

AFRICAN DEVELOPMENT FUND

THE REPUBLIC OF THE GAMBIA

PERI-URBAN SMALLHOLDER IMPROVEMENT PROJECT

PROJECT COMPLETION REPORT (PCR)

AGRICULTURE AND AGRO-INDUSTRY DEPARTMENT

MAY 2009

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ABBREVIATIONS AND ACRONYMS

ADB	-	African Development Bank
ADF	-	African Development Fund
DLS	-	Department of Livestock Services
DoSA	-	Department of State for Agriculture
FAO	-	Food & Agricultural Organization
FMRIP	-	Farmer Managed Rice Development Project
GOTG	-	Government of The Gambia
LA	-	Livestock Assistant
NARI	-	National Agricultural Research Institute
PCU	-	Project Coordination Unit
PSIP	-	Peri-urban smallholder Improvement Project
PWIAM	-	Participatory Initiative Water Management Project
SDF	-	Social Development Fund
UA	-	Unit of Account
VEW	-	Village Extension Worker

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EXECUTIVE SUMMARY

1. INTRODUCTION

Agriculture is a key sector of the Government of The Gambia (GOTG) where further investments are still needed to achieve the country's economic objectives. The African Development Bank (ADB) has been a long term development partner providing the financial support for the Peri urban Smallholders Improvement Project (PSIP), Lowland Agricultural development Project (LADEP), Participatory Integrated Watershed Management Project (PIWAMP), Community Skill Improvement Project (CSIP), NERICA Rice Dissemination project and the Farmer Managed Rice Irrigation Project (FMRIP). The PSIP was appraised in April 1999 and approved by the Board in December, 1999. The Physical implementation started in 2001. The total project cost was UA 5.72 million, with an ADF loan of UA5.07 million. The Government (including beneficiaries) contributed UA 0.65 million. The project was completed on the 31 December 2007.

2. PROJECT OBJECTIVE AND DESCRIPTION

The project has targeted the smallholders in the Peri-urban areas of the country, mostly the women, who depend on vegetable production and rearing small livestock for household food and cash income. At the end of the implementation, the project should have: (i) established a total of 75 ha of new gardens at 25 locations; (ii) established respectively about 340 and 140 ha of new cassava and sweet potato cultivars; (iii) built 63 roadside market stalls, two wholesale markets, 30 chill/cooling stores and 75 dryers at communal garden level and six slaughterhouses; (iv) established 5 pilots communities for milk quality improvement; (v) provided 30 villages with one well fitted with hand pump; (vi) constructed 500 dug wells each fitted with two hand pumps. In addition, 25 units treadle pumps and 10 solar powered pumps for better performing gardens; (vii) constructed 460 improved pit latrines; (viii) established 80 units each of ram fattening, 50 units of sheep/goat breeding, 40 units of rabbit farming, 50 units of rural poultry and (ix) established 15 units of commercial poultry for youth as a pilot project and trained the beneficiaries. It was expected that the incremental production levels would be: 400 tons of vegetables; 1,360 tons of cassava; 350 tons of sweet potatoes; 26.4 tons of sheep and goat meat; 5.26 tons of poultry meat; 11.68 tons of rabbit meat and 56,000 eggs.

3. OVERALL PERFORMANCE AND RATING

Despite the slow and delayed start-up of project activities (May 2001, instead of January, 2000), the overall achievement toward the development objectives is, in general, satisfactory. The project completion date was extended only one time, from December 2006 to December 2007 and the ADF funds of project of UA5,070,000.00 were 100% disbursed. Two major constraints affected the overall performance of the project: (i) the weak capacity of contractors and Project Management Unit and (ii) the frequent changes in Bank's project supervision team, throughout the execution period. Nonetheless, the project finally succeeded in achieving most of its targets, as stated in the project appraisal report. However, the targeted activities would have had a greater impact on the communities if a closer supervision and technical assistance had been provided to the beneficiaries during project implementation. The weak performance of contractors and the lack of close monitoring by project management and the TA affected the overall achievement levels anticipated at project appraisal. The overall production and productivity parameters of major vegetable crops, total farm outputs and yields, have increased

significantly, due to the dissemination of modern production techniques (availability of irrigation water, farming tools and inputs - fertilizers, pesticides) and training in good agricultural practices (GAP). The project implemented five major livestock production activities, through the establishment of small-scale rural enterprises in poultry, small ruminants breeding, ram fattening, pig and rabbit rearing.

4. LESSONS LEARNED

4.1 The lack of proper project launching and frequent changes of Task managers considerably impacted negatively the quality at entry and the smooth implementation of the project and led to dilution and/or loss of project records.

4.2 Communities' ownership of project activities should be clearly defined during project design. The institutional mechanisms of community empowerment and ownership through contribution to capital infrastructure and recurrent cost (operation and maintenance) are critical and should be discussed and properly addressed during the design and appraisal of the project.

4.3 Adequate assessment of the capacities of the project-implementing partners should be undertaken rigorously. The project demonstrated that contracts could be given to contractors who did not provide evidence of performance in similar contracts.

4.4 The disbursement of credit funds to low-income beneficiaries was not satisfactory. The Credit loans were proposed with high interest rates, for short-term payments. Consequently the beneficiaries refused the loans and thus they could not make any meaningful investment. Therefore, careful considerations should have been paid to the interest rates to be charged, the payment terms and the level of credit to be provided.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

The project contributed to the Government's objectives to increase agricultural production, thereby alleviating the problems of low farm income, growing rural poverty and household food insecurity and also slowing down the rural urban-drift. The socio-economic impact is judged as highly positive by the beneficiaries. The Government PCR indicated that the project affected about 47,000 direct and indirect beneficiaries. Women reported that they are able to pay school fees and medical expenses from the revenues of their gardens plots. The Project has stimulated communities' hope and vision with regard to self-achievement, if provided with the minimum technical, financial, material and skill enhancement supports. With the support from PSIP, they have now embarked on a process that is challenging but will lead them out of the poverty.

5.1 Recommendations

To the Bank

5.1.1 In the future the Bank should give due priority and adequate duration to project launching mission. Subsequently, the Bank should make sure that the project is supervised regularly, and project reporting strictly and timely implemented.

5.1.2 The Bank should also ensure that not more than two Task Managers are appointed for the life of the project. Should any change of Task manager be required, this should occur at the Mid Term Review of the project, in which both the former and the new task managers should participate.

To the Borrower

5.1.3 The Borrowers should emphasize that Communities' ownership of project activities should be clearly demonstrated through their contribution to investment and recurrent costs. The definition of the beneficiaries' contribution should be instituted as one of the loan/grant conditions for agricultural projects.

5.1.4 The Borrower should give great attention to the role to be played by each collaborating partners. Especially, their technical capacity should be rigorously accessed and the Terms of References of their collaboration fully developed on the performance-based approach.

BASIC PROJECT DATA

Loan Number:	200015000380
Borrower	Department of State for Finance and Economic Affairs
Guarantor	The Government of the Gambia
Executing Agency:	Department of State for Agriculture(DOSA)
Project Areas and Beneficiaries:	Smallholder farmers in the Western and North Bank Divisions

	APPRAISAL ESTIMATE	ACTUAL
1. LOAN Amount (UA/Million)	5.070	5.070
2. Interest Rate	0.75%	0.75%
3. Repayment Period	40Years	40 Years
4. Grace Period	10 Years	10 Years
5. Loan Negotiation Date	8 th November, 1999	8 th November, 1999
6. Loan Approval Date	18 th December, 2000	18 th December, 1999
7. Loan Signature Date	8 th November, 1999	8 th November, 1999
8. Date of entry into force	18 th December, 2000	18 th December, 2000
9. Date of First Disbursement:	21 st May, 2001	
10. Date of Last Disbursement:	31 st December 2006	31st December, 2007
11. Implementation of activities:	1 st January, 2001	
12. Completion date:	31 st December 2006	31 st December, 2007

Source	Appraisal Estimates				Actual at Completion		
	FC	LC	Total	% Total	FC	LC	Total
1. ADF	3,009.0	2,056.9	5,065.9	88.6	3,009.0	2,056.9	5,065.9
2. GOTG	0.0	653.9	653.9	11.4	0.0	793,6	793,6
TOTAL	3,009.0	2,710.8	5,719.8	100.0	3,009.0	2,850.5	5,859.5

PERFORMANCE INDICATORS

1 Cost Under run	UA 0.00 (0%)
2 Time Overrun/Under run	
- Slippage of Effectiveness	12 months
- Slippage of start-up of activities	5 months
- Slippage of Last Disbursement	12 months
Number of extensions of last disbursement Date	One
3 Project Implementation Status	Completed

Source: Project Documents and Reports

5. Institutional Performance: marginally satisfactory
 6. Contractor Performance: marginally satisfactory
 7. Consultant performance: marginally satisfactory

	APPRAISAL	PCR
IER (%)	25	32
IFR (%)	-	-

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	ASSUMPTIONS	
	AT Appraisal	At Completion		At Appraisal	At Completion
<p>Objective Production of horticulture and livestock products by smallholders in WD and NBD is increased on a sustainable basis.</p>	Incremental production levels of 400 tons vegetables, 1,360 tons cassava, 350 tons sweet potatoes, 26.4 tons sheep and goat meat, 5.26 tons poultry meat, 11.68 tons rabbit meat and 56,000 eggs by PY 5	Incremental production levels of 2850 tons vegetables, 1225 tons cassava, 159 tons sweet potatoes, 16.48 tons sheep and goat meat, 19.54 tons poultry meat at MTR	Baseline and subsequent surveys Project Management reports Independent evaluation at Mid-Term Review	1. Government agricultural policy remains unchanged	1. Government agricultural policy remains unchanged
<p>Outputs</p> <p>Additional irrigated area and marketing infrastructure developed for production of vegetables, cassava and sweet potatoes.</p> <p>Commercial livestock production enterprises are established and operational</p>	<p>Average yield of vegetables increased by 20% while that of cassava and sweet potatoes by 50% 75 ha irrigated gardens established by PY 5 340 ha new cassava cultivars plus 140 ha sweet potatoes by PY5.</p> <p>50 units each of ram fattening, sheep and goat breeding, pig breeding, rabbit farming and rural poultry and 15 commercial poultry units set up by PY5, and 5 groups selling quality milk by PY3. Six slaughterhouses</p>	<p>Average yield of vegetables increased by 20 % while that of cassava and sweet potatoes by 100 % 285 ha irrigated gardens established 245 ha new cassava cultivars plus 32 ha sweet potatoes</p> <p>80 units each of ram fattening, 56 sheep and goat breeding, 20 pig breeding, 49 rabbit farming and 78 rural poultry and 66 commercial poultry units set up by MTR,</p>	<p>1. Project progress reports 2. Supervision Mission reports 3. Mid-Term Review</p>	<p>Epidemic of livestock diseases resulting into heavy mortality does not occur. Underground water is available for additional wells. Projected productivity increase attained</p>	<p>Epidemic of livestock diseases resulting into heavy mortality does not occur. Underground water is available for additional wells. Projected productivity increase attained</p>

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS		MEANS OF VERIFICATION	ASSUMPTIONS	
	AT Appraisal	At Completion		At Appraisal	At Completion
Capacity of Kafos and DOSA strengthened.	operational by EOP 160 women auxiliaries providing primary animal health care by PY 5 100 women auxiliaries assisting as VEWs and LAs by PY 5 160 kafos adopt improved management techniques by PY5	268 women auxiliaries providing some primary animal health care by MTR 235 women auxiliaries assisting as VEWs and LAs by MTR 197 kafos adopt improved management techniques by MTR			
Project Coordination Unit established	All procurements made following Bank procedures 6 SMS, 5 VEWs and 4 LAs advising farmers in commercial aspects of horticulture and livestock production by PY 2	All procurements made following Bank procedures 4 SMS, 6 VEWs and 6 LAs advising farmers in commercial aspects of horticulture and livestock production by PY 2			

1. INTRODUCTION

1.1 Agriculture remains the key activity and mainstay of rural Gambian economy. It still engages a majority of the Gambian population and is a key sector of the Government of The Gambia (GOTG) for further investment to achieve its economic objectives. The challenges facing the agricultural sector in the medium-term remain the reduction of rural poverty and improved household food security through increased production and productivity consistent with a rational exploitation of the natural resource base on a sustainable basis, as highlighted in the Government's Medium-Term Agricultural and Natural Resources Sector Policy Objectives and Strategies – 1998-2001. The African Development Bank (ADB) has been a long term development partner of the GOTG, providing significant financial support to achieve the national sectoral objectives.

1.2 The project covered two key geographical areas of Western and North Bank Regions. The selected regions have high agricultural potentials to produce and supply a wide range of vegetable and livestock products to the growing tourist and urban markets within The Greater Banjul Area (GBA) and the major cities in the country. However, this potentiality was severely constrained, in terms of total production and crop and livestock productivities, by acute lack of basic physical infrastructure and farm management skills among the potential producers, who are essentially the women farmers. PSIP sought to address, to a possible extent, these constraints.

1.3 The PSIP is one of the five on-going Bank funded projects in the Agricultural Sector in The Gambia: the Lowland Agricultural development Project (LADEP), the Participatory Integrated Watershed Management Project (PIWAMP), the Community Skill Improvement Project (CSIP), the NERICA Rice Dissemination project and the FMRIP. The project activities were executed in a stable and conducive policy and political environment aimed at the reduction of rural poverty, with notable enthusiasm and participation of the targeted beneficiary communities, the rural women. PSIP worked closely with the above-mentioned ADF funded projects, sharing lessons learnt and tools developed, mutually.

1.4 The PSIP was appraised in April 1999 and approved by the Board in December, 1999. Actual implementation started in 2001. The project was not subjected to any major externalities that influenced its design. However, a number of internal factors, such as weak project managerial capacity and the lack of capacity of the private sector seriously affected the smooth implementation of the project, resulting in longer project implementation period and uncompleted physical infrastructural delivery. Nonetheless, the project achieved successful results within the beneficiary communities, in terms of capacity building actions and provision of basic development tools. The project was executed by the Department of State for Agriculture (DOSA).

1.5 The project was completed on the 31 December 2007. The present Project completion report has been prepared based on the project completion report prepared by the Government, the reports of the past project supervision missions and the ADB's Project completion report mission of March 2008.

2. PROJECT OBJECTIVES AND FORMULATION

2.1 Objectives

The project has targeted mainly the smallholders in the Peri-urban areas of the country, who depend on vegetable production and rearing of small livestock for household food and cash income. At the end of the project, it was expected that the incremental production levels would be: 400 tons of vegetables; 1,360 tons of cassava; 350 tons of sweet potatoes; 26.4 tons of sheep and goat meat; 5.26 tons of poultry meat; 11.68 tons of rabbit meat and 56,000 eggs.

2.2 Description

2.2.1 The ADF resources of UA5.12 million or 89.3 per cent of total project costs were used to finance all foreign exchange costs and local costs associated with civil works, equipment, vehicles and project monitoring and evaluation, establishment of small-scale commercial livestock production activities, vehicle operations and maintenance.

2.2.2 At the end of the implementation, the project should have: (i) established a total of 75 ha of new gardens at 25 locations; (ii) established respectively about 340 and 140 ha of new cassava and sweet potato cultivars; (iii) built 63 roadside market stalls, two wholesale markets, 30 chill/cooling stores and 75 dryers at communal garden level and six slaughterhouses; (iv) established 5 pilots communities for milk quality improvement; (v) provided 30 villages with one well fitted with hand pump; (vi) constructed 500 dug wells each fitted with two hand pumps. In addition, 25 units treadle pumps and 10 solar powered pumps for better performing gardens; (vii) constructed 460 improved pit latrines; (viii) established 80 units each of ram fattening, 50 units of sheep/goat breeding, 40 units of rabbit farming, 50 units of rural poultry and (ix) established 15 units of commercial poultry for youth as a pilot project.

2.2.3 For Capacity building, the project targeted the training of: (i) 160 women auxiliaries in primary animal health care; (ii) 100 kafos in adopting improved management techniques; (iii) 50 women auxiliaries in marketing; (iv) 100 women auxiliaries in horticultural and IPM techniques and processing and post harvest handling; (v) six Subject Matter Specialists, five Village Extension Workers and four Livestock assistants; (vi) recruitment for 24 person-months of consultancy services to prepare the detailed design and supervise the construction works; (vii) provision of credit funds to support project activities and (viii) provision of one-week study tour/visits for 40 women to neighbouring countries to study the successful programme on sheep breeding and rural poultry production programme on community basis.

2.3 Project Formulation

2.3.1 Agriculture remains the key sector in the Gambian economy. In 1994 the Government adopted the Strategy for Poverty Alleviation (SPA), which combines macro-economic and sectoral policies aimed at alleviating poverty and improving social services. These challenges were highlighted in the Government's Medium-Term Agricultural and Natural Resources Sector Policy Objectives and Strategies – 1998-2001, focused on increased production and productivity. The Bank Group strategy aligned with the Government's development priorities, providing assistance directed at poverty reduction and economic reforms. The

Bank focused on the agriculture and social sectors, supporting programmes and projects to enhance food security and artisanal fisheries to generate income and improve nutrition.

2.3.2 In line with this strategy, the project was identified by the FAO in May 1998. The concept was taken forward as there was an increased potential for the Project to contribute to overall poverty alleviation of the country through focused horticulture and livestock development. In September 1998, The FAO prepared the Project, followed by the Bank's appraisal mission at the request of Government in April 1999. The project was prepared with the full participation of national agricultural experts from the Department of State for Agriculture. The project was extensively prepared in adequate detail, because of the full participation of the project beneficiaries.

2.3.3 The keys assumptions for achieving these results were: (i) For horticultural activities, the provision of irrigation equipment and marketing infrastructure, the provision of potable water supply and improved sanitation; (ii) for the livestock activities, the establishment of small scale livestock production units, including the development of fodder and water supply, the construction of small-scale slaughter facilities; and (iii) For the capacity building activities, the training of women groups, women auxiliaries and extension and livestock services staff. It was assumed that these combined initiatives in the livestock and horticulture sector would significantly improve the role of the local small producers in making notable contribution in meeting local demands.

3. PROJECT EXECUTION

3.1 Loan Effectiveness and Start-Up

The Board approved the project on the 8th November 1999. Although the loan agreement was quickly signed on 18th November 1999, in the same month, the Government took almost a year to fulfill the loan conditions. The Loan became effective on 18th December 2000. The Project implementation started in May 2001 and the first disbursement effected on the 24th November 2001. These additional delays were due to administrative constraints, that were initially not anticipated. The assignment of an office to the PCU was not finalized until November 2001. Similarly, the baseline survey was protracted due to weak capacity of the consultants hired for the purpose and inadequate budget for the exercise. Consequently, the project start up was delayed by 16 months.

3.2 Modification

During the execution, the GOTG did not propose any major modifications of the activities proposed in the appraisal document for the project. However, a number of limitations that led to delays or limited achievement of the output were experienced by the project management during the course of implementing the project. Many of these constraints were rooted in the design of project activities that were deemed to be irrelevant in the context that changed after the project design. The project management would have benefited from the early remedial actions or modification in the project design, but this was also not possible for a number of reasons that will be elaborated in later sections. Some of these include inadequate budget for the activities (e.g. onion stores), suggestion of technologies that were not in demand any longer (e.g. treadle pumps), impractical procurement modality (e.g. procurement of slaughter house and laboratory equipment under one contract) etc. Possible modifications to address

some of the inherent design limitations were constrained by the delay in Mid Term Review which could only take place as the project approached its final stage of implementation.

3.3 Implementation Schedule

The Project was initially planned to start in January 2000, but due to delays above, the project activities began late with the first disbursement effected only in November 2001. The initial deadline for last disbursement of 31 December 2006 was extended once, for a year to the 31 December 2007. The delay in the completion of the baseline survey resulted in a number of key interventions including the selection and sensitization of target groups being conducted in 2002 instead of the planned date of 2000. Furthermore, the preparation of tender documents for procurement of Goods and Services particularly the irrigation infrastructures, which were key to the achievement of project targets, continued beyond the first two years of project implementation. The initial implementation schedule was constantly characterized by delays because of a number of shortcomings, such as the assessment of the project implementing partners and the timely release of ADF resources to finance certain activities, especially those under construction works. Consequently, the implementation schedule changed from the original design with the overall project affected by a year while individual activities were implemented with varying successes.

3.4 Reporting

As part of the requirements of the project appraisal report, PCU prepared and submitted Quarterly, Annual progress and Audit reports. Altogether 24 quarterly, 6 annual and 7 Audit and a project completion reports were prepared by the project and submitted to the Bank. A late Midterm review was conducted in 2006 and completed in early 2007. The MTR did not recommend any change in the project design, but rather recommended the revision of the scope of some activities, recommendations taken into account during the last year of project implementation.

3.5 Procurement

All the procurements of Project Goods and Services were in accordance with the Bank's Rules and procedures. During the procurement processes, the procurement modes identified in the Appraisal, namely: ICB, NCB, SL, IS and LS, have been followed. Procurement details are indicated in the table below. At the initial stages of the project, PCU staff had inadequate understanding of the ADB procurement procedures, which led to many delays affecting the project implementation schedule. Although this was later resolved through trainings, this lack of familiarity of the regulations and inappropriate mode of procurement for certain goods and works continued to delay the implementation process. The PSIP worked with small contractors, particularly for the well digging. These contractors had limited financial and institutional capacities to fulfill the guarantee requirements and other official documents in conformity with Bank's procurement rules. The contractors were given volumes of works much larger than their respective institutional and physical capabilities. The project had experienced serious difficulties during the procurement processes. The Government had requested a number of changes in the initial procurement modes, especially from the International Shopping to National shopping, for goods that were found to be available locally.

3.6 Sources of Finance and Disbursement

At appraisal the total cost of the project was UA 5.72 millions, financed by an ADF loan of UA 5.07 millions (88.6%) and a Government contribution (including beneficiaries) for about UA 0.65 million (11.4%). The total disbursement of the loan amounted to UA 5.07 millions (100%). The first disbursement of the loan was effected in May 2001. The project followed Bank financial procedures and adhered to annual external audits during the implementation period. Annex XXX provides a detailed list of disbursement dates, methods and amounts. It also shows that GOTG has met and exceeded its contribution to the project.

4. PROJECT PERFORMANCE AND RESULTS

4.1 Overall Assessment

4.1.1 Despite the slow and delayed start-up of project activities (May 2001, instead of January, 2000), the overall achievement toward the development objectives is, in general, satisfactory. The project completion date was extended only one time, from December 2006 to December 2007 and the ADF funds of project of UA5,070,000.00 were 100% disbursed. The disbursement schedule was significantly affected. Longer time lapses occurred between the dates of disbursement applications and the release of resources, primarily because of the poor quality of the disbursement applications and also delays in Bank actions.

4.1.2 Two major constraints affected the overall performance of the project: The weak capacity of contractors and the frequent changes in Bank's project supervision team, throughout the execution period. Nonetheless, the project finally succeeded in achieving most of its development objectives as stated in the project appraisal report, The overall production and productivity parameters of major vegetable crops, total farm outputs and yields, have increased significantly, due to the dissemination of modern production techniques (availability of irrigation water, farming tools and inputs - fertilizers, pesticides) and training in good agricultural practices (GAP). The project implemented five major livestock production activities, through the establishment of small-scale rural enterprises in poultry, small ruminants breeding, ram fattening, pig and rabbit rearing.

4.1.3 Social impacts - The project statistics indicated that more than 10,000 beneficiaries (more than 90 % are women) have benefited from diverse capacity building activities. The provision of water for irrigation has stimulated a much greater enthusiasm among the beneficiaries; consequently, the cultivated area of most gardens schemes has largely increased. The Project made significant positive social improvements with a bias towards women whose activities were targeted (horticulture and small ruminant enterprises). The socio-economic impact is judged as highly positive by the beneficiaries. Women reported that they are able to pay school fees and medical expenses from the revenues of their gardens plots. The PCU reported that the project has affected about 47,000 direct and indirect beneficiaries.

4.1.4 Overall, 134 livestock groups have benefited from project assistance, totalling over 11,000 direct and 56,950 indirect beneficiaries, with total output of some 700 sheep and goats and 14,000 poultry birds. Some beneficiaries have moved from sheep to cattle rearing due to high profits made during sheep and goats breeding. Some women groups are using the cattle to cultivate their farms during the rainy season and as an additional income generation

activities through the sale of milk. Few gardens schemes, such as Banjulunding, Ndemban, Lamin, Sukuta are now major suppliers of fresh vegetables to hotels and restaurants, leading to potentially durable private sector partnership.

4.1.5 These social benefits comprised increased income, reduced drudgery and improved sanitation, child schooling. Capacity building interventions improved business management and increased access to micro-credit. The impact of the above contributed to reduction of rural poverty in the project area, with increased production capacities arising from improved irrigation systems, availability of skills and inputs in horticulture and small livestock enterprises.

4.2 Operating Results

4.2.1 *Horticulture Development* - The target number of 25 gardens at appraisal has increased to 67 gardens, due to a high demand from beneficiaries. The area under cultivation increased from 75 ha to 291ha (388%) at project completion. The production output of these 291 ha has been estimated at 2,850 tons of assorted vegetables. The project also succeeded in promoting elite Cassava and sweet potato cuttings for the diversification of the beneficiaries' sources of income. The areas covered by both elite cassava cuttings and sweet potato vine were 371 ha (109%) and 153 ha (109%), exceeding the set targets of 340ha and 140ha respectively. With regard to the Research and Development, beneficiaries have had access to cuttings and vines of superior varieties of cassava and sweet potato, for a potential yield increase from 2-3 tons/ha (local varieties) to 8-10 tons/ha (improved varieties). Crop diversification process has also been effective in the gardens, with new crop introductions such as wet season tomato, red sorrel, long-storage onion, egg plant, chillies, French beans.

4.2.2 *Livestock Development* - As for the Livestock activities, the results were similar. Most of the initial targets were satisfactorily achieved. About 79 out of 80 (98%) targeted communities were assisted for ram fattening; 56 out of 50 (112%) for sheep/goat breeding communities; 20 (100%) for pig breeding; 18 out of 20 (90%) for rabbit breeding and 48 (320%) for commercial poultry.

4.2.3 *Capacity building* - The targets for Capacity Building of the beneficiaries and the implementing partners were achieved. Some 235 Horticulture auxiliaries (95% women) have been trained in farming techniques (Integrated Pest Management, Post-harvest handling and preservation skills, compost pens and farm manure management). These activities resulted in observable impacts on the production techniques and farm management. About 136 demonstrations sites were established and attended by over 2,046 participants.

4.2.4 Regarding the Improvement of Animal Health Delivery system, about 268 livestock auxiliaries (90% women) from 134 groups were, trained in poultry production, processing and marketing, small ruminant husbandry, pig breeding and rabbit rearing, even though the procurement and provision of the veterinary kits were done significantly later than the training. The project also mobilized about 200 beneficiary groups and 53 farmers trained as Trainers (TOT) for the sensitization and awareness campaigns on the subject of environment.

4.2.5 Within the technical institutions, six (6) Subject Matter Specialists (SMS), five (5) Village Extension Workers (VES) and 4 Livestock Assistants have been trained and now serving in various regions of the countries. Through out project implementation, beneficiaries experienced a number of difficulties in accessing the credit fund managed by the Social

Development Fund (SDF), because of the following four major constraints: (i) the insufficient level of credit given to a group; (ii) the untimely provision of the credit; (iii) the short period for the repayment and (iv) the high interest rate. However, the credit fund's recovery rate was highly satisfactory, 90% for groups and 75% for individuals.

4.3 Institutional Performance

4.3.1 The Department of State for Agriculture (DOSA) was the executing agency. DOSA discharged this role through a Project Steering Committee (PSC) and the Project Coordinating Unit (PCU). The PSC provided overall policy guidance and execution of project activities, approving the annual work-plan and Budget. A number of technical institutions, National Agricultural Research Institute (NARI), Department of Livestock Services (DLS), Department of Planning (DOP) and Department of Agricultural Services (DAS) all under the authority of DOSA; Service Providers: SDF, Indigenous Business Advisory Services (IBAS) and Department of Community Development (DCD); farmer groups and associations, all collaborated with the PCU during project implementation. These implementing partners performed satisfactorily.

4.3.2 The recruitment of the project staff was done in conformity with the Loan conditions. The project staffing and management was stable and effective during the implementation. There were no major changes in the PCU management. The Project benefited from a relatively stable staffing with no limited staff turnover except with the demise of first Monitoring and Evaluation Officer. The capacity of the project staff to implement and manage the project was enhanced through training in Bank's procurement and disbursement Rules and procedures, project monitoring and evaluation and reporting. The PCU was backstopped by an internationally recruited Technical Assistant for providing administrative and technical support to the PCU, through in-house capacity building.

4.4 Performance of consultants, contractors, suppliers

4.4.1 The performances of these implementing partners have been a determining factor during project implementation. These performances were diversely appreciated. Overall, the consultants (DOP, NARI, MASDAR and Stay Green Foundation) performed rather satisfactorily. In terms of civil works, the contractors in general demonstrated diligence and high sense of responsibility. However, a number of contractors failed to perform in conformity with their assignments. As a result, key irrigation facilities such as fully equipped irrigation wells and solar powered boreholes irrigation systems were not completed at project completion. A course of actions was undertaken by the Government to bring the contractors to meet their contractual obligations.

4.4.2 The suppliers of goods performed satisfactorily supplying goods in conformity with the technical specifications. However, a number of goods such as the solar pumping systems, the hand and treadle pumps were not fully installed at the end of the project, due to the slow performance of the civil works contractors. Nonetheless, the project management maintained a good communication relationship with the implementing partners. The delays in completion of the civil works and the installation of the pumps could have been avoided if there were a prior full assessment of the capacities of the contractors in terms of human, financial and physical resources, before contract award.

5. SOCIAL AND ENVIRONMENTAL IMPACTS

5.1 Social Impacts

The Project was positively biased towards rural women by increasing their access to economic opportunities and empowerment. In the Gambia, horticulture and livestock production and marketing activities are where the majority of women are presently engaged in. The impact of the project activities in the reduction of rural poverty is noteworthy. For the horticultural activities, the number of vegetable gardens increased by about 300%. The social impacts of the project have been visible, as the livelihood of beneficiaries has improved through increased incomes, reduced drudgery (improved irrigation facilities and household biogas for cooking) and improved sanitation (pit latrines and potable wells). This is evident from the beneficiaries' ability to pay school bills and build permanent housing structures as well as own cattle and draught animals. Beneficiary groups have through group management and other trainings, enhanced their dynamics and social cohesion. The entrepreneurship and business management training have improved the beneficiaries' management and business skills.

5.2 Environmental Impacts

PSIP implementation did not pose any serious environmental threat. The project activities were designed to create widespread awareness on possible environmental consequences. The project provided Environmental Awareness Training to the beneficiaries, for their understanding of the environmental impacts of their activities and the required mitigation measures to be applied. None of the PSIP activities were environmentally sensitive. The project promoted composting as eco-friendly and biological manure for land nutrient replenishment. Families were encouraged to use herbal and non-chemical means for pesticide control. This was promoted through Integrated Pest Management training and sensitization programme. PSIP carried out pilot biogas development programme, which offered families with livestock to cook using environment friendly biogas instead of fuel wood. The project developed nearly 17 biogas digesters in the project areas where the households now cook in a smoke free environment and in half the time they used to take before. This has developed widespread awareness among the communities about the environment friendly cooking method and has created potential for large scale investment in that sector.

6. PROJECT SUSTAINABILITY

6.1 PSIP project activities have been designed and implemented with sustainability integrated in the process. On one hand, the implementation approach was participatory and fully demand-driven, which will generally lead to sustainability. On another hand, most of the activities are using simple, user-friendly technologies that will not require intensive recurrent maintenance. This includes technologies such as solar powered pumps, hand-dug wells, hand pumps etc, which are already common in The Gambia, and maintenance capabilities exist within the national private sector.

6.2 In the Country, water and market management committees as well as regional and district livestock associations have been long established before the activities of the project. These are communities' established sustainability safeguards, based on lessons learnt from

past experiences. Therefore, the management committees in the project zone will manage the various project achievements, namely the community-owned irrigation infrastructure (solar irrigation water pumping systems, concrete lined wells), markets (road side market stalls, wholesale markets), poultry and breeding schemes. The training of the livestock auxiliaries, in addition to the provision of veterinary kits, will contribute to the improvement in animal health in the project area. The vegetative propagation (through cuttings) of the disseminated elite varieties of improved cassava, and sweet potato, will prevent them from genetic erosion and thus maintain the high yield potentials of these varieties.

6.3 Institutionally, the Government has recently (2007) restructured the technical department of the Department of State for Agriculture, for effective delivery of the agricultural services to the populations. The newly established institutional framework in the agricultural sector will continue to provide the required supports to the farmers in the project areas, resulting in more sustainability of projects achievements.

7. PERFORMANCE OF THE BANK AND THE BORROWER

7.1 Performance of the Bank

7.1.1 The Bank responded to the borrowers' priorities for the sector and project preparation, appraisal and board approval were timely conducted. The project was designed and appraised in 1999. An important remark on the design of the project is that the design focused mainly on the project outputs. The design failed to determine the main indicators, such as the percentage of yield improvement, the rate of birth in the livestock and poultry. Consequently, it was difficult to measure the achievement of the development objectives. During implementation, it became obvious that certain critical project items were also under-budgeted in the appraisal report.

7.1.2 These shortfalls were amplified by the fact that the Bank had a high turnover of project Task Managers: six (6) changes of TMs occurred over the project period, caused weak desk supervisions and consequently, delays in the disbursement of project funds. The Bank should ensure that task managers are appointed for the life of the project, or should any change of Task manager be required, this should occurred at the Mid term Review, to which both the former and the new task managers should take part. Though the Bank conducted 16 supervision and one audit missions (average supervisions a year) over the implementation period of 7 years instead of 5 years at appraisal, the performance of the project management was unsatisfactory throughout. The project management did not fully assimilate the Bank's procurement and disbursement rules at the end of the project. The performance of the Bank is rated as unsatisfactory.

7.2 Performance of the Borrower

7.2.1 Fulfilment of Loan Conditions - The Borrower responded positively in fulfilling loan conditions by providing office space, staff salaries and allowances for the management of the Project. Throughout the implementation, the Borrower paid the counterpart contribution in full and on time. There had been some delays in the appointment of the project team and also some duality in the responsibilities. In fact the staff appointed continued to share their time between the Project and their respective appointing Institutions, which negatively affected the start up of the project. This has been one of the major issues that explained the relative weak

performance of the project management. Likely, the situation was gradually corrected over the course of project implementation, through professional capacity building, during the various Bank supervision Missions.

7.2.2 Contract Management – The Project Management failed to efficiently manage the majority of the contracts. Indeed most of the contractors lack the technical and managerial capacity to handle large contracts, especially the civil works on irrigation wells, and their contracts were not terminated, as per the terms of the signed contracts. The project management also poorly managed the disbursement under the contracts. Most of the contractors were paid about 80% of their contract sums and not all the contracts were terminated at project completion. Five contracts for civil works were not fully completed at project completion. The Technical Assistant (TA) was recruited late in 2005, and the contract was effective in 2006, only one year from project completion. Consequently, this has affected the measurement of projects key indicators, such as the yields increase and estimated incremental production. However, the TA succeeded in the capacity building of the project staff.

7.2.3 Loan utilization and monitoring – The loan amount of UA 5.07 millions was fully disbursed and justified at project completion. The project followed Bank financial procedures and adhered to annual external audits during the implementation period. The Borrowers fulfilled all the reporting requirement of the Bank, with regard to the submission of the quarterly progress reports, annual audits reports and the project completion report. The project undertook a late Mid-term review in March 2007, about 9 months from project completion. Overall, the borrower failed to adhere strictly to the planned implementation schedule. The performance of the borrower is rated as marginally satisfactory..

8. OVERALL PERFORMANCE AND RATING

The project has contributed to the improvement of water availability, which is the major production constraint to garden activities. Nonetheless, the project did not succeed completely in alleviating the burden of the traditional rope and bucket water lifting method. Capacity building of the beneficiaries has improved the quality and market value of the produced vegetables. The livestock activities were adequate and in line with the socio-economic environment of the beneficiaries. In general, the beneficiaries expressed their full satisfaction in terms of improved income and food security status. However, the targeted activities would have had a greater impact on the communities if a close supervision and technical assistance had been provided to the beneficiaries during project implementation. The weak performance of contractors and the lack of close monitoring by project management and the TA affected the overall achievement levels anticipated at project appraisal. At project completion, the overall performance of the project was satisfactory, as the project succeeded in improving water availability for the gardens, though the labour constraints were not efficiently reduced.

9. CONCLUSIONS, LESSONS LEARNED AND RECOMMENDATIONS

9.1 Conclusions

9.1.1 For the agricultural sector, the Government adopted the Medium-Term Agricultural and Natural Resources Sector Policy Objectives and Strategies – 1998-2001. The strategies gives priority to increasing agricultural productivity and providing food security, by enhancing productive capacity of the poor, through the dissemination and adoption of appropriate technology; the access to appropriate rural financial services and the development of the human resource base. The project was defined to contribute to the achievement of this objective.

9.1.2 The project contributed to the Government's objectives to increase agricultural production, thereby alleviating the problems of low farm income, growing rural poverty and household food insecurity and also slowing down the rural urban-drift. The appropriateness of project design was confirmed during implementation, as the activities implemented concentrated on vegetable production and rearing of small livestock, with which the beneficiaries are familiar in the Gambia. Although not achieved a full satisfaction, most of the objectives of the project were met in the area of improvement in the health, nutrition and management of small ruminants, and also the provision of irrigation facilities to vegetable gardens, which resulted in an increase of vegetable production of vegetables and animal products, contributing directly to raising family incomes and household food security, generally under women responsibilities. The Project has successfully reached out to the beneficiaries and has contributed to a meaningful improvement in their livelihoods.

9.1.3 The socio-economic impact is judged as highly positive by the beneficiaries. The Government PCR indicated that the project affected about 47,000 direct and indirect beneficiaries. Women reported that they are able to pay school fees and medical expenses from the revenues of their gardens plots. The Project has stimulated communities' hope and vision with regard to self-achievement, if provided with the minimum technical, financial, material and skill enhancement supports. With the support from PSIP, they have now embarked on a process that is challenging but will lead them out of the poverty.

9.2 Lessons Learned

9.2.1 The lack of proper project launching by the Bank considerably impacted negatively the smooth implementation of the project.

9.2.2 Communities' ownership of project activities should be clearly defined during project design. The institutional mechanisms of community empowerment and ownership through contribution to capital infrastructure and recurrent cost (operation and maintenance) are critical.

9.2.3 High turnover of Task Managers for a project often impacts negatively on the implementation progress, as officers generally need time to build familiarity with the project. The frequent changes of TM could lead to the loss of project records.

9.2.4 Adequate assessment of the capacities of the project-implementing partners should be undertaken rigorously. The project demonstrated that contracts could be given to contractors who did not provide evidence in similar contracts.

9.2.5 In the disbursement of credit funds to low-income beneficiaries, careful considerations need to be paid to timeliness, interest rate levied, payment terms and the quantum of funds provided. Small loans with high interest rates requiring short-term payments that are not timely generally do not make any meaningful contributions to enhancing investment by the poor.

9.3 Recommendations

9.3.1 In the future the Bank should give due priority and adequate duration to project launching mission. Especially, it came out clearly, that the Bank should spend at least 10 days with the newly appointed Project Coordination Team, to provide guidance and assistance to develop a shared understanding of the project appraisal document and of ADBs' rules and procedures. Subsequently, the Bank should make sure that the project is supervised regularly, and project reporting strictly and timely implemented.

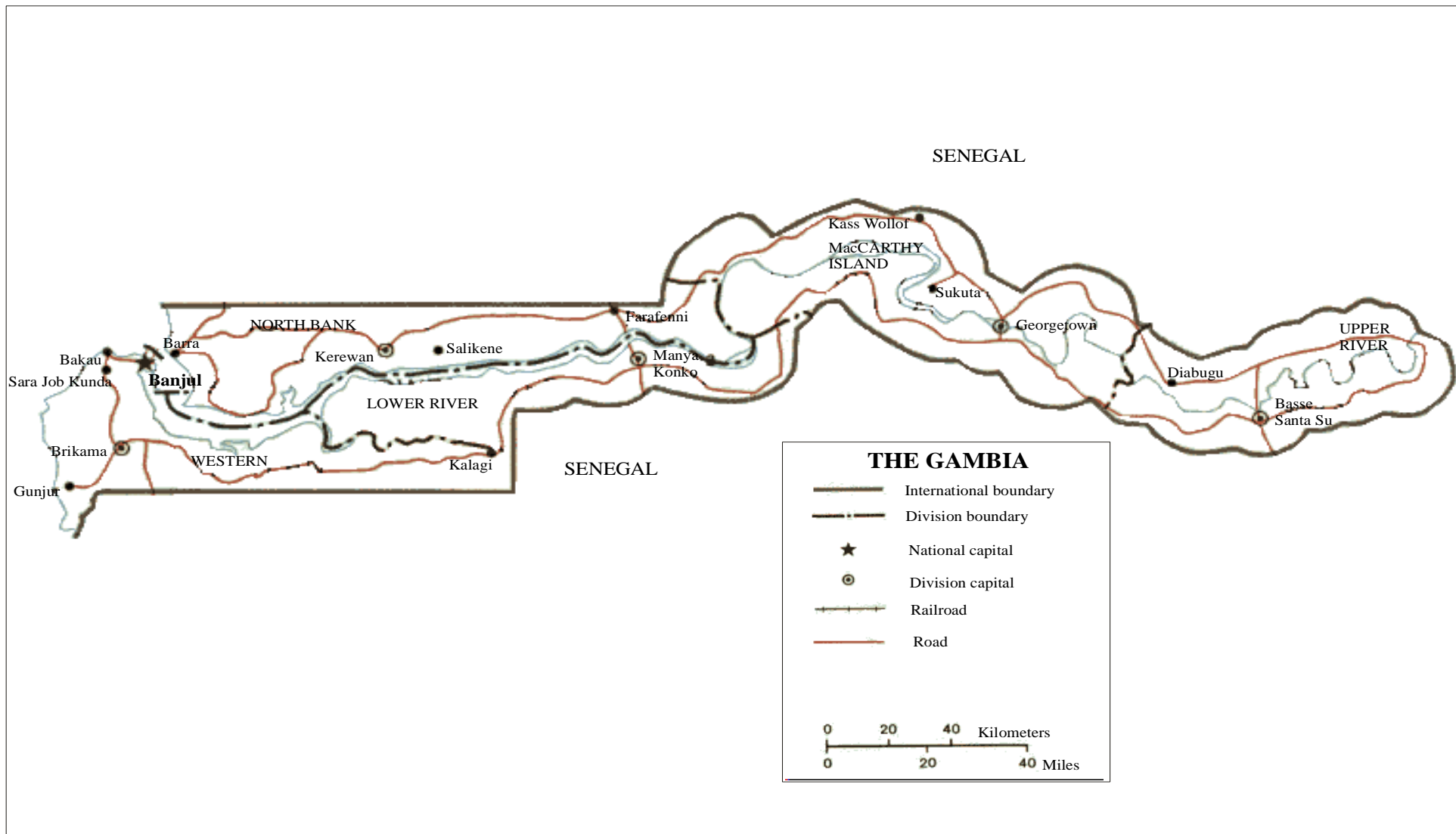
9.3.2 The Bank should ensure that not more than two Task Managers are appointed for the life of the project. Should any change of Task manager be required, this should occur at the Mid-term Review of the project, to which both the former and the new task managers should take part to.

9.3.3 Communities' ownership of project activities should be clearly demonstrated through their contribution to investment and recurrent costs. The definition of the beneficiaries' contribution should be instituted as one of the loan/grant conditions for agricultural projects.

9.3.4 For future development projects, attention should be given to the role to be played by each collaborating partners. Especially, their technical capacity should be assessed and the Terms of References of their collaboration fully developed on the performance-based approach. This would avoid situations in which there is a lack of frontline extension workers, to assist and supervise the beneficiaries in their day-to-day activities, in line with the assigned development objectives.

9.3.5 In the disbursement of credit funds to low-income beneficiaries, careful considerations need to be paid to timeliness, interest rate levied, payment terms and the quantum of funds provided. Small loans with high interest rates requiring short-term payments that are not timely generally do not make any meaningful contributions to enhancing investment by the poor.

THE REPUBLIC OF THE GAMBIA
PERI-URBAN SMALLHOLDER IMPROVEMENT PROJECT
PROJECT COMPLETION REPORT (PCR)
Map of The Gambia



This map has been drawn by the African Development Bank Group exclusively for the use of the readers of the report to which it is attached. The names used and the borders shown do not imply on the part of the Bank and its members any judgement concerning the legal status of a territory nor any approval or acceptance of these borders.

THE REPUBLIC OF THE GAMBIA
PERI-URBAN SMALLHOLDER IMPROVEMENT PROJECT
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Actual Costs and Financing of Project by Category of Expenditures and/or by Component

Table 1 : Actual cost: Source of finance by category

Category	ADF	GOTG
1. Goods (UA million)	1,220,830.18	170,538.23
2. works (UA million)	1,866,494.30	0,00
3. Services (UA million)	1,593,440.74	2,142.85
4. Operating costs (UA million)	384,361.84	625,025.21
Total (UA million)	5,065,127.10	797,706.29

Table 2: Cost estimates (at appraisal) by categories of disbursement and actual expenditure

Category	Appraisal Estimate	Actual Expenditure (ADF+GOTG)	%
1. Goods (UA million)	1,019,000.00	1,391,368.41	136,54
2. works (UA million)	1,894,700.00	1,866,494.3	98,51
3. Services (UA million)	1,631,500.00	1,595,583.59	97,80
4. Operating costs (UA million)	522,000.00	1,009,387.05	193,37
Total (UA million)	5,067,200.00	5,862,833.39	115,70

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ADF Yearly Disbursement by Source of Funds

	Appraisal Estimate (UA million)	Revised Budget (UA million)	Actual Disbursed (UA million)	Percent Disbursed (%)	
				Of Annual Target	Cumulative
TOTAL DISBURSED	5,065,900.00	0.00	5,065,127.10	99.9%	99.9%
AMOUNT CANCELLED	0.00	0.00	0.00		
UNUSED BALANCE	0.00	0.00	0.00		
YEARLY DISBURSEMENT:					
2001	669,700.00	0.00	56,800.81	1.12%	1.12%
2002	1,673,200.00	0.00	545,251.94	10.76%	11.88%
2003	1,658,300.00	0.00	114,134.11	2.25%	14.13%
2004	773,900.00	0.00	299,712.94	5.94%	20.05%
2005	290,700.00	0.00	1,842,941.79	36.38%	56.43%
2006	0.00	0.00	1,547,941.73	30.56%	86.99%
2007	0.00	0.00	652,102.71	12.87%	99.86%
2008	0.00	0.00	6,719.07	0.13%	99.99%

THE REPUBLIC OF THE GAMBIA
PERI-URBAN SMALLHOLDER IMPROVEMENT PROJECT
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OVERALL PERFORMANCE AND RATING
Implementation Performance

Component Indicators	Rating (1 to 4)	Observations
1. Adherence to the overall schedule	1	42 months slippage on the initial date scheduled in the appraisal report and 18 months on the effective project start-up date
2. Adherence to the cost schedule	2.5	The overall financial implementation rate of the project is 100%; however, the project's list of goods and services was significantly revised.
3. Compliance with the conditions/covenants	1	There is a slippage of 10 months between the signing of the loan agreement and its entry into force, owing to delays in the fulfillment of the 4 conditions precedent to loan effectiveness, the other 4 conditions with fixed deadlines, i.e. 1 to 2 years after the loan effectiveness date, were only met with a delay of 3 years on average.
4. Adequacy of Monitoring evaluation and reporting	2.5	Despite the delay in establishing the monitoring unit, the monitoring evaluation system functioned well on the whole: reports were produced on schedule. However, an implementation report of each of the three components was not produced. Furthermore, an impact monitoring mechanism was not put in place owing to the completion of the extension component financed by the WB.
5. Satisfactory operations	3	The overall project implementation rate is satisfactory and may be estimated at 98%. Notwithstanding the significant delay encountered, training sessions were organized, procurements made and research activities revived.
Total	10.5	
Overall assessment of implementation performance	2	The implementation performance is considered satisfactory, with a rating of 2 out of 4; however, there was a time overrun on the overall schedule owing to the long loan effectiveness delays and difficulties in the start of project activities due to poor mastery of the procedures by the project team between 2000 and 2003. In addition, there was also considerable slippage on the fulfillment of the conditions precedent to loan effectiveness.

Performance of the Bank

Component indicators	Marks (1 to 4)	Observations
1. At identification	N/A	The project was identified by an FAO Investment Centre (FAO/IC) mission in May 1998. These goals are consistent with the country's strategic policies on poverty reduction, food security and the Bank's intervention priorities.
2. At project preparation	N/A	It was prepared in September 1998 by the FAO/IC using the participatory approach
3. At appraisal	3.0	At appraisal the objectives and expected results were well defined in the logical framework to achieve the development objectives.
4. At supervision	1.5	Frequent changes of Bank's Project Task Managers affected negatively the smooth implementation of the project activities, despite a 17 supervision missions.
Total	4.5	
Overall performance assessment of the Bank	2.25	The performance of the Bank is marginally satisfactory

Project Outcomes

N° Component indicators	Ratings (1 to 4)	Observations
<i>1. Relevance and achievement of objectives</i>		
i) Macro-economic policy	3	The project development objectives were consistent with the country's macroeconomic objectives related to the promotion of sustained growth and poverty.
ii) Sector policy	3	The project focused upon horticulture production, food security enhancement, and improved well being and was in line with the primary objectives of GOTG's rural development policy and the Bank Group's strategy for the sector.
iii) Poverty reduction	3	The project contributed directly to raising rural income, household food security and improved diets, with significant levels of fresh vegetable, meat and eggs together with the provision of potable water which also eased the burden for the local populations, particularly women.
iv) Environment	2	The project had little negative environmental impact.
v) Private Sector Development	2.5	The project beneficiaries were all rural women engaged in private income generation activities. They were trained in entrepreneurship.
<i>2. Institutional Development (ID)</i>		
i) Institutional framework	2	The capacity building activities were extended to the staff to the Departments of Livestock and Agricultural Services (DLS and DAS).
ii) Financial and management information systems, including audit system	2	The audit reports were regularly produced and submitted to the Bank. There were some weaknesses in the financial management and the accounting.
iii) Transfer of technology	1.5	The beneficiaries were exposed to a number of Good Agricultural practices (fertilizers rates, uses of pesticides, etc.). However, their adoption was slow because of the limited financial capacity of the rural women.
iv) Staffing by Qualified Persons	1.5	The profile of the staff assigned to the project was adequate however their performance was weak when implementing the project activities.
<i>3. Sustainability</i>		
i) Continued Borrower Commitment	3	The Government supported the implementation of the project by releasing the counterpart funds regularly.
ii) Environmental Policy	3	The Government has an Environment protection Agency with the mandate to define and implement the country environmental policy.
iii) Institutional Framework	3	The institutional framework is permanent through the Department of State for Agriculture (DOSA) and the Department of State for Finances and Economic Affairs (DOSFEA).
iv) Technical Viability and Staff Development	2	There is urgent need for building the capacity (Human and physical capacities) of the DOSA.
v) Financial Viability, including cost recovery system	3	The financial sustainability is high as the horticultural production activities are traditional income generation activities that will continue to exist beyond the project closure. Women have acquired financial management skills that will help them sustain their production activities.
vi) Economic Viability	2,5	The horticulture production activities are growing in the country, which is an evidence of economic viability.
vii) Environmental viability	2	There was no negative impact of the project activities at the small-scale level on the environment.
viii) Operation and Maintenance (availability of recurrent funding foreign exchange, spare parts, workshop facilities, etc)	2	The water wells and production tools provided to the beneficiaries are easily maintainable, which will ensure sustainability.
<i>4. Internal Rate of Return</i>	N/A	
Total	41	
Overall performance Assessment	2.7	The outcome performance is satisfactory.

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Contractor (s) /Supplier (s)

Name	Responsibility	Date Signed	Contract Duration	Contract Amount (UA)	Disbursed (UA)	Un-Disbursed	Achievement
Shyben A Madi & Sons	Motor Vehicles	02/02/2002	2	79,467.42	82,252.45	0.00	Full delivery
Alco Gambia Ltd.	Office Equipment	02/02/2002	2	12,924.49	13,664.97	0.00	Full delivery
Vergnet	Hand , Treadle & Powered Diesel Pumps	08/03/2005	3	657,661.98	673,369.81	0.00	Full delivery
Total Eng.	Solar Pumps	08/03/2005	3	390,869.28	314,047.64	87,930.51	Full delivery
Agro Vet	Lab. Equipment Vet. Kits	14//06/2006	3	138,836.66	137,495.31	0.00	Full delivery
Dada Contract ion	Market Stall	12/09/2005	6	72,092.02	70,008.97	6,134.68	Full delivery
Dada Contraction	Pit Latrines	12/082005	6	132,601.54	125,571.50	9,260.28	Full delivery
O. Malack & Sons	Market Stall	12/09/2005	6	62,087.39	63,528.47	0.00	Full delivery
O. Malack & Sons	Pit Latrines	12/09/2005	6	111,959.28	113,459.87	0.00	Full delivery
ASA Well Digging Ent.	90 Irrigation Wells	08/09/2005	6	137,174.39	126,974.63	19,159.30	95% of work complete
Tesito carpentry	250 Irrigation and 6 slaughterhouse Wells	02/07/2005	8	357,484.67	286,575.47	99,860.56	90% of work complete
NAWDA	90 Irrigation Wells	08/09/2005	6	162,315.79	170,583.96	0.00	Full delivery
Niani Berreh	15 Portable Water Wells	08/09/2005	6	27,633.11	24,706.42	7,719.10	95% of work complete
Sumangriu	Wholesale Market	03/07/2005	6	53,761.83	49,627.68	7,508.98	95% of work complete
Walo	Portable Water & Livestock Water point	03/07/2005	6	60,457.19	30,255.38	42,220.82	50% of work complete

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Consultant (s)

Name	Responsibility	Date Signed	Contract duration (month)	Contract Amount	Disbursed	Un-Disbursed	Achievement
Masdar UK ltd	Technical assistance	25/08/2005	24	4771,132.86	456,895.27	0.00	Final Report to submit
Stay Green Foundation	Training	31/02/2005	6	88,091.97	52,604.07	46,992.07	Full delivery
Social Development Fund	Credit	01/02/2005	Project life	312,900.00	309,702.12	0.00	Full delivery
AA &co	Auditor	21/02/2003	72	8,466.88	8,893.90	0	Full delivery