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A STRATEGIC EVALUATION OF GENDER AND USAID'S PRIVATE SECTOR PROGRAM IN THE GAMBIA

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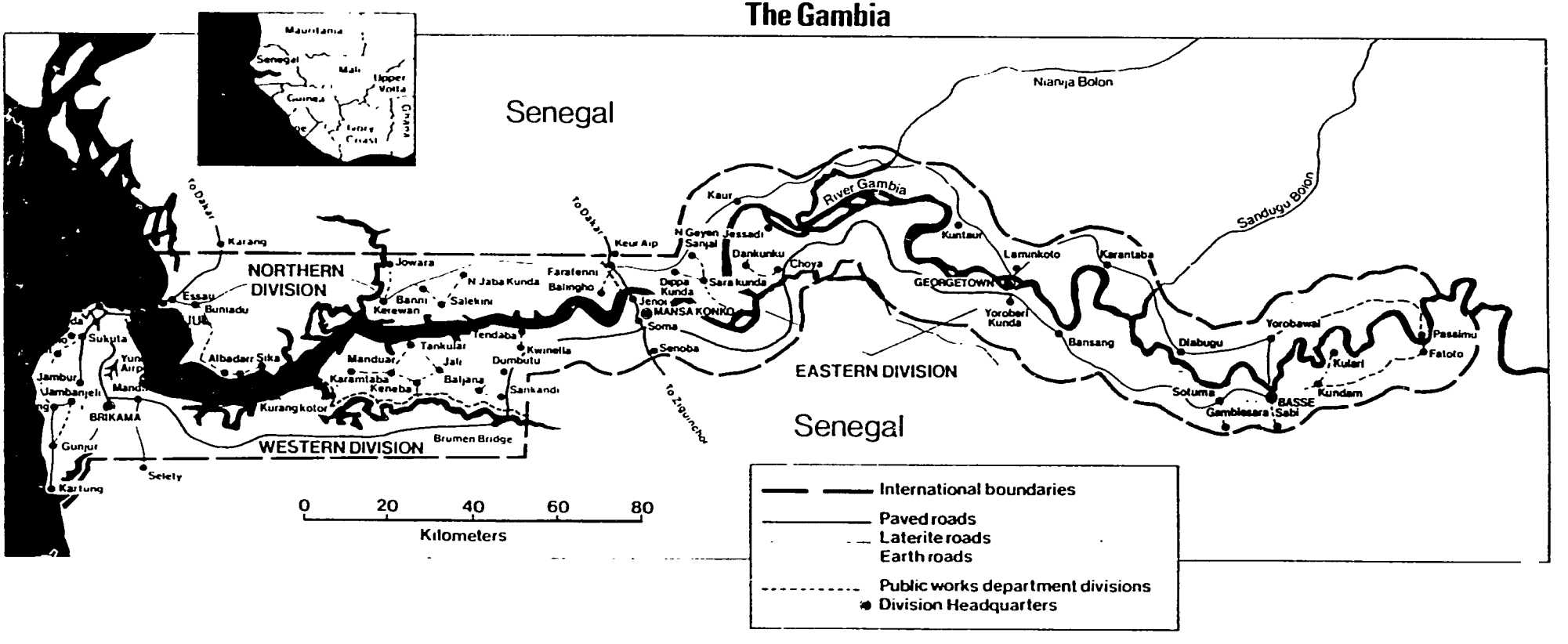
The Gambia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Selety
WESTERN DIVISION
Brumen Bridge
To Ziguinchor
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Kilometers
International boundaries
Paved roads
Laterite roads
Earth roads
Public works department divisions
Division Headquarters

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EXECUTIVE SUMMARY

Purpose and Overview

This strategic evaluation was carried out to assess gender dimensions of USAID/Banjul's private sector program which focuses on policy changes. It sought to determine if gender is a factor influencing achievement of program targets and objectives, and if the results sought at the program level impact similarly on males and females. Another focal point of the evaluation was to assess how the mission's private sector program addresses gender. Also the study was to test methods and techniques for conducting strategic evaluations focused on gender concerns.

The evaluation analyzes the gender dimensions of USAID/Banjul's economic growth strategy focused on increases in private sector investment, which will contribute to increased employment of men and women in the formal sector of the economy, and increased exports and agricultural production. The increased private sector investment is expected to stimulated by a) a macroeconomic policy framework more conducive to private enterprise, b) increased efficiency of financial intermediation, c) a more favorable legal and regulatory environment, and d) reduced role of state - owned enterprises. The mission's program performance measurement system includes sex - disaggregated information at the sub-goal level: it tracks formal sector employment of men and women. It has also begun to monitor differences in the average wage rate between men and women.

Conclusions

People Level Results Sought

The USAID/Banjul 1991 - 1995 Country Development Strategy Statement states: "Because of the strong role women have in the Gambian economy, both programs [private sector, and agriculture and natural resources] would have a positive impact on women by expanding income-earning opportunities and increasing agricultural productivity." The strategy, which is reflected in the program logframe, has a people level sub-goal: increased employment in the formal sector which is measured with sex-disaggregated data.

Distribution of Program Impacts

Data on **employment in the Gambian formal sector** show that the total number of jobs (in the sectors related to the USAID/Banjul program) increased from 5,510 to 6,632 between 1988 and 1992. In this same period, the proportion of women employed rose from 20 to 24 percent.

The private sector program being implemented should also result in the creation of new job opportunities for casual, daily laborers. Both men and women should benefit from these opportunities. Poor men and women regard such opportunities as beneficial. Since enterprises do not keep records on individual casual employees, it is difficult to know the number of men and women who will gain new income earning opportunities through these casual jobs.

USAID/Banjul assistance focuses on achieving **a macroeconomic policy framework conducive to private enterprise**. To date gender has not been factored into policy analyses and formulation. A new UNDP project aims to increase gender awareness and skills in gender analysis among key public sector staff, including those with responsibilities for the macroeconomic policy framework. The UNDP project also seeks to enlarge the database on gender dimensions in The Gambia. Thus, eventually the macroeconomic policy framework should be not only conducive to private enterprise but also reflect gender considerations.

Increased efficiency of financial intermediation is another target of the USAID/Banjul private sector program. Policy reform related to rural finance is part of this. The recommendations of USAID-supported consultants have taken into account the nature of existing rural savings and credit schemes. However, a Central Bank draft of regulations on rural finance applicable to non-banking institutions has significant implications for current community - based savings and loans activities. The regulations and procedures proposed in the draft might erode the current process of empowering local men and women to manage their own savings and credit activities. The mission will have to decide if the rural finance policy and regulations formulated by the GOTG meet the intent and conditions for release of the next tranche of FSR funds.

A more favorable legal and regulatory environment is expected to contribute to increases in private sector investment by increasing confidence in the judicial system and making it more efficient. Since men are the primary owners and managers of private enterprises in the formal sector, improvements in the legal and regulatory environment will directly effect them more than women.

While neither the language nor intent of the new and revised laws is biased against women, the application of them may impact negatively on women due to gender relations operating in The Gambia. In particular, implementation of new or modified laws related to land risk having an adverse effect on women. USAID/Banjul has arranged to have draft changes in property laws reviewed to identify the implications for women.

In regards to **reducing the role of state-owned enterprises**, both the GCDB and GPMB have been privatized. Approximately 50 jobs were lost in the privatization of GCDB and establishment of the Asset Management and Recovery Corporation, but the losses were equally distributed among men and women. At another level, the general population stands to benefit from a reduction in the number of public enterprises since a large proportion of the national revenue was used to subsidize these.

Gender Affecting Achievement of the Private Sector Program

The achievements sought at the strategic objective and target levels can be reached without the involvement of women. However, increased agricultural production and exports as a result of increased private sector investment by smallscale agriculturalists is affected by gender.

Mission Attention to Gender Under Its Private Sector Program

USAID/Banjul has done a commendable job in incorporating gender considerations into its activities so that women and men positively benefit from its private sector program. Evidence of this is provided in the report.

The policy and legal areas where the mission program has not been active tend to be those overlooked by most donor organizations and USAID missions. In general, this stems from the dearth of attention given to these areas by gender specialists, a misguided belief that policies and laws that are explicitly gender neutral are also gender-neutral in implications and execution, and the difficulty in analyzing some types of policy, legal and regulatory impacts disaggregated by sex.

USAID/Gambia's Program Logframe and Gender

USAID/Banjul's program logframe is not an adequate indicator of the extent and degree to which implementation of the mission's private sector program is directed at having positive impacts on women as well as men.

Lessons Learned

Methods for Evaluating Gender Dimensions

In cases where the program is in the early phase of implementation, a variety of methods can be used to determine the likely results. The local context, gender factors operating in that country, views of local people, and experience in similar contexts can provide a good base for drawing conclusions. The more existing literature is of high quality and addresses issues related to the strategy, the stronger the base for drawing the conclusions.

Rapid appraisal methods are useful for filling in information gaps and reconfirming findings and conclusions from secondary sources. Time and other factors related to level of effort are likely to preclude the feasibility of collecting and analyzing primary data based on a significantly large number of interviews across widely dispersed geographic areas. A well-developed plan for interviews, which controls for explicit bias, can lead to obtaining qualitative information and illustrative quantitative information from which to draw conclusions.

Gender Impacts

Changes in national policies, laws and regulations related to private sector growth are not implemented in a vacuum. They effect people, some more immediately and directly than others. It should not be assumed that females and males will be effected in the same way, since education, skill levels and other critical factors relate to access to new opportunities created.

The program logframe is a simplified, linear construct of cause - effect linkages, whereas in reality there are impacts which go beyond this construct and these impacts are often difficult to predict (unanticipated consequences). Particularly impacts which are not directly related to the

direction of the program are unlikely to appear in program logframes; strategic evaluations are a means of identifying and analyzing these.

The evaluation highlights that people are effected by achievements which appear "impersonal" and that missions should be aware of these and, when appropriate and possible, take adequate measures to mitigate potential negative effects.

Gender as a Factor in Development

In the past decade attention in USAID has been given to gender as a variable affecting development outcomes. An analysis of gender dimensions should be done as part of the development of strategies. However, in implementation the techniques and approaches used are highly sensitive to gender issues, and this level of detail is not necessarily appropriate when devising the program strategy. Monitoring and evaluation of gender dimensions of USAID activities linked to results sought at the program level can make a significant contribution. Strategic evaluations enable gender dimensions to be assessed across activities which support a strategic objective.

Interpreting Program Logframes

There has been a tendency in quarters inside and outside of USAID to conclude that missions are not addressing gender if sex disaggregated measurements are not used in their program logframes. Conversely, they assume that sex disaggregated indicators in program performance measurement systems are based on an adequate gender analysis, and project and NPA activities are suitably directed to achieving the intended results. Neither conclusion may be accurate.

LIST OF ACRONYMS

AED:	Adult Equivalent Measurement
AFET:	Association of Farmers, Educators and Traders, an NGO
AID:	Agency for International Development
AMRC:	Asset Management and Recovery Corporation
API:	Assessment of Program Impact
CBG:	The Commercial Bank of The Gambia
CBS:	Central Bureau of Statistics
CDSS:	Country Development Strategy Statement
CFNPP:	Cornell Food and Nutrition Policy Program
CPSP:	Country Program Strategy Plan
EEC:	European Economic Community
ERP:	Economic Recovery Program, the structural adjustment program in The Gambia
FAPE:	Financial and Private Enterprise Project/Program (USAID)
FPL:	Food Poverty Level
FSR:	Financial Structural Recovery Project/Program (USAID)
GBA:	Greater Banjul Area
GCU:	The Gambia Cooperative Union
GCDB:	Gambia Commercial Development Bank
GDP:	Gross Domestic Product
GEPRP:	Gambia Economic Policy Reform Program (USAID)
GPMB:	Gambia Produce Marketing Board
GOTG:	The Government of The Gambia
HIID:	Harvard Institute for International Development
IDA:	Institute for Development Anthropology
IFPRI:	International Food Policy Research Institute
ILO:	International Labor Organization
MFEA:	Ministry of Finance and Economic Affairs
NBFI:	Non-bank financial institutions
NGO(s):	Non-governmental Organization(s)
NPA:	Non-project Assistance
PIP:	Program Investment Projects
PRISM:	Program Information for Strategic Management Project
PSD:	Program for Sustainable Development
SCF/USA:	Save the Children Foundation/USA
TANGO:	The Association of Non-Governmental Organizations
VISACA:	Village Savings and Credit Associations
WISDOM:	Women in Service Development and Organizational Management

A STRATEGIC EVALUATION OF GENDER AND USAID'S PRIVATE SECTOR PROGRAM IN THE GAMBIA

I. Introduction

1. Purpose of the Study

This evaluation was carried out to assess gender dimensions of a USAID mission's economic growth strategy aimed at policy reforms to improve the economy. USAID/Banjul's private sector program, which emphasizes changes in policies and the legal and regulatory environment in order to stimulate increases in private sector investment, is the focus of the study. This program centers mainly on providing the Government of The Gambia cash grants conditioned on policy reforms.

USAID/Banjul has defined its country development goal, sub-goals, strategic objectives and program outcomes/targets,[1] and selected indicators to measure progress toward achievement of these. The evaluation sought to know:

a) Are there significant gender dimensions which would influence achievement of the targets and higher level objectives of the private sector program?

b) What people level results are sought?

c) Are the program impacts likely to differ between men and women?

d) To what extent does the USAID/Banjul strategic program performance measurement system reflect mission attention (or lack thereof) to gender issues.[2]

The latter question is addressed to give insight into the use and interpretation of API/PRISM [3] datasets.

Another purpose of the study was to test methods and techniques for evaluating gender dimensions of strategic programs. Country strategies are developed by Africa Bureau missions based on analyses which appear in Country Program Strategy Plans (CPSPs).[4] Program level objectives are the basis of the Africa Bureau's management contracts with its field missions.

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1 The Africa Bureau's strategic planning system uses the term "target" in the same way that others use the word "program outcome." Hereafter, the former term will be used.

2 Herein the terms "impact" and "results" are used synonymously, following usage of these terms in Africa Bureau and Agency guidance on program performance monitoring systems.

3 Assessment of Program Impact (API) reports of the Africa Bureau contain performance data which are entered in the PRISM database.

4 Formerly the strategies were presented in Country Development Strategy Statements.

Program logframes highlight objectives at various levels and identify indicators for measuring progress toward achieving these objectives. Results sought at the program level are specified at the target and strategic objective levels, and in the Africa Bureau, the sub-goal and goal levels. Strategic objectives represent results that a mission has determined are within its manageable interest to effect within a five to seven year time frame. There should be a plausible association between USAID interventions and results at this level. Program targets represent results achievable within two to five years. Under the Africa Bureau strategic planning guidance, program targets need not be identified only in terms of the results of USAID contributions since the synergism of USAID, host country and other contributions to the same target are difficult to disentangle. USAID project activities, non-project assistance, and coordination with other donors and interest groups within the country are means to achieving the specified targets and strategic objective.

The study was financed by the African Bureau's African Women in Development Project (AFWID). It was carried out through a buy-in to the (PRISM) Project of the Center for Development Information and Evaluation's Systems Development and Support Division (PPC/CDIE/E/SDS) in AID's Policy and Program Coordination Bureau.

2. Methodology

This evaluation was carried out in three phases: preparatory, field, and analysis and report preparation. The field work was carried out in The Gambia for four weeks in August 1993. Annex A describes the methods used and the approach taken.

3. Overview of the Report

The context of USAID/Banjul's private sector program is covered in Part II. Under the section on country setting, information is provided on demographics, employment and incomes, and the economy. Additional information on these topics appears in Annex B. The section on gender covers legal status, economic activities and educational levels, with additional information provided in Annex C. The overview concludes with a section describing the USAID/Banjul private sector program, with more information provided in Annex D.

Part III contains a discussion of the assumptions linking the targets to achievement of the strategic objective. The strategic objective, sub-goals and goal are then analyzed. Part IV discusses each program target: the problem addressed by the USAID mission, the USAID supported project activities and non-project assistance (NPA) conditionalities. Key gender factors and important aspects of the target are then analyzed.

Part V presents conclusions about gender and USAID/Banjul's private sector strategy, and lessons learned about methods and approaches to strategic evaluations of gender dimensions of USAID country programs. Specific recommendations based on the findings are presented in Annex F for USAID/Banjul's consideration.

II. OVERVIEW

A. Overview of Country Context

1. Demography

The Gambia, one of Africa's smallest countries, has undergone high rates of population growth this past decade. Currently it has just over one million people. Between 1983 - 1993 the population grew at an average of 4.1 per annum, compared to 3.4 percent the previous decade. The higher rate is mainly a result of immigration from other West African countries (Population Census).

The main growth in population between 1983 - 1993 occurred in the Greater Banjul area (GBA). Drought in the 1980s and the potential for employment (since most formal sector enterprises are located in the GBA) contributed to the number of people in this corridor almost doubling in the last decade. Approximately 30 percent of The Gambian population live in the Greater Banjul area.

2. Employment and Income

Fifty to sixty percent of The Gambian workforce are engaged in agricultural production, either as self-employed or unpaid family workers.[5] Twenty percent of the rural households or 12 percent of all households are headed by persons not self-employed in agriculture (Wadda & Craig). About 10 percent of the entire labor force is permanently employed in the public and private sectors (see Carr). Whereas in 1983 16 percent of the formal sector (those firms employing five or more people) jobs were in the private sector, currently about 50 percent of the formal sector jobs are in the private sector.

A large proportion of the rural and urban labor force are engaged full or part-time in informal sector activities. According to most sources, almost half of the employment in Greater Banjul area is derived from informal sector activities.

Per capita household incomes are low. It was estimated to be $265 in 1991. Average per capita household income in urban areas is one and a half times the average per capita income of rural households (Jabara, et. al. 1991).

An analysis of poverty by ILO, done on per adult equivalent units for food, revealed the following.

- The incidence of food poverty among the female-headed and male-headed households is almost equal.

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[5] There are approximately 40,000 independent household farming units (Owen).

- While 37 percent of all households are food poor, 44 percent of the rural households are in this category. However, severe destitution in rural areas is negligible.

- In urban areas, the incidence of food poverty is higher among wage earners than the self-employed. (Ahmed, et. al.)

3. The Economy

The Gambia has the distinction of being one of the few countries which underwent a structural adjustment program successfully, in political and economic terms. Various factors contributed to the success of the Economic Recovery Program (ERP) carried out between 1985 and 1989. (See Annex B for more information.) Nevertheless, at the end of this period, external debt remained a problem, with debt servicing requirements equal to forty-three percent of net export earnings and a budget deficit at 12.5 percent of the GDP (CDSS).

To solidify, deepen and maintain the successes of the ERP, in 1989 The Gambia embarked on a Program for Sustained Development which relies on the private sector as the primary source of investment which generates employment and incomes. It is this program which the current USAID/Banjul private sector program supports, combined with providing foreign currency for Gambian payment of external debts.

There have been significant shifts in the structure of the economy over the past 25 years, as a result of changes in investment and employment patterns. As depicted in Table 1, agriculture has decreased in relative importance while services have increased significantly. Modest gains have also been made in industry vis a vis other sections of the economy. Both tourism and trade are large contributors to the services section and provide much of the foreign exchange.

The Gambia has historically been involved in the transshipment and re-export of imported food and consumer goods to other countries in the region and has maintained an open trade policy. Import trade includes most of the rice (one of the major staple foods) and cooking oil consumed in The Gambia, as well as a vast array of consumer and industrial goods. Since trade with neighboring countries has been in fully convertible CFA francs, it has been an important source of foreign exchange to fund imported food and other commodities.

In August 1993 the West African Monetary Union announced that the CFA is no longer freely convertible. Shortly thereafter, Senegal closed its borders with The Gambia for transshipment of goods from The Gambia to countries bordering on Senegal. The implications are significant for The Gambia since its net foreign exchange earnings have been derived primarily from three broad sources: reexport and transshipment of goods, tourism, and export of agricultural products.

Table 1: The Gambia, GDP by Industrial Origin in Constant 1976/77 Prices (% of GDP Contribution)

	1970/71	1975/76	1980/81	1985/86	1990/91
Agriculture	42	38	27	34	21
Industry	6	11	14	10	12
Services	52	51	59	56	67
Total value of GDP in millions of Dalasis	177	221	291	380	536

Source: Derived from Appendix Table 2, McPherson and Radelet,(eds.) 1992. Economic Recovery in The Gambia: Lessons for Sub-Saharan Africa.

B. Overview of Gender

Gender refers to the socially defined roles, responsibilities, obligations, values, and beliefs associated with the biological sex of an individual. The socially ascribed aspects of gender in turn affect males' and females' self-perceptions and aspiration, which are manifested in directing human energies into appropriate channels or into conflicts and struggles if they go against the social norm.

In The Gambia the culturally defined aspects of gender are complemented by those contained in Islam. In particular, Islamic law specifies rules of inheritance, permits males to readily divorce their wives, and sanctions polygamy.

The following highlight key aspects of gender in The Gambia. Additional information is given in Annex C.

- Gender relations within agricultural-based households, are linked with rights and obligations related to land and labor.

- Specific crops more than specific tasks tend to be socially categorized according to sex.

- Women's groups have been active in production of vegetables, for cash and domestic use, in urban and rural areas. NGOs have assisted groups to obtain access to irrigatable land for vegetable production.

- Women have the legal right to acquire, hold and dispose of real and personal property. In fact, relatively few women actually own land.

- The norm is for wives to manage their own income.

- Literacy rates and educational levels are significantly lower among females than males. Among persons aged 20 and over, 28 percent of the females and 66

percent of the males can read or write a simple sentence in any language. Secondary school enrollment rates for those aged 14 to 17 is 27 percent for females and 44 percent for males. (Wadda and Craig)

C. USAID/The Gambia's Private Sector Program

The Country Development Strategy Statement (CDSS)[6] for FY 1991 - 1995 for The Gambia identifies foreign debt and low agricultural production as the country's most serious problems. The challenges to achieving sustained economic growth were stated as "(1) to encourage productive investments in all sectors so as to generate additional foreign exchange earnings, raise the per capita GDP, reduce the debt service ratio, and shrink the BOP [balance of payments] deficit; and (2) to raise the productivity of the 70% of the population residing in rural areas so as to sustain increases in rural living standards, improve the physical environment, and increase foreign exchange earnings."

Related to (1) above, the CDSS proposed to build on the existing opportunities in the service and light manufacturing sectors, since these generate most of the foreign exchange that is used to reduce the debt service burden. To accomplish this, the mission proposed to assist The Gambia to sustain and enhance a policy environment which provides incentives needed to increase savings and investment. The programs to increase savings and investment, and to raise productivity in rural areas would emphasize the private sector as the central modality for growth. The CDSS states, "Because of the strong role women have in the Gambian economy, both programs would have a positive impact on women by expanding income-earning opportunities and increasing agricultural productivity."

The mission's economic growth strategy articulated in its program logframe centers on increased private sector investment as a means to increase employment of men and women in the formal sector of the economy, and to increase exports and agricultural production. The increased private sector investment is expected to result from a) a macroeconomic policy framework more conducive to private enterprise, b) increased efficiency of financial intermediation, c) more favorable legal and regulatory environment, and d) reduced role of state-owned enterprises. The program logframe is depicted in Chart 1.

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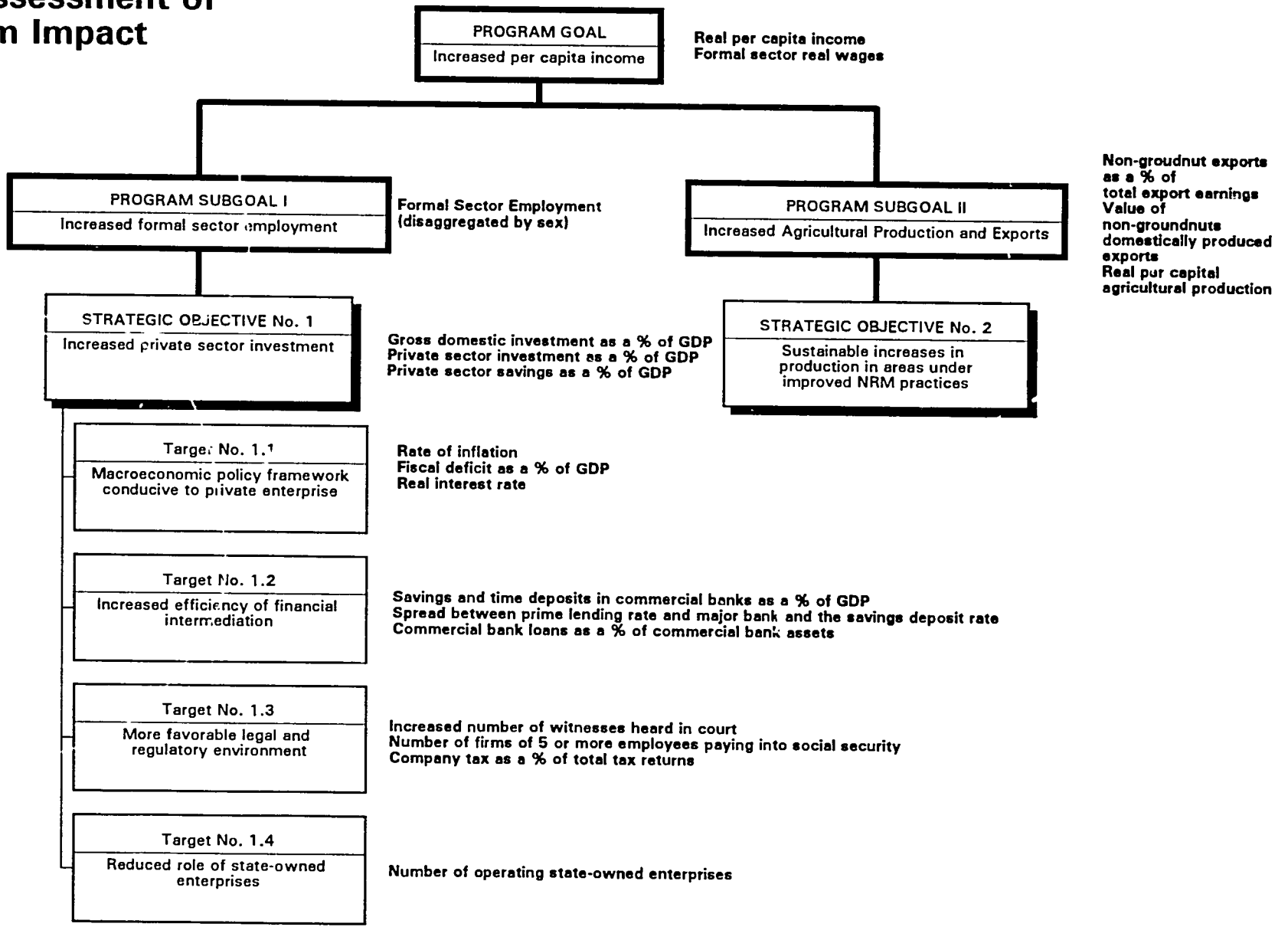
[6] In the past, the CDSS document set out the program strategy proposed by the Africa Bureau missions.

Chart 1: Assessment of Program Impact



USAID/Banjul assistance aimed at increasing private sector investment is channeled primarily through the Financial Sector Restructuring (FSR) Program and the Financial and Private Enterprise Program (FAPE). The NPA mode of cash disbursement enables the GOTG to repay foreign debts by undertaking specific actions to strengthen the environment for private sector investment Project assistance is also provided. FSR and FAPE, which were funded in 1991, build upon a prior USAID mission non-project assistance program that included conditionality focused on financial markets and groundnut marketing reform.

FSR is a three year program, with $5.0 million in cash transfer to assist the GOTG to repay its debts, and $1.8 million of supportive project assistance centered on assistance to the Central Bank and the Gambia Commercial Development Bank and technical assistance for conducting studies. Its purpose is to improve the efficiency of financial intermediation in promoting savings and investment, and in allocating savings to their most productive uses. The specific conditions precedent to disbursements of FSR and FAPE are given in Annex D.

FAPE provides $17.35 million over five years, 1991 - 1996. The purpose is to enhance the enabling environment for increased investment and growth of resource based private enterprises. It consists of a $9 million cash transfer, in three tranches based on the GOTG meeting conditions precedent, and $8.35 million for supportive assistance.

V. STRATEGIC OBJECTIVE, SUB-GOALS AND GOAL

A. Goal: Increased Per Capita Income

The USAID/Banjul country program aims to contribute to increased per capita income, a proxy measure for improved standard of living for the population. Increases in real per capita income and real wage levels in the formal sector are being monitored by the mission.

From 1985/86 to 1992/93 real per capita income decreased from D597 to D564. Between 1991/92 and 1992/93, the decline in per capita income was 1.9 percent. The decline is largely as a result of population increases. Evidence from the eight sections of the formal sector monitored by USAID/Banjul reveal that the monthly real wage levels increased from D55.9 in 1988 to D69.2 in 1992 (USAID, 1993 b).

The open economy and stable political environment have attracted immigrants from other West African countries. Immigration combined with the natural growth rate have resulted in The Gambia having an annual population growth rate of 4.1 percent. An irony of The Gambia's successful economic reform program and its private sector - led strategy is its attraction to inhabitants in neighboring countries. Immigrants compete for jobs in an already labor abundant economy, and as The Gambia's population increases. additional burdens are place on the GOTG for basic services. The standard of living of the general populace is likely to decrease.

The efforts of the USAID/Banjul country program to increase employment and agricultural production and exports should play a vital role in mitigating negative impacts of increases in population growth rate. Without achievement of the strategic objectives, there is likely to be a greater decrease in per capita income.

In regards to providing data disaggregated by sex, it would not be meaningful. Per capita income is derived methodologically by dividing the number of people by the gross domestic product. As such it serves as a crude estimate of the standard of living, since it does not take into account the structure of the distribution of income among population.

B. Sub-goal: Increase in Formal Sector Employment

1. Status

From 1988 to 1992 aggregate employment in the eight sectors monitored by mission (see below) increased at an annual average of 4.7 percent. Female employment increased at an annual average rate of 10.2 percent, whereas male employment increased at 3.3 percent a year. The employment level in these sectors, though, was only 6,632 in 1992/93. This represents about 50 percent of the total number of formal sector employees accounted for by the Central Statistics Office (Carr). Among those enterprises monitored by USAID/Banjul and for which data disaggregated by sex are available, the proportion of women among those permanently employed in the formal sector increased 3.4 percent: from 19.6 percent in 1988 to 23 percent in 1992 (USAID, 1993, b).

2. Discussion

The employment rates of men and women in eight sub-sectors of the formal economy are being monitored by the mission. For these sub-sectors, which are related to USAID/Banjul activities and conditionality, the mission has developed a reliable method to monitor employment levels.

Data are obtained from Social Security Records and by contacting establishments directly, and cross-checked in key informant interviews. The monitoring study is focused on enterprises in eight sectors: construction, transport, trade, manufacturing, tourism, finance, and commercial farming and fishing. It is limited geographically to the Banjul/Brikama area, Basse and Farafenni. The survey includes enterprises less than 100 percent owned by government, those completely owned by government but leased to private firms, and privately owned firms. The criteria requiring the enterprises to be registered with both the Business Registration Office, and the Social Security and Housing Finance Corporation, has been waived in carrying out an establishments survey upcountry in Basse and Farafenni. Only establishments employing five or more people (the definition used in The Gambia for the formal sector) are included. Information was collected on the following indicators: number of establishments, the wages paid, and number of employees disaggregated by sex. To take into account seasonal differences, data on the indicators were complied for each sector as of July and December. Basic ratios were then computed and the changes measured therefrom (Carr).

Data on number of persons employed in the private sector are also available in the Statistical Abstract of The Gambia, published by the Central Statistics Department. This source focuses on the formal sector and includes public enterprises. Data are gathered through a questionnaire mailed to firms. (Information on response rate was not available to this researcher.) The USAID/Banjul survey provides more precise information on seasonal labor fluctuations and

employees and wages, disaggregated by sex. It also allows the mission to identify firms dropping out and entering the formal sector.

3. Employment in the Formal Sector and Gender

As mentioned above, the mission is tracking formal sector employment according to sex. The data used by USAID/Banjul to measure increases in formal sector employment do not cover individuals hired on a daily basis. Such data are extremely difficult to obtain even from a single enterprise due to the method of recordkeeping. However, firms assisted by the FAPE Project will be encouraged to keep and provide data on casual laborers. These data can provide a base for assessing whether the project has led to increases in the employment of casual laborers, and may be useful to illustrate program impacts.

A rapid assessment was carried out in one sub-sector to learn a) if the local men and women felt that access to employment opportunities for casual work and low-paying unskilled full-time jobs was beneficial, b) the type of people who obtained these jobs, and c) working conditions. The assessment focused on medium and large scale horticulture and floriculture enterprises since they depend on daily laborers during the peak labor periods, such as planting and harvesting and women are estimated to comprise at least 65 percent of the daily laborers used.

Interviews with horticultural workers associated with five farms revealed that the daily wage rate for unskilled, unspecialized labor was generally the same between firms and regardless of gender. People consider the work as strenuous, with little time for rest in this hot tropical climate and for lunch.[7] It seems to attract the really poor people, with no other options for earning a reasonable level of income. Only in regard to one farm (expatriate owned) did this researcher obtain complaints about exploitation: the daily workers being expected to work 10 hour days for an 8 hour a day payment.

Calculations comparing average dry season income in 1990 by type of vegetable scheme reveal that wage and piecemeal work on private, commercial farms was more remunerative than production for self and sale, and the same in comparison to production on peri-urban communal plots with boreholes. The data do not factor in the number of hours worked and an individual woman is unlikely to have more than two options available to her given her geographic location. Nevertheless, the data in Table 2 indicate that wage and piece - meal labor on private vegetable farms is a very competitive source of income and that production for sale is not more lucrative.

From the standpoint of workers increases in employment opportunities is positive. For example, a widow who is a permanent employee and supervisor of the women's work gang on a medium sized farm reported to this evaluator that she has been able to buy a house with the money earned.

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[7] It was not possible to investigate if laborers are properly protected against the insecticides and pesticides used.

Table 2: Female Labor Remuneration by Vegetable Scheme Type

Type	Dominant Labor System	Average Dry Season income per woman (D)*
Peri-urban Parastatal**	W	550
Private Communal	W,P	500
Borehole+	CF	500
Well++	CF	300
Rural NGO	S	250
Non-NGO	S	100

W = wage; P = piece work; CF = contract farming; S = self

Notes: *1990, U.S.$1 - 7 dalasis; ** this no longer exists; + fuel & inputs subsidized, ++ inputs subsidized.

Source: Adapted from Table 2, Peasant Women and Economic Transformation in The Gambia, Judith A. Carney, 1992.

C. Sub-goal: Increased Agricultural Production and Exports

USAID/Banjul seeks to impact on Gambia's agricultural production and exports levels through both its private sector, and agricultural and natural resource programs. It is reasonable to expect that increases in private sector investment will contribute to increases in agricultural production and exports, particularly since the mission's activities include assistance to export-oriented, resource based firms and industries.

Non-groundnut exports (excluding re-exports) as a percentage of total export earnings, the value of non-groundnut domestically produced exports, and real per capita agricultural production are being monitored by the mission. From 1987/88 to 1991/92, non-goundnut exports as a percentage of total export earnings increased from 30 to 50 percent. In the latter period, the major commodities exported were seafood, fruits and vegetables, and cotton. The mission program supports the first two categories.

The value of non-groundnut domestically produced exports increased from D 30.1 to D 52.1 between 1987/88 and 1991/92. During this time period, the real per capita agricultural production, comprising crop, livestock and forestry production, decreased from D137 to D115. The decline reflects increases in population and the unfavorable rainfall pattern in 1992/93.

In regards to this sub-goal, gender is an important variable. Women labor on many of the crops, own livestock and are employed casually and formally in the fishing industry. The mission's agriculture and natural resources program addresses gender.

D. Strategic Objective: Increased Private Sector Investment

1. Critical Assumptions

The targets and the supportive activities discussed in the next section, are all expected to contribute to increases in private sector investment. The main economic assumptions linking achievement of the targets to achievement of the strategic objective are: [8]

- Macroeconomic stability is the sine qua non for increased private sector investment.
- A competitive, sound financial system is a necessary condition for broad based increases in private sector investment.
- Confidence in the enforcement of contracts is a necessary condition for a market based system. A functioning market system in turn provides the greatest opportunity for entrepreneurs to thrive.

Among the critical assumptions, which the mission has identified, linking the targets to achievement of the strategic objective in The Gambia are:

- The transportation costs do not increase significantly.
- Trained manpower is available in the private sector.
- Large private sector producers/exporters will attract additional transportation (air and sea) which other producers/ exporters can benefit from.

The strategy set out in the CDSS is based on the premise that availability of cash disbursements to help repay foreign debt would ease the financial constraints of The Gambia. Increased growth in the volume and total value of exports, assuming a slow growth in import prices, would enable the GOTG to reduce its balance of payments deficit and the debt service ratio.

2. Status

Gross domestic investments as a proportion of the GDP have risen from 15.4 percent in 1985/86 to 19.2 percent in 1992/93. Between 1991/92 and 1992/93, the rate only climbed from 19.0 to 19.2 percent. Private sector investment as a proportion of GDP increased from 8.2 to 12.2 percent between 1985/86 and 1992/93. Investment has increased mainly in the construction industry and among traders. Private sector savings as a proportion of GDP has increased from -2.4 to 2.2 percent between 1985/86 and 1991/92 (USAID, 1993, b).

It is difficult a priori to show that achievement of the targets (except the target on reduction of state-owned enterprises) will contribute substantially to further increases in private sector investment in The Gambia. Such conditions have stimulated private sector growth in other countries. Opinions among Gambians vary and are not necessarily a good predictor. A Hong Kong financier believes that the country offers good potential for export-oriented production

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[8] These were articulated by the mission economist, and are explicitly and implicitly part of the CDSS analyses.

because of its closeness to the European market, political stability, favorable economic policies, level of wage rates, and educated labor force. His firm has developed a brochure on The Gambia to attract interested investors in a manufacturing scheme which has been discussed with high level government officials, possible Gambian joint-owners, and a development bank (Ling).

3. Discussion

Progress toward achievement of the strategic objective is measured by the value of investments made by medium and large scale enterprises. This is the base from which the Central Bureau of Statistics (CBS) calculates private sector investments as part of the national accounts. CBS mails out questionnaires for these enterprises to complete. (Information is not readily available on the proportion who respond.) Thus the basis for calculation of private sector investment encompasses the larger enterprises where the amount invested by a single enterprise is likely to be large. It does not capture the smaller amounts of money invested by numerous smaller firms which in total may be significant. Complementary information on private sector firms which fall outside the national accounts calculations may become available from other CBS sources, which could be used in Assessment of Impact (API) narratives and program evaluations.

Ownership of commercial enterprises, including those focused on agricultural production for the export market, is largely by men, whether the enterprises are foreign or locally owned, and regardless of size. Significant increases can be achieved in the level of private sector investment without women having effective access to funds to invest, since meeting this objective is more a question of amounts of money invested rather than the number of those investing. However, USAID/Banjul links this strategic objective to both increases in formal sector employment and increases in agricultural production and exports.

While some increases in agricultural production and exports will be from commercial enterprises, significant advances might be made in the volume of non-groundnut exports. Gender is a significant variable influencing the ability to invest in activities to increase agricultural production and exports among smallholders.

IV. Program Targets

A. Target: Macroeconomic Policy Framework More Conducive to Private Enterprise

1. Problem Addressed by USAID/Banjul

The policy changes enacted during the ERP did not cover all critical elements linked to facilitating increased private investment and accelerating the growth of private enterprises, and the advances made were not well-entrenched. Moreover, an institutional capacity did not exist within the Ministry of Finance to analyze and develop policy options.

Under the ERP, an analysis unit was established in the Ministry of Finance, but staff were drawn from within the Ministry and many had no background in economics and an inadequate level of formal education. Staff were provided on-the-job training as well as formal training in the U.S.

On-the-job training was carried out by a full-time technical advisory team which also conducted technical analysis of policies. Once trained it was difficult to keep good staff and those remaining needed greater support and guidance given the enormity of their responsibilities (Gray and Hoover).

A component of a macroeconomic policy framework conducive to private enterprise is the GOTG policy to have a small but efficient public sector concentrated on providing essential public services and productive infrastructure, and increasing the environment conducive to private sector growth. To encourage implementation of this policy, USAID has conditioned release of funds in FAPE upon the satisfactory implementation of the Public Investment Program (PIP).

The purpose of the Public Investment Program is "to improve the economic infrastructure of The Gambia so that private investors will be encouraged to increase the level of sustainable employment and earn additional foreign exchange." The PIP seeks to ensure that public funds are used to meet projects that support human resource development, and rehabilitation and maintenance of existing assets in the most cost effective manner. It precludes recurrence of public sector investment in activities of potential interest to the public sector.

The FAPE project provides long-term resident advisory services, short-term technical assistance, degree training and commodities to enhance the capacity of the Policy Analysis Unit of the Ministry of Finance and Economic Affairs to do macroeconomic policy analyses and monitor changes in the economy. Approximately $2 million have been allocated to this assistance.

2. The Current Situation

To date gender considerations have not been integrated into economic policy analysis and decision - making process, largely due to a lack of awareness of the gender implications of various choices and a lack of adequate data.

Policy analysis focused on stimulating private sector growth has paid little attention to the likely distribution of impacts, direct and indirect, among men and women. However, it is erroneous to assume that women are able to and will shift to the same incentives in the same way as men do. Men and women have different roles, different needs and face different constraints in responding to economic policy changes and shifts in relative prices and incentives (World Bank, 1993).

Choices made in the allocation of funds within the Public Investment Program are likely to have a gender dimension. Some approaches to stimulating private sector investment are more likely than others to result in higher levels of employment of women as well as men, and in a broader base distribution of income. Also, PIP projects which support human resource development are likely to directly benefit men more than women unless specific provisions are made, since men have higher levels of education than do women and men are more numerous than women in the formal economy workforce.

Appropriate integration of gender analysis into macroeconomic policy analysis and development of PIP projects requires knowledge and awareness of gender issues, and the availability of sex-disaggregated statistics for specific analysis. UNDP financed a consultancy and workshop on

incorporating gender into the UNDP supported Economic Management Capacity Building Program (EMCBP). The objective of EMCBP is to "create and strengthen the Government's capacity to formulate, implement and monitor its own development policies and programs." During the first four years of a projected 12 year program based on multi-donor funding, selected public sector institutions which have responsibility for macro-economic and financial information, strategic planning, investment planning, and private sector development are the focal points for the program. The Policy Analysis Unit in the Ministry of Finance and Economic Affairs is one of the focal groups. The gender consultants found a low level of awareness about gender issues among the people they interviewed in the selected public sector institutions (Bediako and de Almeida). Also, while some types of key data exist disaggregated by sex, much more data collection and gender analysis needs to be done.

The UNDP project supporting EMCBP is in the process of finalizing the various actions to be undertaken. The project will support developing the capacity to provide gender training courses at the Management Development Institute as well as sending people overseas for short term and long term training. Attention is also given to improving the statistical data base through work with the Central Statistics Office. Although some data already exist which lend themselves to assessing specific dimensions of gender, greater availability of sex-disaggregated data would greatly assist with policy analyses.

To date USAID/Banjul has not included a gender dimension in its support focused on this target.

3. Conclusions

There is a low level of awareness in The Gambia that economic policies may impact differently on men and women, and that gender may be a factor in achieving the economic results desired. Through the UNDP, however, awareness is being increased and a strategy is emerging. The approach proposed under EMCBP should result in better economic policy analysis in the medium term, so that there is a economic policy framework which is conducive to private sector investment and attentive to the impacts of investment on incomes and employment of women as well as men. Gender is a factor related to the distribution of impacts from private sector investment.

Gender is one factor which affects who has access to financial capital to invest. Economic policies which encourage private sector investment by small and micro enterprises are more likely to stimulate investment by women, than policies which favor medium and large enterprises, since more women own the former. However, micro and small enterprises may be less sustainable and contribute more to increasing employment than to increasing incomes. A well-developed policy framework conducive to private enterprise and reflective of gender considerations would be capable of analyzing the major issues and recommending suitable policy directions.

B. Target: Financial Intermediation

1. Problem Addressed by USAID/Banjul

The CDSS states that "the challenge facing The Gambia is to devise policies and to support institutions which will diversify financial markets and encourage long-term private investment...There is a complementary need for the GOTG to improve its capacity to monitor and supervise the financial sector."

Although major improvements were made in GOTG financial systems and monetary management under ERP, major weaknesses in institutions and their operations still left the Gambian economy in a vulnerable position. Being closely tied to the Ministry of Finance caused The Gambia Commercial Development Bank and Central Bank to accommodate government interests. In addition, the Central Bank's powers to enforce regulations were weak.

Continuation of credit controls enacted as a condition under the 1982 Stand-by Arrangement with the IMF to prevent large increases in credit during that difficult period, did not provide an incentive for banks to accept new savings deposits since they were unable to loan the money to cover savings deposit interest rates. Furthermore, the treasury bill tender system, established in July 1986 to absorb excess liquidity and to establish a market-determined rate of interest, resulted in the banks establishing lending rates at levels which did not make long-term investment feasible (McPherson, and Roemer).

At the time the mission strategy was development, the banking system consisted of only three commercial banks: The Gambia Commercial and Development Bank, Standard Bank Gambia and the International Bank for Commerce and Industry. The former was a parastatal and it financed most of the credit available through formal institutions in rural areas. (See the section below on Target D for more information). The other two had fewer clients and a more limited geographic coverage.

The majority of Gambians operate outside of the formal banking sector due to several factors, including geographic and social distance. Rural and urban women commonly save and receive no-interest loans through closely knit groups called *osusu* and *kafo*.[9] Investment in gold jewelry is also common among women, and men often invest in small stock (goats or sheep). Small sums of money are usually stored in the house or given to a trusted person to hold (Shipton, 1989, 1991).

International NGOs were active in the 1980s in providing credit, often interest-free, for agricultural inputs. Such programs were not linked with savings, and served as a means to distribute inputs for productive purposes.

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[9] *Osusu* groups are rotating credit and savings associations, operating primarily in towns, large villages and urban areas. At regularly scheduled meetings each member contributes a fixed amount and one person receives the entire amount. *Kafos* are multifunctional groups largely found in rural areas.

It is against this background that the following conditionality on the release of funds was included in the FSR:

- improvements in the Central Bank's regulation and supervision of financial institutions, including adequacy of staffing in terms of numbers and training; adequacy of regulatory powers granted to the Central Bank; adequacy of accounting standards and reporting requirements of banks; and consistency of actual financial practices with the applicable laws and regulations; and

- adequacy and availability of rural credit and term loans.

Supportive assistance for the above is provided under the complementary FSR project. Short term technical assistance is available for studies, reviews, training and supportive commodities.

2. Savings, Credit and Gender[10]

Non-Banking Institutions: There has been a flurry of activity centered on rural credit among NGOs since the FSR was authorized. International NGOs have become more active, and national NGOs have emerged which focus on credit, sometimes tied to specific purposes, which is usually linked with savings. The significant role of NGOs in provision of rural credit is illustrated in data from 1991/92 on direct agricultural loans, the most common purpose for which credit is extended in rural areas. In that year NGOs provided a five times more funds than the commercial banks.

The NGOs have different approaches to a) level of interest rates, b) source of funds loaned, c) purpose of loans, and d) savings schemes. Most of the NGOs emphasize the participation of women, although the NGO with the largest volume of loans does not. In the past few years, there has been a great deal of discussion within The Gambia about the different approaches. Meetings were held under the auspices of TANGO, the umbrella NGO organization, but the participating NGOs did not reach agreement on specific issues.

USAID/Banjul has been concerned particularly about loans given on a non-commercial basis since this undermines establishment of a rural credit system on a sustainable basis.

Commercial Banks: The Gambia Commercial Development Bank was closed in June 1992 and its assets were taken over by Meridian Bank. Another commercial bank has recently opened in Banjul area raising the total to four, although the number of branches outside Greater Banjul has not increased. There are only two branches, in Basse and Farafenni.

Commercial banks are currently not very active in granting of term loans for more than three months. However a common practice is for customers to take overdrafts (that is, they are provided an advance on their current account and pay interest on that amount). Most overdrafts are given for a period of less than 12 months. Collateral/security varies from simple personal

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[10] Evidence supporting the general statements and the conclusions in the following sections on rural finance appear in Annex E.

guarantee to legal mortgage and lien of savings and fixed deposit. Rates on money borrowed have tended to average 7 to 10 points above the interest rate for savings accounts. The high spread plus service fees collected by banks make them highly profitable. The two largest banks have a return on equity after taxes of over 40 percent (USAID, 1993, b).

No statistics are available on bank customers disaggregated by sex. Females in the formal sector and some with large turnovers in the informal sector do have accounts. Officers in three commercial banks in Greater Banjul estimate that among their female customers the portion with overdrafts between August 1992 -August 1993 was from 5 percent to 25 percent. All three report that women are better at repaying their overdrafts than men.

Commercial banks are not very active in mobilizing savings in rural areas. Standard Charter has begun operation of a mobile banking system in the Upper River Division, but does not intend to open more. The seasonal nature of agricultural income and small sums deposited by most rural customers make it difficult for the bank to cover the cost of such an operation.

Rural and urban based banks have been serving semi-formal community groups, normally women's groups. This has usually been initiated by an NGO. In such cases, the women's group opens a savings and current account. Standard Chartered Bank in Basse reports accounts with approximately 50 women groups, most of which are involved in activities supported by Catholic Relief Services.

Thus, access to bank services by women is higher in the Greater Banjul area, and when NGOs serve as intermediaries or facilitators for women's groups. Credit is limited to short-term loans and overdrafts. The addition of another commercial bank has not led to competition resulting in more branches outside the Greater Banjul area. The attention given by the GOTG and the international community to expansion of coverage in rural areas did result in a mobile bank service being provided by a branch of Standard Charter, but this service does not appear to be a financially feasible way to mobilize rural savings.

3. Proposals for Controlling Rural Credit

In April 1993 the Central Bank finalized a draft of rules and guidelines on rural financial policies and procedures which would apply to trusts and nonbank financial organizations (the latter referred to as trusts in the document). It covers all trust operations and businesses administering, holding and managing funds and/or property for the use, benefit or advantage of others called beneficiaries. All such organizations would have to apply to the CBG. Each organization would have to submit a copy of its articles of incorporation, its audited balance sheet for the previous two years, and a statement of the value of the initial capital and/or assets. The CBG would have the power of approval, and would use criteria such as "the character and experience of its management" and "adequacy of its capital structure." Among the many requirements are annual audits under existing CBG regulations (Central Bank).

Some stakeholders interpret the draft regulations to mean that one or a few "trusts" would be set up which would then be responsible for supervising other organizations involved in savings and credit activities. Two key stakeholders operating under this assumption are vying for the top position, and each has strong linkages into a particular ministry. Other stakeholders see it as the

arm of government once again trying to control initiatives in the private sector by placing heavy management, administration and reporting burdens on them and controlling who is permitted to operate.

The draft Action Plan for Developing and Strengthening Rural Financial Markets in the Gambia (Graham, Meyer & Carr) dated June 25, 1993, funded by USAID, is more sensitive to imposing regulatory and supervisory requirements on the heterogeneous non - bank financial organizations. For example, it points out that capital adequacy measures are not relevant and a number of NBFI are client-owned and therefore should not be evaluated through conventional standards. The research underlying the draft Plan covers data on males and females, although some gender implications do not appear to have been incorporated in their analyses.

4. Discussion and Conclusions

Mobilization of savings and access to loans for productive purposes are significant factors related to increasing private sector investment. Commercial banks have limited relevance and outreach to the vast majority of rural men and women. The rise of savings and loans activities in rural areas, managed by communities, present the following challenges. First, when NBFIs operate on a non-commercial basis through use of grants from NGOs and donor organizations, they can undermine development of a sustainable rural credit system. Second, there is no independent, external monitoring of the soundness of the practices followed by the various local community groups and NGOS in order to safeguard savings deposits. Third, since NBFIs operate outside channels which monitor savings and loan activities, there is not an efficient way to obtain information on their financial activities to add to the national data base. Finally, NBFIs which mobilize local savings might eventually compete with commercial banks for savings deposits.

The current non-banking financial activities in rural areas are assisting with empowering local, community based groups to manage their own affairs. In particular, women are gaining access not only to savings and loan facilities but to leadership positions in community-based schemes. However, women like many of the men involved do not have the basic educational levels which would permit them to meet the regulations stated in the draft CBG paper. Onerous regulations are likely to result in increasing the dependency of rural schemes on urban based NGOs (staffed mostly by males), eliminating the current possibility for community groups to become almost self-reliant. Moreover, many banking regulations are NOT appropriate given the nature and volume of many of the non-banking savings and loan activities.

Some basic regulations governing non-banking financial activities are needed to help ensure accountability and safeguard savings deposits. The way this is done, however, should not been so onerous that it makes local, community based groups who deal with relatively small sums of money dependent upon outsiders to manage their non-banking operations. The empowerment process which is occurring in rural areas is at risk. It would behoove the Central Bank to set criteria based on the volume of the operation and exclude those dealing with relatively small sums of money annually.

There is an inherent risk in setting up one or two apex organizations which would be responsible for supervising and managing the others. Local politics could easily intervene to favor or punish

certain organizations. Also, any time the cost of a local organization is to be met by the savers and borrowers the clients are likely to suffer when there is no competition which could motivate an organization to keep operational expenditures at a reasonable level.

USAID/Banjul consultants on rural credit have been sensitive to the wide variation among non-banking groups engaged in savings and loan activities in rural areas. The USAID mission has provided a reasoned approach to the issue of regulating rural credit. However, other forces are at work overshadowing their recommendations. The mission will ultimately have to decide if the GOTG regulations meet the conditions stipulated for release of FSR funds.

C. Target: Create More Favorable Legal and Regulatory Environment

1. Problem Addressed by USAID

Deficiencies in Gambian statutory law, the judicial process, and execution of judgements are considered a hindrance to private investors and creditors. The legal system governing business activity in The Gambia is largely based on statutory law and regulations inherited from British Parliamentary Acts and international treaties of the UK entered prior to independence (1965). Many of these are outdated. For example, the law of mortgages and foreclosure procedures has been governed by the English Property Act of 1881. Partnership law has also been governed by old, pre-1888 U.K. law. Only as recent as 1983, with the establishment of the Gambia Law Reform Commission, have attempts been made to examine all the main laws with a view to their applicability to modern Gambian society.

There are also difficulties with enforcement of laws and regulations related to modern business transactions. The Registry system for both real and personal property is "not designed to inspire confidence in the security of any interest one registers." For example, there are nine registries, records are kept by hand, and entries difficult to trace (McCarney).

Even if a creditor wins a court case, there are excessive delays in execution of judgments. The creditor can apply to the Court for a Writ of FiFa and the writ is given to the Sheriff for execution. The sheriff is also the Inspector-General of Police and he is assisted by two bailiffs. It has been common for a creditor who has won a case, to have to personally locate the debtor's assets, drive the bailiff to where they are located and point them out, and in general to be part of the entire execution of judgement process (McCarney).

Until the 1980s, the structure of the tax system and even the basic rates of most taxes had changed little from the colonial period (Gray and McPherson). Under the EAR, reforms were undertaken to reduce customs fraud and others means of tax evasion. However, these reforms are subject to backsliding, due to the political power wielded by some of the key parties involved (Gray and McPherson).

USAID is addressing the above problems through NPA and project assistance. Conditionality under the FSR Project includes:

> implementation of recommendations which emerge from a study of "debt recovery procedures, including both laws and courts; property rights and adequacy of collateral

assignment and transferability of property rights; enforcement of contracts; bankruptcy laws; access to information by both borrowers and lenders; and adequacy of the court system to handle debt recovery". (FSR Agreement)

The FAPE program conditions for the release of funds include:

review and action on "a comprehensive study of the tax system as it affects private investment decisions and expansion or diversification of private enterprises". (FAPE Agreement)

Project activities include support to the Ministry of Finance and Tax Administration ($2.7 million) for tax administration training, and technical assistance for studies and development of an action plan.

Project funds are designated for the Ministry of Justice ($1 million) for the establishment of a cadre of court reporters, short-term technical assistance for the Attorney General's Chambers and the Registrar General's Department, training for these two groups plus the judiciary department, and computers and related software for all three groups. This assistance is aimed at enabling the courts to function more efficiently.

2. Legal and Regulatory Changes and Gender

Current Status: A series of regulations are being drafted and enacted which relate to the establishment and operation of private enterprises, and creditor's rights. Many of those in the latter category relate to property used as collateral to secure loans. In December 1992 three acts were passed by Parliament: The Insolvency Act, The Sheriff's and Civil Process Act and a new Mortgages Act. These acts complementing each other strengthen procedures for the enforcement of financial contracts and facilitate the liquidation of collateral for bank loans. A second set on which progress has been made center on revision of commercially related acts including the Companies Act, Partnership Act and Business Registration Act and a group of acts related to business transactions. Additional items to be drafted include a Commercial Code, legislation governing hire/purchase, bills of exchange and bills of lading transactions.

None of the laws and regulations enacted and in draft are by intent or language sex - biased. Gender emerges as a important dimension, however, when considering the likely impacts of implementation of these. In particular, acts related to property rights, especially land, are likely to have an inherit bias and to be applied to the detriment of women.

Two elements illustrate the USAID mission's awareness of the gender implications of the Land Laws and the potential effect that revisions in property laws, as they relate to land, may have on women. First, USAID is supporting research on land tenure and this research includes assessing women's rights and access to land. Second, the mission has arranged for a couple days of assistance from The Land Tenure Center to review the property laws, which are scheduled to be drafted by USAID consultants in late 1993, in terms of their potential impact on women. Since almost all of the acts and regulations hinge on ownership of property, the legal basis of women's ownership and rights to property is significant.

Insolvency and Mortgages Acts of 1992: The Insolvency Act centers on the inability to pay debts and governs the relationship between debtor and creditor. It includes rules for the public administration of insolvency, for the protection of companies and individuals from insolvency and for the licensing of insolvency practitioners. The Act permits individuals to maintain property necessary for the reasonable maintenance of the debtor, spouse and children. Thus, some protection is afforded wives whose husband's use personal and real property to secure credit. And, given the Married Women's Property Act, a wife's property cannot be attached to pay the debts of her husband.

A mortgage is a contract, a charge of appropriation of property for the discharge of a debt or other obligation. Under the new act, mortgages apply only to immovable property, a change from the old law. Mortgages must be evidenced in writing and registered. The debtor is not required to hold the title deed.

The act states that a mortgage is void or voidable if the property was mortgaged without the consent of the appropriate persons who should consent to such a mortgage, or the mortgagor did not have exclusive right to alienate the property. This provision should protect a woman who jointly owns immovable property from the property being mortgaged without her consent as long as her name is on the legal papers to the property. In such cases, however, if she does consent the woman is equally responsible for repayment of the debt; if proceeds from the sale of the mortgaged property do not cover the sum owed, then additional property may be attached.
If the woman's name is not on the legal papers for the land, even if she contributed half of the purchase price, it is questionable how the courts would rule. The court case of Gaye Njie v Fatou Ceesay centered on a husband transferring the title to land registered in his name, but jointly purchased by him and his wife, to a third party (another woman) without the wife's consent. The husband held the land as the sole owner in fee simple (freehold), but the wife had contributed half of the purchase price. The court ruled that since the wife had jointly purchase the property, a trust was vested in the husband in regard to the wife's undivided half of the land and that since both had contributed equally to the purchase price, the parties shared the beneficial interest in the property equally. Nevertheless, the husband could convey the title of the legal estate in the land to another person, but the recipient had to hold the land in trust for the wife and herself in equal shares, and after the wife's death, the recipient held the legal estate in the land in trust for herself and the estate of the wife in equal shares (Bensouda).

In cases where the husband owns the land, but the wife has contributed funds for the buildings or other immovable improvements, it appears that the husband has the right to mortgage or sell the immovable property without her approval. This assumption is based on the ruling in the case of Jallow vs. Jallow (1964) in which a divorced husband was the plaintiff. He claimed half the value of the buildings, which both he and his wife financed from joint funds, on land owned by the wife previous to marriage. The court held that "whatever is affixed to the soil belongs to the soil" applies in all cases except "where one person builds on the land of another and the latter as a result of his laches is debarred from asserting his own interest". When the builder is conscious of the defect in his own title but nevertheless builds, he may not avail himself of this exception and the fact that the relationship between the parties is that of husband and wife makes no difference to this rule " (cited in Bensouda).

The new insolvency act states that if the property used to secure a debt or other obligation is inadequate, then additional property will be attached to fully recover the funds owed. The Married Women's Property Act legally protects women's property from being used to recover the debt of their husband, and vice versa. However, as stated above, if the woman jointly owns the property and has agreed to the debt or other obligation, her assets can be attached to recover the funds owned. The insolvency act does attempt to control for a man transferring property to other family members in order to avoid the property being seized to pay his debts.

Property Laws and Land: Additional changes in laws related to property are planned. To date none of them appear to effect a clause in the Married Women's Property Act which prohibits a wife initiating criminal proceedings against her husband, while they are living together or when they are living apart, concerning any property claimed by her "unless such property shall have been wrongfully taken by the husband when leaving or deserting or about to leave or desert his wife."

While the additional changes are not expected to directly address land rights, they may do so indirectly since land is the main form of property used as security for credit and other business transactions. As discussed in Annex C, land is largely owned and controlled by men.

There is concern, particularly in the Greater Banjul Area, about implementation of the Land Laws of 1990. The Act states that any person holding land in a designated area under customary tenure or year to year tenancy, at the date on which such area is designated will be considered the lessee of such land. As a lessee that person may apply to the Land Board to be issued a title deed upon payment of the prescribed fees.

The numerous women's groups and individual women who have secured land for vegetable gardening in the Greater Banjul Area would have the right to apply for a title deed under the 1990 Act. However, the original owner or trustee of the land may also apply. Women need to be aware of this right to take advantage of it. Otherwise, they will loose this opportunity to be owners of the land in which they have invested.

Also, under the law the GOTG can designate areas for lease which are intended as residential areas. While the law is silent in regard to gender, there is evidence that those implementing this law have a gender bias. Although numerous women have registered to receive plots, those responsible for allocation of the land tend to discriminate against women.

Implications of Other Changes: The business registration act of 1973 has been revised. The new act more carefully ties registration with payment of taxes. In general, a registerable business is "any form of trade, commerce, craftsmanship, profession, calling or other activity carried on for the purpose of gain." The Minister may by notification in the gazette declare what businesses need to be registered. No notification has ever been given. To date the informal sector, where most women operate, has not been subject to registration.

Plans to introduce into The Gambia legislation governing lease/purchase arrangements should enable those with little capital to gain access to equipment and other business assets. Particularly

due to limited access to medium and long term financing for business, an appropriate hire-purchase/leasing act would permit capital formation by small and medium scale enterprises. Lease financing typically relies principally on the lessee's cash flow to service lease payments, and the schedule and size of lease payments can be tailored to the specific needs of lessees. It is expected that such legislation should assist owners of small and medium sized enterprises. It is primarily men who currently own such enterprises, but it might enable more women to become owners of small enterprises.

Changes in the tax laws are expected to address formal sector businesses. Attention will be given to a major tax administrative reform effort to improve tax compliance. When the reform is completed, the GOTG is expected to reduce the Company tax. Attention to the structure and payment of company taxes is expected to result in more tax revenue generated by stimulating investment in the private sector. The effects on small and micro businesses and on employment generation are unclear.

3. Conclusions

The new and revised laws and regulations, and the assistance to the judiciary are intended to improve the legal environment. This environment is expected to increase the confidence of potential investors and creditors, thus contributing to increases in private sector investment. The laws and regulations also have other implications and potential impacts beyond those articulated in the USAID/Banjul strategy. The mission has been mindful of the gender implications of land laws and changes in property laws as they might relate to land.

To date the new laws and regulations treat women the same as men. None of the legislation and regulations passed and in draft seem to be biased against small and microenterprise operators, many of whom are women. However, women are likely to be disadvantaged in the application of the new acts and lag behind men in taking advantage of them because fewer women than men own property. There is evidence that men implementing the new land laws discriminate against women seeking residential property, which could be used as collateral for business loans. Particularly since illiteracy rates are higher among women than men, women are more likely than men to be uninformed or ill-informed about the new laws and their implications.

Gender is not a factor related to obtaining the legal and regulatory environment supported by the USAID/Banjul strategy. Increases in private sector investment can be achieved without attention to the gender issues discussed above. Attention to these issues can be justified, however, on the basis of mitigating negative impacts.

D. Target: Reduced role of State-owned Enterprises

1. Problem Addressed by USAID

From 1971 to 1981, public enterprises made positive net contributions to formal sector employment, domestic value added, domestic savings and net foreign exchange earnings, but thereafter they had a very adverse affect on the Gambian economy (Hook et.al). By 1985 20 public enterprises were operating. In particular, the Gambia Produce Marketing Board and the Gambia Commercial and Development Bank required large amounts of funds from the GOTG.

The Gambia Produce Marketing Board (GPMB) had a complete monopoly on buying, processing, and exporting groundnuts. Until the mid-1970s the operations of the GPMB were larger in absolute terms than those of the government itself (Hook et al.) and its reserves were equivalent to 30 percent of the GDP in 1977/78 (Jones). Many factors interacted to reduce the financial stability of the GPMB in the early 1980s. World prices fell sharply, but GPMB attempted to maintain nominal producer prices at their previous levels. The GPMB 1980/81 price for groundnuts, which was 28 percent above that offered in neighboring Senegal, resulted in the flow of Senegalese groundnuts into the GPMB system which added to GPMB losses. An overvalued exchange rate, GPMB subsidies on fertilizer, rice and groundnut oil, and poor management of the large asset base further eroded GPMB's financial viability. By 1983 GPMB was bankrupt (Jones) and the GOTG provided loans on concessional terms to keep it operating.

In 1986/87 (the early years of ERP) due to prodding by the International Monetary Fund, the GPMB subsidized the producer price of groundnuts at a level above the world market price. The following years the subsidy was reduced and in 1989/90 it was removed.

Under the 1987 USAID-funded Gambia Economic Policy Reform Program, USAID conditioned release of funds on the GPMB ending its preferential groundnut buyers' allowances, in order to stimulate competition. GPMB, which did not buy groundnuts at the farm level, licensed traders to buy it on their behalf and paid them buying and freight allowances. The largest buyer was the Gambia Cooperative Union, which also provided short term seasonal credit to producers. The Union was given a higher buyers' allowance than private traders and controlled about 80 percent of all the buying by 1985.

Equalization of allowances, however, did not stimulate private sector competition as anticipated. Farmers felt tied to GCU since it provided credit and fertilizer. Furthermore, the GPMB monopoly over processing and exporting constrained a competitive and efficient groundnut marketing system.

The Gambia Commercial and Development Bank (GCDB), formed in 1972, also became a drain on GOTG financial resources. The GCDB provided credit on a concessionary basis to the GCU, other parastatals and social activities (e.g. the national football association). Because the GCDB deposit base was small, the Central Bank lent it funds; up to 1986 these borrowings exceeded GCDB's deposit base. Many of the loans to the public sector were not repaid and the GOTG absorbed many of the losses by making good on them. GCDB's liabilities still exceeded their assets in the late 1980s (Hook et al.).

GCDB's poor performance was largely attributable to it providing a large number of loans at the behest of government and high ranking individuals. This pressure led to few assessments of the viability and collateral value of projects. The pressure also resulted in the failure of the regulatory authorities and outside auditors to properly monitor performance credit and quality. USAID/Banjul and The World Bank began to press for privatization in 1986 in order to put GCDB on a sound financial grounds.

The strategy in the CDSS highlights the need for privatization of state-owned enterprises, and a reform process based on the results of studies that had been completed on the GPMB, GCU and

GCDB. USAID's Financial Sector Restructuring Program includes conditioning the disbursement of funds on steps toward privatization of the GCDB and recovery of nonperforming GCDB loans. The FAPE contains conditions focused on selling of the non-core assets of the GPMB and privatization of the GPMB.

2. Status and Gender Implications of Privatization

Privatization of GPMB and GCDB has occurred. The GCDB was acquired by Meridian Bank in June 1992 after most loans to parastatals had been written off by the GOTG, nonperforming loans had been transferred to a new government body entitled the Asset Management and Recovery Corporation (AMRC), and a transfer of D80 million was made from the government to Meridien Bank, by way of Treasury Bills and long-term bonds in order to make up for the deficit between the liabilities and the assets of the new bank.

In late spring 1993 GPMB's groundnut operations were acquired by an Italian firm in partnership with the Gambia Cooperative Union, which had became a private enterprise, owned by its members, in 1989. They bought the core groundnut operation assets which include a large oil processing facility, seven depots, river transport and two decorticating facilities. With one exception, all non-core assets of GCDB, such the Cotton Ginnery, have been sold to private sector firms over the past three years. Remaining is the Rice Mill which cannot attract a buyer.

The gender implications and impacts are complex. These center on direct employment, direct clients, indirect beneficiaries and those negatively effected. In regard to employment, GCDB employed more males than females (Table 3), but the percentage of female employees was relatively high. When the AMRC was established some GCDB staff joined it, and others became employees of the Meridian Bank. In 1992 the proportion of jobs in both the Meridian Bank and AMRC filled by women was the same as for GCDB in 1990: 40 percent. However, the overall level of employment decreased: 49 full-time positions were eliminated.

Table 3: Selected Employment Statistics

	1988		1990		1992	
	# employees	% femal	# employees	% female	# employees	% female
GCDB	176	38	164	40	0	-
Merid	-	-	-	-	91	43
AMRC	-	-	-	-	25	28
GPMB	n.d.	-	459	7	372	8

Source: B. Carr, personal communication.

Data are not yet available as to changes in employment after the privatization of GPMB and its various assets. As Table 2 indicates, GPMB primarily employed males. The groundnut marketing chain of traders, transporters, processors and export handlers, has also been dominated by men. Even with the opening - up of marketing to private entrepreneurs, women tend to accept that this is the purview of men.

In summary, men have benefitted more than women from jobs in the GCDB and GPMB. While privatization of the GCDB resulted in a reduction in the number of jobs, the elimination of jobs was not disproportional between men and women.

In regard to who benefitted from the services, groundnut production as a source of cash income has always been dominated by men, although a significant proportion of women also grow the crop to sell as well as to use domestically. Nation-wide information from 1991 indicates that 23 percent of the area planted in groundnuts and 38 percent of the groundnut plots were "owned" by female farmers (Min of Agric.).

Men normally spend at least some of their groundnut earnings to purchase bags of grain to be used by their family when the domestically produced supplies are depleted. There is evidence from an area where women are active in selling vegetables, that when groundnut sales do not generate an adequate amount of cash for men, husbands obtain money from their wives for household and personal use (Schroeder 1989, 1991). Also, it has been common for women to market their groundnuts through their husbands' membership in a local cooperative society.

In the 1980s the price received by farmers for groundnuts was determined by world prices, government subsidies, and the cost of marketing and processing. The subsidies cushioned farmers from the full impact of paying for GPMB's high operational costs. The GPMB provided farmers with protection from fluctuations in world prices. Thus, there were both negative and positive elements operating on behalf of producers.

Liberalization of groundnut marketing has tended to be positive within the confines of a lower world market price for groundnuts. The GCU has exported groundnuts and bid up prices paid to producers. For example, in 1992/93 since the Senegalese government was paying a price 30 percent higher than the world market price for groundnuts, the GCU formally arranged for export of groundnuts to Senegal. Nevertheless, farmers tend to be shifting away from reliance on groundnuts as the main cash crop due to the overall low prices as a result of a lower world price.

In regard to the GCDB clients, men and their business ventures more than women and their businesses benefitted from loans and overdrafts. Of the 10 largest current debtors, whose loans were transferred to the AMRC, nine are men and one is a parastatal. One reckoning of the outstanding debts transferred to the Asset Recovery Board, listed a total of 4,128 unpaid loans. Twenty-two unpaid loans were each worth over 1 million dalasis and accounted for about 63 percent of the total amount outstanding. (The amounts reflect accrued interest charges.) Ninety percent of the unpaid loans were loans of less than D50,000 each and they accounted for 14 percent of the total amount of money unpaid. While data are not available disaggregated by sex, it is generally agreed that men by an overwhelmingly margin benefitted more than women from the loans available and from lack of enforcement of loan repayment.

Overall the majority of Gambian men as well as women paid the price for the poor financial state of the GCDB and GPMB since government revenues were constantly used to cover their costs of operation and eventually to write off some of the bad debts. Spending on transfer payments to pay operating costs and accumulated debt of parastatals increased from around 2 percent of recurrent expenditure between 1980 - 1984 to over 30% in 1987/88. Debt service increased from

8 percent between 1980 - 84 to an average of 29 percent in 1987/88 and 1988/89. Concurrently government expenditure on agriculture, social services and public works was drastically reduced (Jabara 1990).

3. Conclusion

Men more than women directly benefitted from loans from the poorly managed GCDB, and from jobs with the GCDB and GPMB. The inefficiencies and unwarranted high cost of marketing and processing associated with the GPMB, mediated through government subsidies, had more of a effect on men than women since more men than women sold their crop through the GPMB marketing system. However, women were also effected by the ability of the male producers to earn cash for both domestic and personal use.

At another level, the population in general has had to pay for the inefficiencies and ineffectiveness of the parastatals as a large proportion of the national revenue has had to be directed toward debt servicing. Thanks to development assistance and concessional loans the full negative impact has been reduced.

E. Supportive Activities

1. Strengthened capacity of select export-oriented, resource based firms and industries to respond to investment opportunities

Under the FAPE Project one long term technical advisor is provided to work within the National Investment Board to strengthen its investment promotion capacity and to coordinate provision of FAPE-funded short term technical services and training resources available to assist industries, organizations and selected firms. This assistance addresses the problem of inefficient management of firms, lack of technical information and information about markets and possible equity partners, and weak private sector advocacy organizations.

A firm or organization selected to receive FAPE assistance must meet a series of criteria, including: a) its activities promote the participation of women in the economy and improve the status of women, b) its activities benefit rural populations and c) its activities benefit the poor as measured by the level of new employment and income enhancement expected to be generated by the project. Information about FAPE assistance provided to prospective firms states that women involved in businesses are welcomed to apply.

However, women owned or controlled resource based export operations are extremely limited. Approximately five horticultural groups, which have an estimated 2,000 female members, have contracts with exporters, and others sell their produce at harvest time to exporters when the latter need produce to fill their orders. In addition, several women's horticultural groups in the North Bank produce for sale to the Senegalese market, and men and women there have organized export of pumpkins to Dakar. The production of honey by men and women to commercial standards has been introduced by AFET in two cluster areas. Those in the Biwam cluster, about 45 minutes from Banjul, obtained processing equipment from the U.S. Embassy. Several other groups have started beekeeping aimed at the commercial market, but do not have the modern processing equipment. Outside of these groups, there is a dearth of women - owned or controlled

resource based activities aimed at the export market. The difficulties USAID/Banjul has encountered in identifying women for their Entrepreneurs International Project (discussed below) indicate that very few women entrepreneurs will be able to directly access assistance offered by FAPE.

It is expected, however, that assistance may be given to some horticulture enterprises, a floriculture enterprise and possibly the abattoir. While the permanent jobs in horticulture and floriculture are held mainly by men,[11] women are the main seasonal laborers with the larger horticultural operations. In regard to livestock, women as well as men own small animals, although men tend to be the owners of cattle. Data from the WID Baseline Survey of 20 villages throughout the country, however, did reveal that 30 percent of the female sample owned cattle. Thus, the FAPE firm and industry level assistance will probably indirectly benefit women.

In regard to industry level assistance, the mission is committed to further investigation of the potential for marketing sesame and sesame oil; sesame is almost exclusively produced by women. Recently the mission financed a study of the export potential of sesame from the domestic standpoint, that is production, transport and processing. The mission is considering a complementary study of the sesame oil export markets. In addition, people in the mission have actively attempted to obtain export quality seed for testing in The Gambia.

In conclusion, the mission and FAPE Project are attempting to ensure that women involved in resource based exports benefit from FAPE Project assistance. However, given the structural position of women in Gambian society very few, if any, are likely to be eligible to receive firm level assistance. Women do stand to benefit indirectly from firm level assistance through creation of new seasonal jobs and possibly marketing opportunities. If a feasible export market for sesame oil can be identified and domestic transport and handling can be adequately addressed, women as well as men (who can be expected to start growing the crop) shall benefit.

2. Peri-urban Study

The mission in concert with the Africa Bureau has funded a peri-urban study. The study is being carried out by the Institute for Development Anthropology in cooperation with the Land Tenure Center. The study is in the report preparation phase.

The peri-urban study focuses on horticultural production and land tenure issues in the Greater Banjul area. Both the data gathering and analysis related to horticulture address women as well as men. The results of the study will permit the mission to assess the impact it private sector program on horticultural production in the informal sector, on local marketing patterns, and on land and property laws, by using sex - disaggregated data. In addition, the study shall help to inform current and future USAID/Banjul activities and programs.

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[11] This conclusion is based on information from the Social Security records of a sample of enterprises.

3. Handicraft Sector Assessment

USAID/Banjul's willingness to host a handicraft sector assessment, in response to the Ministry of Trade, Industry and Employment's request for assistance, is another example of its efforts to address gender issues. Women and men are active as producers and sellers of handicrafts. Women artisans predominate in batik-making, tie-dying, pottery, spinning thread and dollmaking. Men dominate in woodcarving, jewelry-making, weaving, painting and leatherwork. Sewing tends to be more evenly distributed between men and women, although it is believed that men are starting to become more numerous. The sex of the vendors in tourist markets tends to reflect the dominance of that sex in each sub-sector (Silcox)

The consultant assessed a variety of handicrafts in terms of their export potential and their potential for expanded local markets, i.e. tourist, expatriate and Gambian. With a few exceptions, currently the handicrafts are of very poor quality and have a limited market. The results of the study have helped to focus attention in the mission on specific issues related to the potential for expanding local and export marketing.

4. Entrepreneurs International

Under the Human Resource Development Assistance (HRDA) Project (1989 - 95), USAID/Banjul is one of several missions involved in the Entrepreneurs International program implemented by the African - American Institute. The mission's budget for this activity is approximately $225,000. The program provides U.S. based short- term formal and site - visit training, to meet the training objectives of people from the public and private sectors. USAID/Banjul has focused its assistance primarily on the latter. From 1989 to the present, 18 people from The Gambia, most of them business owners, have participated in the program. Of these five (27%) were women. These women were owners/managers of the following enterprises: poultry, batik making, sewing and dress design and a health fitness center. While the mission has attempted to identify more female candidates for this program, there are a dearth of them since there are relatively few women business owners and managers in the formal sector.

5. PL-480

Monetarized PL-480 funds have been used to strengthen the sesame growers associations. These activities carried out by Catholic Relief services focus almost exclusively on women.

6. Donor Coordination

The mission in its dialogue with other donors and the GOTG has addressed gender issues. For example, at the donor Round Table Conference for The Gambia, held in Geneva in October, 1992, the USAID Mission Director in cooperation with a few other attendees was successful in ensuring that the final communique about policy directions included statements specifying that attention should be given to women. These statements reflect the concern they had voiced about assuring that the situation of women and their specific needs are addressed by the GOTG and development assistance organizations.

IV. CONCLUSIONS AND LESSONS LEARNED

A. Conclusions About The Gambia Private Sector Program

1. People Level Results Sought

The strategy, which is reflected in the program logframe, was developed with a people-level sub-goal to guide supportive program elements. USAID/Banjul's private sector program seeks to have a positive impact, at the sub-goal level, on the employment of men and women in the formal sector. Increased private sector investment, the strategic objective of the private sector program, is also expected to contribute to increases in agricultural production and exports (another sub-goal). At the goal level, the USAID/Banjul country program is focused on contributing to an increase in per capita income.

The USAID/Banjul 1991 - 1995 CDSS states: "Because of the strong role women have in the Gambian economy, both programs [private sector, and agriculture and natural resources] would have a positive impact on women by expanding income-earning opportunities and increasing agricultural productivity." The mission has sought through its activities to ensure that women are positively effected by the program (see below).

2. Distribution of Program Impacts

Data on **employment in the Gambian formal sector** show that the total number of jobs (in the sectors related to the USAID/Banjul program) increased from 5,510 to 6,632 between 1988 and 1992. In this same period, the proportion of women employed rose from 20 to 24 percent.

The private sector program will contribute to creating new job opportunities for casual, daily laborers. Both men and women should benefit from these opportunities. Poor men and women regard such opportunities as beneficial. Since enterprises do not keep records on individual casual employees, it is difficult to know the number of men and women who benefit from creation of new jobs for casual laborers.

USAID/Banjul assistance focuses on achieving **a macroeconomic policy framework conducive to private enterprise**. To date gender has not been factored into policy analyses and formulation. A new UNDP project aims to increase gender awareness and skills in gender analysis among key public sector staff, including those with responsibilities for the macroeconomic policy framework. The UNDP project also seeks to enlarge the database on gender dimensions in The Gambia. Thus, eventually the macroeconomic policy framework should be not only conducive to private enterprise but also reflect gender considerations.

Increased efficiency of financial intermediation is another target of the USAID/Banjul private sector program. Policy reform related to rural finance is part of this. The recommendations of USAID-supported consultants have taken into account the nature of existing rural savings and credit schemes. However, a Central Bank draft of regulations on rural finance applicable to non-banking institutions has significant implications for current community - based savings and loans activities. The regulations and procedures proposed in the draft are likely to erode the current

process of empowering local men and women to manage their own savings and credit activities. The mission will have to decide if the rural finance policy and regulations formulated by the GOTG meet the intent and conditions for release of the next tranche of FSR funds.

A more favorable legal and regulatory environment is expected to contribute to increases in private sector investment by increasing confidence in the judicial system and making it more efficient. Also, improvements in the tax administration is expected to contribute to a better environment. Since men are the primary owners and managers of private enterprises in the formal sector, improvements in the legal and regulatory environment will directly effect them more than women.

While neither the language nor intent of the new laws is biased against women, the application of them may impact negatively on women due to gender relations operating in The Gambia. In particular, implementation of new or modified laws related to land risk having an adverse effect on women. USAID/Banjul has arranged to have draft changes in property laws reviewed to identify the implications for women.

In regards to **reducing the role of state-owned enterprises**, men more than women benefitted from employment and services of the Gambian Commercial Development Bank and the Gambian Produce Marketing Board. Women received some indirect benefits. Both the GCDB and GPMB have been privatized. Approximately 50 jobs were lost in the privatization of GCDB and establishment of the Asset Management and Recovery Corporation, but the losses were equally distributed among men and women. At another level, the general population stand to benefit from a reduction in the number of public enterprises since a large proportion of the national revenue was used to subsidize these.

3. Gender Affecting Achievement of the Private Sector Program

The evaluation did not reveal gender as a significant variable affecting increases in private sector investment. The achievements sought at the strategic objective and target levels can be reached without the involvement of women. One might argue that a "more favorable legal and regulatory environment" cannot be achieved if it is not more favorable to women. However, the complete phrasing of this in the program logframe is "legal and regulatory environment more favorable to private sector investment". Significant increases can be achieved in the level of private sector investment without women investing.

However, increased agricultural production and exports as a result of increased in private sector investment is affected by gender under certain conditions. Particularly among smallscale agriculturalists, gender affects access to land, to funds to invest in agricultural inputs, and to control over the output, and hence their ability to increase production and export. For commercial enterprises producing resource-based exports, gender does not significantly influence increases in production and volume of exports.

4. Mission Attention to Gender Under Its Private Sector Program

USAID/Banjul has incorporated gender considerations in implementing its activities so that women and men positively benefit from its program. The following summarizes evidence of the attention given to gender by the mission.

- Supported monetarization of PL480 commodities to enable Catholic Relief Services to establish self-reliant women's group associations among sesame growers.

- Has arranged to have draft changes in property laws reviewed to identify the implications for women.

- Aims to assist women -owned firms and firms that promote the participation of women in the economy and improve the status of women through its FAPE project assistance.

- Helped to ensure the recent Donor Round Table document explicitly states that women and their special needs should be addressed.

- Includes attention to gender and sex-disaggregated information in studies carried out for the mission.

- Gives attention to sub-sectors of the economy where women are predominant by focusing on opportunities for the sale of sesame and on exportation of horticultural crops.

- Actively attempts to include women as participants in the training opportunities under the Entrepreneurs International Program.

Because of the structure of gender in society, however, a couple of the efforts are not likely to be realized. Identification of significant numbers of women for the Entrepreneurs International Training Program is an example. Also, it is unlikely that the FAPE activity to assist owners of resource based businesses with export potential will directly assist many women-owned businesses since very few women own this kind of business. However, women will indirectly benefit from assistance to resource based, export oriented businesses through the creation of new jobs and markets.

The areas where the mission program has not been active tend to be those overlooked by most donor organizations and USAID missions. In general, this stems from the dearth of attention given to these areas by gender specialists, a misguided belief that policies and laws that are explicitly gender neutral are also gender-neutral in implications and execution, and the difficulty in analyzing some types of policy, legal and regulatory impacts disaggregated by sex.

5. USAID/Banjul's Program Logframe and Gender

USAID/Banjul's program logframe is not an adequate indicator of the extent and degree to which implementation of the mission's private sector program is directed at having positive impacts on women as well as men.

B. Lessons Learned

1. Methods and Approach to Evaluating Gender Dimensions

A strategic evaluation of gender should go beyond the program performance measurement system, as reflected in Program Logframes, to assess gender both as an independent and dependent variable: Does gender affect achievement of the stated objectives? and What is the distribution of results/impacts among men and women?. The answers to these can be derived by a two-pronged approach: assessing key factors related to target and strategic objective statements and/or indicators, and reviewing the portfolio linked with the strategy being evaluated. A review of supporting activities permits one to determine if the direction, approaches (sub-strategies) and methods take into account gender issues. It also permits one to assess participation by gender and gender dimensions associated with achievement of objectives.

In cases where the program is in the early phase of implementation, a variety of methods can be used to determine the likely results. The local context, gender factors operating in that country, views of local people, and experience in similar contexts can provide a good base for drawing conclusions. The more existing literature is of high quality and addresses issues related to the strategy, the stronger the base for drawing the conclusions.

Rapid appraisal methods are useful for filling in information gaps and reconfirming findings and conclusions from secondary sources. Time and other factors related to level of effort are likely to preclude the feasibility of collecting and analyzing primary data based on a significantly large number of interviews across widely dispersed geographic areas. A well-developed plan for interviews, which controls for explicit bias, can lead to obtaining qualitative information and illustrative quantitative information from which to draw conclusions.

2. Gender Impacts

Changes in national policies, laws and regulations related to private sector growth are not implemented in a vacuum. They effect people, some more immediately and directly than others. It should not be assumed that females and males will be effected in the same way, since education, skill levels and other critical factors relate to access to new opportunities created.

The program logframe is a simplified, linear construct of cause - effect linkages, whereas in reality there are impacts which go beyond this construct and these impacts are often difficult to predict (unanticipated consequences). There will be both linear and non-linear impacts of USAID programs which do not appear in logframes. Program logframes were not developed with the intent of capturing indirect impacts.

First, missions are encouraged to select a few key indicators which are cost-efficient and direct measures of performance, and for which data can be provided at regular intervals. When gender disaggregated data are not available from secondary sources to measure progress towards achieving desired levels of performance and are costly to collect annually or bi-annually, missions have often decided for good reason not to include it as part of their regular program measurement system. An example is the results of increased investment on employment of casual laborers. Instead, missions may decide to include such information in their program narrative when it is available from other sources or from mission financed special studies. Second, when results/impacts are not specifically related to the direction of the mission program, they will not appear in the program performance measurement system. Thus, a program measurement system, as reflected in the program logframe, is unlikely to capture all key people-level effects, positive and negative, disaggregated by sex.

3. Gender as a Factor in Development

In the past decade attention in USAID has been given to gender as a variable affecting development outcomes. For example, if the situation of women farmers is not factored into the development of projects and programs aimed at increasing food crop production, the levels of production expected are unlikely to occur. An analysis of gender dimensions should be done as part of the development of strategies. However, in implementation the techniques and approaches used are highly sensitive to gender issues, and this level of detail is not necessarily appropriate when devising the program strategy. Monitoring and evaluation of gender dimensions of USAID activities linked to results sought at the program level can make a significant contribution. Strategic evaluations enable gender dimensions to be assessed across activities which support a strategic objective.

4. Interpreting Program Logframes

There has been a tendency in quarters inside and outside of USAID to conclude that missions are not addressing gender if sex disaggregated measurements are not used in their program logframes. Conversely, they assume that sex disaggregated indicators in program performance measurement systems are based on an adequate gender analysis, and project and NPA activities are suitably directed to achieving the intended results.

The case study of The Gambia shows that absence of sex disaggregated indicators at the target and strategic objective levels does not necessarily reflect neglect of gender considerations in the program strategy and USAID funded activities. The study highlights that people are effected by achievements which appear "impersonal" and that missions should be aware of these and, when appropriate and possible, take adequate measures to mitigate negative effects.

ANNEX A: METHODOLOGY

Country Selection

Country selection was based on the willingness of a USAID mission to host the study and the following criteria. The host mission was expected to have been involved in sectoral policy reform and associated activities for at least three years, and to have an Africa Bureau approved country program strategy. A body of literature on gender issues in that country was also considered important. A review of program strategies was undertaken to identify potential candidates and discussions were held with the then director of AFR/ONI. Through this process The Gambia was determined to be a good candidate country. The Country Development Officer was then consulted and a cable sent to the mission soliciting interest in hosting the study.

While the Scope of Work called for assessing gender and economic policy changes, the latter was interpreted more broadly than the normal macro-economic policies that usually fall under structural adjustment programs which USAID has supported. Those policy reforms had already been made in The Gambia and a second generation of policy changes aimed at deepening and institutionalizing the initial changes is now underway. USAID/Banjul's private sector program reflects this. Since USAID/Banjul's private sector program targets reflect policy changes and many of the indicators center on the conditions written into cash disbursement agreements, it was determined that this program met the economic policy change criteria for this strategic evaluation.

Evaluation Framework

The program logframe for the mission's private sector program and the mission's strategy for supporting the achievements sought, served as the basic framework for the strategic evaluation. One indicator, at the sub-goal level, associated with the private sector strategy is disaggregated by sex. Two other indicators, although not direct people level measures, have impact on men and women: the rate of inflation, and number of firms of 5 or more employees paying into social security. During the field stage, it was determined that it was not feasible to assess the gender dimensions of these other two indicators.

To the extent possible, the researcher rejected the idea of focusing on a few elements in the entire private sector program. This decision was based on her interpretation of the Scope of Work and the following reason: such a study should not be limited to areas where gender has been considered and the results are favorable, or to highlight one area where gender has been neglected but is significant. Rather. the entire program strategy should be investigated in order to highlight the positive and negative elements, even if there is no way to objectively calculate an overall "score". This study was conceptualized as a strategic evaluation and as such it was felt that the evaluation should cover, to the extent possible, the entire USAID/Banjul private sector program since achievement of each of its targets is based on policy changes.

Preparatory Work

Consultations were held with the AFWID Advisor (Mary Picard), a representative of AFR/DP, the Country Development Officer and an economist from AFR/ARTS. During the initial stages, briefings by the Country Development Officer were very important to understanding the status

of the private sector strategy. The people mentioned above commented on a refined scope of work for the study and gave additional, valuable guidance. Also the USAID/Banjul's program economist provided critical information during the preparatory stage.

Prior to the field visit, documents on The Gambia were gathered and read. These included studies, many funded by AID, carried out by the Cornell Food and Nutrition Policy Program (CFNPP), the International Food Policy Research Institute (IFPRI), Ohio State University, and the Harvard International Institute for Development. Also official USAID documents, such as the Country Development Strategy Statement, FY 1991 - 1995 for The Gambia, project papers and evaluations, were perused. Contact was made with key persons who had worked in The Gambia, such as Malcolm McPherson of HIID and Detlev Puetz of IFPRI. The Institute for Development Anthropology (IDA) and The Land Tenure Center shared information about the peri-urban study they conducted for USAID/Banjul. IDA provided several data printouts disaggregated by sex and a copy of the database on vegetable traders in the Greater Banjul area.

In the Field[12]

In The Gambia, the researcher continued to gather related documents and interview key informants (see Annex H, List of Persons Consulted). The USAID/Banjul Director and staff were very helpful in providing additional documents and information. Fred Wittans, the mission economist, served as the control officer and his assistance was instrumental to the direction and depth of the study.

First, the researcher sought to understand all of the mission's activities that relate to achievement of the stated targets and strategic objective, and the sub-goal and goal. This included assessing each target and the ramifications of gender dimensions of the targets beyond the indicators being used to measure performance. Second, in order to understand ways in which the mission is taking into account gender and to understand the contributions of USAID/Banjul to the program targets and the gender dimensions of the targets, both the program and project elements that directly link to people level results were identified. This was done by looking beyond the linear cause-effect relations posited in the program logframe, to other actual and likely effects by drawing on information from The Gambia and similar contexts. Both the expected results that have a gender dimension which are being addressed by the mission, and other results considered by the researcher to potentially have a gender dimension, were selected for further investigation. Third, an assessment was carried out to see if gender factors affect accomplishment of the stated targets and strategic objective. Items two and three were carried out in an iterative manner, not sequentially, based on analysis of pertinent documents and interviews. Rapid appraisal methods were used for conducting interviews with local people, e.g. laborers on commercial farms.

Because USAID/Banjul's program strategy is in the early phase of implementation, the people level impacts of the achievements sought have not yet occurred. This led the researcher to assess the likely impacts given the context, gender factors operating in The Gambia, views of Gambians, and experience in similar contexts.

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[12] Both Ben Carr and Isatou Sawaneh provided valuable information and assistance.

The researcher reviewed project components related to outputs sought, and cash disbursement conditionality to identify outcomes that are closely associated with achievement of the private sector program targets and strategic objective to identify a) expected achievements which are dependent on actions of women as well as men, i.e. where gender is a dependent variable, and b) expected achievements which directly or closely effect people, to assess the distribution of these by sex.

In reviewing results sought at the program level vis a vis project outputs and objectives, the researcher identified achievements which are directly or closely related to people level results and impacts, and hence are likely to have a gender dimension. Each of these was studied more closely to determine the seriousness of the issue. Existing qualitative and quantitative data, complemented by interviews, were instrumental in making the determination. The relatively small size of the population and country made it easier to draw conclusions based on information from specific sites.

The field interviews served to confirm or expand on points not covered in existing documents. The differences found led this researcher to feel that the gender analyses by some Gambian specialists, which detail male - female conflicts over certain issues at particular times, simplify the web of gender relations. Also, these analyses do not adequately put into perspective the situation of Gambia women vis a vis women in other Gambian agroecological settings and other African countries. These insights emerged as a result of the field experience.

Prior to departing The Gambia, a paper summarizing the findings, conclusions and recommendations was developed. The mission had specifically requested the researcher to develop recommendations based on her findings. The paper served as the basis of the pre-departure briefing of the Mission Director and her staff. A draft final report was submitted to the mission, the people in the Africa Bureau who had been consulted previously, and PPC/CDIE/E/SDS for comments. Finalization of this report takes into account their comments.

ANNEX B: SOCIAL AND ECONOMIC CONTEXT

A. Socioeconomic Context

1. Demography

The Gambia, which is one of Africa's smallest countries, has undergone high population growth rates this past decade. Currently the population numbers just over one million people. Between 1983 and 1993 the population grew at an annual average rate of 4.1 percent, in comparison to an average annual growth rate of 3.4 percent the previous decade. The increase in the growth rate is mainly a result of immigration from other West African countries (Population Census).

The main growth in population between 1983 - 1993 occurred in the Greater Banjul area (GBA), which is comprised of Banjul and Kanefing Local Government Areas, Kombo North district and a part of Kombo South district of Brikama Area. The Greater Banjul area contains almost all of the formal sector employment opportunities, as well as thousands of informal, microenterprises. The population in this area increased from 184,803 in 1983 to 363,373 in 1993, which is a 96.6 percent increase. Approximately 30 percent of The Gambian population live within this urban corridor.

Table 1. Basic Demographic Statistics

Fertility Rate*	6.5
% Pop. under 20 yrs old**	56
Average Size of Household**	9.6
Infant Mortality Rate***	142
Child Mortality Rate***	245

Sources: * UNICEF, The Children and Women of The Gambia, 1992.
**Wadda and Craig, 1992 Priority Survey Report, The Gambia.
***UNICEF, The World Summit for Children, 1990. Data for 1988.

The population density per square kilometer increased from 64 to 96 between 1983 and 1993. This makes The Gambia one of the most densely populated African countries. The sex ratio changed from 99.0 to 100.6 males to females during this period. The increase in the number of males is attributable to net immigration into the country: among the non-Gambia population there is a predominance of males, 157.3 males per 100 females. The imbalance of males to females is particularly high in the Greater Banjul area, reflecting the migration of men seeking employment. Rural areas tend to have more females than males, with Basse Local Government Area recording the lowest at 94.5 males to 100 females (Population Census).

2. Employment, Incomes and Expenditures

Fifty to sixty percent of The Gambian workforce is engaged in agricultural production, either as self-employed or unpaid family helpers in agricultural production. The main agricultural season is from June to October, coinciding with the rainy season. Production during the dry season on irrigated plots involves a smaller proportion of the labor force. Petty trade, casual labor and livestock production are common dry season activities.

Since the late 1800s groundnuts have been the main cash and export crop. Groundnut sauces and porridge also play a dominant role in the household diet. Rice, maize, millet, sorghum and vegetables are produced both for household consumption and sale. While large investments have been made in irrigated systems for rice production in the dry season, these systems have tended to be unsustainable (Watts and Carney, Webb, 1991).

Rice is the main staple food (especially among urban households) and it has been a significant component in the total volume of imports. Currently two-thirds of the rice consumed is imported. Not only urban households but rural households also purchase a significant proportion of their food. For example, two-thirds of the total value of the food consumed by a sample of rural households, in which 78 percent of the household heads were self-employed in agriculture, was found to be purchased (Jabara et. al, 1991).

The rural labor force consists of those self-employed in off-farm activities, and wage earners in the private and public sectors. Approximately twenty percent of the rural households, or 12 percent of all households, are headed by persons not self-employed in agriculture. (Wadda & Craig)

The urban labor force is composed of employees in the formal and informal sectors of the economy. Only about 10 percent of the entire labor force is permanently employed either in the public or private sector (see Carr). It is estimated that almost half of the employment in the Greater Banjul area is derived from informal sector activities. The proportion in other urban areas is estimated to be even higher (see Carr).

The Cornell Food and Nutrition Policy Program (CFNPP) survey, conducted in 1990 in two sections of the Greater Banjul area and in three rural villages situated up to 330 miles from Banjul along the Northern Bank, found the distribution of employment of the household head as presented in Table 2.

Table 2: Type of employment of Household Head in Rural and Urban Areas (%)

	Urban	Rural	All Sample
Government	18	1	13
Parastatal	22	1	16
Private formal business*	13	1	9
Private microbusiness**	5	1	4
Self-employed non-agriculture	34	5	25
Self-employed, agriculture	1	78	24
Not Employed (retired & other)	7	13	9
Total Number Households	(288)	(119)	(407)

* Formal business employing at least 5 people.
** Businesses with less than 5 employees.

Source: Adapted from Table 8, Jabara et. al. 1991.

The proportion of remittances vis a vis other sources of income appears to be relatively small. Thirteen percent of the total monthly income per capita of both rural and urban households in the CFNPP samples came from remittances and gifts. The absolute level of remittances and gifts in the rural households was half of the amount in urban households. In rural households a further 18 percent of the monthly household income per capita was derived from business income, salary and wages. (Jabara et. al)

3. Distribution and Incidence of Poverty

Per capita household income is relatively low: it was estimated to be between $250 -$265 in 1990 (Jabara et. al.) The income difference between urban and rural households is significant. The CFNPP survey in 1989 and 1990 found on average the per capita household income of the urban households was one and a half times the average per capita income of the rural households.

The measurement of poverty in terms of food also confirms the rural - urban differential. An analysis of poverty was conducted by ILO based on a 1989 UNICEF survey. The survey was conducted in August, one of the two "hungry" months when food supplies and funds tend to be limited among agricultural based households and the new crops are not ready for harvesting. The analysis, using per adult equivalent units, is based on development of a food poverty line for The Gambia following the FAO/WHO norm of a minimum requirement of 2700 kcal/day/adult male equivalent unit (AED) The composition of The Gambian food basket, based on a typical Gambian diet for an adult female, was converted into money terms at local prices (Ahmed, et. al.).

The analysis revealed the following:

- The average household size for the food poor is much larger than that for the non-food poor. The concentration of the poor households tended to be in the larger sized households.

- The incidence of food poverty is lower among households headed by relatively young persons.

- The incidence of food poverty among the female-headed and male-headed households is almost equal.

- In urban areas, the incidence of food poverty is higher among wage earners than the self-employed. Slightly more wage earners in the public sector are food poor (28 percent) than their counterparts in the private sector (25 percent). Among the self-employed only 12 percent of the petty traders and 19 percent of the semi-skilled workers are below the food poverty line. (The self-employed food traders tended to make the least amount of money in the informal sector, but in general the poorest urban household heads are more likely to be employed in wage/salary positions in the formal sector.)

- While 37 percent of the total households were food poor, 44 percent of the rural households fell into this poverty category. However, none of the rural households had a total expenditure below 50 percent of the food poverty line, indicating that severe destitution in rural areas is negligible.

- During the hungry season 75 percent of the people living in rural areas (64 percent of the households) were not consuming enough food to meet the minimum caloric requirements. (Ahmed, et. al.)

The CFNPP analysis of the determinants of household income in urban Gambia show substantial returns to education in the urban areas, particularly in the informal sector. In comparison, the determinants of rural household income are largely linked to the availability of male labor, access to improved farming techniques, and the availability of off-farm work, both as a primary and secondary source of income (Jabara et. al. 1991).

B. Economic Context [13]

1. Development of the Financial Crisis

The Gambia's financial crisis in the early and mid-1980s emerged as a result of both external and internal factors. The First Development Plan (1975/76 - 1980/81) called for public investment in basic economic and social infrastructure, which initially was largely financed by highly concessional foreign loans and by grants. An estimated 40 percent of the total public expenditure under the First Plan created new publicly-owned enterprises in an attempt

[13] Most of the information in this section comes from **Economic Recovery in The Gambia**, edited by McPherson and Radelet.

to develop new industries. The Plan failed to anticipate the secondary effects of higher recurrent expenditure and imports emanating from such investments (Jabara 1990).

In addition inappropriate economic policies and administrative weakness contributed to the crisis. Subsidies on rice, fertilizer, electricity and transport services increased the financial losses of parastatals. The overvalued exchange rate and export tax on groundnuts depressed revenues from and investment in agriculture. Guaranteed loans and subsidized credit did not produce the anticipated stimulus for development.

Moreover, imports rose in price due to international inflation, while the value of groundnuts fell as the agricultural surpluses generated by subsidies in the EEC, US and Japan depressed prices on world oil-seeds market. At the same time, the petroleum price increases of 1973 and 1979 sharply raised the foreign exchange cost of fuel.

During the First Plan period, the overall public sector deficit increased from 5 to 11 percent. A decline in foreign and domestic financial reserves made it increasingly difficult for the government to meet its financial obligations. Drought and declining terms of trade severely reduced the real GDP during 1979/80 and 1980/81. High levels of foreign aid and loans kept the system afloat, although some changes to lower the public sector deficit were enacted under an IMF standby program adopted in February 1982. The program included a rise in interest rates on commercial bank deposits and the removal of interest rate ceilings on loans and overdrafts.

Nevertheless the financial situation continued to deteriorate. The government's increase of the producer price for groundnuts in 1982/83, in response to IMF pressure to increase incentives to farmers, bankrupted the Gambia Produce Marketing Board (GPMB) when world prices fell sharply. Drought led to shortfalls in the 1983/84 harvest and large food imports were required.

By mid-1985 relative to the GDP:

- external arrears exceeded 50 percent
- foreign debt was approaching 250 percent
- the current account deficit on the balance of payments was more than 30 percent, and
- government and public enterprise deficit was around 25 percent.

Capital flight was reaching major proportions and currency substitution was common. Private investment had virtually ceased.

Agricultural production was declining, physical infrastructure was deteriorating, and inflation was increasing. Real per capita income had declined between 1975/76 and 1985/86 at a rate of -0.3 percent a year. Shortages of basic imported commodities, such as rice and fuel, were common. The Gambia fell into arrears with the IMF and the stand-by program negotiated in mid-1984 was canceled. Disbursements on many development projects were suspended by

donors. The IMF and other donors made it clear that the Government would have to change its economic policies.

2. The Economic Recovery Program

The Economic Recovery Program extended from 1985 - 1989. While donors influenced the program and assistance was tied to conditionality, the government maintained control of its content and timing. A task force formed in June 1985 by the Minister of Finance developed the reform program. The main elements of the program were exchange rate reform, promotion of agriculture, promotion of other productive sectors, civil service and parastatal reform, monetary and fiscal policy measures, reorientation of the public investment program and rationalization of the external debt.

By late 1985 action had been taken on several measures under these policy reform areas. The Central Bank had raised interest rates, the importation and marketing of rice was liberalized and the producer price of groundnuts was raised substantially. In 1986 the dalasis was floated by establishing an interbank market for foreign exchange and all restrictions on capital flows were lifted. To cut recurrent expenditures the government reduced the number of civil employees by 18 percent. The central bank established a treasury bill tender system to determine market interest rates. In addition, the GOTG introduced a sales tax, restructured the income tax system, enacted various measures aimed at improving the performance of parastatals, and focused on the debts of the Gambia Commercial and Development Bank (GCDB) and the Gambia Produce Marketing Board (GPMB).

External factors assisted in mitigating the negative impacts of the various measures enacted. Favorable rainfall led to a good harvest, after a couple years of drought. Urban households benefitted from a decline in the world price of rice. Finally, donors and commercial banks provided increased levels of finance, two-thirds of which was used to retire debt service arrears and increase reserves.

The comprehensive package of reforms helped to stabilize the economy. Inflation declined, the fiscal deficit was drastically reduced, arrears on external debt servicing were eliminated, and the foreign exchange system was functioning smoothly. However, these improvements were not necessarily sustainable without further attention to institutional changes. Moreover, large parastatals were still drains on the government budget and impediments to private sector growth, and the tight controls on public expenditure were unpopular.

3. The Program for Sustainable Development

The Gambian government signaled to donors their intention of maintaining the financial and fiscal policies and structural reforms of the ERP in its design of the Program for Sustainable Development (PSD). The PSD recognizes that further and deeper changes need to be undertaken in regard to parastatals, including divestiture. The main components of the PSD are:

- a reliance on the private sector as the primary source of investment which generates employment and incomes

- a relatively small but efficient public sector which concentrates on providing essential public services and productive infrastructure and creating an environment conducive to private sector growth;

- continuing market-oriented policies in relation to the key prices in the economy.

It was within this context that the current AID private sector program was developed and is being implemented.

ANNEX C : THE DYNAMICS OF GENDER

A. Gender and Legal Rights

1. Introduction

The constitution of The Gambia provides general protection for both men and women and statutory legislation does not contain discriminatory language (except in one instance discussed below). However, statutory legislation tends to ignore the status of men and women under personal laws. Sharia law, applicable to Muslims, which comprise about 90 percent of the population, and African customary laws set forth the personal laws which govern marriage, divorce, inheritance and succession. Inheritance laws are particularly important since inheritance is a means to accumulate capital. Inheritance of property and the Married Women's Property Act are discussed below.

2. The Married Women's Property Act

This act gives women the right to acquire, hold and dispose of real and personal property as her separate property, as if she were single. A woman may enter into contracts and make investments for which she also is responsible in meeting and she is solely responsible for debts, contracts or wrongs, entered into before her marriage. A husband is not liable for the debts of his wife, and a woman does not have the right to the money of her husband without his consent.

The act also states: "No criminal proceedings shall be taken by any wife against her husband by virtue of this Act, while they are living together, as to or concerning any property claimed by her, nor while they are living apart as to or concerning any act done by the husband while they were living together, concerning property claimed by the wife, unless such property shall have been wrongfully taken by the husband when leaving or deserting or about to leave or desert his wife."

How the above statement is currently or would be interpreted by courts is unclear. A conservative reading might be that a wife has no legal recourse against a husband who uses or binds her property without her consent, unless the husband is in the process of leaving or deserting her.

3. Rights to Inherit Property[14]

Differences in the rights of males and females to inherit property is significant since it disadvantages females in the accumulation of capital. The personal law of the deceased affects which inheritance rules should apply, unless a written will specifies that Sharia should not apply to it. Personal law is determined largely by religious affiliation and the form of marriage contracted. The law governing inheritance of land, however, relates to whether the

[14] This section draws on information in Bensouda et. al. and Moncrief.

land is in Banjul and Kombo St. Mary or in the Provinces and in the case of the latter, if it is held under customary law.

Three systems of marriage operate in The Gambia: monogamous marriages regulated by statute, Muslim marriages regulated by the Sharia, and customary marriages regulated by customary law and tradition. Monogamous marriages, about 15 percent of the total, are usually contracted among Christians, and a Christian marrying a non-Christian. The Mohammedan Law of Recognition Act recognizes the existence of marriages in Banjul and Kombo St. Mary, whereas Sharia law operates in other areas. This means that for rural Gambians Sharia law is the basic source of personal law (including marriage, the family and inheritance), but customary law governs rights of access and ownership of land.

Under Islamic law neither a man nor a woman can dispose of more than one -third of their property and it should be given only to those who would not normally inherit under Islamic law. Prior to the distribution of the estate of the deceased, certain obligations must be discharged from the estate: debt obligations, funeral rites and ceremonial expenses, and wills in favor of non-heirs. Among the heirs, daughters and widows inherit property but not in the same proportion as males.

Under Sharia law, if a woman dies, the husband's share of her estate is one-half, if there is no surviving child (hereafter this term is used to mean a son, daughter, grandson, son's daughter or grandson's son or daughter). His share is reduced to one-fourth if there is a surviving child or children. A male child (or male children jointly as a class) take twice the share of the female child (or children). In contrast, if a male dies, the surviving wife or wives jointly as a class get 1/4th if there is no surviving child. The widow's share is reduced to one-eighth if there is a surviving child. Male children take, as a class, twice the share of the surviving female children. (A wife who is a Christian or a Jewess cannot be an heir to her husband except through a written will.)

There are three circumstances under Sharia law governing the amount a daughter inherits from the father:

a) if she has no siblings, she gets half of the estate,
b) if there are two or more daughters, as a group they shall get two-thirds of the estate;
c) if a son of the deceased is also living, then compared to him, the daughter(s) get half the share of the son.

Sharia law permits an illegitimate child, i.e. born to an unmarried mother or to a married woman but not of her husband, to inherit from the mother, but not the father. However, under the received English law as applicable in the Gambia, an illegitimate child cannot inherit from either parent.

Thus, while the Islamic inheritance system is not equitable between the sexes, it appears to mitigate extreme hardships found in countries where women are totally excluded.

In regard to land, other laws come into force. In the urban areas, land was regulated by the Lands Banjul and Kombo Saint Mary Act, until it was superseded by the Lands Act of 1990. It appears that when urban land is held in freehold the same Islamic inheritance rules apply (see page 46 of Bensouda). The status of leased property is unclear but there are examples in which the Minister renewed leases in the name of the widow of the original lessee.

In provincial areas, customary law applies to land with the exception of leases, which are normally for land in towns.

Customary law deems that land cannot be alienated, but is held for the good of the family unit by a senior male. Among the Mandinka, if a woman dies her daughter(s) may inherit her rice lands. (It is unclear if such a right exists among other ethnic groups.) However, if a man dies, all land held by his wife or daughters is subject to renegotiation with the new head of the family. A widow is expected to marry the brother of her deceased husband in order for her inheritance rights to remain intact. ((Among the Jola, a widow has no claim on her husband's estate but her children have inheritance rights.)

Thus, particularly in the case of real property (e.g. land), women are disadvantaged under existing personal laws. Any revisions in property laws which relate to securing legal rights over land, which can be used in securing debts and other obligations and thus in developing private businesses, clearly have significant implications for women.

Even if the laws contain neutral language, the enactment and interpretation of these are subject to gender discrimination.

For example, there is evidence that government officials discriminate against women in distribution of land made available for residences under the Lands Act of 1990.

B. Social Relations in the Household

Like most African societies, patriarchy has been the dominate mode of social relations between Gambian males and females. Elder males rule over physically delineated households containing their sons and their son's families, and unmarried daughters. As well, non-blood relations often come under the authority of these patriarchs. Until the early 1930 domestic slavery was practiced and since the 1900s "strange" farmers, that is migrant tenants or laborers, have come under the authority of the patriarchs. The authority of the patriarchs has been closely tied to obligations and responsibilities toward the welfare the household members and associates. (Webb, 1989)

This model of patriarchy has been undergoing change. While larger household units still exist, the number of smaller, nuclear family units is growing. The smaller units families, are found particularly in urban areas, but they are also common in rural areas.

All ethnic groups have particular words that describe the organization of households. The Mandinka, the largest ethnic group which accounts for 38 percent of the total population, use the following terms to describe significant categories of social relationships. The *dabada* is a production unit. When all members pool labor to produce food for compound use, then the

dabada is coincident with the compound. All members of a dabada work together to produce food, and its distribution is controlled by the male household head or senior woman. The *sinkiro* is the consumption unit, and can also be defined as a group who organize the storage, processing, cooking and consumption of food to serve a defined section of the compound population (Webb, 90). While the ultimate head of the *sinkiro* is the male compound head, the operational head is usually the highest status woman.

The male head of the agricultural compound has usufruct rights which he either inherited or obtained when settling there. Among the Mandinka, land is designated as *maruo* and *kamangyango*. The *maruo* farm consists of fields to provide food for maintenance and survival of the compound/ household. *Kamangyango* refers to land allocated for individual rather than communal disposal. Any person in the compound has right to a *kamangyango* field for which her or she will be solely responsible. Thus, compound or kinship land can be designated as *kamangyango* land. The clearing of new unclaimed land, with the sanction of the community elder, and its use also confers *kamangyango* rights. *Kamangyango* rights are not irrevocable.

C. Gender Manifested in Irrigated Rice Production[15]

Gender relations within the household are tied together with rights and obligations related to land and labor. Labor has come to be associated with specific crops more than with specific tasks: women produce rice, and men grow groundnuts. The control of the harvest depends on whether the crop is grown on land for personal or household use.

Women have been the main producers of rice as far back as the 16th century. By the mid - 1800s a robust trade in rice had been developed and European merchant firms encouraged this trade by distributing Asian varieties of rice. With the introduction of groundnuts, however, the export potential of rice was undermined by gender relations within the household. Production of groundnuts for export began in earnest after 1843 and was facilitated by the availability and use of seasonal migrants from neighboring territories (countries). The migrant contract included provision of food for labor, thus, placing an additional demand on women's labor to provide food for the extended household. As groundnut cultivation spread, male and female labor became more associated with specific crops and in some agroecological zones, spatially separated between upland and lowland zones. (Watts and Carney)

During the colonial period and afterwards various attempts have been made to stimulate the production of rice to meet domestic consumption to reduce the heavy reliance on rice imports. In one instance the colonial administrators tried to encourage men to labor more by bring Sierra Leonian males to educate the Mandinka males in the art of swamp rice cultivation.

The following summarizes the main points related to gender.

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[15] This section draws on information in articles and reports by Carney, von Braun et. al., Puetz, and Webb.

- Projects focused on swamp rice during the colonial period failed to change gender based crop and work patterns. Increases in production were made through increases in women's labor time. As mangrove swamps were converted into new rice lands women asserted their right to these as *kamangyango* against male claims that they should be *maruo* land and hence the rice from them belong to the household, or general opposition since they would detract women's labor from *maruo* fields.

- The Commonwealth Development Corporation scheme, 1949 - 65 which covered 10,800 acres on a 30 year lease, included land that had been communally owned, at least a quarter of it used by women. The scheme was largely unsuccessful. At independence, the land was returned to the local cultivators, but women had to fight to reestablish *kamangyango* rights, as men proclaimed all the land as *maruo*. (Carney & Watts)

- Between 1966 and 1979 three different programs were undertaken to establish small-scale irrigation schemes predicated on the availability of male and female household labor to meet year-round cropping schedules. Men tried to establish claims over women's labor on *maruo* plots year-round, but production relations were rooted in a 5 month rainy season cropping cycle. Female family members negotiated so that *maruo* labor for dry season cultivation in return for *kamangyango* crop rights during the rains (sometimes using the same rice plot for rainfed rice). During the rains men also turned to *kamangyango* land. Thus by 1980 only 10 percent of the land was doubled cropped and less than 40 percent remained in production.

- The large scale Jahaly Pacharr project launched in 1983 to ensure marketable rice surpluses covered 1500 ha. of swamp, of which 560 was pump-irrigated and 700 tidal irrigated, and involved four ethnic groups. It was predicated on availability of family labor for year-round cultivation but explicitly recognized the centrality of female labor and recognized women's rights to land. The good intentions were thwarted by male household heads registering plots in women's names but classifying them as household (*maruo*) property.

The struggle over land and crop rights has brought to the forefront gender relations within households. Patterns have emerged but they have not been universal even among those engaged in the struggle. The struggle also reveals that even when external development assistance agencies have attempted to enact projects which are equitable and reward the fruits of one's labor, local project implementers and key male stakeholders have thwarted the efforts. Yet, it might be claimed that without the external recognition and effort on behalf of women they may have otherwise been in an more vulnerable position within their households.

D. Gender and Horticultural Production[16]

NGO support for vegetable production by women during the dry season began in the late 1970s and blossomed in the mid 1980s. The emphasis given to Women in Development activities combined with a period of drought led to the establishment of numerous women's group gardens, on which each member would have her individual plot. Access rights to land for gardens were negotiated with individual landowners and village chiefs, often with the NGO serving as an intermediary.

The results of the gardens have been mixed. Schemes where foreign donor agencies provided technologies which substituted for women's labor drawing well water and watering crops by and have proven to be financially unsustainable. While producers on the North Bank are able to earn significant sums of money from sales for the Senegalese market, producers around Banjul compete with each other and commercial farms for buyers. Nevertheless, these gardens have provided economic as well as social returns. Women have gained through access to small plots to produce vegetables both for the market and domestic consumption. Also women have gained experience in management, organization and improved crop husbandry practices.

The following gender dimensions have surfaced over women's group gardening:

- When establishing the gardens, men refused to perform unremunerated labor since they would not control the income from the gardens.

- While women's groups have been successful in gaining access to land for vegetable gardens, there have been instances of males trying to reclaim the land. (Recently one women's group in the North Bank took steps to ensure that the land was legally transferred to them in perpetuity.)

- Women's agricultural responsibilities on rain-fed fields for family use takes precedence over production on irrigated plots. As a result their vegetable crops are harvested during the period when the European market is glutted. In contrast, commercial vegetable growers begin cultivation 4-8 weeks earlier to reap the benefits of a demand in Europe.

- The income earned by women in the North Bank from dry season production does not appear to be giving them a better bargaining position vis a vis male family members. Men have partially abrogated their responsibilities leaving women to assume a greater burden for provisioning the family.

- Dry season vegetable production tends to be labor intensive and almost no producers or producer groups (except for the commercial farms) have contracts with buyers prior to the cultivation season. While the income earned appears to be reasonable, men have not become producers. In contrast, when sesame

[16] For further information on women and horticultural gardens see the work by Schroeder.

production was highly profitable men began growing the crop. If marketing of vegetables becomes less risky, men may enter the arena.

ANNEX D: SUMMARY OF THE USAID PRIVATE SECTOR PROGRAM

A. Background to Current Program

The current private sector strategy builds upon accomplishments achieved through previous USAID assistance in support of the ERP. In 1987 USAID obligated $6 million for The Gambia Economic Policy Reform Program (GEPRP). GEPRP was designed to create a policy and institutional environment that would encourage greater market efficiency and competitiveness, and greater access to markets, for private entrepreneurs particularly in the finance and groundnut - marketing sectors. The GEPRP focused on eliminating subsidies and other inequities and opening the Gambian Cooperative Union (GCU) and The Gambian Commercial and Development Bank to competitive market forces. USAID policy conditionality for disbursement of funds in specified tranches focused on the following elements:

- financial market reform: all borrowings from official sources were to "be at not less than market-determined interest rates"

- groundnut marketing reform: the Gambia Produce Marketing Board (GPMB) was to pay the same prices to all licensed traders who sold groundnuts to the Board, thus ending the higher allowance granted to the Gambia Cooperative Union (CDIE,1990).

B. Financial Sector Restructuring Project (FSR)

The USAID funded FSR is a three year program, with $5.0 million in cash transfers to assist the GOTG to repay its debts, and $1.8 million of supportive project assistance. Its purpose is to improve the efficiency of financial intermediation in promoting savings and investment and in allocating savings to their most productive uses.

The conditions precedent to disbursement are:

First Tranche ($2 million):
- Comprehensive review of Central Bank regulation and supervision, debt recovery procedures, availability of rural credit and term loans, and development banking;
- legislation submitted for privatization of the Gambia Commercial and Development Bank (GCDB);
- Removal of GPMB and GCU from the board of GCDB;
- Audit of GCDB;s loan portfolio.
- Realistic repayment schedule for GCDB's non-performing accounts and adherence to schedule.

Second Tranche ($1 million):
- Action plans for implementing recommendations of above studies
- Legislation signed for privatization of GCDB.

- Recapitalization of GCDB
- GCDB adherence to loan repayment schedule.

Third Tranche ($2 million)
- Elimination of credit ceilings.
- Privatization of GCDB
- Satisfactory progress on implementation of above action plans
- GCDB adherence to loan repayment schedule.

The support assistance focuses on providing technical assistance to the Central Bank and the GCDB, and to conduct related studies.

C. Financial and Private Enterprise Program/Project(FAPE)

Through FAPE, USAID is providing the GOTG $17.35 million over five years, 1991 - 1996. The purpose is to enhance the enabling environment for increased investment and growth of resource based private enterprises. It consists of a $9 million cash transfer to assist in repayment of government loans, and $8.35 million for supportive assistance.

The cash transfer occurs in three tranches upon the GOTG meeting conditions precedent. The conditions are:

First Tranche ($3 million):
- Adherence to Public Investment Program (PIP) criteria
- Privatization of GPMB
- Comprehensive review of tax codes affecting private enterprise expansion and investment.

Second Tranche ($3 million):
- Adherence to PIP criteria
- Implementation of tax and investment incentives for reform measures
- Action plan for legal/regulatory reform program
- Multi-year divestiture plan for remaining parastatals.

Third Tranche ($3 million)
- Adherence to PIP criteria
- Completion of tax and investment reform program
- Satisfactory progress on implementation of legal/regulatory action plan
- Satisfactory progress on implementation of divestiture plan for remaining parastatals.

The supportive assistance includes long-term resident advisory services to the Ministry of Finance and Economic Affairs, with complementary short term technical assistance, technical training, equipment and supplies. Legal advisory services for reviewing and drafting regulations and legislation is provided to the Ministry of Justice, together with technical training, equipment and supplies. To further encourage private sector investment, a set of activities are centered on the National Investment Board. These include a resident advisor,

and support for firm-level technical assistance and training, industry level studies, and investment promotion activities.

ANNEX E Rural Finance and Gender

Non-Banking Institutions

There has been a flurry of activity centered on rural credit among NGOs since the FSR was authorized. National NGOs have emerged which focus on credit, sometimes tied to specific purposes, and usually linked with mechanisms for savings. These NGOs, like the international ones, have tended to establish their programs through existing *kafo* and *osusu* groups.

The significant role of NGOs in provision of rural credit is illustrated in data from 1991/92 on direct agricultural loans, the most common purpose for which credit is extended in rural areas. In that year NGOs provided a significantly larger volume of funds than commercial banks: 18 percent compared to 3 percent of the total 7.26 million dalasis in loans.[17] Action AID, an NGO, alone provided 12 percent of the total volume of funds. Save the Children Fund/USA and VISACA each extended loans amounting to a little less than 3 percent of the total volume. AFET ranked fourth among the NGOs, with .6 percent (Nagarajan, Graham and Meyer).

Not only do the NGOs differ in their attention to women, but they have different approaches to a) level of interest rates, b) source of funds loaned, and c) purpose of loans (see Nagarajan, Graham and Meyer, and Zeller, and Braun, Hohm and Petz). Action AID, at one extreme, currently extends commodity grants and in-kind credit to individuals through local communities (the moral risk pooling group). They do not monitor the proportion of female recipients and, due to the management burden, do not want to be involved in savings schemes.

Save the Children Fund/USA provides loans to individuals and groups. Whereas their initial target was 30 percent women, 60 percent of the beneficiaries are women (Nagarajan et. al.). Credit is linked with compulsory savings. SCF/USA currently operates their program through commercial banks.

The Village Savings and Credit Associations (VISACAs) program is implemented through The Gambian Ministry of Agriculture with foreign assistance. The village savings and credit organizations provide untargeted loans, largely from the savings of members. Each village organization determines both the savings and loan interest rates, and often these rates are set higher than those at commercial banks. Each management committee is expected to have an equal number of men and women. In the initial six villages with VISACAS, 52 percent of the members by March 1992 were women and from 1989 onwards, 51 to 53 percent of the loans each year were received by women. Information from four of the initial VISACAs reveals overall repayment rate of 94.7 percent of the volume of loans, although 63 percent were not repaid on time (Ouattara, et. al.). Delays in repayment are cited as being caused by

[17] The Gambian Cooperative Union and the FAO fertilizer program were responsible for 52 and 27 percent respectively.

delays in payment by Senegalese traders for groundnuts; however, attention has not been given to investigating the source of funds used for repaying the loans.

AFET has established multi-community owned and managed savings and loan schemes which operate from permanent "bank" buildings. The bank managers and accountants as well as the local management committees, are volunteers. Approval of loan applications is done in a meeting of committee members and representatives from the catchment communities. Loan funds are drawn from savings deposits and made for 3 months or less. Interviews and a review of documents at Biwam AFET bank revealed that woman are more active than men as leaders in the bank managing committee and as savers and borrowers. The repayment rate has been outstanding: only one loan had not been repaid.

The repayment rate of AFET banks, as well as other community based schemes, is largely because they are linked into the morale community. Like elsewhere, borrowers feel more obligation to repay loans, even if they have to borrow money to go further into debt, than they do to institutions to which they have no, or weak, social ties. The more formalized and distanced financial services are from the moral community the less successful they are likely to be.

Two local NGOs, WISDOM and the Gambian Women's Finance Association, target women as their only clients. The latter serves women primarily operating in the urban formal sector.

As VISACA expands to new communities and the smaller NGOs struggle to establish themselves, there has been a great deal of discussion about the different approaches. National NGOs in particular seek to operate on a commercial basis. Discussions have been held under the auspices of TANGO, the umbrella NGO organization, but the NGOs did not reach agreement on specific issues.

Commercial Banks

The Gambia Commercial Development Bank was closed in June 1992 and its assets were taken over by Meridian Bank. Another commercial bank has recently opened in Banjul area raising the total to four, although the number of branches outside Greater Banjul has not increased. There are only two branches, in Basse and Farafenni.

Commercial banks are currently not very active in granting of term loans for more than three months. However a common practice is for customers to take overdrafts (that is, they are provided an advance on their current account and pay interest on that amount). Overdrafts are extended to customers for up to a set amount, based on previous account performance. Most are given for a period of less than 12 months. Collateral/security varies from simple personal guarantee to legal mortgage and lean of savings and fixed deposit. Rates on money borrowed have tended to average 7 to 10 points above the interest rate for savings accounts.

No statistics are available on bank customers disaggregated by sex. Females in the formal sector and some with large turnovers in the informal sector do have accounts. Officers in three commercial banks in Greater Banjul estimate that among their female customers the

portion with overdrafts between August 1992 -August 1993 was from 5 percent to 25 percent. All three report that women are better at repaying their overdrafts than men.

Opening of a current account or a savings account requires filing an application form, providing passport size photos and showing an identity card. The minimum amount required to open and maintain a personal current account varies from D 500 to 1,500 among the three banks in Greater Banjul that were interviewed.[18] In comparison the branch bank of Standard Chartered in Basse requires D 1,000 for opening salary and personal current accounts, but no limit is set for maintaining the account. All claim that illiterates are eligible for current accounts, although another source reports that the extra time spent in verification of checks and withdrawal slips leads banks to discourage such.

In regard to savings accounts, Standard Chartered in Basse requires a minimum deposit and balance of D 500. In Greater Banjul area the Standard Chartered has fixed deposits on a three month basis and short deposits on current accounts only with business accounts.

Standard Charter has begun operation of a mobile banking system in the Upper River Division, but does not intend to open more. The seasonal nature of agricultural income and small sums deposited by most rural customers makes it difficult for the bank to cover the cost of such an operation. Rural and urban based banks have however been serving semi-formal community groups, normally women's groups. This has usually been initiated by an NGO. In such cases, the women's group opens a savings and current account. Standard Chartered Bank in Basse reports accounts with approximately 50 women groups, most of which are involved in activities supported by Catholic Relief Services. The draw-back to women's groups using commercial bank facilities is the time and cost of travel to the bank.

Thus, access to bank services by women is higher in the Greater Banjul area, and when NGOs serve as intermediaries or facilitators for women's groups. Credit is limited to short-term loans and overdrafts. The addition of another commercial bank has not led to competition resulting in more branches outside the Greater Banjul area. The attention given by the GOTG and the international community to expansion of coverage in rural areas did result in a mobile bank service being provided by a branch of Standard Charter.

Proposals for Controlling Rural Credit

In April 1993 the Central Bank finalized a draft of rules and guidelines on rural financial policies and procedures which would apply to trusts and nonbank financial organizations (the latter referred to as trusts in the document). It covers all trust operations and businesses administering, holding and managing funds and/or property for the use, benefit or advantage of others called beneficiaries. All such organizations would have to apply to the CBG. Each organization would have to submit a copy of its articles of incorporation, its audited balance sheet for the previous two years, and a statement of the value of the initial capital and/or

[18] Three of the four commercial banks were interviewed; the fourth was on strike during the time this study was conducted. Due to time and communication constraints, information was collected on only upcountry bank branch.

assets. The CBG would have the power of approval, and would use criteria such as "the character and experience of its management" and "adequacy of its capital structure." Among the many requirements are annual audits under existing CBG regulations (Central Bank).

Some stakeholders interpret the draft regulations to mean that one or a few "trusts" would be set up which would then be responsible for supervising other organizations involved in savings and credit activities. Two key stakeholders operating under this assumption are vying for the top position, and each has strong linkages into a particular ministry. Other stakeholders see it as the arm of government once again trying to control initiatives in the private sector by placing heavy management, administration and reporting burdens on them and controlling who is permitted to operate.

The draft Action Plan for Developing and Strengthening Rural Financial Markets in the Gambia (Graham, Meyer & Carr) dated June 25, 1993, funded by USAID, is more sensitive to imposing regulatory and supervisory requirements on the heterogeneous non - bank financial organizations. For example, it points out that capital adequacy measures are not relevant and a number of NBFI are client-owned and therefore should not be evaluated through conventional standards. The research underlying the draft Plan covers data on males and females, although some gender implications were not incorporated in their analyses.

ANNEX F: Recommendations to USAID/Banjul

A Macroeconomic Policy Framework More Conductive to Private Enterprise

USAID should consider the following:

a) Sponsoring a gender course for Ministry of Finance and Economic Affairs Policy analysis Unit staff and technical assistants to which other key economic policy analysts would be invited. Funds are currently available through a REDSO/WCA buy-in to the GENESYS Project which the mission may be able to access.

b) Making known to technical assistants and the MFEA Policy Analysis Unit the mission's interest in having the potential and likely impacts of economic policies and PIP projects analyzed in terms of their effects on women and men, when feasible and applicable. Revision of the tax code, and private sector incentives to favor labor versus capital intensive operations are examples of policies which should be subject to gender analysis. The rigor of the analysis, however, will depend on the availability of appropriate data.

The above actions are unlikely to increase private sector investment in the formal economy, but might result in more investment by men and women in agricultural production and exports. Such actions could result in a more equitable distribution of impacts, e.g. employment, between men and women from policies taken and in mitigating negative impacts.

Rural Credit

When reviewing further drafts of regulations governing rural finance, USAID/Banjul should seek to ensure that the regulations do not undermine progress that has been made in providing villagers with access to community - based savings and credit schemes managed by local women and men. The regulations should be feasible and include a clause which exempts groups (e.g. *kafos* and *osusu*) which handle sums below a particular threshold.

Legal Changes

USAID should continue to be vigilant in monitoring the likely implications of the new property laws so that they do not worsen the position of women vis a vis immovable and movable property, especially land. It should ask the drafters of the new regulations to take into account the implications of the clause in the Married Women's Property Act which prohibits a married woman from initiating criminal proceedings against her husband, concerning property claimed by her, unless such property was wrongfully taken by the husband when leaving or deserting his wife.

USAID should consider ways of facilitating or funding activities centered on informing and educating men and women about the new and modified regulations which relate to the private sector strategy; attention should be given to land and other property laws, registration of businesses and other acts which directly or indirectly affect micro and small enterprises, and

women. Moreover, attention should be given to educating those who are responsible for administering key acts, such as those dealing with property, with the objective of lessening the potential for gender bias during implementation of the laws.

The Gambia Women's Finance Association, which carries out consultancies, might be a likely implementation group. Human or legal rights funds might be accessed through the U.S. Embassy. If limited funds are available, the activities could focus on a) development of informational materials for use by NGOs and administrators of the laws, and b) training of trainers, e.g. people in the main NGOs, the Indigenous Business Advisory Service, Women's Bureau and the WID Project, who serve the target population.

The USAID program is targeted at passage of new laws in order to stimulate private sector investment in the formal sector and in agricultural production and exports. Particularly the laws related to real property effect women's access to collateral for loans and to land for agricultural production.

Supportive Activities

The mission should consider the following:

- FAPE should take a more active role in informing NGOs and exporters who buy from women's horticultural groups of the opportunities offered under the FAPE Project.

- FAPE should investigate the export market for honey and hold further discussions with NGOs about other possible products.

Such actions are likely to lead to increasing investment which would result to increased agricultural production and exports.

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Commercial Farms and Export Firms

Faroto Farm: Supervisor

Gambia Horticulture: Momadou Cessay

HORTMARC: Isatou Jack

Makumbaya Farms: Assan Jagne

Sifoe Farms: Mr. Singh

Commercial Banks

Continent Bank: Banjul: Matarr Drammeh
Paul Sanyang

Meridien Bank: Banjul: Oreme Joiner

Standard Chartered Bank: Banjul: Sam Roberts and Paul Sanyang
Basse: Abubackry Taal

NGOs and Associations

ActionAid: Roger Keys, Financial Controller
Omar Sannanneh, Programs
Paul Bonton, Financial Officer

AFET: Mr. Daiboe
Musa. Jawanieh

Biwan Savings and Credit Association: Mamadou Lamin Cooley,Manager
Isatou Drammeh, Chairwoman
23 members

Catholic Relief Services: Solomon Owens
Pierre Mende

Fass Sesame Growers Association: President, two members

Gunjar Sesame Growers Association: President, Treasurer and one member

Njuojone Women's Group, North Bank: leader & 2 members

Save the Children (US): Aboubacry Tall

Villagers and Horticultural Laborers

Biwam villagers

BrikamaBa Farmyard laborers (2)

Farato Farm: female supervisor of women's daily laborers

Makumbaya Farms: one permanent female laborer

Radville Farm former laborers (2)

Sifoe Village: 5 women

Others

Heather Buchmaster: Peace Corps, North Bank

Michael S. C. Ling: MBBT (Far East) Ltd. (investment firm)

Nancy Sheehan: Land Tenure Center, researcher

Steve Siltoe: Handicraft Study Consultant

Stephen Wade: FAPE Long term Technical Advisor