



<b>1. Project Data :</b>
<b>OEDID:</b> C2141
<b>Project ID:</b> P000822
<b>Project Name:</b> Women in Development Project
<b>Country:</b> The Gambia
<b>Sector:</b> Social Assistance
<b>L/C Number:</b> C2141-GM
<b>Partners involved :</b> UNDP, ADB, UNFPA, Kingdom of Norway
<b>Prepared by:</b> Alison Evans, OEDST
<b>Reviewed by:</b> Susan Stout
<b>Group Manager:</b> Roger Slade
<b>Date Posted:</b> 06/24/1998

**2. Project Objectives, Financing, Costs and Components :**

The objectives of the project were to (i) improve women's productivity and income-earning potential; (ii) improve women's welfare and status; (iii) strengthen government institutions to enable better integration of women's issues, and (iv) contribute to changing Gambian society's perceptions of the role of women . The project had six components - agriculture, safe motherhood, IEC, skills development, strengthening the Women's Bureau and an NGO Fund - and 18 sub-components. Institutional development was a cross-cutting objective throughout the project . Total project cost was estimated to be US\$ 15.1 million, of which IDA financed US\$7.0 million; the ADB US\$2.8 million, the Government of Norway US\$1.6 million; the UNDP US\$1.0 million and UNFPA US\$0.1 million.

**3. Achievement of Relevant Objectives :**

The objectives of the agriculture component - increasing the share of female contact farmers in field crop extension; establishing livestock demonstration sites for and by women; and increasing women's participation in annual livestock shows - were substantially achieved. Savings mobilization services were provided to 120 women's groups, as well as advice and training to entrepreneurs . The objectives of the safe motherhood and family planning component were partially met. The Baby Friendly Pilot Initiative helped to improve mother and child nutrition through changed breast feeding practices, although the ICR does not say how many women participated nor what indicators of improvement are being used. The pilot 'Kabilo/Imam' program supported by The Save the Children Fund was also successful. However, of the 50 villages to be covered under the high risk pregnancy identification and management sub-component, only 11 were reached by project closing, and because of serious underestimation of the cost of civil works (by 50%), only 9 out of 35 sub-dispensaries were refurbished. In the alarm and emergency evacuation (animal-drawn ambulances) sub-component 23 villages were reached in the pilot program, but only 3 animal-drawn ambulances were functioning at project closing . The original objective was to reach 105 isolated villages. The ICR states that the objectives of the IEC component were substantially achieved, but measurable indicators of the outcome of this component are not presented in the ICR . The skills development component suffered a number of problems. The women's literacy component, for example, reached 65% of the proposed 10,000 beneficiaries but the drop-out rate was estimated at 75%. However, the ICR does state that it is too early to assess this component since it is still ongoing. Finally, it is difficult to assess the achievement of objectives for strengthening the Women's Bureau, although the new HQ was built, staffing was improved . The M&E component was not adequately implemented, however, and did not produce the intended results during the life of the project .

**4. Significant Achievements :**

Most of the achievements of this project are concentrated in the agricultural component - where a large number of women benefited from a range of training on improved crop and livestock practices, horticulture and food and nutrition. The IEC component is judged to have improved awareness of women's issues, while the two pilot initiatives under the Safe Motherhood component are being mainstreamed in a follow-on operation. In addition, the NGO fund supported a series of sub-projects and helped to improve working relationships between NGOs and the government . The government also prepared a WID policy .

**5. Significant Shortcomings :**

The project was overly complex and fragmented in a country with limited institutional capacity . Basically it sought to

do too many things across too many sectors and implementing departments (albeit as part of a deliberate effort to test out a multi-sector approach). Problems with financial management, the use of special accounts, auditing and the diversion of project funds to other uses severely affected the implementation of the project leading to suspended disbursements on more than one occasion. These shortcomings were clearly aggravated by a disruptive change of Government in July 1994. While this was beyond the control of the project, the project was beset with management problems from the beginning which only improved at project closing - too late to positively affect the achievement of some of the project objectives. The PMU did not do an effective job at donor coordination.

6. Ratings:	ICR	OED Review	Reason for Disagreement /Comments
<b>Outcome:</b>	Satisfactory	Marginally Satisfactory	Efficacy and efficiency were compromised by problems of financial management and diversion of funds, underestimation of costs and weak implementation capacity.
<b>Institutional Dev.:</b>	Substantial	Modest	There is reason to doubt that cross-cutting institutional development objectives were fully achieved, although by the end of the project, organizational and financial capacity for project management was improving.
<b>Sustainability:</b>	Likely	Uncertain	Insufficient data is provided to show the sustainability of project benefits, and there are question marks against sustainability in some of the infrastructure sub-projects undertaken by NGOs.
<b>Bank Performance:</b>	Satisfactory	Satisfactory	
<b>Borrower Perf.:</b>	Satisfactory	Unsatisfactory	Despite government commitment, serious problems with financial management, diversion of funds and non-replenishment in the case of the Private Dealers Revolving Fund, poor compliance with auditing requirements all indicate serious governance problems in and around the project.
<b>Quality of ICR:</b>		Satisfactory	

#### 7. Lessons of Broad Applicability :

The main lesson is that multi-sectoral approaches with multiple stakeholder involvement in weak institutional environments face an uphill struggle. In addition, careful assessment of institutional capabilities, including practices surrounding financial management, should be a prerequisite for approval of even relatively small sized loans. Finally the weaknesses of the project and the ICR underscore, yet again, the critical importance of well designed indicators and monitoring systems for effective project management and evaluation.

8. Audit Recommended? ☐ Yes ☒ No

#### 9. Comments on Quality of ICR :

The ICR is fair but no borrower comments are attached.