

Document of
The World Bank

Report No: ICR2695

IMPLEMENTATION COMPLETION AND RESULTS REPORT
(TF-94961)

ON A

GRANT

IN THE AMOUNT OF US\$28.0 MILLION

TO THE

REPUBLIC OF THE GAMBIA

FOR AN

EDUCATION FOR ALL – FAST TRACK INITIATIVE PROGRAM

April 8, 2014

Africa Education Sector Unit for West and Central Africa (AFTEW)
West Africa Department 1
Africa Region

CURRENCY EQUIVALENTS

(Exchange Rate Effective April 8, 2014)

Currency Unit = GMD
1.00 = US\$
US\$ 1.00 = 38.10 GMD

FISCAL YEAR
January 1 – December 31

ABBREVIATIONS AND ACRONYMS

AAA	Analytical and Advisory Assistance
AfDB	African Development Bank
BADEA	Arab Bank for Economic Development in Africa
CCM	Coordination Committee Meeting
CCT	Conditional Cash Transfer
CF	Catalytic Fund
DfID	UK Department for International Development
DGA	Development Grant Agreement
ECCD	Early Childhood Care and Development
ECD	Early Childhood Development
EFA-FTI	Education for All – Fast Track Initiative
EGMA	Early Grade Math Assessment
EGRA	Early Grade Reading Assessment
ELINL	Early Literacy in National Languages
EMIS	Education Management Information System
ESMF	Environmental and Social Management Framework
ESP	Education Sector Plan
ESSP	Education Sector Strategic Plan
FM	Financial Management
GDP	Gross Domestic Product
GER	Gross Enrollment Rate
GMD	Gambian Dalasi
GPE	Global Partnership for Education
GPI	Gender Parity Index
HR	Human Resources
HTC	Higher Teacher Certificate
ICR	Implementation Completion and Results Report
ICT	Information and Communication Technology
IDA	International Development Association
IDB	Islamic Development Bank
IHS	Integrated Household Survey
IP	Implementation Progress
IRR	Internal Rates of Return

ISR	Implementation Status Report
JAS	Joint Assistance Strategy (also called Country Assistance Strategy)
JSDF	Japan Social Development Fund
LBS	Lower Basic School
LEG	Local Education Group
MDG	Millennium Development Goal
MOBSE	Ministry of Basic and Secondary Education
M&E	Monitoring and Evaluation
MTEF	Medium Term Expenditure Framework
MTP	Medium Term Plan
MTR	Mid-term Review
NAT	National Assessment Test
NGO	Non-governmental organization
OVC	Orphans and Vulnerable Children
PAD	Project Appraisal Document
PCU	Project Coordination Unit
PDO	Project Development Objective
PER	Public Expenditure Review
PHRD	Japan's Policy and Human Resources Development Fund
PMS	Project Management System
PPA	Project Preparation Advance
PQTR	Pupil Qualified Teacher Ratio
PTC	Primary Teacher Certificate
PTR	Pupil-Teacher Ratio
READ	Results for Education Achievement and Development Project
RF	Results Framework
RPF	Resettlement Policy Framework
SIL	Specific Investment Loan
SMT	Inter-ministerial Senior Management Team
SSA	Sub-Saharan Africa
TA	Technical Assistance
UBS	Upper Basic School
UN	United Nations
UNICEF	United Nations Children's Education Fund
UTG	University of The Gambia
VSO	Voluntary Service Overseas
WAEC	West Africa Examination Council
WASSCE	West African Senior School Certificate Examination
WFP	World Food Programme

Vice President:	Makhtar Diop
Country Director:	Vera Songwe
Sector Manager:	Peter Materu
Project Team Leader:	Nathalie Lahire
ICR Team Leader:	Ryoko Tomita

The Gambia
Education For All-Fast Track Initiative – Catalytic Fund

CONTENTS

Data Sheet

- A. Basic Information
- B. Key Dates
- C. Ratings Summary
- D. Sector and Theme Codes
- E. Bank Staff
- F. Results Framework Analysis
- G. Ratings of Project Performance in ISRs
- H. Restructuring
- I. Disbursement Graph

Contents

1. Project Context, Development Objectives and Design.....	1
2. Key Factors Affecting Implementation and Outcomes	7
3. Assessment of Outcomes	13
4. Assessment of Risk to Development Outcome.....	21
5. Assessment of Bank and Borrower Performance	23
6. Lessons Learned	25
7. Comments on Issues Raised by Grantee/Implementing Agencies/Donors	26
Annex 1. Project Costs and Financing.....	27
Annex 2. Outputs by Component	28
Annex 3. Economic and Financial Analysis	34
Annex 4. Grant Preparation and Implementation Support/Supervision Processes.....	46
Annex 5. Beneficiary Survey Results	47
Annex 6. Stakeholder Workshop Report and Results.....	48
Annex 7. Summary of Grantee's ICR and/or Comments on Draft ICR.....	49
Annex 8. Comments of Cofinanciers and Other Partners/Stakeholders	61
Annex 9. List of Supporting Documents	62

MAP

A. Basic Information			
Country:	Gambia, The	Project Name:	The Gambia EFA-FTI Catalytic Fund 2009-2011
Project ID:	P115427	L/C/TF Number(s):	TF-94961
ICR Date:	03/21/2014	ICR Type:	Core ICR
Lending Instrument:	SIL	Grantee:	GOVERNMENT OF THE GAMBIA
Original Total Commitment:	USD 28.00M	Disbursed Amount:	USD 28.00M
Revised Amount:	USD 28.00M		
Environmental Category: B			
Implementing Agencies: Ministry of Basic and Secondary Education (MOBSE)			
Cofinanciers and Other External Partners:			

B. Key Dates				
Process	Date	Process	Original Date	Revised / Actual Date(s)
Concept Review:	10/30/2008	Effectiveness:	07/01/2009	08/06/2009
Appraisal:	07/09/2009	Restructuring(s):		12/26/2012
Approval:	07/31/2009	Mid-term Review:	11/28/2011	11/28/2011
		Closing:	12/31/2012	09/30/2013

C. Ratings Summary	
C.1 Performance Rating by ICR	
Outcomes:	Moderately Satisfactory
Risk to Development Outcome:	Moderate
Bank Performance:	Moderately Satisfactory
Grantee Performance:	Satisfactory

C.2 Detailed Ratings of Bank and Borrower Performance (by ICR)			
Bank	Ratings	Borrower	Ratings
Quality at Entry:	Moderately Satisfactory	Government:	Satisfactory
Quality of Supervision:	Satisfactory	Implementing Agency/Agencies:	Satisfactory
Overall Bank Performance:	Moderately Satisfactory	Overall Borrower Performance:	Satisfactory

C.3 Quality at Entry and Implementation Performance Indicators			
Implementation Performance	Indicators	QAG Assessments (if any)	Rating
Potential Problem Project at any time (Yes/No):	No	Quality at Entry (QEA):	None
Problem Project at any time (Yes/No):	No	Quality of Supervision (QSA):	None
DO rating before Closing/Inactive status:	Satisfactory		

D. Sector and Theme Codes		
	Original	Actual
Sector Code (as % of total Bank financing)		
Pre-primary education	10	5
Primary education	35	60
Public administration- Education	20	20
Secondary education	35	15
Theme Code (as % of total Bank financing)		
Education for all	100	100

E. Bank Staff		
Positions	At ICR	At Approval
Vice President:	Makhtar Diop	Obiageli Katryn Ezekwesili
Country Director:	Vera Songwe	Habib M. Fetini
Sector Manager:	Peter Nicolas Materu	Christopher J. Thomas
Project Team Leader:	Nathalie Lahire	Meskerem Mulatu
ICR Team Leader:	Ryoko Tomita	
ICR Primary Author:	Ryoko Tomita	
	Bernardo da Cruz Vasconcellos	
	Laura McDonald	

F. Results Framework Analysis

Project Development Objectives (from the Grant Agreement)

The overall project development objective is to improve conditions for teaching and learning in basic education including early childhood development, in alignment with the overall objectives of the Recipient's Education Sector Strategy Plan 2006 and the Medium-Term Plan for 2009-2011.

Revised Project Development Objectives (as approved by original approving authority)

The objective of the project is to improve the Recipient's conditions for teaching and learning in basic education, in alignment with the overall objectives of the Recipient's Education Sector Strategy Plan 2006 and the Medium-term Plan for 2009-2011.

(a) PDO Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
Indicator 1 :	Intake rate for ECD			
Value quantitative or Qualitative)	39.4%	45.0%		69.47%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring.			
Indicator 2 :	Intake Rate at lower basic level			
Value quantitative or Qualitative)	102%	111%		117%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 3 :	Intake rate for Upper basic level			
Value quantitative or Qualitative)	61%	67%		71%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 4 :	Gross enrollment for ECD			
Value quantitative or Qualitative)	26.0%	42.0%		36.5%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target values could not be recalculated using the new and more accurate population data as the simulation model used by the project team did not factor in ECD.			
Indicator 5 :	Gross enrollment at lower basic school			
Value quantitative or Qualitative)	79%	94%		97%
Date achieved	12/31/2008	12/31/2012		09/30/2013

Comments (incl. % achievement)	Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 6 :	Gross enrollment at upper basic school			
Value quantitative or Qualitative)	66%	67%		72%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 7 :	Completion rate at lower basic school			
Value quantitative or Qualitative)	66%	74%		76%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 8 :	Completion rate at upper basic school			
Value quantitative or Qualitative)	66%	67%		68%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target recalculated using the new and more accurate 2011 population data by employing the same simulation model used by the project preparation team.			
Indicator 9 :	% of qualified teachers (LBS)			
Value quantitative or Qualitative)	70.0	80.0		92.6
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target exceeded.			
Indicator 10 :	Performance management system (PMS) is functional and helps inform key personnel decisions			
Value quantitative or Qualitative)	All job profiles completed in regions	PMS in use		PMS in use
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target met.			
Indicator 11 :	Number of a total project beneficiaries			
Value quantitative or Qualitative)	0	326,074		332,377

Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Added during 2012 restructuring. Core indicator required by the World Bank. Target exceeded.			
Indicator 12 :	Percentages of female beneficiaries			
Value quantitative or Qualitative)	0	50.5		50.5
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Added during 2012 restructuring. Core indicator required by the World Bank. Target achieved.			
Indicator 13 :	Gender parity index for gross enrollment ratio in LBS			
Value quantitative or Qualitative)	1.03	1.03		1.02
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Changed from PDO to intermediate-level indicator at 2012 restructuring. Target nearly achieved.			
Indicator 14 :	Average correct words per minutes in EGRA in Grade 2 and Grade 3			
Value quantitative or Qualitative)	3.98 (Grade 2) 9.28 (Grade 3)			12.4 (Grade 2) 21.4 (Grade 3)
Date achieved	12/31/2008			09/30/2013
Comments (incl. % achievement)	Added during 2012 restructuring. No target was set because it was unlikely that the 2013 EGRA results would be available before the project closing. Substantial progress made during project period.			

(b) Intermediate Outcome Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
Indicator 1 :	Net enrolment rate Lower Basic School Upper Basic School			
Value (quantitative or Qualitative)	75% (LBS) 38% (UBS)	85% (LBS) 48% (UBS)		73.4% (LBS) 39.1% (UBS)
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. Baseline and target could not be revised using the 2011 population data as net enrollment was not generated from a revised simulation model.			
Indicator 2 :	Gender parity (female/male) Lower Basic School Upper Basic School			

Value (quantitative or Qualitative)	1.03 (LBS) 0.91 (UBS)	1.03 (LBS) 1.0 (UBS)		1.02 (LBS) 0.98 (UBS)
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Changed to PDO indicator at time of restructuring (for LBS only). (See PDO-level; target exceeded for LBS).			
Indicator 3 :	Number of classrooms built under CF			
Value (quantitative or Qualitative)	0	406	396	396
Date achieved	12/31/2008	12/31/2012	12/26/2013	09/30/2013
Comments (incl. % achievement)	Indicator was revised to “Number of additional classrooms built or rehabilitated at the primary level resulting from project interventions” (Core World Bank indicator). Target achieved.			
Indicator 4 :	Number of classrooms rehabilitated under CF			
Value (quantitative or Qualitative)	0	88		144
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	This was combined with intermediate-level indicator 3 during the 2012 restructuring. Target exceeded.			
Indicator 5 :	Teacher-Pupil Ratio Lower Basic School Upper Basic School			
Value (quantitative or Qualitative)	1:39 (LBS) 1:22 (UBS)	1:45 (LBS) 1:45 (UBS)	1:29 (LBS) 1:28 (UBS)	1:27 (LBS) 1:29 (UBS)
Date achieved	12/31/2008	12/31/2012	12/26/2012	09/30/2013
Comments (incl. % achievement)	Target achieved.			
Indicator 6 :	Pupil :Textbooks Ratio Lower Basic School Upper Basic School			
Value (quantitative or Qualitative)	1:1 (LBS) 3:1 (UBS)	1:1 (LBS) 1:1 (UBS)		1:1 (LBS) 1:1 (UBS)
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target achieved.			
Indicator 7 :	Annual Instruction Hours			
Value (quantitative or Qualitative)	866	880		N/A
Date achieved	12/31/2008	12/31/2012		09/30/2013

Comments (incl. % achievement)	Indicator dropped during 2012 restructuring. No data available as this information is not collected by EMIS.			
Indicator 8 :	Percent of schools with approved school development plans			
Value (quantitative or Qualitative)	0	100%		100%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target achieved.			
Indicator 9 :	Increase grade level competence (Mastery) in core subjects in NAT			
Value (quantitative or Qualitative)	10%	15%		14.1%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring.			
Indicator 10 :	Increase grade level competence (minimum) in core subjects on NAT.			
Value (quantitative or Qualitative)	46%	60%		50.6%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Indicator dropped during 2012 restructuring.			
Indicator 11 :	Frequency and duration of support visits to schools by cluster monitors.			
Value (quantitative or Qualitative)	TBC	Two hour visit to each school per week	4 hour visit to each school, 3 times per month	4 hour visit to each school, 3 times per month
Date achieved	12/31/2008	12/31/2012	06/30/2013	09/30/2013
Comments (incl. % achievement)	Target achieved.			
Indicator 12 :	Education share of budget			
Value (quantitative or Qualitative)	14%	20%		20.07%
Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target exceeded.			
Indicator 13 :	Availability of sector statistics by February of each year.			
Value (quantitative or Qualitative)	2007 data available	2011 data available		2013 data available

Date achieved	12/31/2008	12/31/2012		09/30/2013
Comments (incl. % achievement)	Target achieved.			
Indicator 14 :	System for Learning Assessment at the primary level.			
Value (quantitative or Qualitative)	Yes	Yes		Yes
Date achieved	12/31/2008			09/30/2013
Comments (incl. % achievement)	Indicator added during 2012 restructuring (core indicator required by World Bank).			
Indicator 15 :	Mean score of Grade 3 level English and Math			
Value (quantitative or Qualitative)	37.7 (English) 36.5 (Math)		41.5 (English) 40 (Math)	45.57 (English) 47.20 (Math)
Date achieved	06/30/2011		06/30/2013	09/30/2013
Comments (incl. % achievement)	Indicator added during 2012 restructuring. Target achieved.			

G. Ratings of Project Performance in ISRs

No.	Date ISR Archived	DO	IP	Actual Disbursements (USD millions)
1	12/14/2009	Satisfactory	Satisfactory	6.34
2	06/30/2010	Satisfactory	Satisfactory	6.34
3	03/26/2011	Satisfactory	Satisfactory	14.13
4	11/22/2011	Satisfactory	Satisfactory	17.78
5	06/16/2012	Satisfactory	Satisfactory	24.97
6	12/23/2012	Satisfactory	Satisfactory	24.97
7	06/08/2013	Satisfactory	Satisfactory	28.00
8	06/24/2013	Satisfactory	Satisfactory	28.00
9	09/26/2013	Satisfactory	Satisfactory	28.00

H. Restructuring (if any)

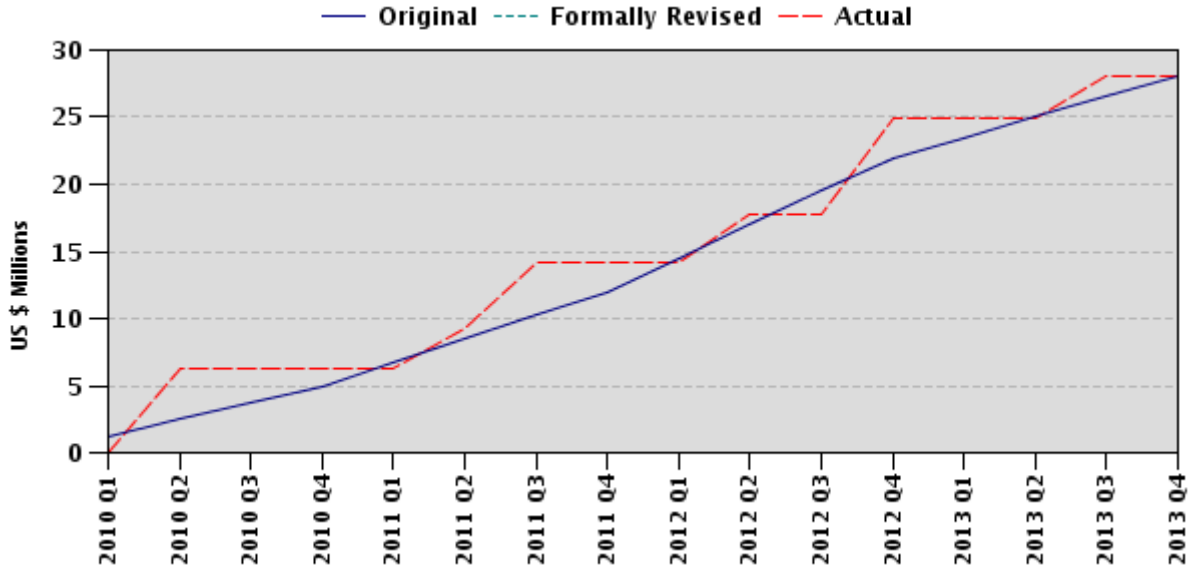
Restructuring Date(s)	Board Approved PDO Change	ISR Ratings at Restructuring		Amount Disbursed at Restructuring in USD millions	Reason for Restructuring & Key Changes Made
		DO	IP		
12/26/2012	Y	S	S	24.97	The exclusion of early childhood development (ECD) stemmed from the fact that most

Restructuring Date(s)	Board Approved PDO Change	ISR Ratings at Restructuring		Amount Disbursed at Restructuring in USD millions	Reason for Restructuring & Key Changes Made
		DO	IP		
					early childhood interventions planned under the Project were being implemented through the support from the Japan Social Development Fund (JSDF). Another significant change was the revision of the results framework.

If PDO and/or Key Outcome Targets were formally revised (approved by the original approving body) enter ratings below:

	Outcome Ratings
Against Original PDO/Targets	Satisfactory
Against Formally Revised PDO/Targets	Satisfactory
Overall (weighted) rating	Satisfactory

I. Disbursement Profile



1. Project Context, Development Objectives and Design

1.1 Context at Appraisal

1. **Country Context.** The Gambia is a small West African country which had an estimated population of 1.6 million (2008) and an average per capita gross domestic product (GDP) of approximately US\$420 (2007). Though the poverty rate had declined over the previous decade, poverty prevalence was high and varied significantly by region. The economy was largely driven by tourism while agriculture accounted for approximately one-third of GDP but more than 70 percent of employment. Gambia's ranking on the United Nations Development Program (UNDP) Human Development Index had improved in recent years but its human development indicators were among some of the poorest in the world, ranking 155th out of 177 countries in 2007. Life expectancy was 57 years of age which was higher than the Sub-Saharan Africa (SSA) average, and maternal mortality had declined from 396 (per 100,000 live births) in 2000 to 281 in 2008. Child health indicators were also better than the SSA average and there had been a consistent decline in the under-five mortality rate since 1990. Adult literacy rates had increased from almost 37 percent in 2000 to almost 47 percent in 2007. Enrolment in lower basic education had increased by 21 percent from 182,562 in 2002 and 220,931 in 2008.

2. **Sector context.** The Government's Medium Term Plan (MTP) (2009-2011) for the education sector was recommended for re-endorsement by the local education group (LEG)¹ in August 2008. The MTP identified a financing gap of US\$33.7 million. MTP's priorities included improved access, especially for girls, for children in remote areas, and for children with disabilities. The MTP also focused on issues of quality with an emphasis on improving early grade reading and addressing marked gender, regional and socio-economic disparities in education. It established clear baseline and target values for many of the key sector indicators. The overarching plan for the sector (on which the MTP was developed) was embodied in the Government's Education Sector Plan (ESP) (2006-2015) which coincided with the end date for achievement of the Millennium Development Goals (MDGs) and Education for All (EFA) objectives. The ESP's objectives were to: (i) provide access to relevant and high quality basic education for all; (ii) provide high quality education services; (iii) ensure gender equity in education; (iv) provide relevant life skills; and (v) promote the principle of lifelong learning.

3. **Project context.** The MTP timeline (2009-2011) was designed to coincide with implementation of this project – the Republic of The Gambia Education for All-Fast Track Initiative (EFA FTI) Project (P115427). This Project was the second phase of support from

¹ The main donors active in the sector included the United Nations Children's Fund (UNICEF), the UK Department for International Development (DfID), the African Development Bank (AfDB), the Islamic Development Bank, the Arab Bank for Economic Development in Africa (BADEA) and the International Development Association (IDA). In addition, a number of national and international non-governmental organizations (NGOs) were closely involved in education activities, including Action Aid, Future in Our Hands, and Voluntary Service Overseas (VSO), among others.

the EFA FTI Catalytic Fund (CF). Prior to 2009, efforts in the sector focused on improved equity, access, quality and management. Specifically, an emphasis had been placed on:

- (i) Improving equity and effective access by: introducing a hardship scheme to attract teachers to remote areas, creating additional places through efficiency measures and construction of classrooms; and ensuring that every child in lower basic has a book for all core subjects;
- (ii) Emphasizing teachers' role as key actors in improving quality by: supporting reforms in pre-service teacher training; and strengthening in-service training at both central and regional levels;
- (iii) Assessing quality of education, putting in place instruments to measure quality in the classroom;
- (iv) Improving monitoring and evaluation (M&E) of the sector;
- (v) Using performance as a key measure for career development;
- (vi) Reaching out-of-school children and addressing gender and geographic disparities; and
- (vii) Anchoring sector management to a well-performing base.

4. Some of the persistent challenges in the education sector at the time of project design in 2008 included: the large number of out-of-school children and pervasive disparities in access; a pressing need for attention to quality improvements in the sector; weak sector management at the regional and local levels; and an insufficiently developed M&E system. Despite improvements, the number of out-of-school children remained high, particularly in remote and rural areas. There were also a large number of children with disabilities and orphans and vulnerable children (OVC) who were not attending school. While girls outnumbered boys in lower basic education, they still under-performed boys at all levels of education. They were also significantly under-represented among teachers and school managers.

5. The quality of education services was limited with issues in terms of early grade reading and performance in math and English in lower basic schools (LBS). Despite growing attention from donors and the Government, in- and pre-service training suffered from low content-knowledge of incoming student-teachers, limited pedagogic support for new teachers and those with difficulties, and very limited opportunities for the professional development of existing teachers. While there was a strong vision for the sector and Government leadership, this needed to be strengthened at the regional and local levels to prepare for the decentralization of activities. Finally, while there had been improvement in M&E activities (e.g., data collection, management and analysis) in recent years, it remained difficult to attract and retain qualified staff to work in this area.

6. The EFA FTI Project design was well-aligned with the sector program and the Government's MTP, aiming to address existing financing gaps in the sector, supporting activities to improve quality, measurement of learning achievements (such as the Early Grade Reading Assessment – EGRA) and changing incentives among teachers and management (e.g., providing hardship allowances for teachers in remote areas and performance management linked to team bonuses). As the International Development Association (IDA)

had been involved in the sector since the 1970s, the Project was able to draw on the institution's macro-economic and institutional knowledge of the sector. Project activities were not isolated initiatives but fell within the global implementation of the sector-wide approach. As the largest financier in the sector, the Project supported activities laid out in the MTP and were complementary to existing efforts in the sector (e.g., school construction and rehabilitation activities which were ongoing at the time of project preparation were financed by IDA and the African Development Bank (AfDB), among others). The EFA FTI Project activities which focused on improving the quality of teaching and education complemented AfDB, UK Department for International Development (DfID) and IDA-funded activities supporting teacher development. In addition, the Project aimed to accelerate progress towards universal primary education and achievement of other key MDGs.

7. The Project was prepared in close collaboration with the LEG, including the United Nations Children's Fund (UNICEF) (lead in-country donor at the time of the preparation), DfID, with contributions from AfDB, the Islamic Development Bank (IDB), the Arab Bank for Economic Development in Africa (BADEA), and the other UN Funds and programs (including especially the World Food Programme (WFP)) and several NGOs. The EFA FTI CF Strategic Committee approved the EFA FTI Project in the amount of a US\$28 million grant to The Gambia in November 2008. This was the second phase of support from EFA FTI which began in 2005.

1.2 Original Project Development Objectives (PDO) and Key Indicators (as approved)

8. The EFA FTI Project PDO was "to improve the Recipient's conditions for teaching and learning in basic education including early childhood development, in alignment with the overall objectives of the Recipient's Education Sector Strategy Plan 2006 and the Medium-Term Plan for 2009-2011".² The ten original PDO-level indicators as described in the project appraisal document (PAD) included: (i) intake rate for early childhood development (ECD); (ii) intake rate at lower basic level; (iii) intake rate for upper basic level; (iv) gross enrolment for ECD; (v) gross enrolment at lower basic school (LBS); (vi) gross enrolment at upper basic school (UBS); (vii) completion rate at LBS; (viii) completion rate at UBS; (ix) percentage of qualified teachers (LBS); and (x) performance management system (PMS) is functional and helps inform key personnel decisions.

1.3 Revised PDO (as approved by original approving authority) and Key Indicators, and reasons/justification

9. In December 2012, the EFA FTI Project was restructured and the PDO was modified. The Revised PDO was "to improve the Recipient's conditions for teaching and learning in

² According to the PAD, the PDOs were "to improve conditions for teaching and learning in basic education including early childhood development. This objective is aligned with the ongoing IDA project and consistent with the overall objectives of the Government's Education Sector Strategy Plan and the Medium-Term Plan for 2009-2011. Teaching and learning in basic education would be improved by (a) increasing access and equity in basic education; (b) improving the quality of teaching and learning; (c) strengthening management, monitoring and evaluation as well as institutional capacity at central and regional levels."

basic education, in alignment with the overall objectives of the Recipient's Education Sector Strategy Plan 2006 and the Medium-term Plan for 2009-2011." The exclusion of support to ECD from the PDO stemmed from the fact that most of the ECD activities envisaged under the Project were being implemented by a Japan Social Development Fund (JSDF)-financed project administered by the same task team.

10. The Bank has monitored activities supported by the JSDF ECD project while monitoring the EFA FTI Project. It was agreed that the few activities that would receive support from the EFA FTI relating to ECD did not justify inclusion of ECD in the PDO³. Therefore, the PDO was revised to reflect only those interventions leading to the outcome for which the Project could be held accountable. A small amount of funding (less than US\$40,000) was originally allocated to ECD activities to: (i) create networks among stakeholders; and to (ii) support primary teaching certificate (PTC) curriculum for ECD, which were implemented prior to restructuring. Indicators were also revised to reflect the change in the PDO. The revised set of PDO-level indicators included: (i) number of total project beneficiaries (core indicator required by the World Bank); (ii) percentage of female beneficiaries (also a core indicator); (iii) gender parity index (GPI) for gross enrollment rate (GER) in LBS; (iv) GER in LBS; (v) average correct words per minutes in EGRA in grades 2 and 3; and (vi) percentage of qualified teachers in LBS.

1.4 Main Beneficiaries

11. The main project beneficiaries were: (i) out-of-school children as well as students in LBS and UBS, including those in remote, rural areas, those with disabilities and those with low socio-economic status (SES); (ii) teacher trainees who were in PTC and Higher Teacher Certificate (HTC) programs; (iii) teachers receiving in-service training; and (iv) staff within the Ministry of Basic and Secondary Education (MOBSE). A detailed list of beneficiaries can be found in Annex 2.

1.5 Original Components (*as approved*)

The EFA FTI Project had three components.

12. *Component 1: Increasing access to and equity in basic education (US\$9.3 million).* The Project supported the construction, rehabilitation, and furnishing of classrooms and staff quarters, provision of water points and latrines; employed strategies for out-of-school children and for adolescent girls; and encouraged ECD.

Activities supported under Component 1 included: the construction of classrooms with furniture and sanitary facilities (including separate toilet facilities for girls); rehabilitation of dilapidated classrooms (many in underserved areas); construction of water points; construction and/or rehabilitation of teachers' quarters in extremely deprived

³ It was agreed that the few activities relating to ECD supported by the Project, including the support of ECD networks and the formulation of an ECD policy, do not have the intensity to warrant inclusion in the development objective (from the Restructuring Paper).

communities; provision of customized horse/donkey carts to transport early graders to-and-from school; and provision of sanitary supplies for adolescent girls to avoid loss of instructional time.

13. *Component 2: Improving the quality of teaching and learning (US\$16.5 million).* This Component constituted the bulk of the grant and supported quality interventions.

Activities supported under Component 2 included: the provision of learning materials; curriculum development at all levels; support for in- and pre-service teacher training and school-level pedagogical support; provision of incentives to attract and retain teachers in remote, rural areas; design and implementation of learning assessment instruments; support to ECD and for special needs education, as well as for orphans of HIV/AIDS; communication, advocacy and community activities to support mothers' clubs; and provision of scholarships.

14. *Component 3: Strengthening Management and Institutional Capacity at central and regional levels (US\$2.2 million).* The Component supported M&E systems and sector management, with a strong focus on data management, performance monitoring and bonuses (in line with plans under the ongoing IDA-funded Third Education project). Support was provided to the MOBSE and to the Project Coordination Unit (PCU) through the provision of technical assistance (TA), and support for covering operating costs and carrying out performance and financial audits.

Activities supported under Component 3: Leadership training for managers in the MOBSE; improved data collection, analysis and dissemination, including the timely availability of reliable statistics each year; completion of a school mapping exercise and a facilities assessment survey; EFA assessment in all six regions; provision of performance bonuses to teams within MOBSE as part of the PMS, complementing initiatives in the ongoing Third Education project; formulation and finalization of the postings policy; convening bi-monthly Coordinating Committee Meetings (CCMs) and Senior Management Team (SMT) meetings in Regions 1-6; provision of office consumables for regions and headquarters (15 directorates/units); fuel and maintenance for regional and central stand-by generators; monitoring of assets; and annual audits.

1.6 Revised Components

15. The project components were never revised.

1.7 Other significant changes

16. As described previously, the project was restructured in 2012. Under this restructuring, the results framework (RF) indicators were revised as the existing framework included too many indicators, some of which were repetitive. The revised RF included a smaller and more focused set of indicators which were regularly monitored and reported on by the Government. The original indicators aimed to measure system-wide gains which was standard practice at

the time under EFA-supported projects whereas the revised RF were more closely tied to project interventions. The revised RF also included a number of core indicators which had become Bank requirements (e.g., number of project beneficiaries and percentage of which were female). Baseline targets were also adjusted as new population projections were validated by the Government in late 2011/early 2012. Moreover, the frequent name changes in the *madrassas*⁴ and well as the low response rates in some regions further undermined the validity and accuracy of the data.⁵

17. The 2012 Restructuring also changed the overall scope of a number of project activities by adapting to the reality on the ground, including: an increase in the number of rehabilitated classrooms (from 88 to 144 classrooms due to high demand); and a decrease in the number of constructed classrooms (from 400 to 252). The latter figure was reduced as a result of an underestimation of unit costs at the time of appraisal. The Project also reduced the number of water points constructed (from 200 to 20). This figure was modified as UNICEF later committed to building a larger number of water points in Region 6 where the Project had planned to focus its building efforts. Further, as many of these sites were converted from wells to boreholes which are more costly, the number of water points to be constructed had to be decreased. In addition, there was also an increase in the number of boys receiving financial assistance in the form of tuition waivers (from 3,000 to 6,000). Finally, a number of activities not originally envisaged were supported under the project including: a conditional cash transfer (CCT) activity for 12 *daaras* (villages) and an early reading in national languages pilot (125 classes) both of which were strongly tied to the revised PDO. Given these activities were launched in 2012 and the fact that their impact would only be observed in the medium-term, they were not formally included in the RF.

18. The closing date was extended twice to ensure completion of project activities. First, it was extended for six months from December 31, 2012 to June 30, 2013 to ensure that the construction of the remaining 78 classrooms and rehabilitation of 144 classrooms and 15 staff quarters would be completed by the end of the Project. Second, the closing date was extended for three months, from June 30, 2013 to September 30, 2013 to ensure completion of: (i) the reprinting and delivery of four core subject textbooks and teachers' guides for grades 5 and 6; and (ii) the publishing and delivery of Science and Social Environmental Studies (SES) textbooks and teachers' guides for grades 7, 8, and 9. These were delivered by the end of September 2013.

⁴ The term *madrassa* is used for those establishments that have been registered using Government standards and curriculum. Government is also putting at their disposal government teachers.

⁵ The strategy of school level data collection changed from the reliance of cluster monitors (which proved to be unsuccessful) to giving this responsibility to the EMIS team in MOBSE. As a result, the response rate significantly improved in 2011-2013 to over 90 percent. Every school has also now a unique school ID which increases data accuracy.

2. Key Factors Affecting Implementation and Outcomes

2.1 Project Preparation, Design and Quality at Entry

19. **Project preparation and design.** The EFA FTI Project objectives fit squarely with the Government's strategy and action plan as laid out in the ESP (2006-2015) and MTP (2008-2015) and with the Bank's Joint Assistance Strategy (JAS) 2008-2011 and the Poverty Reduction Strategy Paper (PRSP). The Government and Bank strategies underscored the importance of increasing access, equity and quality in basic education. The JAS specifically expressed its support for the FTI (2008-2010) as the preparation of the Strategy coincided with the FTI's support to The Gambia. The Project was designed to build on key aspects of the previous phase of the EFA FTI as well as the ongoing IDA-financed Third Education Project. A few key studies and assessments were undertaken that informed project design, including: (i) a public expenditure review (PER) (2008); (ii) a teacher study (2008); and (iii) an analysis of EGRA (2007) results which guided the Project's focus on improving quality through teaching and learning and the operation's specific focus on early grade reading. Given the Bank's experience in The Gambia – and specifically in the sector (Phase I of the EFA FTI and the ongoing Third Education Project) – the implementation arrangements were able to rely on those structures and entities already in place and which were functioning effectively, particularly in terms of financial management (FM) and procurement.⁶ Further, the same team in the MOBSE coordinating the ongoing IDA project and the first phase of the EFA FTI Project facilitated preparation and implementation of this EFA FTI Project.

20. While building on existing structures, as the Bank had developed a long-lasting and stable partnership with the Government, it was also well-placed to adopt an incremental approach providing continued support to existing approaches (e.g., hardship allowances to teachers) while also introducing innovative and evidence-based activities (e.g., early grade reading program in national languages). This also provided an important opportunity for capacity-building in the sector. The Bank drew on lessons learned from experience in The Gambia and other similar settings in designing the Project. Some of the key lessons which guided both design and implementation included: (i) *The importance of ensuring concrete steps are taken to sustain and scale up successful interventions.* A large number of activities financed under the first phase had been mainstreamed and incorporated into the Government's budget. Key among those activities supported by the Government were: financing for more than half of the teacher allowances; undertaking all pre- and in-service teacher training activities; and providing scholarship support to girls. (ii) *The need to enhance the quality of teacher training programs as an important measure to improve education quality.* The EFA FTI Project focused on providing support to teachers (in-service teacher training) as a way to ensure that skills acquired during training were translated into better practice in the classroom. (iii) *The importance of ensuring strong coordination among donors and Government* – the

⁶ As the PCU's performance in FM and procurement (by assessments in 2008) had been deemed satisfactory, it was determined that these responsibilities would be managed by the PCU (of MOBSE) under the new project and that the procedures used would adhere to Bank guidelines and be consistent with those employed by the Third Education Project.

Project was able to maintain and further strengthen the high-level of collaboration that had developed as a result of the Bank's work in the education sector prior to project effectiveness.

21. **Quality at entry.** The project design supported key strategic objectives for the sector and built on successful practice to date and lessons learned from Bank operations. The team undertook key assessments in a timely manner and used these to guide decisions related to project implementation. The Project was well-positioned to build upon existing IDA activities supported under the ongoing Third Education Project and this facilitated a smooth transition to the second phase of the EFA FTI. The Bank team possessed the necessary skills mix and expertise to properly appraise the Project and guide its design. The Project did not, however, benefit from either a Quality Enhancement Review (QER) or a Quality Assurance Report (QAR) as it was not common practice at the time for these to be held for EFA-funded projects. Despite the soundness of the preparation process, there were some shortcomings, namely: (i) the lack of a well-established M&E system to regularly collect data to report on all of the PDO- and intermediate-level indicators; (ii) an overly complex (and at times redundant) RF matrix; and (iii) inaccurate estimations of unit costs at appraisal which led to a revision of the number of schools, water points and teacher housing units that could be built/rehabilitated under the Project. In light of the information above, Quality at Entry is rated **Moderately Satisfactory**.

22. **Revised design.** The 2012 Restructuring attempted to address some of the issues related to the design that appeared during implementation and introduced: (a) revision of the PDO to exclude the explicit reference to ECD (as such activities were no longer funded by the Project); (b) revision of the RF to better capture project-related results and outcomes; and (c) extension of the project closing date by six months to June 30, 2013. The changes introduced under the Restructuring were appropriate. The revision of the PDO was warranted given that the Project no longer supported a large number of ECD activities as these had been taken over by the JSDF-financed project and the operation had become increasingly focused on lower basic schooling (LBS) (rather than upper basic schooling (UBS)). Revisions to the RF were also important in eliminating redundant indicators and incorporating performance measures that could more accurately capture progress towards the achievement of the PDO. Baseline targets were adjusted on the basis of more recent population data projections released in December 2011. Finally, the extension of the closing date was necessary to complete the civil works activities by the end of the Project.

2.2 Implementation

23. The following provides an overview of implementation before and after the restructuring.

Phase I: Prior to Restructuring

24. The EFA FTI Project became effective on August 6, 2009. Implementation was relatively consistent during the first years of the project life and disbursement was on-track. As of November 2009, only three months after effectiveness, nearly US\$6.3 million (approximately 25 percent of the grant amount) had been disbursed. Progress had been

observed made in a number of key activities, including: (i) technical upgrades of the Education Management Information System (EMIS); (ii) completion of technical studies (including the school mapping exercise); (iii) introduction of a number of pilot activities (including the provision of donkey carts, sanitary supplies to girls, reading instruction in national languages, and training in sign language); (iv) construction of needed infrastructure (including in rural areas); (v) training of teachers; (vi) development of new curriculum; and (vii) two rounds of the National Assessment Test (NAT) that had been carried out. By the mid-term review (MTR) in April 2011, substantial progress had been made in relation to achieving the objectives of improving the quality of education services as well as increasing equitable access to education. The MTR confirmed that the Project was being implemented in a timely manner and rated both implementation progress (IP) and progress towards achievement of the PDO as Satisfactory. This pace continued throughout the period prior to restructuring in 2012.

Following Restructuring

25. Following the Restructuring in 2012, IP remained steady. At the time of Restructuring, 89 percent of the original grant amount had been disbursed. Progress was made on a number of activities that had been initiated in the first phase of the Project, including: (i) construction and rehabilitation of classrooms; (ii) tuition waivers to disadvantaged boys; (iii) provision of supplementary and EGRA pocket readers; (iv) training of teachers in pedagogical techniques for early reading; (v) provision of hardship allowances; (vi) supply of donkey carts to early graders as a means of transportation to school; and (vii) provision of sanitary packages to girls. Although the inaccurate estimations of unit costs at appraisal led to a revision of the number of schools, water points and teacher housing that could be built and/or rehabilitated under the Project, project activities were implemented in a timely manner apart from the delivery of textbooks and teachers' guides near the end of the project. This delay was largely attributable to the fact that this activity had been initially supported under the Third Education Project but was later transferred to the EFA FTI Project (due to a lack of funds under the former to finance this activity). The delivery of textbooks/guides was expected to take six months but took approximately nine months in total (with contracts signed in January and the textbooks/guides delivered in September 2013).

2.3 Monitoring and Evaluation (M&E) Design, Implementation and Utilization

26. **Original M&E Design.** Most of the original PDO-level indicators were appropriate given the project design and approach for selecting indicators employed at the time. As described previously, it was common practice at the time of project preparation to include system-wide indicators to measure progress under EFA-financed projects. The Project's RF was well-aligned with the Government's desire to monitor progress towards achieving the MDG and EFA goals. Although the intermediate-level indicators were tied to the Government's MTP and linked to each component of the Project, two indicators were never measured: (i) *annual instruction hours*; and (ii) *hours devoted to reading by region*. Moreover, a few of the PDO-level indicators were redundant (e.g., intake and gross enrollment rates) also in relation to intermediate-level performance measures (e.g., NER). Finally, although the Project's primary emphasis was on LBS, the original RF also included

an emphasis on UBS which was not consistent with the scope/scale of the interventions being implemented at the UBS level.

27. Data to track progress towards achieving the PDO were provided by established sources including the EMIS. M&E training was provided early on to those responsible for undertaking data collection, analysis and reporting under the Project. Since the EMIS data, however, relied on outdated population projections and did not fully cover the country's *madrassas*, the data used were not entirely reliable for setting targets and measuring progress under the Project. The system-wide focus, high level of donor coordination and government ownership characterized the overarching approach to M&E in the sector. Beginning in 2010 with increased availability of sector statistics, semi-annual joint sector reviews were held. These were highly participatory, including a variety of key stakeholders in the sector (including the Government, donors, civil society organizations (CSOs), teachers' unions, etc.) and provided a forum to discuss both challenges and achievements in the sector.

28. **Revised M&E Design.** The 2012 Restructuring addressed many of the above-mentioned limitations. The number of PDO-level indicators was reduced to: (i) address redundant indicators; (ii) reflect the Project's reduced scope and focus (excluding ECD and emphasizing LBS); (iii) introduce core indicators which had become a Bank requirement (e.g., number of project beneficiaries); and (iv) move the GPI indicator from the intermediate- to the PDO-level. One of the main reasons behind the 2012 Restructuring was the need to adjust project baseline values and end-of-project targets that had been specified at preparation (in light of newly available data, described in further detail below). Despite the improved M&E design, some challenges persisted: (i) in some instances, outcome indicators rather than output measures were classified as intermediate-level indicators; and (ii) baseline values of some indicators were not available.⁷ The provision of TA to the EMIS team in collection, cleaning and verification of the reliability of data as well as data analysis and publication continued under the restructured Project. In light of the above, the overall M&E design for the Project is rated **Modest**.

29. **Implementation and Utilization.** The Project provided ongoing support to M&E during the life of the Project as the capacity was initially limited and M&E system needed to be further strengthened. Specific activities supported by the Bank included: (i) training of MOBSE staff in data collection, cleaning, analysis and utilization; (ii) TA to the upgrading and utilization of EMIS; and (iii) support to field-level data collection activities. Over the course of the Project, sector data became more available and reliable – and these data were a critical input into the semi-annual joint sector reviews which began under the Project in 2010. Project data as well as data collected from the PMS were used by the Government to assess progress, realign activities and to undertake regular reporting. The Project also supported evaluations of pilot activities (e.g., the provision of the hardship allowances), an important aspect in undertaking new and innovative approaches. Further, the Government took an

⁷ The baseline value included for the indicator *Average correct words (passage) per minutes (EGRA) for grades 2 and 3* was from 2009 although the Project was restructured in 2012. Because the EGRA is only conducted every few years, these were the most recent data available at the time. Therefore, as a result an end-of-project target for this indicator was not set.

active role in ensuring the accuracy of data. When a data mismatch was identified in 2012, the MOBSE undertook data collection at the field-level to address the inconsistencies.

30. The 2012 Restructuring allowed for a better alignment between project interventions and its intended results. The decision to restructure was motivated, in large part, by the fact that new population data projections had become available which could be used to adjust baseline and target values for key performance indicators. The original values had been specified using population data which was no longer up-to-date. At the time of the Implementation Completion and Results Report (ICR), in order to provide an accurate assessment of the trends across *all* indicators that relied on population data (those that were kept throughout the Project and those which were dropped/introduced at Restructuring), all baseline and end-of-project values were recalculated using the new population data projections. The recalculated baselines and end-of-project targets were derived by employing the same simulation model used by the preparation team. This was done in order to ensure that achievements observed under the Project were accurately and fully captured. On the basis of the information above, M&E quality under the Project is rated **Modest**.

2.4 Safeguard and Fiduciary Compliance

Environment and Safeguards

31. The safeguard screening category for the project was S2, and the environmental screening category was B. To assess and mitigate potential environmental and social impacts of project activities, two safeguards instruments - an Environmental and Social Management Framework (ESMF) and a Resettlement Policy Framework (RPF) - were prepared and disclosed in-country and at the Bank InfoShop prior to appraisal. These two instruments provided guidelines and standard methods and procedures, along with institutional arrangements for preparation, approval, implementation and monitoring of specific Environmental Management Plans (EMPs) and Resettlement Action Plans (RAPs). These plans were to be prepared as and when necessary during project implementation. However, the small size of the civil works activities did not have significant negative environmental or social impact that warranted the development of either an EMP or RAP.

Financial Management Compliance

32. The FM system of the Government (PCU/MOBSE) was adequate during Project implementation evidenced by: (i) qualified FM staff being in place; (ii) a computerized accounting system established and functional; (iii) an adequate flow of funds system; (iv) the establishment of an internal audit function in April 2012; and (v) a strong SMT in place to monitor Project funds. In addition, the Government complied with the Development Grant Agreement (DGA) provisions relating to the submission of the interim unaudited financial reports and the audited financial statements.

33. FM performance improved over the course of project implementation as indicated by the FM implementation support mission reports with the Government responding to Bank's recommendations with concrete actions. These missions also noted that the quality of the

interim unaudited financial reports had improved and the external auditor expressed an unqualified opinion on the Project financial statements.

Procurement Compliance

34. Procurement activities in the education sector were undertaken by the PCU which was well-versed in IDA procedures as it had relevant experience from previous and on-going IDA-funded projects. The procurement unit in the PCU functioned effectively having a procurement specialist on board during most of the project life. When this specialist left, the procurement unit was able to handle the remaining procurement activities according to procedures. Procurement under the EFA FTI Project was Satisfactory throughout the life of the Project.

2.5 Post-completion Operation/Next Phase

35. **Next operation:** The Results for Education Achievement and Development (READ) project which is funded by IDA, the Global Partnership for Education (GPE), and the Government is expected to become effective in April 2014. This operation will continue many of the activities that were supported under the EFA FTI Project, including, among others: (i) construction of multi-grade schools in remote areas; (ii) construction of water points within new construction sites; (iii) provision of donkey carts as transportation to school for young students; (iv) provision of supplemental readers; (v) support to PTC and HTC teacher trainees through classroom observations, distance learning, and stipends; (vi) provision of hardship allowances to teachers in disadvantaged communities; (vii) training of teachers on early grade literacy skills; (viii) completion of NATs for grades, 3, 5, and 8; (ix) statistical capacity-building activities among MOBSE staff; and (x) support for bi-monthly CCMs and Inter-Ministerial SMT meetings in Regions 1-6.

36. There will be approximately eight months between the end of the EFA FTI CF project (which closed on September 30, 2013) and the launch of the READ project (planned for April 2014). To support activities during the transition period, the Government received a Project Preparation Advance (PPA) for US\$1.4 million (approved in September 2013). The activities under the PPA include: (i) Early Grade Reading and Math Assessments (EGRA and EGMA); (ii) support to the evaluation of the Early Childhood Care and Development (ECCD) and CCT programs for *daaras*; (iii) continuous professional development training for LBS; (iv) support to the reading and national languages initiatives; (v) school-level monitoring by clusters, regional directorates and headquarters; (vi) support to ECD activities; (vii) support to The Gambia College; (viii) capacity-building in statistics and integration of the EMIS and HR databases; and (ix) the preparation of an ESMF and an RPF.

3. Assessment of Outcomes

3.1 Relevance of Objectives, Design and Implementation

37. **Relevance of Objectives.** The relevance of the PDO (both prior to and following the project restructuring) is rated **Substantial**. The PDO remains: (i) highly relevant to the current country's sector needs; (ii) aligned with the new READ project which will be effective in 2014; and (iii) consistent with the overall objectives of the Education Sector Strategic Plan (ESSP) (2014-2023) and the MTP (2014-2017). Further, it was aligned with the JAS (2009-2013) and is aligned with the current JAS (2013-2016) in which human capital development is a main pillar. Moreover, the PDO was linked to with the larger World Bank Education strategy which focuses on *Learning for All*. The PDO remained the same after restructuring – apart from the exclusion of ECD activities. As the JSDF had provided the majority of support for ECD activities (including through pilot activities), it was agreed that the EFA FTI Project should not be held accountable for outcomes related to these activities. At the same time, given the importance of ECD to the Government moving forward, the new READ project (P133079 IDA/GPE) will provide further support in this area.

38. *Following the Restructuring*, as mentioned above, the PDO was only slightly modified to exclude ECD activities as these were primarily supported by the JSDF. The revised PDO remained highly relevant to the Government's strategic objectives in the sector and more accurately reflected the Bank's decision to narrow its focus to improving teaching and learning in LBS.

39. **Relevance of Design.** The relevance of the project design was **Substantial**. As the second phase of EFA FTI program in its series, the EFA FTI Project built on the achievements and lessons learnt under the previous operations including: (i) attention to ensuring sustainability; (ii) creation of performance-based financial and non-financial incentives; (iii) sustained attention to quality of teacher training; and (iv) the importance of high-level of coordination among actors in the sector. The Project's dual aims of expanding access and equity in underserved areas and improving the quality of learning were valid and are still relevant in The Gambian context today. The Project included well-established approaches to increase access with equity (such as construction/rehabilitation of classrooms and water points – providing opportunities for children in rural areas as well as girls to attend school) while also introducing and further developing evidence-based approaches to improve teaching and learning outcomes, including: (i) support to early reading in national languages; and (ii) teacher incentives (e.g., providing hardship allowances to teachers and stipends to student-teachers).

40. The Project also introduced innovative demand-side support activities (e.g., providing donkey carts to reduce travel time to school and CCTs for *daaras*). Strengthening of management and institutional capacity efforts (Component 3) achieved more than what had been initially envisaged (e.g., supporting the design of the NAT and EGRAs as well as the country status report (CSR)). Building on the success of the EFA FTI-supported interventions, the READ Project will continue to support and build on several of these activities including strengthening EMIS and NAT and building technical capacity to carry out

analytical work to improve quality and efficiency of the education sector. Given the READ Project's results-based focus, these will be particularly important as the Government strategically prioritizes and sequences its activities in the sector.

41. **Relevance of Implementation.** The relevance of project implementation is rated **Substantial** both before and after restructuring. Prior to restructuring, progress towards achievement of the PDO was Satisfactory characterized by smooth and timely implementation of activities. The approach and activities under the EFA FTI Project were specifically requested by the Government and the FTI and Bank were the main donors providing support to quality and capital investments. There were a number of achievements observed prior to restructuring including: (i) technical upgrades of EMIS; (ii) completion of technical studies (including the school mapping exercise); (iii) introduction of pilot activities (e.g., providing donkey carts, sanitary supplies to girls, reading instruction in national languages, and training in sign language); (iv) construction/rehabilitation of needed infrastructure throughout the country (including in rural areas); (v) training of teachers; and (vi) development of new curricula. Implementation of project activities was generally steady with more than one-half of project activities completed by the Project's MTR in April 2011. Though the Project was restructured one year prior to project closing, the same trend for implementation was observed during this period with progress made on all project activities – with many interventions achieving more than initially envisaged (e.g., assessments including the EGRA and NAT, supporting CCTs in *daaras*, etc.).

3.2 Achievement of Project Development Objectives

42. **Assessment of PDO-level Indicators.** The overall rating for the achievement of the PDO is **Moderately Satisfactory** both for the period before and after the 2012 Restructuring. A review of the PDO-level indicators shows positive trends for improvements in teaching and learning and an increase in equitable access to education in The Gambia. Most of these, including most notably the significant increase in GER, was important because it reflects a core EFA goal and is strongly emphasized in the Government's sector strategy and action plan. This section describes achievements across the various components and associated indicators for the periods before and after restructuring. The initial baseline and target values were developed using a simulation model (2008) linked to the Government's ESP. At the end of 2011/early 2012, however, updated population projection data were validated by The Gambia Bureau of Statistics. In order to accurately measure progress under the Project, the ICR team used the new data to recalculate baseline and end-of-project targets (for all indicators – including those which were dropped at restructuring). These new values were calculated by employing the same simulation model which had originally been developed and used during project preparation in 2008. Detailed information on project activities and outputs can be found in Annex 2.

Prior to restructuring

PDO-level indicators

43. **Increased access and equity.** Component 1 supported a number of activities designed to increase access and equity, including: (i) building and rehabilitating classrooms and staff quarters; (ii) procuring donkey carts to reduce the time needed to travel to school for young children; (iii) providing sanitary pads for girls to reduce drop out/absenteeism among them; (iv) constructing separate toilets for girls; (v) providing financial assistance to disadvantaged boys; (vi) supplying labor saving devices for mothers' clubs, which in turn reduced the time daughters were spending on chores freeing up time for them to focus on studies; and (vii) providing special needs education.

44. In terms of increasing equitable access, most PDO-level indicators show positive trends in gross enrollment and intake rates in LBS and UBS. In LBS, the intake rate increased from 102 percent to 117 percent by end-of-project surpassing the target of 111 percent. Although the PDO-level indicators did not include measures of equity until changes were introduced in the RF under the Restructuring (with gender parity remaining constant in LBS across the project life), positive trends were observed more generally in terms of equity. For example, increases in GERs were particularly salient in Regions 5 and 6, the poorest and most disadvantaged in the country – where enrollment increased significantly among the *madrassas*. Further, girls' enrollment increased at a faster rate than that of boys' likely attributable (at least in part) to a number of demand-side interventions (e.g., provision of scholarships, sanitary pads, construction of toilets) supported by GPE- and IDA-funded projects over the previous decade.

45. **Improved conditions for learning and teaching.** Activities supported by the EFA FTI Project to improve teaching and learning in The Gambia (under Component 2) included: (i) providing essential learning packages; (ii) supporting teacher training at The Gambia College; (iii) strengthening assessment systems of the West African Examination Council (WAEC); (iv) improving curriculum; (v) monitoring of teaching and learning in schools; and (vi) supporting HIV/AIDS Education Sector response and strengthening CSOs. Completion rates in LBS increased from 66 to 76 percent by the end of the Project and the percentage of qualified teachers increased to 92.6 percent (far exceeding the target value of 80 percent). Since some achievements are a result of important reforms (e.g., new policies on fee abolition and incentive structures), it is likely that these trends will continue over the next several years.

46. Under Component 3, project activities that aimed to **strengthen management and institutional capacities of central and regional systems** included: (i) strengthening the data management system (the EMIS) as well as the information, education and communication (IEC) system and overall M&E and reporting; and (ii) providing information technology (IT) equipment and consumables. The PDO-level indicator (*the establishment of a fully functional PMS*) used to measure achievements under this Component was achieved in full by restructuring. The new system, fully developed under the EFA FTI Project can be used for staff at all levels and a DfID-funded analysis was used to develop service level agreements for each role. Further, the system was introduced at the highest levels of the education system and

extended to all teachers in government schools in 2011-2012. Within this new system, teachers were asked to sign agreements on a number of performance indicators (e.g., on-time attendance, delivery of lessons as planned, and providing feedback to students) and an incentive structure was introduced for MOBSE (e.g., provision of performance bonuses). These measures introduced an important aspect of accountability to the sector. Data from the PMS have allowed the sector to identify good practices and to guide the development of informed decisions which, in turn, have guided corrective action. Support in this domain complemented activities under the ongoing IDA project and benefited from funding from the Government's national budget thus contributing to its sustainability.

Intermediate-level indicators

47. In the period prior to restructuring, progress was observed across a number of the intermediate-level indicators related to improving accessing with equity (Component 1), including, most notably, the construction and rehabilitation of 174 classrooms. Further, the Project was able to maintain gender parity while also increasing children's access to education. The NER, however, did not improve significantly during this period. Under Component 2, notable progress was made in terms of the teacher pupil ratio and pupil textbook ratio in both LBS and UBS; and a growing portion of schools created development plans. Additionally, competency levels as measured by the NAT showed a positive trend during this same period. By the time of restructuring, 181 *madrassa* teachers had been trained; CCTs were provided to *daaras*; materials for core and non-core subjects had been developed; and students in 125 classrooms were being taught reading in national languages every day. As mentioned previously, however, two intermediate-level indicators under this Component, however, could not be measured, specifically the number of: (a) annual instruction hours; and (b) hours devoted to reading (by region) as data were not available. Under Component 3, both indicator targets were achieved including: (a) an increase in the education share of the budget; and (b) the availability of sector statistics on an annual basis. MOBSE significantly improved the EMIS and the availability of school-level statistics during this period which was an important aspect facilitating the start-up of semi-annual joint sector reviews in 2010. The school mapping exercise had also been completed and the facilities assessment survey had been undertaken.

Following Restructuring

PDO-level indicators

48. As describe above, the 2012 Restructuring improved the alignment between project activities and intended results – narrowing the focus of the operation by excluding ECD activities and measures and concentrating efforts on improvements in LBS. Under the Restructuring, the number of indicators was reduced thus simplifying the RF. Reflective of the revised PDO, indicators related to ECD were dropped and the RF narrowed its focus to capturing achievements made in LBS, and included a specific indicator related to gender equity (GPI in LBS).

49. Most of the activities that had been initiated early in the Project life which aimed to lead to increases in access and equity were continued under the restructured project. Key among these activities was: (i) the construction of classrooms and water points; (ii) provision of donkey carts; (iii) provision of girls' sanitary pads; and (iv) support for special needs education. In the period following restructuring, the GER for LBS (the only measure of enrollment maintained after restructuring) reached 97 percent thus exceeding its end-of-project target.

50. Component 2 which focused on improvements in teaching and learning continued to support: (i) intensive teacher training in reading instruction; (ii) an early grade reading pilot in national languages; and (iii) support for successfully carrying out three rounds of EGRA. Activities to strengthen the quality of teaching included: (i) continued provision of supplementary readers; (ii) purchase of new textbooks and teacher guides; and (iii) support for an increased focus on reading methodologies for student-teachers in The Gambia College. The Project also funded student-teacher stipends, upgrading of teachers' quarters, provision of hardship allowances to teachers in remote areas, and supply of distance education materials to teachers at the field-level.

51. Improvements were observed across PDO-level indicators aligned with Component 2, including: continued improvement in percentage of qualified teachers (as noted earlier, the target was exceeded reaching 92.6 percent). With the newly revised RF, a PDO-level indicator was added at the Restructuring to capture changes in EGRA outcomes – specifically measuring the number of correct words per minute for grades 2 and 3. Though the baseline figure is only available from 2009 as the assessment is only undertaken every few years, the end-of-project values point to significant improvements in EGRA results in both grades 2 and 3. The PMS continued to function under the Project and provide important input into decision-making related to the education sector. Finally, with the addition of new core indicators, the reach of the Project and its attention to gender equity was evident – having more than 332,377 beneficiaries more than half of whom were female (exceeding the end-of-project target of 326,074).

Intermediate-level indicators

52. In the period following restructuring, the pace of activities initiated in the early phase of the EFA FTI Project continued to be steady. From Restructuring until project closing, an additional 213 classrooms were constructed or rehabilitated (bringing the total to 396 – reaching the revised target and almost reaching original target of 406). Equity improvements were, following restructuring, captured with a PDO-level indicator (prior to restructuring it was an intermediate-level indicator). With respect to improvements in the quality of teaching and learning, gains were observed with the pupil-to-textbook ratio remaining steady in LBS and improving in UBS (from 3:1 to 1:1 by project closing). The teacher-to-pupil ratio also improved, achieving its target in UBS and almost in LBS. In addition, by the end of the Project cluster monitors were undertaking four-hour visits to each school three times per week while the original target had been to undertake one two-hour visit to each school per week. Moreover, the indicator targets for mean scores in English and Math (in grade 3) were greatly exceeded by the close of the Project. Finally, in terms of strengthened management and

institutional capacity (Component 3), the sector continued to benefit from 20 percent of the Government budget by 2013 – despite the Government’s large debt service and somewhat fragile macroeconomic situation. Further, sector figures became available in the last year of the project which has been useful in informing decision-making and addressing continued challenges in the sector.

3.3 Efficiency

53. The EFA FTI Project, which supported and complemented the Government strategy and action plan for the education sector, continues to generate important economic gains for the country. Research shows that average wage earnings rise steadily with increasing educational attainment and age. Coefficients from a Mincerian wage regression analysis reveal increasing returns to education as an individual progresses through each level of the education system, even after controlling for other factors. The regression estimation for The Gambia shows that an additional year of education results in about 6.1 percent higher wages. The results also provide evidence that the marginal returns to education increase as an individual progresses through each cycle of the education system (primary, secondary, tertiary, etc.) (See Annex 3 for further details).

54. Analysis of the EFA FTI Project implementation and outcomes points to a high level of efficiency. There were positive trends in key quality indicators including, among others, an increase in the portion of qualified teachers which is an important outcome observed under the Project. A cost-effectiveness analysis under the IDA-funded Third Education Project assessed the impact of investments in quality relative to the continued mass expansion of school enrollment. The assessment found that without the investment in quality, it would take an average of 8.93 years of investment to produce one graduate of LBS taking into account the wastage due to dropout. With the investments in quality supported under the Project, EMIS data show that it takes 6.59 years on average for a graduate to complete the cycle. The improved efficiency results in a reduced total cost equivalent to producing one primary school graduate from an estimated US\$190 to US\$179.

55. Under the Project, there have also been improvements in early reading outcomes. Following the poor results of the 2007 EGRA, the Government committed to undertaking concrete actions to improve teaching and learning of reading for young children and has, to this end, supported three major literacy programs including: Jolly Phonics, SEGRA and the EFA FTI Project supported Early Literacy in National Languages (ENINL) program. The most recent rounds of EGRA show a significant drop in the percentage of children who could not read anything by the end of project. Further, all teachers in primary schools in The Gambia had received training on teaching phonics. Not only was the ELINL pilot well-received in communities – a recent study found that students who participated in the ELINL pilot program improved more in all aspects of reading skills after five months than those students who did not participate in the Program (control group).

56. The provision of hardship allowances, initiated under the first phase of the EFA FTI to attract qualified teachers to remote (hardship) areas has been effective. A recent independent evaluation of hardship allowances⁸ shows that the proportion of qualified teachers in hard-to-reach schools increased at a faster rate than that observed for non-hard to reach schools leading to a pupil-per-qualified teacher ratio of 30:1 in hardship schools. District offices reported a growing number of experienced teachers requesting to be transferred to a hardship school.

57. Finally, construction of schools and classrooms and provision of textbooks under the Project were cost-effective when evaluated when compared to a number of other African countries. The operation provided a total of 565,058 textbooks and teachers' guides for grades 5 and 6 and 180,146 for grades 7 through 9 at a unit cost of US\$0.60. These costs are on the lower end when compared to unit costs in other countries (Burundi – US\$1.15⁹; Eritrea – US\$0.60¹⁰; and Mauritania – US\$0.73¹¹).¹² School construction costs under the Project also compare favorably when evaluated relative to costs of similar types of construction undertaken by other development partners during the same time period. Specifically, the unit cost per classroom¹³ under the NGO-arrangement ranged from US\$15,336 to US\$18,199. Similar structures built around the same time by the AfDB cost approximately US\$19,412 while those built by BADEA were as high as US\$31,404 (see Annex 3 for further details).

58. Project implementation was also efficient. The EFA FTI Project was implemented in less than four years and the full grant amount was entirely disbursed by project closing. Although the original scope of construction/rehabilitation activities (e.g., classroom, water point construction, etc.) was reduced from what was originally envisaged, a number of activities which produced a substantial number of outputs and reached a large number of beneficiaries were completed under the Project (as presented above and detailed in Annexes 2 and 3). Since IDA was the main donor in the sector and had been a key partner in the implementation of both the EFA FTI (Phase I) and the Third Education Project, it was able to rely on existing structures (e.g., the PCU in the MOBSE) which had proven to be effective and it was able to leverage financing to scale up activities which had been initiated under the Projects. Also, in light of this arrangement, the Project's operating costs were low as they were borne primarily by IDA under the Third Education Project and by other partners in the sector. Finally, project implementation also benefitted from the fact that the core Bank team remained largely unchanged throughout project implementation as senior management within the Government also remained in place. In light of the above (and as described in further detail in Annex 3), efficiency is rated **High**.

⁸ Incentives for Teacher Relocation: Evidence from the Gambian Hardship Allowance, Todd Pugatch and Elizabeth Schroeder, September 2013.

⁹ ICR- Education Reconstruction project, 2012

¹⁰ ICR- Education Sector Investment Project, 2012

¹¹ ICR- Education Sector Development Program, 2012

¹² These values are for lower basic schools only, no comparative costs are available for secondary schools levels.

¹³ The cost per classroom including pro-rata office and storeroom space, veranda and toilet facility, but excluding furniture, management and supervision costs.

3.4 Justification of Overall Outcome Rating

59. The project objective and design were highly relevant to the country’s sector needs and fit squarely into the Government’s strategic plan. The Project’s dual focus on issues of equitable access and quality were important in paving the way for long-term gains in the delivery of education services. This Project was one of the first in the region to explicitly include quality improvements as a key feature of the PDO. This Project also introduced innovative and evidence-based measures to address key constraints to improving access, equity, quality of teaching and learning and overall management of the sector including, among others, efforts to increase the proportion of qualified teachers in the sector by introducing reforms such as performance incentive structures for teachers and increasing access to school among young children by providing donkey carts to facilitate their transportation to and from school. This has laid the groundwork for the forthcoming READ Project which draws on and scales up many of the activities initiated under EFA FTI Project. Notwithstanding these features and important achievements, some of the planned activities were either scaled down (e.g., number of water points and classrooms constructed/rehabilitated) or abandoned (e.g., ECD activities as these were funded by the JSDF). The Restructuring introduced important modifications (related to the Project’s alignment with the PDO and revised targets), though this was accomplished with some delay. In light of the above, the overall outcome rating for the Project is **Moderately Satisfactory** (see Table 1 below).

Table 1: Overall Outcome Rating

Original Project: 89 percent of net grant			
Project Relevance	Achievement of PDO (efficacy)	Efficiency	Overall Rating
Substantial	Moderately Satisfactory	High	Moderately Satisfactory
Restructured Project: 11 percent of net grant			
Project Relevance	Achievement of PDO (efficacy)	Efficiency	Overall Rating
Substantial	Moderately Satisfactory	High	Moderately Satisfactory
Overall Project Ratings: 100 percent of net grant			
Project Relevance	Achievement of PDO (efficacy)	Efficiency	Overall Rating
Substantial	Moderately Satisfactory	High	Moderately Satisfactory

3.5 Overarching Themes, Other Outcomes and Impacts

60. *Poverty Impact, Gender Aspects, and Social Development.* The Project focused on improving equity by supporting interventions in disadvantaged areas and promoting school attendance among girls. Some of the main activities undertaken to improve equitable access to education were: school construction/rehabilitation in rural areas; provision of hardship allowances; provision of scholarships for disadvantaged boys; and supply of sanitary pads and construction of separate toilets for girls. Under the Project, increases in GER were particularly salient in Regions 5 and 6, the poorest and most disadvantaged in the country – where enrollment increased significantly among the *madrassas*. Further, girls' enrollment increased at a faster rate than that of boys.

61. *Institutional Change/Strengthening.* The Project played an important role in further strengthening the MOBSE by: (i) supporting TA in data collection, management and analysis; (ii) providing equipment needed for EMIS and for undertaking M&E activities; (iii) capacity-building in project management, procurement and FM; and (iv) the development of a PMS for the sector. Together, these activities further developed the MOBSE's capacity to implement, manage and monitor activities in the sector.

62. *Other Unintended Outcomes and Impacts (positive or negative).* There are no other unintended outcomes or impacts other than what has been reported.

3.6 Summary of Findings of Beneficiary Survey and/or Stakeholder Workshops

Not applicable.

4. Assessment of Risk to Development Outcome

Rating: Moderate

63. Although identified risks, mitigation measures, and ratings during project preparation were mostly appropriate, a few challenges were encountered during implementation, which were not properly identified during project appraisal. Specifically, the risk related to preparation needed for classroom construction/rehabilitation had not been adequately considered which ultimately resulted in an extension of the project closing date. Though delays in textbook printing and publishing posed a challenge – this could not have been foreseen at project preparation as it was not originally supported under the EFA FTI Project but was instead funded under the ongoing Third Education Project. At the same time, this risk was not identified and/or described in the Restructuring documents in 2012. Table 2 describes those risks identified during project preparation and evaluates their appropriateness at the time of the ICR.

Table 2: Risks identified during project preparation and evaluation of risks at the time of ICR

Risk	Mitigation Measures	Ratings*	Evaluation of the risks at ICR
<i>Staff mobility:</i> Changes in senior management could derail progress in the education sector	Despite shuffles in other Ministries, the senior management team has been stable in education.	L	<i>Appropriate:</i> Senior management remained the same during project implementation which boded well for the effective completion of planned activities.
<i>MOBSE may be unable to attract qualified personnel:</i> Low salaries/benefits make MOBSE jobs unattractive to qualified personnel.	With the recognition that the sector is one of the highest performing ones in the economy, the MOBSE has been able to attract candidates for most of the positions it has despite the low salaries. The strong leadership improved working conditions and staff commitment must be maintained.	M	<i>Appropriate:</i> The MOBSE did not have difficulties in identifying and recruiting qualified candidates to fill positions due to the strong leadership and management in the Ministry.
<i>Lack of incentives:</i> Teacher dissatisfaction due to low salaries and lack of incentives	Hardship allowances are provided under the EFA-FTI Catalytic Fund. Teachers' careers are given greater attention, and the challenges faced by teachers in classrooms are directly addressed. At present, there is good collaboration and trust between the Teachers' Union and MOBSE.	M	<i>Appropriate:</i> Hardship allowances provided by the project provided an incentive for teachers to teach in remote areas. A recent independent evaluation shows that between 2006 and 2012 the proportion of qualified teachers in hardship schools increased at a faster rate than that observed among other schools providing some evidence of the effectiveness of these incentives. District offices also reported an increased number of experienced teachers requesting to be transferred to hardship schools. From 2006 to 2012, the ratio of pupils per qualified teacher fell from 75:1 to 30:1 in hardship schools. Results from the 2012 National Assessment Test (NAT) showed that the hardship schools' performance in English and Mathematics was comparable to that of other schools.
<i>Sustainability of change agenda in the classroom</i>	Training for teachers and managers will not only include introduction to new pedagogic measures but will also focus on behavior change and change management.	M	<i>Appropriate:</i> Teacher attendance is generally high (with a national average of more than 90 percent).
Overall		M	Appropriate

Rating scale: **H**=high; **S**=substantial; **M**=modest; **L**=low or negligible

*Risk rating with mitigation

64. As described earlier, the READ Project will continue to provide support to and scale up a number of activities initiated under the EFA FTI Project, including among others: (i)

construction of schools in remote areas; (ii) construction of water points at new construction sites; (iii) provision of supplemental readers; (iv) provision of hardship allowances to teachers in disadvantaged communities; and (v) completion of NATs for grades, 3, 5, and 8. In light of the information presented above and given the synergies between the EFA FTI Project and the READ Project, the risk to development outcome is rated **Moderate**.

5. Assessment of Bank and Borrower Performance

5.1 Bank Performance

(a) Bank Performance in Ensuring Quality at Entry

65. The overall objectives of the operation were informed by higher level strategies and action plans for the country and sector as spelled out in the ESP, MTP, the JAS and the PRSP. It also drew on key analytical studies related to the sector and lessons learned through the Bank's long-term experience in The Gambia and in other similar settings. This Project was one of the first in the Region to have an explicit focus on improving the quality of education services. The Bank also secured buy-in from other actors including those participating in the LEG beginning in the design phase. The Bank exercised its comparative advantage by: (i) employing implementation arrangements (i.e., using structures and entities) which had a proven track record and were well-functioning including the existing FM and procurement arrangements; and (ii) filling an important financing gap as the largest donor to the sector. The Project design included important measures to promote access, improve quality and strengthen management through a variety of traditional approaches and innovative pilots which proved to be effective.

66. Despite these positive features, there were moderate shortcomings which influenced quality at entry. In particular, the design: lacked a well-established M&E system to regularly collect data to report on all of the PDO- and intermediate-level indicators; had an overly complex (and at times redundant) RF matrix; and was built around inaccurate estimations of unit costs at appraisal which led to a scaling back of some of the originally envisaged project activities (e.g., construction/rehabilitation of schools, water points, teacher housing units, etc.) that could be completed under the Project. On the basis of the information discussed above, Bank performance in ensuring Quality at Entry is rated **Moderately Satisfactory**.

(b) Quality of Supervision

67. The Bank team was comprised of staff and consultants with the appropriate skills mix, in terms of operations, education sector support, procurement, FM, and M&E. The Bank held regular missions, often with FM and procurement staff, which in many cases included field visits. The Bank was responsive to Government needs – maintaining a high level of engagement with the Government and proposing measures to address issues faced under project implementation as they arose. In addition to the strong policy dialogue maintained with the Government, the Bank participated in semi-annual joint reviews chaired by MOBSE which promoted coordination and harmonization of activities in the sector. Further, knowledge transfer and capacity-building was achieved through a number of reverse

supervision missions in DC attended by senior MOBSE officials which included sessions with experts from different sector/regions in the Bank on subjects such as on ICT in education, time on task, second chance education and school visits. These allowed the Government to adapt those experiences to their own context. Finally, the Bank provided technical advice to assist in the introduction of various pilot initiatives (e.g., donkey carts, special education, CCT program, ELINL) and further supported knowledge generation through the completion of a CSR, an economic and sector study on youth skills development and employment,¹⁴ and another study on the impact of the hardship allowance intervention¹⁵, among others.

68. Though the restructuring of the Project was somewhat delayed (since the availability of validated data necessary to adjust baseline and target values in the RF were only made available in late 2011/early 2012), it introduced useful changes in the Project design. Specifically, the decision to restructure was appropriate in that it further strengthened the alignment between project objectives, activities and outcomes. At the same time, the data provided evidence that the majority of the indicators were on track to achieve their end-of-project targets suggesting that the Restructuring did not undermine those gains achieved in the first few years of the Project. The Bank was proactive in ensuring that all project activities were completed by project closing. As described earlier, there was consistency in the Bank team throughout supervision which helped further cement a close working relationship with the Government. On the basis of the information discussed above, Bank performance with regards to the Quality of Supervision is rated **Satisfactory**.

(c) Justification of Rating for Overall Bank Performance

69. Based on the performance of the Bank at entry and supervision and the overall outcome rating, the rating for overall bank performance is **Moderately Satisfactory**.

5.2 Borrower Performance

(a) Government Performance

70. From the early stages of project preparation, the Government demonstrated its high level of commitment to working jointly with the Bank to tackle issues of quality, access and equity in the sector and to ensure a coordinated approach among the various partners and activities. This was evidenced by its leadership in organizing semi-annual joint sector reviews beginning in 2010, holding inter-Ministerial SMT meetings and CCMs throughout the project life and maintaining continued cooperation with the Bank team both at HQ and in the field. As described above, this Project benefitted from the close partnership that had developed between the Bank and Government teams – specifically, in the context of the previous phase of the EFA FTI and the ongoing Third Education Project. The Bank was able to draw on and strengthen this relationship from the earliest phase of project preparation.

¹⁴ Barriers to Participation and Retention Study, 2013

¹⁵ Incentives for Teacher Relocation: Evidence from the Gambian Hardship Allowance, 2013. This is discussed in greater detail in Annex 3.

71. The MOBSE team remained constant throughout the Project life and had further developed technical capacity in core functions (e.g., FM, procurement and M&E) relevant to the Project. Further, the Government was willing to fund a number of activities that had been successful under the first phase of the Project under its national budget, some of which improved quality, accountability and incentives into the education sector. The MOBSE has, in a few instances been recognized for its contribution by international organizations. On the basis of the information discussed above, Government performance is rated **Satisfactory**.

(b) Implementing Agency or Agencies Performance

72. As the PCU was housed within the MOBSE, the analysis pertaining to Government (above) also captures the assessment of the only implementing agency (PCU/MOBSE) for this EFA FTI Project. As such, implementing agency performance is rated **Satisfactory**.

(c) Justification of Rating for Overall Borrower Performance

73. On the basis of the Government performance under the Project, the overall Grantee performance is rated **Satisfactory**.

6. Lessons Learned

74. **Adopting an incremental approach to both capacity-building activities and efforts to improve the quality of education services can be effective in a setting where the Bank has a strong presence and a sound track record.** Over the course of the Bank's involvement in the education sector, the Bank has been able to strengthen capacity and education quality by building on existing activities and introducing small changes at each juncture (under the Third Education Project and both phases of the EFA FTI). Cumulatively, these changes have led to dramatic improvements in the overall education system. The READ Project will also build on these and will benefit from the introduction of disbursement-linked indicators which will also be important in further strengthening capacity and accountability under the Project.

75. **Open and continued communication among all stakeholders is fundamental in facilitating long-lasting and effective change in the education sector.** Systematic communication and collaboration during the Project life played an important role in achieving key gains under the Project. Some examples of this included: bi-monthly CCMs to assess progress on the ground and to promote exchange at the grassroots level; semi-annual joint reviews which involved the active participation of development partners as well as teachers' unions and student associations; and the Government's dialogue with all populations including those resistant to changes supported under the Project. As a result of the Government's leadership and willingness to adapt teaching to these communities' cultural and religious values, important breakthroughs were achieved under the Project (e.g., CCTs for *daaras*).

76. **Stability in the composition of Government and Bank teams can facilitate timely implementation of project activities and the achievement of project development objectives.** Though consistency in teams across a project life cannot always be guaranteed, continuity does bode well for effective and timely implementation of planned activities. Senior management within the Government and technical experts within the Bank remained relatively intact during project implementation and this facilitated cooperation in key functional areas – having a positive impact on increasing the quality of basic education in The Gambia.

77. **Contexts where the Bank has a long-standing partnership with the Government provide a unique opportunity to introduce innovative approaches to address identified needs.** The active role that the Bank had played in the education sector and the long-term support it had provided to the Government in this area, paved the way for the Bank to work collaboratively with the Government as it introduced new and innovative approaches to increasing both access to and quality of education in The Gambia (e.g., the first early reading in national languages program).

78. **The selection of simple, specific, relevant and measurable indicators should be prioritized.** Although the quality and consistency of the RF improved over the life of the Project, the original framework was overly complex. In some instances, indicators included in the RF were redundant (increases in GER and NER) and in others no mechanism was in place to regularly collect and report on data to measure progress under the Project (e.g., annual hours of instruction). Moreover, although the RF was generally aligned to the scope and interventions of the Project, the original RF had a disproportionate number of indicators related to UBS – an area where the project had a much more modest and discreet focus.

7. Comments on Issues Raised by Grantee/Implementing Agencies/Donors

(a) Grantee/Implementing agencies

79. The Grantee prepared a Project Completion Report which is included in Annex 5.

(b) Cofinanciers/Donors

N/A

(c) Other partners and stakeholders

Annex 1. Project Costs and Financing

(a) Project Cost by Component (in USD Million equivalent)

Components	Appraisal Estimate (USD millions)	Actual/Latest Estimate (USD millions)	Percentage of Appraisal
Component 1: Increasing access and equity	9.320	9.46	101.5%
Component 2: Improving the quality of teaching and learning	16.495	15.288	92.7%
Component 3: Strengthening management and institutional capacity of the central and regional levels	2.185	3.252	148.8%
Total Baseline Cost	28.0	28.0	100%
Physical Contingencies	0.0	0.0	0.0
Price Contingencies	0.0	0.0	0.0
Total Project Costs	28.0	28.0	100%
Project Preparation Costs	0.0	0.0	0.0
Total Financing Required	28.0	28.0	100%

(b) Financing

Source of Funds	Type of Cofinancing	Appraisal Estimate (USD millions)	Actual/Latest Estimate (USD millions)	Percentage of Appraisal
Trust Funds		0.00	0.00	0
EFA-FTI Education Program Development Fund		28.00	28.00	100%

Annex 2. Outputs by Component

The table below describes the planned activities, actual outputs and provides the rationale behind the changes introduced under the Project.

Table 2.1: Activities and Output (Original and Actual, and Rationale for Change)

Planned activities (from the PAD)	Actual outputs and justification for any changes
Component 1	
Construct 400 classrooms with furniture and sanitary facilities	<p>A total of 252 new classrooms were constructed.</p> <p>A combination of factors is responsible for this and these include but not limited to the following: There was an oversight in the unit cost at the time of project preparation. Lower unit costs were used during the project preparation.</p> <p>Use of the Delegated Management Contract (DMC) approach as opposed to the framework agreement in the construction of 129 classrooms in the urban area with a unit cost higher than the Framework Agreement contributed to the reduction of the target number.</p>
Rehabilitate 88 dilapidated classrooms	144 classrooms were rehabilitated.
200 water points	<p>20 water points were developed (12 concrete-lined wells and 8 boreholes).</p> <p>At project preparation the target of 200 sites included Region 6, however, at implementation UNICEF committed to providing all the identified sites in the region with water points as part of their WATSAN Project. Given that Region 6 had the highest number of sites in the initial plan, the number went down drastically. The second factor that influenced the reduction of the number of sites was the conversion of 8 sites from wells to boreholes due to the depth of the water table. This decision had financial implications in view of the fact that the cost of one borehole is doubled the cost of a well. The third factor was an increase in the unit cost of sinking a well, particularly in Region 5 where the depth of wells is well below 30 meters.</p>
65 teachers' quarters constructed or rehabilitated	35 were constructed and 15 rehabilitated.
234 new toilet facilities for girls	24 blocks of girls' toilet facilities (=144 toilets)
100 donkey carts	<p>82 donkey carts were built.</p> <p>The MOBSE team visited all the sites twice in February/March 2013 and May/June 2013. The first visit was to observe if the carts were functioning and if not, suggest solutions. The purpose of the second visit was to see if the communities whose carts were not functioning implemented the recommendations provided during the first visit. At the first visit, 49 carts or 60 percent of the carts were functioning. The main reasons for non- functioning donkey carts included: (i) the donkey had not yet been purchased (although the money had already been</p>

	provided to the communities); (ii) the donkey was sick or had died; (iii) the cart was heavy; and/or (iv) the cart had broken down or the tires were not functioning properly. These issues were tackled immediately after the first visit, and after the second visit, the communities which had unresolved issues were requested to return their carts. As a result, 72 carts (or 88 percent of the total number of carts) became functional.
Sanitary supplies	Sanitary packets were distributed to all upper basic schools in Regions 3-6 for one school term.
Financial assistance for needy boys in upper basic schools	6,000 upper basic boys are exempt from paying formal tuition.
Mothers' club	A total of 93 mothers' clubs were established in all the regions.
Component 2	
All public schools receive classroom consumables, library books and supplementary readers.	<p>On the supplementary readers, 29 Gambian authors supplied 47 titles for a total quantity of 262,470 copies. Out of the 47 titles, 15 were new titles, which were field tested in order to determine the effectiveness of the materials. The materials were all delivered.</p> <p>315,529 sets of EGRA pocket readers were delivered.</p> <p>Classroom consumables were delivered to schools. This activity is completed.</p> <p>Library materials were also delivered to schools. Schools have library corners in their classrooms and all the conventional (LBS and UBS) received English library books. 125 classrooms were provided with library books in national languages.</p>
Special needs education: Provision of equipment to blind and low vision, hard of hearing, and mentally retarded students, mainstreaming of students with special needs in ordinary schools, development of an itinerant teaching programme to support mainstreaming, training of students with hard of hearing and their parents on sign language and monitoring and evaluation of special needs education programme.	<p>The following activities were conducted:</p> <p>181 madrassa teachers were trained in Regions 1-6 on early identification of children with special needs.</p> <p>36 polyvalent itinerant teachers were trained on the execution of the recently developed Itinerant Teaching Program which aims to support students of all categories of disabilities who have been mainstreamed.</p> <p>148 parents of students with hearing disabilities participated in sign language training.</p> <p>Procurement of goods for individuals who were hard of hearing was cancelled because the lowest bid was US\$233,000, which was over budget. The money was reallocated to other activities such as CCT. The Government has covered the cost of hearing aid equipment.</p> <p>Braille machines, consumables for braille machines, graphic machines, embosser machines, and magnifiers were acquired for blind and low vision students.</p> <p>Materials for pre-vocational subjects such as arts and crafts, home economics, wood work and needle work were acquired</p>

	for students with learning difficulties.
Teacher Training: Improve distance learning for teacher trainees, provision of stipend to teacher trainees, supporting face-to-face sessions for teacher trainees and lecturers and supporting the PTC Extension Programme.	<p>All PTC 2-3, PTC 1-3 Islamic, and HTC 1-3 trainees received a stipend of US\$5 a month.</p> <p>The Project also supported the monitoring activity in which lecturers visited each teacher trainee in the country (about 3,000) including PTC extension every school term to observe classes how each trainee teaches, grades and to provide guidance.</p> <p>The Project supported face-to-face training for PTC 2-3 and HTC 3 in The Gambia College for 5 weeks (25 days) during the summer.</p> <p>The Project financed the printing of exam materials and distance learning modules (assignment) for PTC 2-3 and PTC extension. Overtime costs for grading distance learning modules were also supported by the Project.</p>
Curriculum Improvement: Conduct curriculum audit, research, and development of curriculum materials on non-core subjects for LBS and UBS, development of curriculum materials on core subjects for UBS, and provision of syllabuses for LBS and UBS.	A curriculum framework for basic education was developed and teachers were familiarized with the contents of the framework. Curriculum audits for home economics and creative art and French (non-core) were undertaken. The remaining funds were reallocated to publish and reprint the textbooks. The Government supported other core and non-core subjects.
Provision of hardship allowance to teachers in disadvantaged communities in Regions 4-6. Award prizes were given to outstanding teachers based on a criteria agreed between the Teachers' Union and MOBSE.	Approximately 1,400 teachers in designated hardship areas in Regions 3-6 were provided with a hardship allowance. The hardship scheme provided a bonus payment of between 30 percent and 40 percent of basic salary to teachers working in schools in Regions 3-6 which were at least 3 kilometers from a main road.
Support school visits by cluster monitors. Also provide motorcycles to cluster monitors.	Each cluster monitor was assigned to ten schools. The monitors visited each school at least three times a month. Motorbikes used to conduct monitoring visits were replaced by the Project if needed.
Support to the HIV/AIDS programme on the development of a comprehensive communications strategy on prevention, care, support and non-discrimination; provision of subsidies to HIV/AIDS orphans; provision of first-aid kits to public schools; and development of a training manual on nutritional care and support for People leaving with HIV/AIDS (PLWHA).	<p>The communications strategy was developed.</p> <p>The Project also covered the printing of 2,000 copies of the communications strategy.</p> <p>360 teachers were trained on care, support, discrimination and prevention.</p>
Support to civil society organizations in the area of advocacy.	Funds were transferred to civil society to support the 2012 Global Week of Action. They highlighted the importance of education to the private sector, community national assembly members, etc. (e.g., policy analysis, training, workshops).
School-level Pedagogic Development: provide support to Sr. teachers, head/deputy head teachers to strengthen the culture of pedagogic support. Also, the four subject teacher associations namely: Mathematics – MATAG, Science - STAGAM, English – GATE, and Social and Environmental	Training was conducted on a regular basis mainly on weekends to enhance teachers' skills.

Studies – SESTA will be supported to deliver in-service training.	
Early grade reading assessment	
Development of national languages strategy	Early Reading in National Languages (ELINL) pilot: The Project supported the development and validation of materials such as primers, orthographies, readers and lessons in the five national languages. This was followed by the training of trainers and step-down training of teachers in the 125 classrooms participating in the pilot program. The pilot classes have been held since December 2011.
Not mentioned	Conditional Cash Transfer (CCT) program: 1,053 children who were in the custody of religious leaders whose responsibility is to teach them the Holy Quran and other Islamic values were exposed to learn literacy and numeracy for five hours per week/each subject at twelve pilot sites. The condition attached to the release of the children to attend literacy and numeracy classes is the provision of a monthly stipend of US\$3.30 per month per child to the custodian. Teaching and learning materials were developed, validated and printed for use. Consumables in the form of stationery and solar-powered lamps were procured for the twelve sites.
Equipment for the West African Examinations Council (WAEC)	Strengthening the institutional capacity of WAEC: Equipment such as scanners, server rack, collator, printer, paper cutter machine, braille machines were delivered to WAEC. Technical assistance was provided to WAEC on the design of NAT, development of test items, and analysis. A multi-sectoral core team was trained which including staff from the MOBSE.
Component 3	
Leadership training for managers in the MOBSE	The Project did not support this activity. It was transferred to the PHRD grant (IDA co-financing) to support: the training of school managers at the University of The Gambia, the long and short term training of staff overseas and training of teachers for senior secondary schools.
Improved data collection, analysis and dissemination, including the timely availability of reliable statistics each year	The project supported the Directorate of Planning to improve data collection, analysis and dissemination.
Conduct a school mapping exercise and facilities assessment survey	These have been completed.
TA for National Assessment Test	See reference to WAEC
Conduct an EFA assessment in all six regions	This was broadened to develop the 2011 The Country Status Report (CSR) rather than limiting it to EFA and the project supported some of the elements. The CSR was finalized and published. Following its findings, the regions were actively engaged in further investigations into certain conclusions highlighted by the CSR.
Providing performance bonuses to teams within MOBSE as part of the Performance Management System (PMS), complementing such initiatives in the IDA project	PMS was developed and the first data collection was conducted in July 2012. Team bonuses were included under Government financing to ensure sustainability.
Formulation and finalization of the postings policy	This activity was changed to review and revise the education policy developed for the period from 2004 to 2015.
Convening of bi-monthly Coordinating Committee Meetings (CCM) and Senior	The Project supported bi-monthly CCM and SMT meetings.

Management Team (SMT) meetings in Regions 1-6	
Provision of office consumables for regions and headquarters (15 directorates/units)	Office consumables for regions and headquarters (15 directorates/units) were delivered
Monitoring of assets	This was monitored every six months by the controller, PCU accountant and the MOBSE.
Annual audits	Annual audits were successfully conducted.

The following table summarizes beneficiaries of each project component.

Table 2.2: List of project beneficiaries by component

	Beneficiaries
Component 1	<p>LBS students benefitted from the construction and equipping of 252 classrooms, 24 blocks of toilets in 18 schools for girls, and the rehabilitation of 144 classrooms.</p> <p>Construction of 252 classrooms: 45 classrooms, 129 classrooms, and 78 classrooms have been used since September 2012, January-April 2013, and September 2013 respectively. A total of approximately 18,000 students are enrolled in the 252 classrooms¹⁶. Many of these students were out-of-school prior to the construction of the classrooms.</p> <p>Construction of 35 units of teachers quarters in 31 schools: 150 teachers including heads and deputies in Regions 2, 3, 4, 5, and 6.</p> <p>Construction of 24 toilet blocks for girls in 18 schools: 9,800 girls enrolled in the 18 schools.</p> <p>Rehabilitation of 144 classrooms: An estimated 4,600 students.</p> <p>Donkey carts: About 720 early graders (are transported to school in these carts).</p> <p>12 water points: A total of 4,770 students have access to these water points in Regions 2, 3, 4, and 5.</p> <p>Financial assistance to disadvantaged boys: 6,000 male UBS students were exempt from paying the formal fees.</p> <p>Sanitary packages: 12,000 female students in Region 3-6 (UBS).</p>
Component 2	<p>Textbooks: All grade 5 and 6 students (about 144,000) and teachers of grades 5 through 9 (3,200) benefited from the textbooks and teachers' guides, respectively.</p> <p>Supplementary readers All public LBS students: 154,565 beneficiaries All public UBS students: 51,917 beneficiaries All public basic cycle school students: 34,802 beneficiaries Total: 241,284 beneficiaries</p>

¹⁶ Number is based on an average class size of 46 students per classroom, and 129 classrooms in urban areas with double-shifting.

	<p>Early Grade Reading Assessment (EGRA) pocket readers Grade 1: 38,060 students Grade 2: 31,854 students Grade 3: 28,537 students Total: 98,451 students</p> <p>Classroom consumables All public LBS:154,565 students All students in public basic cycle schools: 21,114 students Total: 175,679 students</p> <p>School library materials All public LBS: 154,565 students All public UBS: 51,917 students All basic cycle schools: 34,802 students Total: 241,284 students</p> <p>Hardship Allowance: About 1,500 teachers received hardship allowance every month.</p> <p>Teacher training for grades 1-3 reading: 2,500 grades 1-3 teachers exposed to the pedagogical techniques in the teaching of reading to early graders.</p> <p>Conditional Cash Transfer (CCT) program: About 1,000 children attended literacy and numeracy classes for 5 hours each per week.</p> <p>Special education: About 210 teachers participated in itinerant teaching program.</p> <p>Support to teacher trainees: About 2,000 teacher trainees participated in distance learning program. Among those, about 1,300 received US\$5 stipend every month.</p> <p>Early Literacy in National Language (ELINL) program: About 200 grade 1 and 2 teachers attended the training and 8,000 students took an ELINL class one hour a day.</p> <p>National Assessment Test (NAT): A total of 84,000 grades 3, 5, and 8 students took the NAT in 2012 and 2013.</p>
Component 3	<p>Strengthening management and institutional capacity of the central and regional levels: About 450 Ministerial staff and Regional Education Directorates staff directly benefitted from technical capacity strengthening. Activities included: (i) Improved data collection, analysis and dissemination, including the timely availability of reliable statistics each year; (ii) undertaking of a school mapping exercise and facilities assessment survey; (iii) review and revision of the education policy 2004-2015; (iv) convening of bi-monthly Coordinating Committee Meetings (CCM) and Senior Management Team (SMT) meetings in Regions 1- 6; (v) development of the 2010 CSR; (vi) provision of office consumables for regions and headquarters (15 directorates/units); (vii) supply of fuel and maintenance for regional and central stand-by generators; (viii) monitoring of assets; and (ix) annual audits.</p>

Annex 3. Economic and Financial Analysis

1. This Annex provides an overview of the efficiency of the Project with regard to cost effectiveness as well as implementation and external efficiency. In the external efficiency sections, we present the rationale for investment in the education sector in The Gambia by analyzing the labor market outcomes including rates of return to education. The second section includes a cost-benefit analysis of the project interventions followed by sensitivity and sustainability analyses.

Cost Effectiveness

2. The EFA FTI Project, which supported and complemented the Government strategy and action plan for the education sector, continues to generate important economic gains for the country. Average wage earnings rise steadily with increasing educational attainment and age. Mincerian wage regression coefficients reveal increasing returns to education as levels of education goes up, even after controlling for other determinants. The regression estimation for The Gambia shows that an additional year of education results in about 6.1 percent higher wages. The results also provide evidence that the marginal returns to education increase as an individual progresses through each cycle of the education system (primary, secondary, tertiary, etc.).

3. Analysis of EFA FTI Project implementation and outcomes points to a high level of efficiency. First, there were positive trends in key quality indicators including, among others increases in gross enrollment rates (GER) as well as a significant increase in the portion of qualified teachers – both important outcomes observed under the Project. A cost-effectiveness study was supported under the IDA project which assessed the impact of investments in quality relative to the continued mass expansion of school enrollment. This assessment found that without the investment in quality, it would take an average of 8.93 years of investment to produce one graduate of LBS taking into account the loss due to dropout. With the investments in quality supported under the Project, recent EMIS data show that it takes 6.59 years on average for a graduate to complete the cycle. The improved efficiency results in a reduced total cost equivalent of producing one primary school graduate from an estimated US\$190 to US\$179.

4. Under the Project, there have also been improvements in early reading outcomes. Following the poor results of the 2007 EGRA, the Government committed to concrete actions to improve teaching and learning of reading for young children and has, to this end, supported three major literacy programs including Jolly Phonics, SEGRA and the EFA FTI supported Early Literacy in National Languages (ENINL) program. The most recent rounds of EGRA show a significant drop in the percentage of children who could notread anything by the end of the Project, all teachers in primary schools in The Gambia had received training on phonics teaching. Not only was the ELINL pilot well received in communities – a recent study found that students who participated in the ELINL pilot program improved more in all aspects of reading skills after five months than those students who did not participate (control group).

5. The provision of hardship allowances, initiated under the first phase of the EFA FTI to attract qualified teachers to remote (hardship) areas has been effective. A recent independent evaluation of hardship allowances¹⁷ shows that proportion of qualified teachers in hard-to-reach schools increased at a faster rate than that for non-hard to reach schools leading to a pupil per qualified teacher ratio of 30:1 in hardship schools. District offices reported experienced teachers requesting transfers to a hardship school.

6. The construction of schools and classrooms and provision of textbooks under the Project were cost-effective when evaluated when compared to a number of other African countries. The operation provided a total of 565,058 textbooks and teachers' guides for grades 5-6 and 180,146 for grades 7-9 at a unit cost of US\$0.60. These costs are on the lower end when compared to unit costs in other countries (Burundi – US\$1.15¹⁸; Eritrea – US\$0.60¹⁹; and Mauritania – US\$0.73²⁰).²¹

7. In order to analyze the cost efficiency of school construction, the actual unit cost of a new classroom was compared to similar projects supported by other partners in The Gambia during the same time period. During the course of the project execution, two other partners financed school construction the Arab Bank for Economic Development in Africa (BADEA) and the Africa Development Bank (AfDB). Under the EFA FTI Project, two different approaches were used for school construction – one where the construction was undertaken by through a delegated management contract (DMC) arrangement and another where the construction was undertaken by an NGO (FIOH). The difference in cost when comparing these two approaches was quite different where (for six-classroom blocks), the cost under the NGO (FIOH) arrangement was considerably lower (24.5 percent). Later in project implementation, the cost remained higher under the NGO arrangement but the difference in costs between the two arrangements had decreased. Quality and pace of construction under the NGO arrangements were more favorable than those built under the DMC arrangement.

8. School construction costs under the Project also compare favorably when evaluated relative to costs of similar types of construction undertaken by other development partners during the same time period, specifically, the unit cost per classroom²² under the NGO-arrangement ranged from US\$15,336 to US\$18,199. Similar structures built around the same time by the AfDB cost approximately US\$19,412 while those built by BADEA were as high as US\$31,404.

9. Project implementation was also efficient. The Project was implemented in less than four years and all funds had been disbursed by project closing. Although the original scope of construction activities (e.g., classroom, water point construction, etc.) was reduced from what

¹⁷ Incentives for Teacher Relocation: Evidence from the Gambian Hardship Allowance, Todd Pugatch and Elizabeth Schroeder, September 2013.

¹⁸ ICR- Education Reconstruction project, 2012

¹⁹ ICR- Education Sector Investment Project, 2012

²⁰ ICR- Education Sector Development Program, 2012

²¹ These values are for lower basic schools only. No comparative costs are available for secondary schools levels.

²² The cost per classroom including pro-rata office and storeroom space, veranda and toilet facility, but excluding furniture, management and supervision costs.

was originally envisaged, a number of activities which produced a substantial number of outputs and reached a large number of beneficiaries were completed under the Project. Key among these was the provision of supplemental readers to 241,284 LBS and UBS students and EGRA pocket readers to 98,451 LBS and UBS students. Since IDA was the main donor in the sector and had been a key partner in the implementation of both the first phase of the EFA FTI and the Third Education Project, it was able to rely on existing structures (e.g. PCU in the MOBSE) which had proven to be effective and it was also able to leverage financing to scale up activities which had been initiated under the Project. Also, in light of this arrangement, the Project's operating costs were low given as they were borne primarily by IDA under the Third Education Project and by other development partners in the sector. Finally, project implementation also benefitted from the fact that the core Bank team remained largely unchanged throughout project implementation as senior management within the Government also remained in place. In light of the above, the efficiency is rated **Substantial**.

External Efficiency

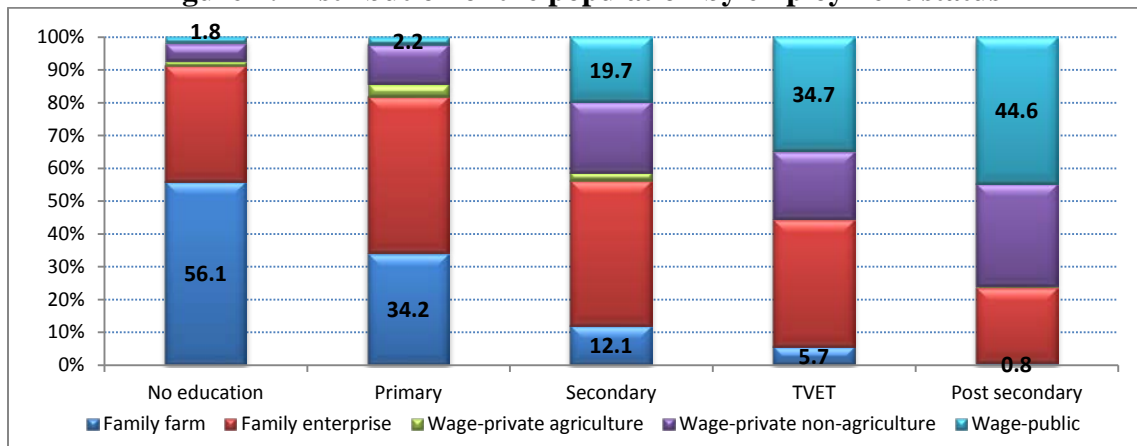
Economic Context

10. The Gambia is one of the poorest countries in the world. It is mostly rural and its economy is largely supported by agriculture. GDP growth has shown mixed signals in the last decade yet poverty has not significantly declined, decreasing only from 58 percent in 2003 to 48.4 percent in 2010. The GMD Budget Allocation to the education sector over the last ten years has been consistently increasing - peaking in 2010 at 5.2 percent of GDP and currently standing at 4.2 percent of GDP. Government expenditure on education has increased five-fold – from 203 million in 2001 to about 1,039 million GMD in 2011. The allocation today, however, is lower than the ECOWAS average which stands at about 4.6 percent.

11. Most individuals with low education levels are in low-paid services jobs and/or work in the agricultural sector. Higher education is, to a large extent, a prerequisite for higher-paid occupations as shown in Figure 1 and this is corroborated by findings of Hasan and Jandoc (2008)²³. The informal sector absorbs for the most part the less skilled labor while the formal sector attracts the highly skilled and educated – the sector which usually offers better remuneration.

²³ Rana Hasan and Karl Robert L. Jandoc (2008). The quality of jobs in the Philippines: Comparing self-employment with wage employment. *Discussion Paper No. 811*, September 2008.

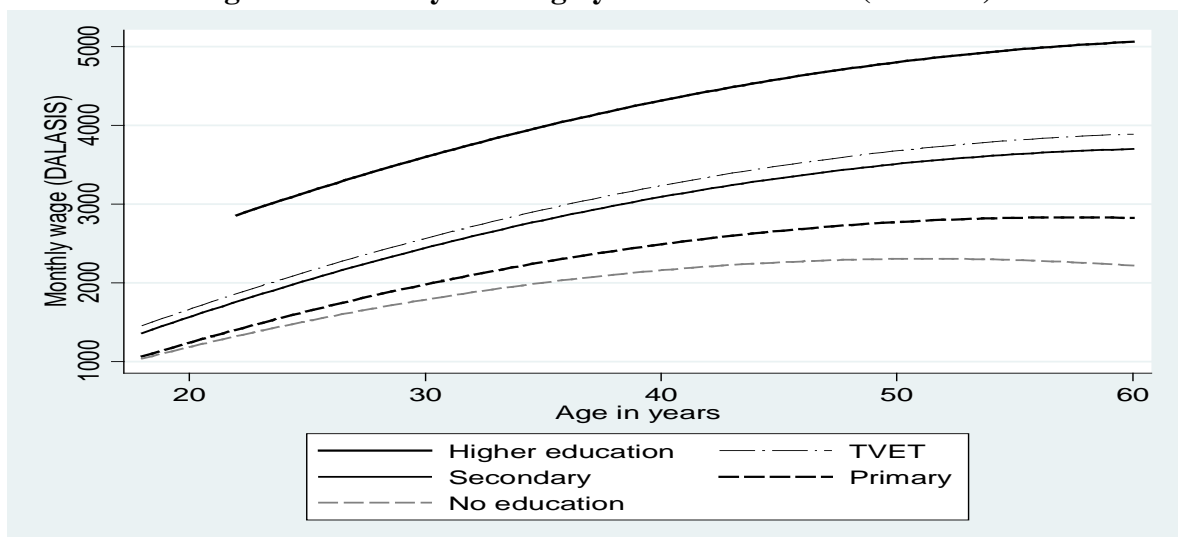
Figure 1: Distribution of the population by employment status



Source: Authors' estimate using IHS 2010

12. Analysis of labor market data from the Integrated Household Survey (IHS) 2010 shows wide disparities in wages by level of education attainment providing evidence of the importance of investing in education. Figure 2 below shows that average wage earnings increase steadily as educational attainment and age increase. Generally, younger and older populations receive lower wages with wages peaking between the ages of 40 and 50. A higher level of education is associated with a higher lifetime earning horizon thus underscoring the economic rationale for investments in education.

Figure 2: Monthly Earning by Education Levels (in GMD)

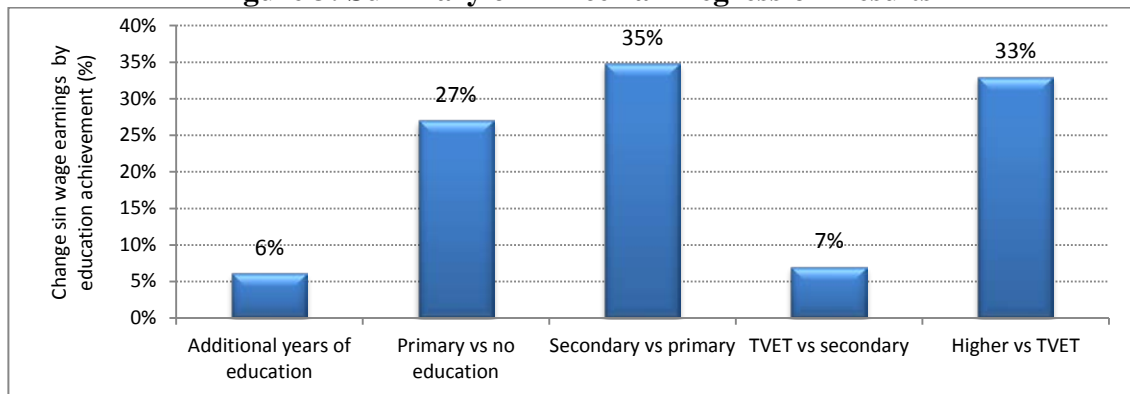


Source: Authors' estimate using IHS 2010

13. The Mincerian wage regression coefficients also show increasing returns to education as levels of education increases, even after controlling for other factors. Similar to results from many other developing countries, the regression analysis shows that an additional year of education results in about 6.1 percent higher wages in The Gambia. In particular, people

with higher levels of education prefer to work in wage/salaried jobs, and the breakdown of education by levels gives further insight into the rates of return to education investment. In general, those who attain a higher level of education receive greater returns from their investments in education. For example, workers with a primary education earn 27 percent more than workers with no education, controlling for all other variables. Similarly, those with a secondary education earn 35 percent more than those with primary education while those with technical and vocational education and training (TVET) earn 7 percent more than those with a secondary education (holding all other factors constant). Finally, this analysis shows that on average those with higher education earn 33 percent more than those with TVET (Figure 3).

Figure 3: Summary of Mincerian Regression Results



Source: Authors' estimate using IHS 2010

14. This analysis highlights the pivotal role that education plays in wage earnings. In turn, this provides evidence that investment in education at both the primary and secondary levels is important.

15. In this section, the impact of education on people's behaviors is analyzed using econometric models. The data allow us to discern identifying the contribution of each grade and each level of schooling to behavioral changes. Table 1 shows some of the key results emerging from the models. Some of the most significant include the finding that the completion of lower basic education is associated with a lower probability of being poor (compared to not having completed lower basic education) and that both having no education or just two years of lower basic education are associated with a higher probability of being poor.

Table 1: Summary results on the benefits of education

Total		Highest grade attended during school life time										
		Average	Non education	Lower Basic Education			Upper Basic Education		Senior Sec. Education		Higher Ed.	
				2	4	6	9	10	12	14	16	
Use of tetanus toxoid during pregnancy (%)		90.2%	90.6%	91.2%	91.7%	92.2%	92.4%	92.8%	93.0%	93.5%	93.8%	94.2%
Woman's age at her first birth	[20-29] years old	18	18	18	18	19	19	19	19	20	20	20
	[40-49] years old	20	20	20	20	20	20	20	21	21	21	21
	[15-49] years old	19	18	19	19	19	19	20	20	20	21	21
Prob. of assistance at delivery (%)		54%	51.7%	55.0%	58.2%	61.4%	63.0%	66.0%	67.5%	70.3%	73.0%	75.6%
Average birth interval (years)		3.1	3.0	3.1	3.1	3.2	3.3	3.4	3.4	3.5	3.6	3.7
Total number of live birth	Women of [15-49]	2.7	3.0	2.9	2.7	2.6	2.5	2.3	2.3	2.1	1.9	1.8
	Women of [49]	6.5	6.7	6.5	6.3	6.0	5.9	5.7	5.5	5.3	5.1	4.8
HIV/AIDS knowledge [Score over 11]		23%	19.6%	21.4%	23.2%	25.1%	26.2%	28.2%	29.3%	31.6%	33.9%	36.3%
Probability of child death after birth(%)		35%	35.7%	33.2%	30.8%	28.5%	27.3%	25.2%	24.1%	22.2%	20.3%	18.6%
Probability of women literacy (%)		26%	0.0%	0.0%	0.4%	15.5%	54.8%	98.1%	99.7%	100.0%	100.0%	100.0%
Probability being poor(%)		36%	45%	44%	42%	27%	26%	21%	15%	11%	9%	4%
Probability of daughters circumcision(%)		65%	66%	65%	64%	64%	63%	63%	63%	62%	62%	62%

Source: Authors' estimate using IHS 2010

Cost-benefit analysis

16. The benefits of the Project are captured in terms of access and equity and quality enhancements. Separate cost-benefit analyses were conducted for access and equity (Component 1) and quality enhancement and management support (Components 2 and 3). The access and equity analysis is based on labor market outcomes data while quality enhancement analysis is based on a combination of these data and findings from global research on quality and quantity correlations. The cost-benefit analysis of access and equity is fully quantifiable and is analyzed in relation to an individual's lifetime earnings as a result of better learning. The analysis also provides an evaluation of the project interventions' intermediate benefits. The stream of benefits deriving from the quality enhancement activities is estimated using standard benefit findings from similar interventions in other countries. Thus, the analysis provided herein employs two different methods to estimate the benefit streams associated with the Project.

17. The first analysis focuses on the benefit of construction and/or rehabilitation interventions (e.g., classrooms, teachers' quarters). It should be noted that some interventions affect both quality and quantity aspects of the observed outcomes, and therefore, the quality outcomes associated with Component 1 have been excluded in order to show the lower bound of the Project's benefits. The second analysis focuses on the (direct and indirect) impact of project activities on quality improvements. The direct impact of interventions can be measured by looking at improvements in student learning through the provision of learning materials (e.g., textbooks, library materials, pocket and supplementary readers) as well as CCT, and learning assessments, while the indirect impact can be understood by analyzing activities such as offering incentives for teachers to relocate to hardship areas and providing teacher training. This analysis builds on existing research which explores the relationship

between education interventions and student learning outcomes (mainly test scores)²⁴ and the impact of learning outcomes (particularly cognitive skills) on labor market outcomes (mainly earnings)²⁵. The summary of the results of the analysis are presented below.

18. Since project benefits outweigh the associated direct and indirect costs (even under the constitutive assumptions of the project benefits and incremental and forgone opportunity costs, etc.), the two estimates are combined for the cost-benefit estimates based on plausible assumptions and are presented together for sensitivity analysis.²⁶

Assumptions for cost-benefit analysis

19. For this analysis, several assumptions are made about the Project and the associated (opportunity and recurrent) costs and benefits. As most of the assumptions are used in both models, those which are common to both are presented first and those unique to each analysis are presented later in the text.

20. The assumptions relevant to both models are the following:

- Since the analysis takes into account only quantifiable benefits, it is assumed that the internal rate of return (IRR) is the lower bound for the impact of the Project;
- Although the current lending rate is 12 percent, because projects benefits are very high, a discount rate of 15 percent is assumed;
- The official exchange rate is set at 33.0 GMD per US\$1;
- A wage rate is estimated for different levels of education and age, using data from the IHS 2010 for the benefit and opportunity cost estimates;
- The earning rate per level of education and cognitive skills remains the same over the benefits time span except for inflation adjustment;
- Earning difference remains the same across the beneficiary's life span (in labor market) in the base scenario. Although increasing quality of education increases wages, the content earning is assumed to take the lower bound of the IRR; and
- Primary school starting age is 7 years old.

²⁴ The first relationship (impact of intervention on learning outcomes) is based on findings from Schiefelbein, Wolff & Paulina Schiefelbein (1998): "Cost-Effectiveness of Education Policies in Latin America: A Survey of Expert Opinion". The authors used a similar method when studying cost-effectiveness of education policies in English speaking Africa countries (only focusing, however, on the experience of six countries). This analysis, therefore, draws largely on the initial research in Latin America (while using the research in Africa as part of the sensitivity analysis).

²⁵ There is a considerable body of research on the impact of cognitive ability (as measured by test scores) on earnings (Patrinos and Sakellariou 2007; Green and Riddell 2001; Moll 1998; Glewwe 1996; Murnane 1995, Jolliffe (1998), Vijverberg (1999), Boissiere, Knight and Sabot (1985); Knight and Sabot (1990). On average, incremental earnings range from 13 percent to 20 percent per one standard deviation on the test score.

²⁶ This is defined as a partial tangible intervention in order to indicate that the model only captures the effect on learning outcomes while the investment on capacity building could have several other impacts (including on poverty reduction, health outcomes, fiscal space and other non- economic benefits and potential economic benefits other than those from cognitive skills).

21. The assumption for access and equity intervention include the following:

- Costs for the access and equity component equal about 34 percent of the total project costs;
- Unit costs are estimated for public (Government) and private (household) spending and included as part of the total cost (so that the IRR is at its lowest bound). (Note that the new READ Project aims to eliminate some of the costs that the households cover but we assume that some costs still remain in order to arrive at the lower bound of the IRR);
- Some costs associated with project implementation during and after project interventions remain the same but different maintenance rates are assumed for sensitivity analysis;
- Unemployment rate by level of education is assumed to remain the same after the Project although quality improvements might increase the chance of employment to confirm to the lower bound benefit assumption. The age of entry into the labor market is 18 and estimated earnings by age and by education level (no education primary, secondary, TVET and higher education)²⁷ are made using IHS 2010. The incremental earning benefit is defined as the difference between the earnings associated with attainment of each additional level of education relative to the attainment of the preceding level (e.g. primary attainment compared to lower secondary attainment);
- Project beneficiaries are assumed to be in the labor market for a period of 30 years;
- The schools are assumed to provide services for 40 years for the base scenario and this assumption is reduced to shorter periods for sensitivity analysis;
- Classroom size and student teacher ratio estimates are taken from the EMIS (29 and 27, respectively) for lower basic education; and
- Benefits of the Project are estimated for those expected to complete lower basic education using the current survival rate to the last grade of primary school.

22. The benefits of the quality interventions are based on various findings of the relationship of education interventions with learning outcomes, as well as learning and labor market outcomes.^{28 29}

²⁷ To determine the incremental wage at each level of education attainment after leaving school.

²⁸ This analysis uses research by Schiefelbein et al. on the impact of education interventions, and research findings on learning outcomes and labor market relationships from developing countries.

²⁹ Although average measures are used for the baseline estimate, the estimated values can be affected by country specific context, implementation efficiency and school management system which require several alternative scenarios to be considered as robust. For example, the study by Schiefelbein et al. shows that of the 40 interventions assessed, a divergence of one standard deviation from the mean had an impact, on average, of 10.3 percent on learning outcomes (test score). They further estimated the probability of adequate implementation of the intervention to be 62.8 percent - leading to an overall actual impact of 6.5 percent (10.3*62.8 percent). Similarly, findings from the labor market show that one standard deviation from the mean in cognitive skills (learning outcome or test score) results in a 0.17 to 0.22 proportional increase in wages²⁹. Therefore, the ideal intervention with these profiles increase earnings from 1.1 percent (6.5 percent*0.17) to 1.4 percent (6.5 percent*0.22).

- The minimum qualification considered is completion of secondary education (in order to estimate the lower bound of the IRR). The data from IHS 2010 show a completion rate of 30 percent;
- Although secondary completion rate can be improved over the project lifetime, it is assumed at the current rate of 30 percent (to take the lower bound of the IRR);
- The number of project beneficiaries are estimated using IHS 2010 and EMIS data;
- Project beneficiaries are assumed to be in the labor market for 30 years;
- Labor market entry age is 18; and
- The unemployment rate of beneficiaries is estimated using HIS 2010 data.

23. The cost-benefit analysis of the access and quality interventions supported under the Project reveals a strong and convincing rationale for this investment even under conservative assumptions. Table 2 below presents the cost-benefit analysis results for the base scenario. The cost-benefit analysis of the access and quality interventions supported under the Project reveals a strong and convincing rationale for this investment even under conservative assumptions. Both IRR and NPV of costs and benefits for all components (combined) show that the Project is economically viable. Under the conservative assumption, the lower bound based on the present discounted value of benefits for the overall project is estimated to be US\$53.65 million while the present discounted value of costs is estimated to be US\$24.41 million (US\$18.89 million project cost and US\$5.57 other costs). The corresponding NPV of program benefits is US\$26.77 million and the IRR associated with this NPV is 21 percent. Therefore, although some benefits are not fully quantifiable, the NPV is still larger than the discounted present value of total costs. This strongly supports investment in the project and the fact that the projects benefits are higher relative to the targeted number of benefices at project preparation stage.

Table 2: Net Present Value (NPV) in millions of USD and Internal Rate of Return (IRR)

	Access and equity	Quality	Total project
IRR	18%	22%	21%
Discounted cost (present value of costs)	\$9.68	\$14.73	\$24.41
<i>O/w project cost</i>	\$6.94	\$11.90	\$18.84
<i>Maintenance/incremental costs</i>	\$.54	\$2.83	\$3.37
<i>school fees (household and public)</i>	\$1.26	\$.00	\$1.26
<i>Forgone earning</i>	\$.94	\$.00	\$.94
Present value of incremental benefits	\$18.89	\$34.76	\$53.65
NPV	\$6.73	\$20.03	\$26.77
Benefit/cost ratio	2.0	2.4	2.2

Source: Authors' estimation based on earning estimate using IHS2010 and EMIS

Sensitivity Analysis

24. Sensitivity analysis was conducted by changing key parameters from the already presented assumptions. Given that the above IRR is generated based on conservative assumptions of the benefits, sensitivity analyses show that improvement in the quality of

education should result in an improvement in cognitive skills which would result in a monetary benefit yet this highly depends on the quality of implementation (which as indicated in the text, has been very successful). Given that the Project was fully implemented, the risks associated with implementation are minor and are largely related to the sustainability of some items and facilities such as donkey carts and school buildings. In addition, there is some risk that some individuals, despite acquiring new skills and knowledge through education, will not be able to find gainful employment. The sensitivity analysis considered such factors. The sensitivity analysis looked at the worst case and best case scenarios to provide the lower and upper bound of the benefits. In particular, two of the main indicators were given the following “extreme” values: school survival (at least 60 percent survive to last grade of primary whereas the current figure is 82 percent) and completion rates (at least 20 percent complete high school where as the current rate is 30 percent), employment rate, (at least 75 percent whereas the current rate is 93.5 percent), earning differential by level of education (decrease 25 percent between level of education), life span of the building (minimum 20 years, base year 30 years), length of labor market engagement (minimum 20 years, base year 30 years), unit cost (doubled public and private unit costs, given that unit costs decreases as access increases), and maintenance and operating costs (15 percent for the worst scenario and 2 percent for the best scenario). The results are presented below.

25. The sensitivity analysis provides some indication that as a result of the Project the number of beneficiaries exceeded the original estimates (though fewer new classrooms were constructed given the revised costs of construction). Under assumptions of benefit estimations the project benefits outweigh the costs by 16 percent and 23 percent IRR from worst and best scenarios, respectively. Tables 3 and 4 present the extreme lower and upper bounds of the simulation modules considered for the sensitivity analysis. The results are self-explanatory. In other words, in order for the Project to achieve its objective, at least those assumptions listed under the worst-case scenario (Table 3) and the best case scenario (Table 4) must be maintained.

Table 3: Net Present Value (NPV) in millions of US\$ and Internal Rates of Return (IRR) based on the worst case scenario assumptions

	Access and equity	Quality	Total project
IRR	15%	17%	16%
Discounted cost (present value of costs)	\$11.65	\$18.48	\$30.13
<i>O/w project cost</i>	<i>\$6.94</i>	<i>\$11.90</i>	<i>\$18.84</i>
<i>Maintenance /incremental costs school fees (household and Government)</i>	<i>\$1.78</i>	<i>\$6.58</i>	<i>\$8.36</i>
<i>Forgone earnings</i>	<i>\$2.07</i>	<i>\$.00</i>	<i>\$2.07</i>
Present value of incremental benefits	\$13.65	\$23.17	\$36.82
NPV	\$.22	\$4.69	\$4.92
Benefit/cost ratio	1.2	1.3	1.2

Source: Authors' estimation based on earning estimate using IHS 2010 and EMIS

Table 4: Net Present Value (NPV) in millions of US\$ and Internal Rates of Return (IRR) based on the best scenario assumptions (USD)

	Access and Equity	Quality	Total project
IRR (%)	20%	24%	23%
Discounted cost (present value of costs)	\$10.66	\$14.73	\$25.39
O/w project cost	\$6.94	\$11.90	\$18.84
Maintenance/incremental costs	\$.54	\$2.83	\$3.37
school fees (household and government)	\$1.90	\$.00	\$1.90
Forgone earnings	\$1.28	\$.00	\$1.28
Present value of incremental benefits	\$27.82	\$47.24	\$75.06
NPV	\$13.51	\$32.51	\$46.02
Benefit/cost ratio	2.6	3.2	3.0

Source: Authors' estimation based on earning estimate using IHS 2010 and EMIS

Fiscal Sustainability Analysis

26. The Project's financial sustainability is largely dependent on the Government's sustained support to education. One of the main aims of this Project was to expand existing initiatives by focusing on the most disadvantaged populations. The Gambia has also been able to attract additional donor financing (including IDA financing through the READ Project) for efforts which also receive co-financing from the Government (providing funds to cover approximately 46 percent of the READ Project's costs). The majority of project interventions under the EFA FTI Project (66 percent) focused on quality improvements and capacity building and thus this has minor implications on the Government's fiscal space. For example, under the base scenario of the cost benefit analysis, discounted incremental costs of the Project's impact (over 30 years) is only US\$5.57 million. This is small compared to the discounted incremental benefits (US\$53.65 million) over the same period.

27. In addition, the Project will not lead the Government to increase the number of civil servants (teachers) to such an extent that it would jeopardize the public budget. In other words, The Gambia has relatively low student teacher ratios and may utilize its existing capacity to respond to the intended enrolment increases as the result of this Project without increasing significantly the number of teachers. For example, in 2012, primary enrollment in The Gambia was 175,211, and the number of out-of-school children (of primary school age) could have been as high as 76,000 with a pupil-teacher ratio (PTR) of 37:1. Thus, if The Gambia utilizes its capacity and increases the PTR to 40:1 (GPE benchmark) or even 45:1 (SSA average), they can accommodate most of the out-of-school children. This is especially possible in light of the abolition of fees, small investments in infrastructure, and the provision of alternative models such as the registered *madrassas* following the Government's program. However, this does not mean that there is no cost for expansion, but given that the main focus of this Project was on quality improvement and capacity building, these interventions can be sustained without further pressure on Government budget.

28. While the share of external financing for the sector is high (although it has decreased in recent years), the share of education spending as a share of GDP has been increasing for the past seven years, which underscores the Government's strong commitment to the education sector (Table 5). The Government has demonstrated its ability to effectively implement and sustain similar interventions. Thus, the associated costs needed to maintain the sector are manageable. The EFA FTI Project is in line with the Government's priorities and manageable by the fiscal space of the current budget framework, therefore the Project's sustainability is not at risk.

Table 5: Projected Government Resources for Recurrent Education Expenditure

Assumptions	2013	2014	2015	2016	2017
Nominal GDP (GMD millions)	33,491	38,281	42,689	47,213	51,809
Government Budget Resources as % of GDP	17.5	17.3	18.2	18.7	18.1
Domestic Revenue as % of GDP	16.4	16.6	17.5	18.1	17.5
Total Government Expenditure as % of GDP	29.8	25.7	26.4	26.6	25.2
Capital Expenditure (%)	41.6	31.3	30.9	34.9	34.9
Recurrent Expenditure (%)	58.4	68.7	69.1	65.1	65.1
Education share of Total Gov Revenue for Recurrent	12.8%	13.6%	14.4%	15.2%	16.0%
Share of Education Recurrent for Basic & Secondary	88%	88%	88%	88%	88%
RECURRENT RESOURCES Available (GMD 000)	741,698	946,357	1,151,284	1,301,118	1,498,806
Basic and Secondary Education	652,694	832,794	1,013,130	1,144,984	1,318,949
Tertiary Education	89,004	113,563	138,154	156,134	179,857
RECURRENT RESOURCES Available (US\$ 000)	22,372	27,373	32,019	34,918	38,939
Basic and Secondary Education	19,687	24,088	28,177	30,727	34,266
Tertiary Education	2,685	3,285	3,842	4,190	4,673

Annex 4. Grant Preparation and Implementation Support/Supervision Processes

(a) Task Team members

Names	Title	Unit	Responsibility/ Specialty
Lending/Grant Preparation			
Supervision/ICR			
Ryoko Tomita	Education Economist	AFTEW	ICR Author
Bernardo da Cruz Vasconcellos	Consultant	AFTEW	ICR Author
Laura S. McDonald	ET Consultant	AFTEW	ICR Author
Astou Diaw-Ba	Executive Assistant	CAFWO	Project Support
Sidy Diop	Senior Procurement Specialist	AFTPW	Procurement
Nathalie Lahire	Senior Education Economist	AFTEW	Task Team Leader
Tshela Rose-Claire Pakabomba	Program Assistant	AFTEW	Project Support
Ngor Sene	Financial Management Specialist	AFTMW	Financial Mgmt.
Lalaina Rasoloharison	Program Assistant	AFTEW	Project Support
Leo Sinke	Consultant	AFTEW	Architect
Aidan Mulkeen	Consultant	AFTEW	Teacher Training
Aisha Khan	Operations Officer	AFTDE	Operations

(b) Staff Time and Cost

Stage of Project Cycle	Staff Time and Cost (Bank Budget Only)	
	No. of staff weeks	USD Thousands (including travel and consultant costs)
Lending		
FY09	0.13	0.35
Total:	0.13	0.35
Supervision/ICR		
FY10	0.00	3.09
FY11	0.00	0.00
FY12	10.53	81.36
FY13	4.68	33.45
Total:	15.34	118.25

*FTI projects benefit from supervision funds provided by the FTI Secretariat/Partnership. The provision of Bank Budget (BB) is at the discretion of the CMUs.

Annex 5. Beneficiary Survey Results

Not Applicable.

Annex 6. Stakeholder Workshop Report and Results

Not Applicable.

Annex 7. Summary of Grantee's ICR and/or Comments on Draft ICR

Background

Following the endorsement of The Gambia as part of the partnership of the Education for All/Fast Track Initiative (EFA/FTI) in 2003, the Education sector benefited from two rounds of catalytic funding. Both rounds were meant to support The Gambia's Education Sector Plan 2006 – 2015 and the Medium Term Education Sector Plan 2009 – 2011. These plans were formulated to operationalize the pronouncements of the National Education Policy 2004 – 2015 in the areas of access and equity, the improvement of quality of teaching and learning within basic education and the strengthening of management and institutional systems of the sector with emphasis on improving the conditions of teaching and learning including early childhood development. The project development objective indicators were therefore aligned with the focus of both the Education Sector strategic Plan 2006 – 2015 and the Medium Term Plan 2009 - 2011.

Key challenges in the education sector at the appraisal

Prior to the start of the project, the education sector was confronted with major challenges across the three platforms of the national Education Policy 2004 – 2015: Access & Equity, Quality of Teaching & Learning and Sector Management. It was therefore no surprise for the project appraisal to highlight challenges that were anchored in these areas and key among which were the following:

Access & Equity: While the sector made great strides in getting children educated, there was a significant number of out of school children traced to disadvantaged communities and vulnerable groups such as children with disabilities and orphans resulting from HIV/AIDS mortality. In terms of gender participation, it was evident that girls outnumbered boys at the lower basic level but they trailed behind the boys in upper basic and beyond and this resulted in their gross under-representation among teachers and school managers.

Quality of Teaching & Learning: Recently conducted tests and surveys confirmed what was clearly stated in the Government's policy documents: education quality was very low and was the key challenge for the sector. Serious problems persisted in early grade reading, and English and mathematics mastery was very low in the lower basic cycle. Both in- and pre-service training were given greater attention by Government and a few donor programs; however, the system continued to suffer from low content-knowledge of incoming student-teachers, limited pedagogic support at school level for new teachers and those with difficulties, and very limited opportunities for the professional development of existing teachers.

Sector Management: The project appraisal results revealed that sector management was strongest at the top, with a clear vision and solid leadership in policy implementation. The challenge, therefore, was to build a strong base at regional and local levels to ensure that a solid base existed to which more management tasks could be devolved. Data management and analysis were recent improvements but continued to be vulnerable to problems in data collection and in attracting and keeping qualified staff.

Project Endorsement & Approval

Having fulfilled the requirement of developing a credible education sector plan whose preparation was characterized by a visible and meaningful participation of the local education group guided by very clear in-country endorsement process under the leadership of the then

lead in-country donor (UNICEF) with contributions from the UK Department for International Development (DFID), African Development Bank (AfDB), Islamic Development Bank (IsDB), BADEA, World Food Program (WFP) and other UN agencies and non-governmental organizations and civil society, the EFA-FTI Catalytic Fund Strategy Committee approved in November 2008, the Education for All – Fast Track Initiative project in the amount of a US\$ 28 million for The Gambia with the expected closing date of December 31, 2012.

Project Description

The project consists of the following components:

1. Improving Access to and Equity within Basic Education
2. Improving the Quality of Teaching and Learning in Schools
3. Strengthening Management and Institutional Systems

Component 1: Improving Access to and Equity within Basic Education through the following interventions:

1. Construction of classrooms, sanitary facilities and water points;
2. Rehabilitation of existing classrooms;
3. Furnishing of new classrooms;
4. Provision of customized donkey carts for use in deprived communities;
5. Construction of staff quarters for teachers serving in difficult areas
6. Rehabilitation of staff quarters;
7. Construction of separate toilets for girls;
8. Provision of labor saving devices (milling machines) for mothers' clubs;
9. Provision of sanitary supplies for girls (menstruation period)
10. Provision of financial assistance to needy boys

Component 2: Improving the Quality of Teaching and Learning through support to the following strategies:

1. Special Needs Education;
2. Essential Learning Package including teaching and learning materials;
3. Gambia College Teacher training;
4. Strengthening systems at West African Examinations Council (Banjul Office);
5. Curriculum Improvement;
6. Hardship allowances for teachers who serve in difficult areas;
7. Monitoring of teaching and learning in schools;
8. HIV/AIDS Education Sector Response;
9. Strengthening civil society organizations;
10. School-level Pedagogic Development with emphasis on early grade literacy skills;
11. National Assessment Tests;
12. The use national languages to accelerate early grade literacy;
13. The conditional cash transfer scheme

Component 3: Strengthening Management and Institutional capacities of central and regional systems through the following interventions:

1. Strengthening data management system
2. Strengthening Education Management Information System;
3. Strengthening Information, Education Communication System;
4. Strengthening Monitoring & Evaluation System;
5. Provision of IT Equipment and Consumables;

Project Costs by Component

Summary by Component	2009 (US\$)	2010 (US\$)	2011 (US\$)	Total (US\$)
Increasing access & equity to Basic Education, including participation and retention	2,989,670	3,097,260	3,233,600	9,320,530
Improving the quality of teaching and learning	5,651,518	5,310,227	5,532,925	16,494,670
Strengthening Management and institutional capacity of the central and regional levels	816,400	650,900	717,500	2,184,800
Total	9,457,588	9,058,387	9,484,025	28,000,000

Source: EFA-FTI, Project Appraisal Document

Original Project Development Objectives (PDO) and Key Indicators

The overall project development objective was “*to improve the conditions for teaching and learning in basic education including early childhood development, in alignment with the overall objectives of the Education Sector Strategy Plan 2006 - 2015 and the Medium-Term Plan for 2009-2011*”.

Original key indicators were the following

Indicator name	Unit of measure	Baseline (December 2008)	End target described in PAD (December 2012)
1. Intake rate for ECD	Percentage	39.4	45.0
2. Intake Rate at lower basic level	Percentage	101.0	125.0
3. Intake rate for Upper basic level	Percentage	88.0	90.0
4. Gross enrolment for ECD	Percentage	26.0	42.0
5. Gross enrolment at lower basic school	Percentage	91.4	101.9
6. Gross enrolment at upper basic school	Percentage	60.0	69.0
7. Completion rate at lower basic school	Percentage	65.0	80.0
8. Completion rate at upper basic school	Percentage	56.0	63.0
9. % of qualified teachers (LBS)	Percentage	70.0	80.0
10. Performance management system is functional and helps inform key personnel decisions	Text	All job profiles completed in regions	PMS in use

Revised PDO (as approved by original approving authority) and Key Indicators, and reasons/justification

In December 2012, the project was restructured and the PDO was revised to “*to improve the conditions for teaching and learning in basic education, in alignment with the overall objectives of the Education Sector Strategy Plan 2006 – 2015 and the Medium-term Plan for 2009-2011*”. The exclusion of early childhood development (ECD) was based on the fact that the majority of the early childhood interventions earmarked under the Project were already covered under the Japan Social Development Fund (JSDF). In an attempt to avoid duplication of resources, two activities: support to ECD networks and the development of a module at Gambia College on ECD were retained in the project. In view of the fact these two interventions do not have the intensity to warrant inclusion in the development objective, the PDO was therefore revised to reflect the interventions leading to the outcome for which the program can reasonably be held accountable.

In addition to the above change effected in the project, the results framework was revised following the restructuring of the PDO. The Indicators were revised in order to be specific, measurable, available, relevant and time-bound (SMART).

Project Analysis

Operational Performance: The project was coordinated by the Projects Coordination Unit (PCU) which was fully integrated into the Ministry of Basic and Secondary Education with a team that was well versed in the IDA procedures and was able to handle fiduciary arrangements satisfactorily. The team comprised a project Manager, Financial Comptroller, Internal Auditor, Construction Manager, Quantity Surveyor, Accountants, Donor Coordinator, Stock Controller and a Procurement Team. This team was supported by heads of directorates who ensured that activities were implemented as planned and reports generated and submitted accordingly. The project was managed in accordance with the project implementation manual (PIM). All expenditures were made with approval of IDA and in consonance with the procedures of the World Bank as the Supervising Entity (SE). Eligibility of the activities for funding was guided by the project’s action plan which was periodically updated with the participation of all relevant stakeholders. The execution of some of the activities, mainly procurement items which required prior review was done with IDA issuing No Objection notice.

The semi-annual physical progress reports coupled with the quarterly financial reports and the annual external audit reports were regularly submitted to IDA for review and comments. At the closing date of the project, all contracts had been awarded with all deliverables met, however, there were intermittent delays which warranted the project to be extended on two occasions.

Analysis of the results achieved by the project: In the project design, the targeted population consisted of primary school-age children, particularly those who did not attend school at the time, those who were in remote areas, and those who were at risk of dropping out. Main beneficiaries were: (i) out of school children as well as students in lower basic schools (LBS) and upper basic schools (UBS), including those in remote, rural areas, those with disabilities, and those in socio-economic difficulty, (ii) teacher trainees who were in

Primary Teacher Certificate (PTC) and Higher Teacher Certificate (HTC) programs, (iii) teachers that received in-service training, and (iv) staff within the Ministry of Basic and Secondary Education (MOBSE). The following table summarized beneficiaries of each project component.

List of the project beneficiaries by component

	Beneficiaries
Component 1	<p>LBS students benefitted from the construction and equipping of 252 classrooms, 24 blocks of toilets in 18 schools for girls, and the rehabilitation of 144 classrooms.</p> <p>Construction of 252 classrooms: 45 classrooms, 129 classrooms, and 78 classrooms have been used since September 2012, January-April 2013, and September 2013 respectively. Approximately a total of 18,000 students have been enrolled in the 252 classrooms³⁰. Many of these students were out of school prior to the construction of the classrooms.</p> <p>Construction of 35 units of teachers quarters in 31 schools: 150 teachers including heads and deputies in Regions 2, 3, 4, 5, and 6 are currently occupying these facilities.</p> <p>Construction of 24 toilet blocks for girls in 18 schools: 9,800 girls enrolled in the 18 schools benefitted from this.</p> <p>Rehabilitation of 144 classrooms: An estimated 4,600 students benefitted from this rehabilitation.</p> <p>Donkey carts: About 720 early graders are transported to school in these carts.</p> <p>12 water points: A total of 4,770 students have access to these water points in Regions 2, 3, 4, and 5.</p> <p>Financial assistance to needy boys: 6,000 male UBS students were exempt from paying the formal fees.</p> <p>Sanitary package: 12,000 female students in Region 3-6 UBS received sanitary package.</p> <p>Provision 74 labor-saving devices: 518 mothers from 74 mothers' clubs in regions 2, 3, 4, 5 & 6 have benefitted from these devices meant to drastically reduce the time spent by their daughters on domestic chores in order to create time for their studies at home.</p>

³⁰ Number is based on an average class size of 46 students per classroom, and 129 classrooms in urban areas with double-shifting.

<p>Component 2</p>	<p>Textbooks: All grades 5 and 6 students and teachers of from grades 5 to 9 benefited from the textbooks and teachers’ guides respectively. The total number of students and teachers in grades 5 to 9 who benefited are about 144,000 students and 3,200 teachers respectively.</p> <p>Supplementary readers All public LBS students: 154,565 beneficiaries All public UBS students: 51,917 beneficiaries All public basic cycle school students: 34,802 beneficiaries Total: 241,284 beneficiaries</p> <p>Early Grade Reading Assessment (EGRA) pocket readers Grade 1: 38,060 students Grade 2: 31,854 students Grade 3: 28,537 students Total: 98,451 students</p> <p>Classroom consumables All public LBS:154,565 students All students in public basic cycle schools: 21,114 students Total: 175,679 students</p> <p>School library materials All public LBS: 154,565 students All public UBS: 51,917 students All basic cycle schools: 34,802 students Total: 241,284 students</p> <p>Hardship Allowance: About 1,500 teachers received hardship allowance every month.</p> <p>Teacher training for grades 1-3 reading: 2,500 grades 1-3 teachers exposed to the pedagogical techniques in the teaching of reading to early graders.</p> <p>Conditional Cash Transfer (CCT) program: About 1,000 children attended literacy and numeracy classes for 5 hours each per week.</p> <p>Special education: About 210 teachers participated in itinerant teaching program.</p> <p>Support to teacher trainees: About 2,000 teacher trainees participated in distance learning program. Among those, about 1,300 received US\$ 5 stipend every month.</p> <p>Early Literacy in National Language (ELINL) program: About 200 grades 1-2 teachers attended the training and 8,000 students took ELINL class one hour a</p>
---------------------------	---

	day. National Assessment Test (NAT): A total of 84,000 grades 3, 5, and 8 students took the NAT in 2012 and 2013.
Component 3	Strengthening management and institutional capacity of the central and regional levels: About 450 Ministerial staff and Regional Education Directorates staff directly benefitted from technical capacity strengthening. Activities include: (i) Improved data collection, analysis and dissemination, including the timely availability of reliable statistics each year; (ii) Conduct of a school mapping exercise and facilities assessment survey; (iii) the review and revision of the education policy 2004-2015, (iv) Convening of bi-monthly Coordinating Committee Meetings (CCM) and Senior Management Team (SMT) meetings in regions 1- 6; (v) Develop the 2010 country status report, (vi) Provision of office consumables for regions and headquarters (15 directorates/units); (vii) Fuel and maintenance for regional and central stand-by generators; (viii) Monitoring of assets; and (ix) Annual audits.

Achievement of Project Development Objectives

List of the revised PDO indicators and their achievements

	Unit of measure	Baseline (Dec 2008)	Actual (Sep 2013)	End Target
1. Number of a total project beneficiaries	Number	0	332,377	326,074 (Achieved)
2. Percentages of female beneficiaries	Percentage	0	50.5 (33 percent for teachers and 51 percent for students)	50.5 (33 percent for teachers and 51 percent for students) (Achieved)
3. Gender parity index for gross enrollment ratio in LBS	Percentage	1.03	1.03	1.02 (Not achieved)
4. GER in LBS	Percentage	89.6	92.5	89.0 (Achieved)
5. Average correct words per minutes in EGRA Grade 2 Grade 3	Number	3.98 (Grade 2) 9.28 (Grade 3)	12.40 (Grade 2) 21.40 (Grade 3)	N/A ³¹ N/A
6. % of qualified teachers in LBS	Percentage	70.0	92.6	85.6 (Achieved)

At the restructuring of December 2012, 89 percent of funding was disbursed, and the remaining 11 percent was disbursed after the restructuring.

³¹ No target was set because it was unlikely that the 2013 results would be available before the project closing.

It is also worth mentioning that activities under Component 1 (increasing access to and equity) such as building and rehabilitating classrooms, providing water points, financial assistance to needy boys and donkey carts to early graders also contributed to the PDO (to improve conditions for teaching and learning). This was because as a result of Component 1, an estimated more than 20,000 additional children were in school including those who were at risk of dropping out and also better infrastructure was an integral ingredient for improving teaching and learning conditions.

Revised intermediate indicators: As the table shows, all 10 intermediate indicators also have met the targets.

	Unit of measure	Baseline (Dec 2008)	Actual (Sep 2013)	End Target
1. Teacher-Pupil Ratio lower basic school upper basic school	Ratio	1:41 1:38	1:27 for LBS (including teacher trainees ³²) 1:29 for UBS (including teacher trainees)	1:29 for LBS (including teacher trainees) 1:29 for UBS (including teacher trainees) (Achieved)
2. Pupil: textbook ratio at lower basic school upper basic school	Ratio	1:1 3:1	1:1 1:1	1:1 1:1 (Achieved)
3. % of schools with approved school development plans	Percentage	90	100	100 (Achieved)
4. Mean score of Grade 3 level on NAT English Math	Number	37.7 (English) 36.5 (Math)	45.57 (English) 47.20 (Math)	N/A ³³
5. Frequency and duration of support visits to schools by cluster monitors	Hours per month	2	4-hour visit to each school, 3 times per month	4-hour visit to each school, 3 times per month (Achieved)
6. Education share of budget	Percentage	14	20.07	20.00 (Achieved)
7. Availability of sector statistics by February of each year	Yes/No	2007 data available	2012/13 data available	2012/13 data available (Achieved)
8. System for learning Assessment at the primary level	Yes/No	Yes	Yes	Yes (Achieved)

³² Teacher trainees are included because they teach in regular classes as part of training.

³³ NAT is only used to track progress every 3-5 years thus the 2013 NAT would not be designed in the way that allows linkage of items. Therefore, setting a target was not applicable.

9. Performance management system is functional and helps inform key personnel decisions	Yes/No	Yes	Yes	Yes (Achieved)
10. Number of additional classrooms built or rehabilitated at the primary level resulting from project interventions.	Number	0	396	396 (Achieved)

Lessons Learned

Component 1

Construction of classrooms: The experience of using the Delegated Management Contract under GAMWORKS to construct 129 classrooms with the protracted delay and increased unit cost was one useful lesson for both the Government and the World Bank. It was observed that classrooms constructed under a framework agreement with Future In Our Hands (a Swedish NGO) took less time to complete with a lesser unit cost than the ones done under the DMC.

Separate toilets for girls: The construction of 24 blocks of toilets in 18 schools has significantly created a safer environment for the girls and this was one intervention that should be replicated in all schools where the location of the toilets for boys and girls is not separate. As a matter of policy, girls should be assisted to learn in an environment that is safe and supportive so that they do not run the risk of being sexually harassed.

Construction of 35 staff quarters: The schools that have benefitted from this intervention are testimony to the facelift of the status of teachers in those communities where accommodation for teachers was a real challenge. Before this intervention, a good number of these teachers were using the classrooms and offices to accommodate themselves overnight and execute their work in these facilities during the day. The new facilities have therefore changed the image of the teachers and the teaching profession in those communities.

Provision of water points: The provision of water points through concrete-lined wells and boreholes has made life much easier for the beneficiaries whose source of drinking water before this intervention was in the community, a distance from the school. Fetching water for drinking, improved sanitation and gardening was a mammoth task for the children and often times the instructional hours would be compromised.

Rehabilitation of 144 classrooms: Given that the age of some of the existing classrooms dates back before The Gambia attained Independence in 1965, there was growing evidence to suggest that these classrooms were in a state that was not conducive for teaching and learning. Hence, intervening in 144 out of the lot was indeed significant and the returns thereof will now contribute in no small measure to increased access and improved teaching and learning.

Provision of donkey carts: To further enhance access to schooling for communities with very low school-aged population located two or three kilometers away from the nearest lower basic school, a pilot was designed to use customized horse/donkey carts to transport early graders to and from school until they are older and able to walk such distances. 82 donkey carts were fabricated and handed over for use in regions 2-6. With this intervention, about 700 children who had difficulty in going to school were able to use donkey carts to go to school. The next READ project will support to redesign the cart to reduce its weight and provide additional 100 donkey carts to communities that are more than two or three kilometers to the nearest school.

Financial assistance to needy boys in UBS: Due to the intensification of previous interventions in favour of girls education, the sector experienced a backlash in terms of the withdrawal of boys from school, particularly, at the level of upper basic where fee paying was already a barrier for them. Supporting 6000 boys in grades 7 – 9 with financial assistance to pay fees and other levies was indeed helpful for these boys to continue their education. It must be noted that without such assistance, these beneficiaries would have dropped out of school.

Provision of labor-saving devices: The concept of the mothers' club is well anchored in the national effort to support the education of children through a range of local income generating initiatives conceived and implemented by the mothers. The provision of 74 labor-saving devices has reduced the amount of drudgery to undertake the chores at the level of the household with reduced time. The savings in time will now be set aside for school homework for both boys and girls.

The provision of sanitary supplies for girls: In the past, girls at puberty experienced difficulty in changing their local sanitary pads during menstruation whilst at school the effect of which resulted in absence from school and lessons. From the study conducted by the Gender Education Unit on the effect of this intervention, there were some implementation challenges which had to be addressed during the final phase of the project. Some of these challenges included but not limited to the following:

1. The distribution of the sanitary supplies without proper sensitization on the product and its use;
2. Male school principals and teachers serving as custodians of the supplies which prevented the girls from asking for them because they were too shy to do so.

Component 2

The CCT program: is aimed at providing an alternative form of education with minimum curriculum standards to children who are in the custody of religious leaders whose responsibility is to teach them the Holy Quran and other Islamic values. The condition attached to the provision of a monthly stipend of \$3 per month per child to the custodian is to release the children to attend classes. The children were exposed to literacy, numeracy, life skills and livelihood skills for about 10 hours per week. The Project supported to develop and print teaching and learning materials. About 1,000 children in 12 centers received instructions in numeracy, literacy, life and livelihood skills for 10 hours a week. These children would not have had this opportunity to be educated in these areas if the program had not been initiated and supported.

The ELINL program: The Project supported the workshops to develop and validate materials such as primers, orthographies, readers and scripted lessons in the five national languages. This was followed by the training of trainers and teachers. Language coaches were also facilitated to offer coaching to the teachers under the Project. The pilot program is ongoing in about 125 classrooms each grade in grades 1, 2, and 3. This pilot program will be scaled up in the next READ project (P133079).

Publishing and reprinting of textbooks: This intervention came at a time when the ratio of textbooks to students from grade 5 to 9 was not encouraging at all and this affected the level of student/textbook interaction in school and at home. While it must be appreciated that the textbooks finally reached the schools before the close of the project, the procurement process was oblivious of the reasonable timeline required to complete the process before project closure and hence, an extension of the project was required.

Payment of hardship allowance: The lesson about the payment of hardship allowances to teachers serving in designated areas across regions 3 – 6 has been quite encouraging, however, according to the study that was conducted to assess the impact of the intervention, teachers serving in one region with eligibility to receive the allowance were paid the same proportion of their salaries even though the locations of the schools were different in distance and level of hardship. The other dimension highlighted in the study was the low numbers of female teachers serving in hardship schools. These two issues have now necessitated a new policy in the payment of hardship allowances to teachers serving in the upper limit of the distance and female teachers in both lower and upper limits of the distance.

Teacher training for grades 1-3 reading: Following the 2007 EGRA, strategies were developed to train all grades 1, 2 & 3 teachers on pedagogical methods for the teaching of reading. The project intervention in this area was indeed timely and supported the Gambia Association of Teachers of English (GATE) and FIOH in the training of teachers on the use of the Jolly Phonics and SEGRA approaches respectively. From 2009 to 2013, the effect of the intervention could be traced to the improvement of the students' literacy levels, however, a lot more needs to be done, particularly in the deprived regions (regions 4, 5 & 6) where the level of improvement was very minimal.

Primary Teachers Certificate: With support from the project, the two models (extension & regular) of teacher training at the level of PTC have produced qualified teachers with virtually no difference in the quality of the graduates. However, in terms of numbers and cost, the extension model is the better of the two and hence a shift in policy in favour of the extension mode for all PTC training.

Component 3

Data collection: Although all challenges of data collection have not been addressed, the process of data gathering and timely reporting has significantly improved during the life of the project. This was made possible through the support of the EMIS Consultant whose services were paid for under the project.

Coordinating committee meetings: The CCM was institutionalized well before this project became effective but its new version only came in 2008 and this has brought about greater efficiency and accountability among schools and different players within MoBSE. The project therefore supported the frequency of the meetings and the development of the monitoring tool whose focus was to help schools attain the minimum standards. During these meetings, schools that were found to be on track were commended for their performance while the schools off tracked were assisted with the necessary capacity strengthening to catch up with the performing schools.

The Country Status Report (CSR): One major activity of capacity strengthening of the education sector was the development of the CSR in 2010 the process of which assisted some key staff of the MoBSE and other institutions to undertake desk reviews and data analysis on the situation of education service delivery in The Gambia. The success of this process has led to the introduction of a Post-Graduate Certificate program at the University of The Gambia on policy planning and analysis for young education planners.

Annex 8. Comments of Cofinanciers and Other Partners/Stakeholders

Not Applicable.

Annex 9. List of Supporting Documents

World Bank. Aide-Memoires (2009-2013).

World Bank. Implementation Status Reports (2009-2013).

Government of The Gambia, Education Sector Strategic Plan (2006-2015).

Government of The Gambia, Education Sector Medium-Term Plan (2008-2015).

World Bank. The Gambia – Joint Assistance Strategy: The Gambia (FY 2008-2011).

World Bank. The Gambia - Second Joint Partnership Strategy for FY 2013-2016.

World Bank. Project Appraisal Document. Education for All-Fast Track Initiative Catalytic Fund (CF).

World Bank. Restructuring Paper. Education for All-Fast Track Initiative Catalytic Fund (CF).

THE GAMBIA

- CITIES AND TOWNS
- ⊙ REGION HEADQUARTERS
- ⊛ NATIONAL CAPITAL
- ~ RIVERS
- MAIN ROADS
- REGION BOUNDARIES
- · - · INTERNATIONAL BOUNDARIES



This map was produced by the Map Design Unit of The World Bank. The boundaries, colors, denominations and any other information shown on this map do not imply, on the part of The World Bank Group, any judgment on the legal status of any territory, or any endorsement or acceptance of such boundaries.

