banjul Area, Trainings in urban and municipal planning and management, etc.</p>
UNIDO	<p>Portfolio focus: The Government of The Gambia requested UNIDO's support in the operationalization of the SE4All Action Agenda through promoting inclusive, environmentally sound, and low-carbon development by catalyzing investment in improved cookstoves and energy-efficient appliances (US\$1,781,484). The project is funded by the Global Environment Facility through UNIDO and its objective is to demonstrate the use of energy-efficient lighting and appliances as well as efficient cooking stoves.</p> <p>Approach: The project will be implemented through the MoPE, FAO, NAWEC, Africell, Ecowas Center for Renewable Energy and Energy Efficiency (ECREEE), The Gambia Standards Bureau (TGSB), and will be nationwide. The dissemination of EE lighting and appliances will effectively contribute to national efforts in reducing the pressure on the grid. The replacement of inefficient lights and appliances with efficient devices will also minimize the need for emergency power generation capacity that is fossil fuel</p>

	based. Further, the promotion of efficient cookstoves will effectively reduce the demand for firewood and charcoal, therefore, reducing the deforestation rate in the country.
	Governance & Security
UNPBF	<p>Portfolio focus: The Peacebuilding Fund has significant contributions in support of peacebuilding in The Gambia, with a total investment of US\$20 million since March 2017 in support of transitional justice, security sector reform, women and youth empowerment and other peacebuilding priorities. (i) First, UNPBF through UNDP has a USD 1,649,996 project that speaks to the deficit in accountability and leadership in respect to perceptions of corruption, a limited framework of accountability to the public, lack of transparency, and poor coordination; all of which are undermining clarity and public trust. (ii) Secondly, UNPBF (through UNFPA, UNDP and UNESCO) has also a US\$2,160,500.00 PBF project called Young women and men as stakeholders in ensuring peaceful democratic processes and advocates for the prevention of violence and hate speech that is nationwide but with a specific focus on Central River Region; Upper River Region; North Bank Region and West Coast Region. (iii) Thirdly, UNPBF developed a US\$1400000 project towards the Existence of a Truth, Reconciliation, and Reparations Commission (TRRC) nationwide. The TRRC which was established through a consultative process will play an important role in addressing the difficult period of The Gambia history, reconciling and moving into a peaceful future.</p> <p>Approach: (i) The first project outcomes will consist of a National platform for dialogue on public policies between the Government and Citizens established and functional; training young people (in and out of school) in leadership and civic rights and duties, training members of the Inter-Party Committee on the facilitation of dialogue process and mediation efforts, political tolerance, non-violence and reconciliation, community structures and school governance structures’ training on civic education and on participatory methodologies and will be implemented in four regions in The Gambia (Kanifing Municipal, Upper River Region, Lower River Region, and North Bank Region). (ii) The second project is youth-led, and its aim is to address the institutional barriers (such as exclusion from decision making) for young people, to strengthen youth capacity for engagement and participation in governance and leadership, and to address hate speech and counter fake news and misinformation of young people through media and local community structures. The project will mobilize young men and women to participate in community dialogue initiatives at intra and intergenerational levels to enhance inclusion, social cohesion, and sustainable peace. (iii) The Commission is expected to create an enabling environment for all Gambians, regardless of their political, religious, and ethnic affiliations to tell their story relating to the period during which they were subjected to gross human rights violations. It is a mechanism that should promote healing, social cohesion, and tolerance which ultimately will enhance peace and stability in this country</p>
UNDP	<p>Portfolio focus: The UNDP has a US\$400,000 project to support presidential and parliamentary elections. The outcome of the project will be internationally recognized elections that will be accepted by all major stakeholders, including the governing and opposition parties. The process will have been perceived as expressing the will of the people and further consolidation of the democratic process in The Gambia.</p> <p>Approach: The project will focus on the following four outputs: -Build capacity in the Independent Electoral Commission (IEC) for broad consultations, confidence-building, and policy dialogue with political parties through the Inter-Party Advisory Committee during and after elections. Furthermore, UNDP through IEC, NA, WANEP/MOI, WB, CRC has also provided a US\$4,400,000 grant for the existence of a revised constitution.</p>
UNDP-UNODC-OHCHR	<p>Portfolio focus: A joint UNDP-UNODC-OHCHR project called Strategic Support of the National SSR Process in The Gambia Towards an Effective, Responsive and Accountable Security Sector should be fully implemented from 2022 (USD 2M). This project seeks to support the structural reform of the defense and security architecture by addressing existing dysfunctions within the security sector, including institutional frameworks and architecture (inappropriate doctrine, poor guidance, ill-training, as well as performance orientation and accountability deficits). The project will help position the security sector as a trusted institution with the necessary capacities to accompany the country’s democratic processes including the entire electoral process.</p>

	<p>Approach: The support will unfold within a contextual framework of international and regional human rights norms and standards, local political buy-in and integration/linkages with the various reform streams, as well as effective coordination between the donor community and the Government. The project aims to achieve 4 outcomes: (i) National ownership of SSR process and consensus over the purpose, mandates, size, and cost of the security sector architecture is reached and linked to inclusive policies and wider national reform; (ii) Security Sector Accountability and Oversight Mechanisms enhanced ; (iii); Strengthened capacity for border management and a framework for effective prevention and prosecution of Transnational Organized Crimes (iv)National Coordination of the SSR Process Enhanced and Strengthened.</p>
USA	<p>Portfolio focus: Through the Office to Monitor and Combat Trafficking in Persons (J/TIP) the United States provided a US\$750,000 (GMD 37.1 Million) grant to the International Organization for Migration (IOM) to support The Gambia's national efforts to combat human trafficking in the country and to support Gambian-led progress toward effectively combatting trafficking in persons in the WCR, LRR, CRR, NBR, URR regions.</p>
FCDO	<p>Portfolio focus: FCDO's Safety, Support and Solutions Phase II (SSS 11) program is a migration program that aims to make migration safer and more orderly and provide critical humanitarian support, resulting in fewer deaths and less suffering along the Central Mediterranean Route in CRR, GBR, Kanifing Municipality, LRR, NBR, URR, WCR.</p> <p>Approach: Formal agreements have been signed with IOM, UNICEF, and a consortium of INGOs. Partners will take a route-based approach to respond to the complex needs of mixed migrant populations including refugees, asylum seekers, economic migrants and victims of trafficking. IOM's program aims to provide protection, direct assistance and durable solutions to migrants across the Central Mediterranean Route, while UNICEF aims to improve the protection of children on the move by supporting the strengthening of the child protection system and contributing towards reducing the risk of children and youth migration. Specifically, IOM intends to enhance protection response through capacity building and development of evidence-based protection policy; enhance collective understandings of drivers, routes and profiles to inform targeted protection measures, safe alternatives and effective responses; empower communities to better understand the drivers leading youth to migrate irregularly and to identify solutions that can offer effective alternatives to irregular migration, in particular looking at livelihoods (and lack thereof) as a key driver of irregular migration decisions. UNICEF focuses on the strengthening of child protection systems and case management; the supporting of sustainable reintegration of children and youth migrants in their countries of origin; the delivery of awareness-raising activities targeting both children and communities affected by migration; and capacity building of service providers and community structures. The programme also envisages the implementation of peer-to-peer awareness-raising campaigns on the dangers of irregular migration in their communities of origin, engaging communities, families, individuals, traditional and non-traditional authorities.</p>
EU	<p>Portfolio focus: The EU donated EUR 225,000 to TRIAL International in order to work on Increasing accountability and preventing enforced disappearances and extrajudicial killings in The Gambia with a focus on the rate of compliance of The Gambia with its reporting obligations under ratified human rights treaties. Also, the EU/The Gambia budget support program includes a series of three consecutive State and Resilience Building Contract (SRBCs) for a total of EUR 140 million to improve Peace, justice and strong institutions. In the case of The Gambia, the SRBCs are closely linked with the Government's commitment to fundamental core values and issues, such as constitutional review, climate, and gender, which are crucial for the country's sustainable development.</p>
Economic and Financial Governance	
AfDB	<p>Portfolio focus: The AfDB finances multiple projects focused towards a better economic and financial governance in The Gambia: The Government of The Gambia, has received through the Transition Support Facility, Pillar III a grant of USD 3,236,199 to share with the governments of Liberia and Sierra Leone to finance the Support to Investment Promotion Agencies in Transition Countries Pilot Project. The principal objective of this project is to attract foreign direct investment via boosting growth, generating employment and supporting economic diversification. The African Development Bank</p>

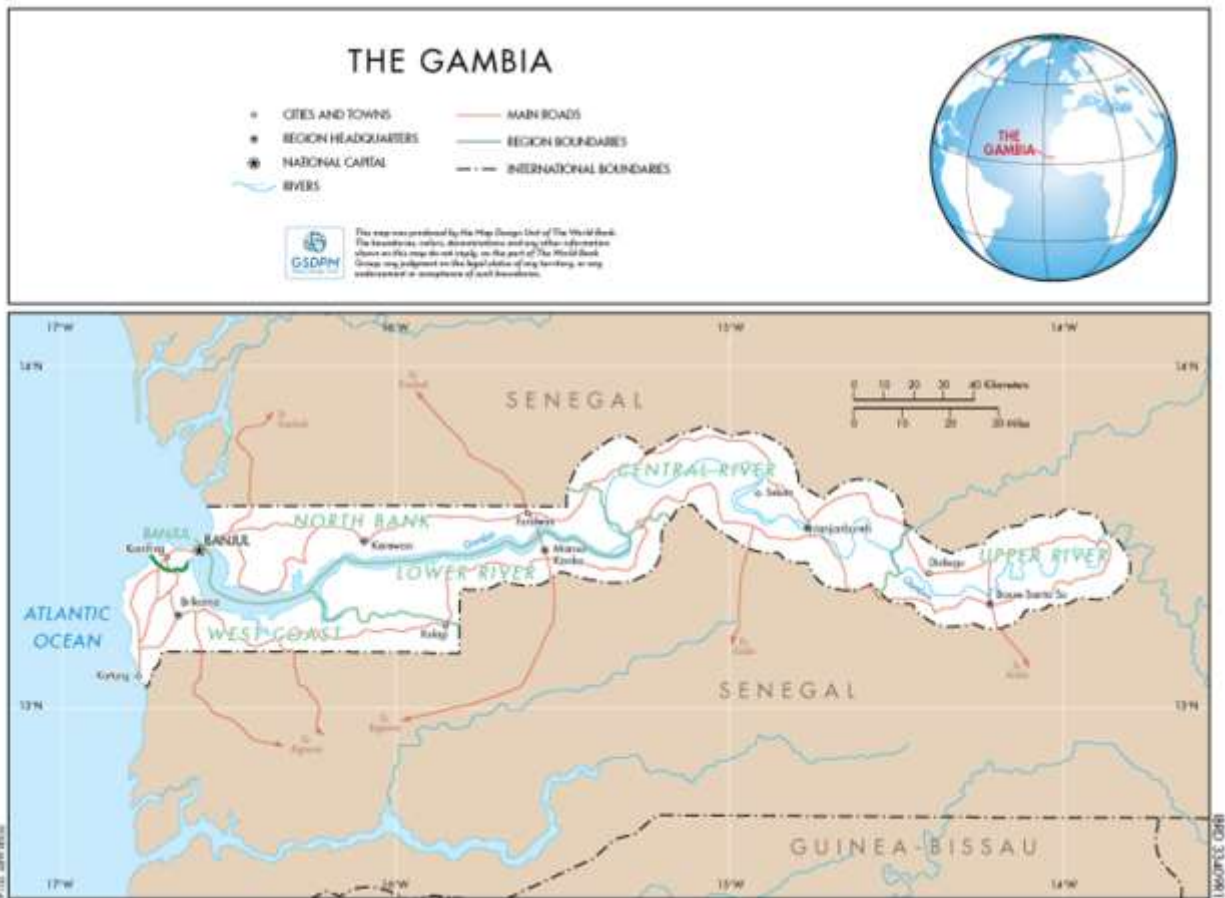
	<p>Group has also launched a project to support the development of domestic debt markets and financial systems in four West African Monetary Zone (WAMZ) countries including The Gambia. The project, funded by the Bank’s Transition Support Facility, will provide technical assistance and capacity building to develop domestic debt markets in the four countries.</p> <p>Approach: Specifically, it will support the deepening of primary debt markets, improvement of debt market infrastructure, enhancement of institutional capacity in relevant agencies and authorities and a broadening of the investor base. The Government of The Gambia has also received financing from the African Development Bank toward the cost of the Institutional Support for Economic and Financial Governance III Project and intends to apply part of the agreed amount for this grant to payments to conduct network security audits for The Gambia Revenue Authority (GRA).</p>
<p>EU (UNCDF)</p>	<p>Portfolio focus: The EU through UNCDF developed a US\$15,205,000 grant to enhance the Improvement in the financial regulatory framework; improved financial policies; improved financial literacy; increase in the use of digital financial services; increase in the volume of loans and savings with a focus on the fall in the proportion of the population living below the poverty line in the LRR, NBR, CRR regions. The grant also focuses on the proportion of households below the poverty line headed by females, the number of communities implementing adaptive mechanisms, youth unemployment (15-35yrs), and the proportion of MSME’s contribution to employment.</p>

Annex 11. Active portfolio and indicative lending pipeline by Focus Area

	Active Portfolio*	Pipeline Portfolio*
Focus Area 1: Strengthen Transparency, Accountability and Effectiveness in Governance	Fiscal Management Development Project (P166695) Programmatic TA on Fiscal Management (ASA)(P174753)	Gambia Second Fiscal Management, Energy and Telecom Reform Development Policy Financing (P173150)
		Public Administration Modernization for Citizen Centric Service Delivery Project (P176924)
		Poverty and Gender Assessment (ASA) (P177139)
Focus Area 2: Enable Inclusive and Resilient Private Sector Driven Job Creation	<i>OMVG Interconnection Project (P146830)</i> Gambia Electricity Restoration and Modernization Project (P163568) <i>ECOWAS Regional Electricity Access Project (P164044)</i>	Gambia Inclusive and Resilient Agricultural Value Chain Development Project (P173070)
		Tourism Recovery, Diversification, and Resilience in The Gambia (P177179)
		<i>West Africa Coastal Areas Resilience Investment Project II (P175525)</i>
		<i>West Africa Regional Digital Integration Project (P176932)</i>
	Land Sector Dialogue ASA (P177418)	InfraSAP (ASA)
Focus Area 3: Enhance Human Capital Investments to Develop a Productive Workforce	The Gambia Social Safety Net Project (P167260)	AF for Social Safety Net Project (P176659)
	The Gambia - Education Sector Support Program (P162890) Emergency Education Sector COVID-19 Response Project (174035) <i>Second Africa Higher Education Centers of Excellence for Development Impact (P169064)</i>	Human Capital Review and TVET assessment (ASA) AF/New Education Project
	The Gambia COVID-19 Preparedness and Response Project (P173798) The Gambia Essential Health Services Strengthening Project (P173287)	AF for Essential Health Services Strengthening Project (P177263)

* Regional Projects are in italics

Annex 12. Map of The Gambia



Source: WBG Cartography Unit